

A BIRD'S EYE VIEW OF

MEDIGAP PLANS

This is only a generalized summary of common supplement plans available.



PART B 2022 OUTPATIENT SERVICES

The Medicare Part B deductible for 2022 is \$233.

For a complete chart of all Medigap plans, please turn to the back.

PLAN F

Considered to have the most coverage, Plan F basically offers 100% of coverage.

PLAN G

Considered to be a standard option, Plan G basically offers 100% of coverage after a \$233 deductible.

PLAN N

Plan N basically offers 100% of coverage after a \$233 deductible, & charges a \$20 copay for doctor visits & \$50 for ER visits.

How do I compare Medigap Policies?

The chart below shows basic information about the different benefits that Medigap policies cover. If a percentage appears, the Medigap plan covers that percentage of the benefit, and you're responsible for the rest.

Medicare Supplement Insurance Plans

| BENEFITS | A | B | C | D | F* | G | K | L | M | N |
|--|------|------|------|------|------|------|------|------|------|--------|
| Medicare Part A coinsurance & 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 copayment | 100% | 100% | 100% | 100% | 100% | 100% | 50% | 75% | 100% | 100%** |
| First 3 pints of blood | 100% | 100% | 100% | 100% | 100% | 100% | 50% | 75% | 100% | 100% |
| Part A hospice care coinsurance or copayment | 100% | 100% | 100% | 100% | 100% | 100% | 50% | 75% | 100% | 100% |
| Skilled nursing facility care coinsurance | | | 100% | 100% | 100% | 100% | 50% | 75% | 100% | 100% |
| Part A deductible | | 100% | 100% | 100% | 100% | 100% | 50% | 75% | 50% | 100% |
| Part B deductible | | | 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 2022 **\$6,220** **\$3,110**

* Plan F also offers a high-deductible plan in some states. If you chose this option, this means you must pay for Medicare-covered costs (coinsurance, copayments, & deductible) up to the deductible amount of \$2370 in 2021 before your policy pays anything.

** Plan N pays 100% of the Part B coinsurance, except for a copayment of \$20 for some office visits, & up to \$50 for emergency room visits that don't result in an inpatient admission.