

Medigap Plan Benefits

For plans sold between July 31, 1992 and May 31, 2010

	A	B	C	D	E	F*	G	H	I	J*	K**	L**
Hospital Copay Covers hospital copay for days 61-90 and days 91-150 for each hospital benefit period; Payment in full for 365 additional lifetime days	■	■	■	■	■	■	■	■	■	■	■	■
Part B Coinsurance Covers coinsurance for Part B services, such as doctors' services, laboratory and x-ray services, durable medical equipment, and hospital outpatient services	■	■	■	■	■	■	■	■	■	■	50%	75%
First three pints of blood	■	■	■	■	■	■	■	■	■	■	50%	75%
Hospital Deductible Covers Part A hospital deductible in each benefit period		■	■	■	■	■	■	■	■	■	50%	75%
Skilled Nursing Facility (SNF) Daily Copay Covers daily SNF copay for days 21-100 in each benefit period			■	■	■	■	■	■	■	■	50%	75%
Part B Annual Deductible Covers Part B deductible			■			■				■		
Part B Excess Charges Benefits 80% or 100% of Part B excess charges (Under federal law, the excess limit is 15% more than Medicare's approved charge when provider doesn't take assignment; under New York State law, the excess limit is 5% for most services.)						100%	80%		100%	100%		
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			■	■	■	■	■	■	■	■		
At-Home Recovery Benefit Up to \$40 each visit for custodial care after an illness, injury, or surgery, up to a maximum benefit of \$1,600 a year				■			■		■	■		
Preventive Medical Care Up to \$120 a year for non-Medicare covered physicals, preventive tests and services					■					■		
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%

* Plans F and J also offer a high-deductible option.

** Plans K and L pay 100% of your Part A and B copays after you spend a certain amount out of pocket.

Note: Plans E, H, I, and J stopped being sold June 1, 2010. If you bought a Medigap between July 31, 1992 and June 1, 2010, you can keep it even if it's not being sold anymore and your benefits will stay the same. This chart doesn't apply to Massachusetts, Minnesota and Wisconsin. Those states have their own Medigap systems.