

## Compare Medigap plans side-by-side 2013

The chart below shows basic information about the different benefits Medigap policies cover.

Yes = the plan covers 100% of this benefit

No = the policy doesn't cover that benefit

% = the plan covers that percentage of this benefit

N/A = not applicable

| Medigap Benefits  | Medigap Plans |     |     |     |     |     |         |         |     |        |
|---|---------------|-----|-----|-----|-----|-----|---------|---------|-----|--------|
|   | A             | B   | C   | D   | F*  | G   | K       | L       | M   | N      |
| <b>Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up</b> | Yes           | Yes | Yes | Yes | Yes | Yes | Yes     | Yes     | Yes | Yes    |
| <b>Part B coinsurance or copayment</b>  | Yes           | Yes | Yes | Yes | Yes | Yes | 50%     | 75%     | Yes | Yes*** |
| <b>Blood (first 3 pints)</b>  | Yes           | Yes | Yes | Yes | Yes | Yes | 50%     | 75%     | Yes | Yes    |
| <b>Part A hospice care coinsurance or copayment</b>   | Yes           | Yes | Yes | Yes | Yes | Yes | 50%     | 75%     | Yes | Yes    |
| <b>Skilled nursing facility care coinsurance</b>  | No            | No  | Yes | Yes | Yes | Yes | 50%     | 75%     | Yes | Yes    |
| <b>Part A deductible</b>  | No            | Yes | Yes | Yes | Yes | Yes | 50%     | 75%     | 50% | Yes    |
| <b>Part B deductible</b>  | No            | No  | Yes | No  | Yes | No  | No      | No      | No  | No     |
| <b>Part B excess charges</b>  | No            | No  | No  | No  | Yes | Yes | No      | No      | No  | No     |
| <b>Foreign travel exchange (up to plan limits)</b>  | No            | No  | Yes | Yes | Yes | Yes | No      | No      | Yes | Yes    |
| <b>Out-of-pocket limit**</b>  | N/A           | N/A | N/A | N/A | N/A | N/A | \$4,800 | \$2,400 | N/A | N/A    |

\* Plan F also offers a high-deductible plan. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,110 (in 2013) before your Medigap plan pays anything.

\*\* After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the Medigap plan pays 100% of covered services for the rest of the calendar year.

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