

2015 MEDIGAP PLANS to Supplement Original Medicare

MEDICARE SUPPLEMENT COVERAGE

The chart below shows the current line-up of **Standardized Medigap Plans- A through N** (*not to be confused with Medicare's "Parts" A, B, C & D.*) There are 10 plans to choose from which are offered by a variety of private insurers. Benefits are determined by the "letter" of plan and coverage is exactly the same regardless of company issuing the coverage. Premiums vary from company to company.

| STANDARDIZED MEDIGAP PLANS | A | B | C | D | F ² | G | K | L | M | N |
|--|---|---|---|---|----------------|---|-----|-----|-----|---------------|
| Basic Benefits ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Part A: Hospital Deductible \$1260 | | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% | 50% | ✓ |
| Part A: Skilled-Nursing Facility \$157.50 / Day Coinsurance | | | ✓ | ✓ | ✓ | ✓ | 50% | 75% | ✓ | ✓ |
| Medicare Part B: \$147 Deductible | | | ✓ | | ✓ | | | | | |
| Medicare Part B: Co-Ins. or Co-Pay | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% | ✓ | \$20 CoPay |
| Blood Deductible (1st Three Pints) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% | ✓ | ✓ |
| Foreign Travel Emergency | | | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ |
| Medicare Part B: Excess Charges | | | | | ✓ | ✓ | | | | |

¹ **Basic Benefits** - Included in all MediGap plans:

- **Inpatient Hospital Care:** Covers the cost of Part A coinsurance and the cost of 365 extra days of hospital care during your lifetime after Medicare coverage ends.
- **Medical Costs:** Covers the Part B coinsurance (generally 20% of Medicare-approved amount.)

² **Plan F** is also available with a high deductible option. If you choose this option, in 2015 you must pay **\$2,180** out-of-pocket per year before the plan pays anything. Insurance policies with a high deductible option generally cost less than those with lower deductibles.

• **FYI:** The most popular Medigap plan continues to be → → → **Plan F**. Plan F provides comprehensive coverage with little, or no, out-of-pocket medical costs to the policy owner.

Plan N is popular choice for people on a tight budget who may not need to see their doctors as often. Plan N has a lower premium than Plan F, but is a "pay-as-you-go" type plan with a \$147 deductible (*in 2005*) and a \$20 co-pay for office visits. However, premium savings between a deluxe plan and a budget plan can be eaten up by the out-of-pocket expenses of low premium "budget" plans.

• **Medigap Plans are "Guaranteed Issue" (i.e.- no medical underwriting required) during the 1st six months of Initial Medicare enrollment, and**

• **In California,** Medigap policy owners can change plans with "no medical underwriting required" each year during a **30 Day Open Enrollment period**, which begins on their birthday.

- ✓ Only available to Medicare beneficiaries who have "original" Medicare and a Medigap plan.
- ✓ May change to same, or lesser, coverage with same or different insurance company.