

# Medigap Compare

## Ten Standardized Medigap Plans

Every company offering Medigap insurance must offer Plan A. In addition, companies may have some, all, or none of the other plans.

**Basic Benefits** - Included in all plans:

- ✓ Inpatient Hospital Care: Covers the cost of Part A coinsurance and the cost of 365 extra days of hospital care during your lifetime after Medicare coverage ends.
- ✓ Medical Costs: Covers the Part B coinsurance (generally 20% of Medicare-approved payment amount) or copayment amount which may vary according to the service.
- ✓ Blood: Covers the first 3 pints of blood each year.

<b>Optional Riders</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F*</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J*</b>
Basic Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part A: Inpatient Hospital Deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part A: Skilled-Nursing Facility Coinsurance			✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B: Deductible			✓			✓				✓
Foreign Travel Emergency			✓	✓	✓	✓	✓	✓	✓	✓
At-Home Recovery				✓			✓		✓	✓

Medicare.gov - Ten Standard Medigap Plans for Most States Information

Medicare Part B: Excess Charges						100%	80%		100%	100%
Preventive Care					✓					✓
Prescription Drugs								Basic ✓ Coverage	Basic ✓ Coverage	Extended ✓ Coverage

\* Plans F and J also have a high deductible option. If you choose this option, you must pay **\$1,620** out-of-pocket per year before the plans pay anything. Insurance policies with a high deductible option generally cost less than those with lower deductibles. Your out-of-pocket costs for services may be higher if you need to see your doctor or go to the hospital.