

# Benefit Chart of Medicare Supplement Plans Sold for Effective Dates on or after January 1, 2020

This chart shows the benefits included in each of the standard Medicare Supplement plans.

Every company must make Plan "A" available. Some plans may not be available. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and high deductible F.

**Plans shown in gray are available for purchase.** These same plans are available to those who are under 65 and qualify for Medicare due to disability (except those that qualify due to ESRD).

Note: A "✓" means 100% of the benefit is paid.

| Benefits   | Plans Available to All Applicants |   |   |                |                      |                      |     |                                | Medicare first eligible before 2020 only |                  |
|--|-----------------------------------|---|---|----------------|----------------------|----------------------|-----|--------------------------------|--|------------------|
|  | A                                 | B | D | G <sup>1</sup> | K                    | L                    | M   | N                              | C  | F <sup>1,4</sup> |
| Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up) | ✓                                 | ✓ | ✓ | ✓              | ✓                    | ✓                    | ✓   | ✓                              | ✓  | ✓ <sup>1,4</sup> |
| Medicare Part B coinsurance or copayment   | ✓                                 | ✓ | ✓ | ✓              | 50%                  | 75%                  | ✓   | ✓<br>copays apply <sup>3</sup> | ✓  | ✓                |
| Blood (first three pints)  | ✓                                 | ✓ | ✓ | ✓              | 50%                  | 75%                  | ✓   | ✓                              | ✓  | ✓                |
| Part A hospice care coinsurance or copayment   | ✓                                 | ✓ | ✓ | ✓              | 50%                  | 75%                  | ✓   | ✓                              | ✓  | ✓                |
| Skilled nursing facility coinsurance   |                                   |   | ✓ | ✓              | 50%                  | 75%                  | ✓   | ✓                              | ✓  | ✓                |
| Medicare Part A deductible   |                                   | ✓ | ✓ | ✓              | 50%                  | 75%                  | 50% | ✓                              | ✓  | ✓                |
| Medicare Part B deductible   |                                   |   |   |                |                      |                      |     |                                | ✓  | ✓                |
| Medicare Part B excess charges   |                                   |   |   | ✓              |                      |                      |     |                                |  | ✓                |
| Foreign travel emergency (up to plan limits)   |                                   |   | ✓ | ✓              |                      |                      | ✓   | ✓                              | ✓  | ✓                |
| Out-of-pocket limit in 2019 <sup>2</sup>   |                                   |   |   |                | \$5,880 <sup>2</sup> | \$2,940 <sup>2</sup> |     |                                |  |                  |

<sup>1</sup> 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. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible. We do not offer **High Deductible Plans F or G.**

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

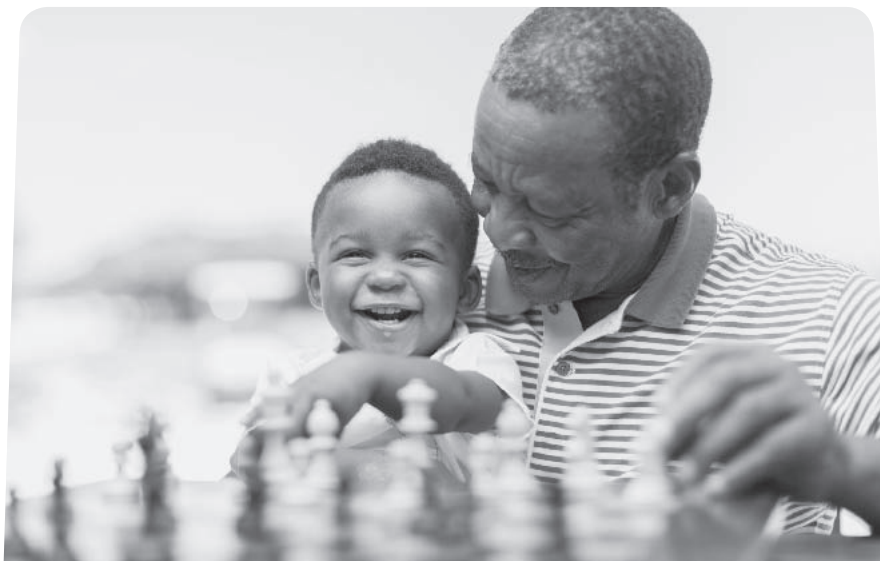
<sup>3</sup> Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that do not result in an inpatient admission.

<sup>4</sup> **Innovative F** includes additional benefits not contained in other standardized Medicare Supplement Plans as outlined in the following pages.

## Which Medicare Supplement insurance plan is right for you?

Medicare Supplement insurance plans vary in coverage and cost, so you'll want to think about the level of coverage you want and your health needs. The enclosed Outline of Coverage shows which Medicare Supplement insurance plans we offer and how much they cost. We can help walk you through the options, but here are some things you may want to consider:

- Plan G is our most popular plan. *Plan G covers all of the out-of-pocket costs not covered by Medicare for Medicare-approved services, with the exception of the Medicare Part B deductible (\$198 for 2020).*
- Plan N is a good option for those looking to save on the monthly premiums in exchange for sharing the cost. As a Plan N member, you pay a set co-payment for covered doctor and emergency room visits.
- Plan F is only available if you first became eligible for Medicare prior to January 1, 2020.



# Comparison Chart

Let's take a look at some potential savings of having a Medicare Supplement insurance plan vs. having Medicare coverage only.

| <b>Medical Care</b>   | <b>Your costs with only Medicare</b> | <b>Your costs with Medicare Supplement Plan F<sup>◇</sup></b> | <b>Your costs with Medicare Supplement Plan G<sup>◇</sup></b> | <b>Your costs with Medicare Supplement Plan N<sup>◇</sup></b> |
|---|--------------------------------------|---|---|---|
| \$4,000 in physician costs and tests (such as MRI) <sup>1</sup>   | <b>\$998</b>                         | <b>\$0</b>  | <b>\$198</b>  | <b>\$218</b>  |
| 15 days in the hospital, 22 days in a Skilled Nursing Facility and \$12,000 for physicians, surgeons, and tests <sup>2</sup>  | <b>\$4,358</b>                       | <b>\$0</b>  | <b>\$198</b>  | <b>\$218</b>  |
| 75 days in the hospital, 60 days in a Skilled Nursing Facility, \$100,000 for physicians, surgeons and tests <sup>3</sup> and \$600 for a provider that does not accept Medicare's payment in full (excess charges) | <b>\$33,398</b>                      | <b>\$0</b>  | <b>\$198</b>  | <b>\$818</b>  |

◇ These estimates are based on 2020 Medicare cost-sharing amounts. Your cost will vary with other Medicare Supplement insurance plans.

- 1 Cost represents \$198 Part B Deductible and 20% of the Medicare covered services (Plan N = lessor of 20% or \$20 copay)
- 2 Cost represents \$1,408 Part A Deductible, \$198 Part B Deductible, 2-days of Skilled Nursing at \$176 per day and 20% of the Medicare covered services (Plan N = lessor of 20% or \$20 copay)
- 3 Cost represents \$1,408 Part A Deductible, \$198 Part B Deductible, 14-days of hospitalization over covered days \$352 per days, 39-days of Skilled Nursing over covered days at \$176 per day and 20% of the Medicare covered services (Plan N = lessor of 20% or \$20 copay)