

10 Standardized Medicare Supplement (Medigap) Plans chart

Effective on or after June 1, 2010



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How to read the chart:

- If a checkmark appears in a column of this chart, the Medicare Supplement policy covers 100% of the benefit.
- If a column lists a percentage, the policy covers that percentage of the benefit.
- If a column is blank, the policy does **not** cover that benefit.

Note: The Medicare Supplement policy covers coinsurance only after you have paid the deductible (unless the Medicare Supplement policy also covers the deductible).

You may buy the following Medicare Supplement Plans that take effect on June 1, 2010:

Basic Benefits	A	B	C	D	F*	G	K	L	M	N
Part A: Hospital coinsurance costs up to an additional 365 days after Medicare benefits end.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part A: Hospice care coinsurance or copay	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part B: Coinsurance or copay	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***
Medicare preventive care Part B coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A & B: Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Additional Benefits	A	B	C	D	F*	G	K	L	M	N
Skilled nursing facility care coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible			✓		✓					
Part B excess charges					✓	✓				
Foreign travel emergency (up to plan limits)			✓	✓	✓	✓			✓	✓
Out-of-pocket yearly limit**							\$4,620	\$2,310		

See your benefit book for details about your plan.

Continued on back

*Plan F also offers a high-deductible plan. This means you pay for Medicare covered costs up to the deductible amount (\$2,000 in 2010) before your Medicare Supplement plan pays anything.

**After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$155 in 2010), the Medicare Supplement plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copays.

***Plan N pays 100% of the Part B coinsurance except up to \$20 copays for office visits and up to \$50 copays for emergency room visits (if the hospital admits you, the plan waives your emergency room copays).

