

Medigap Plan Benefits

For Plans sold on or after June 2010

2014	Plan A	Plan B	Plan C	Plan D	Plan F*	Plan G	Plan K**	Plan L**	Plan M	Plan N
MEDICARE PART A COSTS										
Hospital Deductible: Covers \$1,216 in each benefit period		★	★	★	★	★	50%	75%	50%	★
Hospital Copayment: copay for days 61-90 (\$304) and days 91-150 (\$608) in hospital; Also provides payment in full for 365 additional lifetime reserve days	★	★	★	★	★	★	★	★	★	★
Skilled Nursing Facility Copay: Covers \$152 a day for days 21-100 each benefit period			★	★	★	★	50%	75%	★	★
Hospice Care: Coinsurance for respite care and other Part A-covered services.	★	★	★	★	★	★	50%	75%	★	★
MEDICARE PART B COSTS										
Part B Annual Deductible: Covers \$147 deductible in 2014.			★		★					
Part B Coinsurance: Covers 20% coinsurance for Part B services, such as doctors services, laboratory and x-rays, durable medical equipment. Also covers coinsurance for hospital outpatient services.	★	★	★	★	★	★	50%	75%	★	Except up to \$20 for office visits and up to \$50 for ER visits (not charged if admitted to hospital)
Part B Excess/Limiting Charges: Part B excess charges of 15% more than Medicare's approved charge when provider does not take assignment.					★	★				
OTHER										
First three pints of blood.	★	★	★	★	★	★	50%	75%	★	★
Foreign Travel Emergency: Covers 80% of emergency care costs when outside the U.S., after annual \$250 deductible, up to maximum lifetime benefit of \$50,000.			★	★	★	★			★	★

***Plan F** offers a high-deductible option in which you pay a \$2,140 deductible in 2014 before Medigap coverage starts.

****Plans K and L** pay 100% of the Part A and Part B copays after you spend a certain amount out-of-pocket. The 2014 out-of-pocket maximum is \$4,940 for Plan K and \$2,470 for Plan L.

NOTE: For people in New Jersey under age 65 on Medicare due to disability, only Medigap **Plan C** available.