

## MEDICARE SUPPLEMENT (MEDIGAP) STANDARDIZED PLANS - EFFECTIVE AFTER JAN.1, 2023

★ = POLICY COVERS 100% OF BENEFIT

% = POLICY COVERS THAT PERCENTAGE

BLANK = POLICY DOES NOT COVER THAT BENEFIT

| BENEFITS   | MEDICARE SUPPLEMENT (MEDIGAP) PLANS |   |                |   |                |                    |   |                   |                                  |     |         |                |
|--|-------------------------------------|---|----------------|---|----------------|--------------------|---|-------------------|----------------------------------|-----|---------|----------------|
|  | A                                   | B | C <sup>4</sup> | D | F <sup>4</sup> | HD-F <sup>14</sup> | G | HD-G <sup>1</sup> | K                                | L   | M       | N <sup>3</sup> |
| Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up. | ★                                   | ★ | ★              | ★ | ★              | ★                  | ★ | ★                 | ★                                | ★   | ★       | ★              |
| Medicare Part B Coinsurance or Co-Pay  | ★                                   | ★ | ★              | ★ | ★              | ★                  | ★ | ★                 | 50%                              | 75% | ★       | ★              |
| Blood (First 3 Pints)  | ★                                   | ★ | ★              | ★ | ★              | ★                  | ★ | ★                 | 50%                              | 75% | ★       | ★              |
| Part A Hospice Care Coinsurance or Co-Pay  | ★                                   | ★ | ★              | ★ | ★              | ★                  | ★ | ★                 | 50%                              | 75% | ★       | ★              |
| Skilled Nursing Facility Care Coinsurance  |                                     |   | ★              | ★ | ★              | ★                  | ★ | ★                 | 50%                              | 75% | ★       | ★              |
| Medicare Part A Deductible: \$1,600  |                                     | ★ | ★              | ★ | ★              | ★                  | ★ | ★                 | 50%                              | 75% | 50%     | ★              |
| Medicare Part B Deductible: \$226  |                                     |   | ★              |   | ★              | ★                  |   |                   |                                  |     |         |                |
| Medicare Part B Excess Charges   |                                     |   |                |   | ★              | ★                  | ★ | ★                 |                                  |     |         |                |
| Foreign Travel Emergency (Up to Plan Limit)  |                                     |   | ★              | ★ | ★              | ★                  | ★ | ★                 |                                  |     | ★       | ★              |
| Medicare Preventive Care Part B Coinsurance  | ★                                   | ★ | ★              | ★ | ★              | ★                  | ★ | ★                 | ★                                | ★   | ★       | ★              |
|  |                                     |   |                |   |                |                    |   |                   | OUT-OF-POCKET LIMIT <sup>2</sup> |     |         |                |
|  |                                     |   |                |   |                |                    |   |                   | \$6,940                          |     | \$3,470 |                |

### FOOTNOTES:

<sup>1</sup> Plans F & G offers a high-deductible plan. If you choose this option, this means that you must pay for Medicare-covered costs up to the deductible amount of \$2,700 (2023) before your Medigap plan pays anything.

<sup>2</sup> After you meet your out-of-pocket limit and your yearly Part B deductible (\$226 in 2023), the Medigap plan pays 100% of covered services for the rest of the calendar year.

<sup>3</sup> Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to \$50 copayment for emergency room visits that don't result in an inpatient admission.

<sup>4</sup> Plan F, High Deductible Plan F & Plan C are ONLY available to those who were considered Medicare-eligible prior to 2020.