

## How do I compare Medigap plans?

The chart below shows basic information about the different benefits that Medicare Supplement Insurance (Medigap) plans cover for 2020. If a percentage appears, the Medigap plan covers that percentage of the benefit, and you're responsible for the rest. Out-of-pocket costs (like **deductibles**) might change for 2021.

| Benefits   | Medigap plans |      |      |      |      |      |                               |         |      |         |
|--|---------------|------|------|------|------|------|-------------------------------|---------|------|---------|
|  | A             | B    | C    | D    | F*   | G*   | K                             | L       | M    | N       |
| Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used) | 100%          | 100% | 100% | 100% | 100% | 100% | 100%                          | 100%    | 100% | 100%    |
| Medicare Part B coinsurance or copayment   | 100%          | 100% | 100% | 100% | 100% | 100% | 50%                           | 75%     | 100% | 100%*** |
| Blood (first 3 pints)  | 100%          | 100% | 100% | 100% | 100% | 100% | 50%                           | 75%     | 100% | 100%    |
| Part A hospice care coinsurance or copayment   | 100%          | 100% | 100% | 100% | 100% | 100% | 50%                           | 75%     | 100% | 100%    |
| Skilled nursing facility care coinsurance  |               |      | 100% | 100% | 100% | 100% | 50%                           | 75%     | 100% | 100%    |
| Part A deductible  |               | 100% | 100% | 100% | 100% | 100% | 50%                           | 75%     | 50%  | 100%    |
| Part B deductible  |               |      | 100% |      | 100% |      |                               |         |      |         |
| Part B excess charges  |               |      |      |      | 100% | 100% |                               |         |      |         |
| Foreign travel emergency (up to plan limits)   |               |      | 80%  | 80%  | 80%  | 80%  |                               |         | 80%  | 80%     |
|  |               |      |      |      |      |      | Out-of-pocket limit in 2020** |         |      |         |
|  |               |      |      |      |      |      | \$5,880                       | \$2,940 |      |         |

\* Plans F and G also offer a high-deductible plan in some states. With this option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,340 in 2020 before your policy pays anything. (You can't buy Plans C and F if you were newly eligible for Medicare on or after January 1, 2020. See previous page for more information.)

\*\* For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$203 in 2021), the Medigap plan pays 100% of covered services for the rest of the calendar year.

\*\*\* Plan N pays 100% of the Part B coinsurance. You must pay a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.