

6 Rate Guide

Medicare Supplement Insurance

The 12 Standard Medicare Supplement Insurance Plans

There are 12 standardized Medicare supplement insurance plans, labeled “A” through “L.” Each plan offers different levels of benefits. The following charts summarize the benefits included in each plan. Every company must make available Plan A.

These basic benefits are included in Plans A-J:

- **Hospitalization:** Medicare Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical expenses:** Medicare Part B copayments and coinsurance (generally 20 percent of Medicare-approved expenses), or copayments for hospital outpatient services.
- **Blood:** First three pints of blood each year.

A	B	C	D	E	F*	G	H	I	J*
Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits
	Part A deductible	Skilled nursing coinsurance	Skilled nursing coinsurance	Skilled nursing coinsurance	Skilled nursing coinsurance	Skilled nursing coinsurance	Skilled nursing coinsurance	Skilled nursing coinsurance	Skilled nursing coinsurance
	Part A deductible	Part A deductible	Part A deductible	Part A deductible	Part A deductible	Part A deductible	Part A deductible	Part A deductible	Part A deductible
		Part B deductible			Part B deductible				Part B deductible
					Part B excess (100 percent)	Part B excess (80 percent)		Part B excess (100 percent)	Part B excess (100 percent)
		Foreign travel emergency	Foreign travel emergency	Foreign travel emergency	Foreign travel emergency	Foreign travel emergency	Foreign travel emergency	Foreign travel emergency	Foreign travel emergency
			At-home recovery			At-home recovery		At-home recovery	At-home recovery
				Preventive care not covered by Medicare					Preventive care not covered by Medicare

* Plans F and J also have a high-deductible option. You will have a lower premium with the high-deductible option, but you will have to pay more out of pocket before the policy will begin to pay benefits. There is a separate deductible for the foreign travel emergency benefit.

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Basic benefits for plans K and L include similar services as plans A-J, but cost-sharing for the basic benefits is at different levels.

K**	L**
100 percent of Part A coinsurance plus coverage for 365 days after Medicare benefits end 50 percent hospice cost-sharing 50 percent of Medicare-eligible expenses for the first three pints of blood 50 percent Part B coinsurance, except 100% coinsurance for Part B preventive services	100 percent of Part A coinsurance plus coverage for 365 days after Medicare benefits end 75 percent hospice cost-sharing 75 percent of Medicare-eligible expenses for the first three pints of blood 75 percent Part B coinsurance, except 100% coinsurance for Part B preventive services
50 percent skilled nursing coinsurance	75 percent skilled nursing coinsurance
50 percent Part A deductible	75 percent Part A deductible
Out-of-pocket annual limit is \$4,620 in 2009 ***	Out-of-pocket annual limit is \$2,310 in 2009***

** Plans K and L provide for different cost-sharing for items and services from plans A – J. Once you reach the annual **out-of-pocket** limit, the plan pays 100 percent of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called “Excess Charges”. You will be responsible for paying excess charges.

*** The out-of-pocket annual limit will increase each year for inflation.