

Medigap Plan Benefits

For plans sold after June 1, 2010.

	A	B	C	D	F*	G	K**	L**	M	N***
Hospital Copayment Copay for days 61-90 (\$335) and days 91-150 (\$670) in hospital; Payment in full for 365 additional lifetime days	■	■	■	■	■	■	■	■	■	■
Part B Coinsurance Coinsurance for Part B services, such as x-ray services, durable medical equipment, and hospital outpatient services	■	■	■	■	■	■	50%	75%	■	Except \$20 for doctors' visits and \$50 for emergency visits
First three pints of blood	■	■	■	■	■	■	50%	75%	■	■
Hospital Deductible Covers \$1,340 in each benefit period		■	■	■	■	■	50%	75%	50%	■
Skilled Nursing Facility (SNF) Daily Copay Covers \$167.50 a day for days 21-100 of each benefit period			■	■	■	■	50%	75%	■	■
Part B Annual Deductible Covers \$183 (Part B deductible) in 2018			■		■					
Part B Excess Charges Benefits 100% of Part B excess charges. (Under federal law, the excess limit is 15% more than Medicare's approved charge when provider does not take assignment; under New York State law, the excess limit is 5% for most services)					■	■				
Emergency Care Outside the U.S. 80% of emergency care costs during the first 60 days of each trip, after an annual deductible of \$250, up to a maximum lifetime benefit of \$50,000.			■	■	■	■			■	■
100% of coinsurance for Part B-covered preventive care services after the Part B deductible has been paid	■	■	■	■	■	■	■	■	■	■
Hospice Care Coinsurance for respite care and other Part A-covered services	■	■	■	■	■	■	50%	75%	■	■

* Plan F also offers a high-deductible option in which you pay a \$2,240 deductible in 2017 before Medigap coverage starts.

** Plans K and L, after you meet out-of-pocket yearly limit and your yearly Part B deductible (\$183 in 2018), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit: Plan K \$5,240 & Plan L \$2,620.

*** 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 an inpatient admission.

Note: Plans E, H, I, and J stopped being sold June 1, 2010. If you bought a Medigap between July 31, 1992 and own Medigap systems.