

2019 MEDIGAP PLANS

How to read the chart:

1. If an "X" appears in a column of this chart, the Medigap policy covers 100% of the described benefit.
2. If a column lists a percentage, the policy covers that percentage of the described benefit.
3. If a column is blank, the policy does not cover that benefit.

Note: *The Medigap policy covers coinsurance only after the deductible has been paid unless the policy also covers the deductible.*

	Plans										
	A	B	C	D	F*	G	K**	L**	M	N***	
MEDIGAP Benefits											
Medicare Part A Coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used up.)	X	X	X	X	X	X	X	X	X	X	X
Medicare Part B Coinsurance or Copayment	X	X	X	X	X	X	50%	75%	X	X	X
Blood (First 3 Pints)	X	X	X	X	X	X	50%	75%	X	X	X
Part A. Hospice Care Coinsurance or Co-Payment	X	X	X	X	X	X	50%	75%	X	X	X
Skilled Nursing Facility Care Coinsurance			X	X	X	X	50%	75%	X	X	X
Medicare Part A Deductible		X	X	X	X	X	50%	75%	50%	X	X
Medicare Part B Deductible			X		X						
Medicare Part B excess charges					X	X					
Foreign Travel Emergency (Up to Plan Limits)			80%	80%	80%	80%			80%	80%	80%
	2019 Out of pocket limit:										\$2780.
	\$5560.										

* Plan F also offers a high-deductible plan. If you choose this option, you must pay for Medicare costs covered costs up to the 2019 deductible amount before your policy 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 co-insurance, except for a co-payment of up to \$20.00 for some office visits and up to a \$50.00 co-payment for emergency room visits that do not result in an in-patient admission.