



2019

Medicare Supplement Insurance (Medigap) Plans

Benefits	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 copay	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 copay	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing (\$170.50) coinsurance: 1-20	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Skilled nursing (\$170.50) coinsurance: 21-100			100%	100%	100%	100%	50% \$86	75% \$43	100%	100%
Skilled nursing (\$170.50) coinsurance: 101+										
Part A deductible (\$1,364)		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible (\$185)			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 2019**							\$5,560	\$2,780		

* 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 \$2,300 in 2019 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 (\$185 in 2019), the Medigap plan pays 100% of covered services for the rest of the calendar year.

*** Plan N pays 100% for 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.