

MEDICARE SUPPLEMENT INSURANCE AT A GLANCE

If “Yes” appears in the chart, Medicare plus the Medicare Supplement policy covers a total of 100 percent of the described benefit. If a row lists a percentage, the policy covers that percentage of the described benefit. If “No” appears, the policy does not cover that benefit. NOTE: The Medicare Supplement policy covers coinsurance only after you have paid the deductible (unless the supplement policy also covers the deductible).

BENEFITS	A	B	C	D	F*	G*	K	L	M	N
Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Part B coinsurance or copayment	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes***
Blood (first three pints)	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes
Part A Hospice Care coinsurance or copayment	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes
Skilled Nursing Facility Care coinsurance	No	No	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes
Medicare Part A deductible	No	Yes	Yes	Yes	Yes	Yes	50%	75%	50%	Yes
Part B deductible	No	No	Yes	No	Yes	No	No	No	No	No
Part B excess charges	No	No	No	No	Yes	Yes	No	No	No	No
Foreign Travel Emergency Care (up to plan limits)	No	No	80%	80%	80%	80%	No	No	80%	80%

*Plan F and G also offers a high-deductible plan. If you choose this option, this means you must pay for Medicare covered costs up to the deductible amount of \$2,700 in 2023 before your Medicare Supplement plan pays anything.

**After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$226 in 2023), Medicare plus the Medicare Supplement plan pays 100 percent of covered services for the rest of the calendar year.

***Plan N pays 100 percent 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.

Note: Plans C and F only available to those eligible for Medicare before 01/01/2020. See page 12.

Out-of-Pocket Limit**	
\$6,940	\$3,470