

Outline of Medicare Supplement Coverage – Update for New Policies June 1, 2010 and beyond

Medicare supplement insurance can be offered in nine standard plans. This chart shows the basic benefits included in each plan. Every company must make available plan "A". Some companies have additional high deductible plans based on plan F.

Basic Benefits & 3 pints of Blood: Included in all plans. New plans include Part A eligible "Hospice Care and Respite Care" coverage.

Hospitalization: Part A coinsurance plus coverage for 365 additional days (lifetime) after Medicare benefits end.

Medical Expenses: Part B coinsurance (20% of Medicare-approved expenses).

A	B	C	D	F Also High deduct (F+)	G	K	L	M	N
Basic Benefits including 100% Part B Coinsurance	Basic Benefits including 100% Part B Coinsurance	Basic Benefits including 100% Part B Coinsurance	Basic Benefits including 100% Part B Coinsurance	Basic Benefits including 100% Part B Coinsurance	Basic Benefits including 100% Part B Coinsurance	Hospitalization and preventive care paid at 100%; other Basic Benefits at 50%	Hospitalization and preventive care paid at 100%; other Basic Benefits at 75%	Basic Benefits, including 100% Part B Coinsurance	Basic, including 100% Part B Coinsurance, except up to \$20 copayment for office visit and up to \$50 copay for E.R.
		Skilled Nursing Facility Coinsurance days 21-100	Skilled Nursing Facility Coinsurance days 21-100	Skilled Nursing Facility Coinsurance days 21-100	Skilled Nursing Facility Coinsurance days 21-100	Skilled Nursing Facility Coinsurance 50% days 21-100	Skilled Nursing Facility Coinsurance 75% days 21-100	Skilled Nursing Facility Coinsurance 50% days 21-100	Skilled Nursing Facility Coinsurance days 21-100
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible 50%	Part A Deductible 75%	Part A Deductible 50%	Part A Deductible
		Part B Deductible		Part B Deductible					
				Part B Excess 100%	Part B Excess 100%				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
						50% coinsurance, \$4620 annual Out of Pocket Maximum, then 100%	75% coinsurance, \$2310 annual Out of Pocket Maximum, then 100%		

High Deductible Plan F has a \$2000 annual deductible in 2010. Benefits will not begin until out of pocket expenses exceed \$2000. Deductibles for Part A & B of Medicare will count toward this \$2000. The "new" plan G has 100% excess benefit, while the old plan had 80%. At Home Recovery has been eliminated from new plans D & G. Preventive Care benefits have been eliminated.