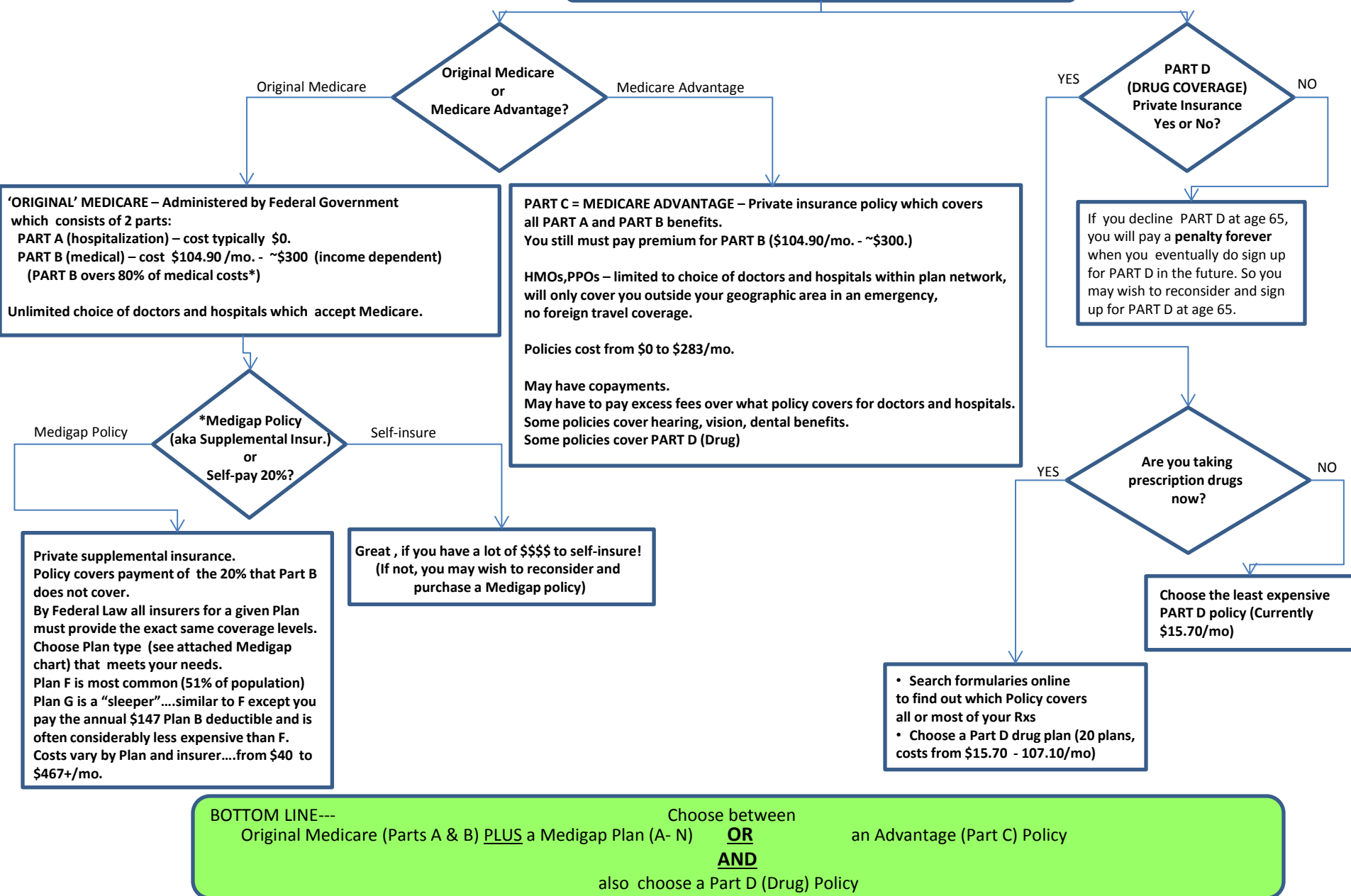


MUST DECIDE ON BOTH (MEDICARE AND DRUG COVERAGE)



Remember to price-shop both your Medigap/Advantage Plan AND Drug Plan every year during Open Enrollment Period (Oct1 - Dec 7) as the savings to you can be in the hundreds of dollars!

This chart shows basic information about the different benefits that Medigap policies cover. If a percentage appears, the Medigap plan covers that percentage of the benefit, and you must pay the rest.

coverage for the 20% of Medicare Part B that you don't cover

Benefits	Medicare Supplement Insurance (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 <i>147/yr</i>			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 2015**											
<div>\$4,940</div> <div>\$2,470</div>											

These can be 15% over what is standardly charged. Often by specialists - anesthesiologists, dentists, etc.

* Plan F is also offered as a high-deductible plan by some insurance companies in some states. If you choose this option, this means you must pay for Medicare-covered costs (coinsurance, copayments, deductibles) up to the deductible amount of \$2,180 in 2015 before your policy pays anything.

** For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly

Part B deductible (\$147 in 2015), the Medigap plan pays 100% of covered services for the rest of the calendar year.

*** Plan N pays 100% 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 don't result in an inpatient admission.