2026 High-Deductible Plan F

A plain-English benefit comparison for standardized Medicare supplement coverage. Figures below are for 2026, not a 2027 quote.

First, understand the $2,950 annual deductible. Medicare continues paying its share. You pay eligible costs until the high-deductible requirement is met; then this policy begins paying its covered benefits. The supplement and remaining-cost columns below describe benefits **after** that requirement is met. Premiums and noncovered care are separate.

Service / 2026 amount	Medicare pays	Supplement pays after HD	You pay after HD
Hospital days 1-60, per benefit period	Covered charges less $1,736 deductible	$1,736	$0
Hospital days 61-90	Covered charges less $434/day	$434/day	$0
60 lifetime reserve hospital days	Covered charges less $868/day	$868/day	$0
After Medicare hospital days used	$0	Eligible hospital costs for up to 365 extra lifetime days	$0 for covered costs
Skilled nursing days 1-20	Approved costs	$0	$0
Skilled nursing days 21-100	Approved costs less $217/day	Up to $217/day	$0
Part B annual deductible, once per year	$0	$283	$0
Most Part B services after Part B deductible	Generally 80% of approved amount	Generally remaining 20%	$0
Permitted Part B excess charges	$0	Covered excess charges	$0

Hospital and skilled nursing benefits require Medicare eligibility criteria. Skilled nursing is not unlimited custodial or long-term care. After covered day limits are exhausted, you may owe all costs.

Other covered benefits and limits

Blood: The policy covers the first three pints when you are responsible for their cost under Medicare. Other Medicare blood and Part B deductible rules apply.

Hospice: The policy covers eligible Part A hospice copayments or coinsurance. You must qualify for Medicare hospice coverage.

Home health and tests: Medicare pays covered home health services and many qualifying laboratory tests in full. Other services, including durable medical equipment, may have Part B cost-sharing as shown on page 1.

Foreign travel emergencies: For qualifying emergency care beginning within the first 60 days of a trip outside the U.S., the plan generally pays 80% of covered charges after a $250 calendar-year deductible, up to a $50,000 lifetime benefit. You pay the deductible, remaining 20%, and amounts outside the benefit limits. This is limited emergency protection, not comprehensive travel insurance.

For the high-deductible version, the policy's annual high deductible also applies; the foreign-travel deductible is separate. Check the carrier's outline of coverage for which expenses count. Do not treat the high deductible as a cap on every medical, travel or prescription expense.

Looking ahead: CMS has announced a $3,050 high deductible for 2027. This sheet retains 2026 amounts throughout its benefit table. Other 2027 Medicare amounts may differ.

Plan F eligibility: People first eligible for Medicare on or after January 1, 2020 cannot buy Plan F, including its high-deductible version. Earlier eligibility does not guarantee acceptance when switching: availability and underwriting or guaranteed-issue rights still matter.

What this does not include

Premiums are paid separately. Modern Medigap does not include Part D prescription coverage. Routine dental, vision, hearing aids and long-term custodial care generally are not standard Medigap benefits. Carrier-added extras, Medicare SELECT network conditions and policy terms must be checked separately.

This summary describes standard lettered benefits used in Illinois and most states. Massachusetts, Minnesota and Wisconsin use different standardization. Ask Mike to compare the policy, price, eligibility and start date for your situation.

Official references

Medicare: Compare Medigap benefits

CMS: 2026 Medicare premiums and deductibles

Medicare: Choosing a Medigap Policy

CMS: High-deductible annual announcements

Prepared October 14, 2026. Educational summary; the issued policy and official coverage rules control.