

How to Read the Medigap Plans Summary Table

When you see a check in a column of the table, it means that the associated plan covers 100% of the listed benefit. If you see a percentage, it means the plan covers that percentage of the listed benefit. If a column is empty, it means that the associated plan does not include that benefit.



Note: All Medigap plans require you to pay your deductible before they will cover coinsurance (unless the Medigap policy itself is designed to pay the deductible).

The following Medigap plans will be available for sale starting June 1, 2010.

| Medigap Plan Benefits | Medigap Plans Effective June 1, 2010 | | | | | | | | | | |
|--|--------------------------------------|---|---|---|----|---|-----|-----|-----|-----|---|
| | A | B | C | D | F* | G | K | L | M | N | |
| Medicare Part A Coinsurance hospital fees up to an additional 365 days after Medicare benefits have been expended. | √ | √ | √ | √ | √ | √ | √ | √ | √ | √ | √ |
| Coinsurance or Copayment for Medicare Part B (except for preventive care) | √ | √ | √ | √ | √ | √ | 50% | 75% | √ | √** | |
| 1 st Three Pints of Blood | √ | √ | √ | √ | √ | √ | 50% | 75% | √ | √ | |
| Coinsurance or Copayment for Part A Hospice Care | √ | √ | √ | √ | √ | √ | 50% | 75% | √ | √ | |
| Coinsurance for Care at a Skilled Nursing Facility | | | √ | √ | √ | √ | 50% | 75% | √ | √ | |
| Deductible for Medicare Part A | | √ | √ | √ | √ | √ | 50% | 75% | 50% | √ | |
| Deductible for Medicare Part B | | | √ | | √ | | | | | | |
| Medicare Part B Excess Fees | | | | | √ | √ | | | | | |
| Emergency while on foreign travel (up to limits of plan) | | | √ | √ | √ | √ | | | √ | √ | |
| Medicare preventive care Part B Coinsurance | √ | √ | √ | √ | √ | √ | √ | √ | √ | √ | |

* Under Plan F, there is a high-deductible option. If you elect that option, it means that you would have to pay for Medicare-covered costs up to the deductible amount of \$2,000 in 2010 before your Medigap plan pays for anything.

** Plan N pays a full 100% of the coinsurance for Medicare Part B except up to \$20 copayment for office visits and up to \$50 for emergency department visits.

For Plans K and L, once you meet your out-of-pocket maximum (\$4,620 for K and \$2,310 for L) and your annual Part B deductible (\$155 in 2010), the Medigap plan pays for 100% of covered services for the rest of the year. The out-of-pocket maximum is defined as the most you would pay for coinsurance and copayments.

For personalized help in selecting a Medigap plan, contact a licensed Medicoverage insurance agent at 1-800-930-7956.