

## Benefit Chart of Medicare Supplement Plans:

Chart      ✓ policy covers 100% of benefit  
 Key:      % policy covers that percentage of the benefit  
 Blank     policy does not cover that benefit

For more information, also visit  
[www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap](http://www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap)

| Benefits   | Plans Available to All Applicants |   |   |    |           |           |     |      | Enrolled in Medicare Supp Plan before 2020 |    |
|--|-----------------------------------|---|---|----|-----------|-----------|-----|------|--|----|
|  | A                                 | B | D | G* | K         | L         | M   | N    | C  | F* |
| Part A: Coinsurance & hospital costs (up to an additional 365 days after Medicare benefits are used) | ✓                                 | ✓ | ✓ | ✓  | ✓         | ✓         | ✓   | ✓    | ✓  | ✓  |
| Part B: Coinsurance or copay   | ✓                                 | ✓ | ✓ | ✓  | 50%       | 75%       | ✓   | ✓*** | ✓  | ✓  |
| Blood (First 3 pints)  | ✓                                 | ✓ | ✓ | ✓  | 50%       | 75%       | ✓   | ✓    | ✓  | ✓  |
| Part A: Hospice care coinsurance or copay  | ✓                                 | ✓ | ✓ | ✓  | 50%       | 75%       | ✓   | ✓    | ✓  | ✓  |
| Skilled nursing facility care coinsurance  |                                   |   | ✓ | ✓  | 50%       | 75%       | ✓   | ✓    | ✓  | ✓  |
| Part A deductible  |                                   | ✓ | ✓ | ✓  | 50%       | 75%       | 50% | ✓    | ✓  | ✓  |
| Part B deductible  |                                   |   |   |    |           |           |     |      | ✓  | ✓  |
| Part B excess charges  |                                   |   |   | ✓  |           |           |     |      |  | ✓  |
| Foreign travel emergency   |                                   |   | ✓ | ✓  |           |           | ✓   | ✓    | ✓  | ✓  |
| Out-of-pocket yearly limit   |                                   |   |   |    | \$6,940** | \$3,470** |     |      |  |    |

Core benefits pay the beneficiary’s (i) share of Medicare’s approved amount for physician services (20% after the annual deductible is met), (ii) cost of a long hospital stays (for example in 2023, Days 61-90: \$400 coinsurance payment per day, Days 91-beyond: \$800 coinsurance per each “lifetime reserve day” after day 90 for each benefit period (up to 60 days over lifetime)), and (iii) cost for the first three pints of blood not covered by Medicare.

- \* **Plan F** and **Plan G** offer a High Deductible option that require first paying a plan the set annual deductible before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year.
  - **Plan F** High Deductible also covers the Medicare Part B deductible amount (for example, \$226 in 2023).
  - **Plan G** High Deductible does not cover the Medicare Part B deductible.
- \*\* **Plan K** and **Plan L** pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket (OOP) yearly limit. (Note: The limits listed are example of amounts for 2023.)
- \*\*\* **Plan N** pays 100% of the Part B coinsurance, except for a copay amount up to \$20 for some office visits and up to a \$50 copay for emergency room visits that do not result in an inpatient admission.