

10 Standardized Medicare Supplement (Medigap) plans chart

Effective on or after January 1, 2012



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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 Medicare deductible (unless the Medicare Supplement policy also covers the deductible).

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**							\$4,660	\$2,330		

See your benefit book for details about your plan.

Need more help?

There is no yearly open enrollment period for Medicare Supplement (Medigap) plans. You may apply to buy or switch plans at any time. However, insurers may require you to pass a health questionnaire. If you have questions about who needs to take the questionnaire, call our Insurance Consumer Hotline. If you want individual help understanding all of your options, call our hotline and ask to speak with a SHIBA counselor in your area.

Insurance Consumer Hotline

1-800-562-6900

*Plan F also offers a high-deductible plan. This means you pay for Medicare-covered costs up to the deductible amount (\$2,070 in 2012) before your Medicare Supplement plan pays anything.

**After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$140 in 2012), 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).

