

# Medicare Supplement Insurance at a Glance

If “Yes” appears in the chart, Medicare plus the Medicare Supplement policy covers a total of 100 percent of the described benefit. If a row lists a percentage, the policy covers that percentage of the described benefit. If “No” appears, the policy does not cover that benefit. NOTE: The Medicare Supplement policy covers coinsurance only after you have paid the deductible (unless the supplement policy also covers the deductible).

| BENEFITS                                                                                               | A   | B   | C   | D   | F*  | G*  | K   | L   | M   | N      |
|--------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--------|
| Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes    |
| Part B coinsurance or copayment                                                                        | Yes | Yes | Yes | Yes | Yes | Yes | 50% | 75% | Yes | Yes*** |
| Blood (first three pints)                                                                              | Yes | Yes | Yes | Yes | Yes | Yes | 50% | 75% | Yes | Yes    |
| Part A Hospice Care coinsurance or copayment                                                           | Yes | Yes | Yes | Yes | Yes | Yes | 50% | 75% | Yes | Yes    |
| Skilled Nursing Facility Care coinsurance                                                              | No  | No  | Yes | Yes | Yes | Yes | 50% | 75% | Yes | Yes    |
| Medicare Part A deductible                                                                             | No  | Yes | Yes | Yes | Yes | Yes | 50% | 75% | 50% | Yes    |
| Part B deductible                                                                                      | No  | No  | Yes | No  | Yes | No  | No  | No  | No  | No     |
| Part B excess charges                                                                                  | No  | No  | No  | No  | Yes | Yes | No  | No  | No  | No     |
| Foreign Travel Emergency Care (up to plan limits)                                                      | No  | No  | Yes | Yes | Yes | Yes | No  | No  | Yes | Yes    |

\*Plan F and G also offers a high-deductible plan. If you choose this option, this means you must pay for Medicare covered costs up to the deductible amount of \$2,340 in 2020 before your Medicare Supplement plan pays anything.

\*\*After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$198 in 2020), Medicare plus the Medicare Supplement plan pays 100% of covered services for the rest of the calendar year.

\*\*\*Plan N pays 100 percent of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that do not result in an inpatient admission.

Note: Plans C and F only available to those eligible for Medicare before 01/01/2020. See page 12.

|                       |         |
|-----------------------|---------|
| Out-of-Pocket Limit** |         |
| \$6,220               | \$3,110 |