



2020

Medicare Supplement Insurance (Medigap) Plans

A ✓ means 100% of this benefit is paid. Only applicants' first eligible for Medicare before 2020 may purchase plans C, F and high deductible F.

Benefits	A	B	C	D	F ¹	G ¹	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or copay	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ ³
Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A hospice care coinsurance or copay	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing (\$176) coinsurance: 1-20	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Skilled nursing (\$176) coinsurance: 21-100			✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing (\$176) coinsurance: 101+										
Part A deductible (\$1,408)		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible (\$198)			✓		✓					
Part B excess charges					✓	✓				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							\$5,880 ²	\$2,940 ²		

¹ - Plans F and G also have a high-deductible option which require first paying a plan deductible of \$2,340 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. High deductible plan G does not cover the Medicare Part B deductible. High deductible plans F and G count your payment of Medicare Part B deductible toward meeting the plan deductible.

² - Plans K and L pay 100% of covered services for the rest of the year once you meet the out-of-pocket yearly limit.

³ - Plan N pays 100% for the Part B coinsurance, except for a co-payment 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.