

Benefit chart of Medicare Supplement plans sold on or after January 1, 2021

This chart shows the benefits included in each of the standard Medicare Supplement plans. Every insurance company must offer Plan A. Some plans may not be available. Blue Shield offers plans A, F Extra, G, G Extra, G Inspire, and N, which are shaded in gray in the chart below.

Plans Available to All Applicants					
Benefits	A	B	D	G ¹	G Extra
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓	✓
Blood (first three pints)	✓	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	✓
Medicare Part A deductible		✓	✓	✓	✓
Medicare Part B deductible					
Medicare Part B excess charges				✓	✓
Independence and Safe Mobility with AAA					
Foreign travel emergency (up to plan limits)			✓	✓	✓
Fitness program	✓		✓	✓	✓
Hearing aid services					✓
Vision services					✓
Personal Emergency Response System (PERS)					
Teladoc					✓
Over-the-counter items					✓
Out-of-pocket limit in [2019] ²					

- 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.
- 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.
- Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

Basic benefits

Hospitalization

- Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Blood

- First three pints of blood each year.

Medical expenses

- Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L, and N require the insured to pay a portion of Part B coinsurance or copayments.

Hospice

- Part A coinsurance.

Plans Available to All Applicants				
G Inspire ⁵	K	L	M	N
✓	✓	✓	✓	✓
✓	50%	75%	✓	✓ copays apply ³
✓	50%	75%	✓	✓
✓	50%	75%	✓	✓
✓	50%	75%	✓	✓
✓	50%	75%	50%	✓
✓				
✓				
✓			✓	✓
✓				✓
✓				
✓				
✓				
✓				
✓				
✓				
✓				
	\$5,880 ²	\$2,940 ²		

Medicare first eligible before 2020 only ⁴		
C	F ¹	F Extra
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
	✓	✓
✓	✓	✓
✓	✓	✓
		✓
		✓
		✓

4 Plan F Extra is only available to applicants who attained age 65 before January 1, 2020, or first became eligible for Medicare benefits due to disability before January 1, 2020.

5 Plan G Inspire is only available in the following counties: Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba.