

Standard Medigap Plans

Following is a list of the 10 standard plans and the benefits provided by each:

PLAN A (the basic policy) consists of these basic benefits:

- Coverage for the Part A coinsurance amount (\$203 per day in 2002) for the 61st through the 90th day of hospitalization in each Medicare benefit period.
- Coverage for the Part A coinsurance amount (\$406 per day in 2002) for each of Medicare's 60 nonrenewable lifetime hospital inpatient reserve days used.
- After all Medicare hospital benefits are exhausted, coverage for 100 percent of the Medicare Part A eligible hospital expenses. Coverage is limited to a maximum of 365 days of additional inpatient hospital care during the policyholder's lifetime. This benefit is paid either at the rate Medicare pays hospitals under its Prospective Payment System or another appropriate standard of payment.
- Coverage under Medicare Parts A and B for the reasonable cost of the first three pints of blood or equivalent quantities of packed red blood cells per calendar year unless replaced in accordance with federal regulations.
- Coverage for the coinsurance amount for Part B services (generally 20 percent of approved amount; 50 percent of approved charges for mental health services) after \$100 annual deductible is met.

PLAN B includes the basic benefits *plus*:

- Coverage for the Medicare Part A inpatient hospital deductible (\$812 per benefit period in 2002).

PLAN C includes the basic benefits *plus*:

- Coverage for the Medicare Part A deductible.
- Coverage for the skilled nursing facility care coinsurance amount (\$101.50 per day for days 21 through 100 per benefit period in 2002).
- Coverage for the Medicare Part B deductible (\$100 per calendar year in 2002).
- 80 percent coverage for medically necessary emergency care in a foreign country, after a \$250 deductible.

PLAN D includes the basic benefits *plus*:

- Coverage for the Medicare Part A

deductible. Coverage for the skilled nursing facility care daily coinsurance amount.

- 80 percent coverage for medically necessary emergency care in a foreign country, after a \$250 deductible.
- Coverage for at-home recovery. The at-home recovery benefit pays up to \$1,600 per year for short-term, at-home assistance with activities of daily living (bathing, dressing, personal hygiene, etc.) for those recovering from an illness, injury, or surgery. There are various benefit requirements and limitations.

PLAN E includes the basic benefits *plus*:

- Coverage for the Medicare Part A deductible.
- Coverage for the skilled nursing facility care daily coinsurance amount.
- 80 percent coverage for medically necessary emergency care in a foreign country, after a \$250 deductible.
- Coverage for preventive medical care. The preventive medical care benefit pays up to \$120 per year for such things as a physical examination, flu shot, serum cholesterol screening, hearing test, diabetes screenings, and thyroid function test.

PLAN F includes the basic benefits *plus*:

- Coverage for the Medicare Part A deductible.
- Coverage for the skilled nursing facility care daily coinsurance amount.
- Coverage for the Medicare Part B deductible.
- 80 percent coverage for medically necessary emergency care in a foreign country, after a \$250 deductible.
- Coverage for 100 percent of Medicare Part B excess charges.*

PLAN G includes the basic benefits *plus*:

- Coverage for the Medicare Part A deductible. Coverage for the skilled nursing facility care daily coinsurance amount.
- Coverage for 80 percent of Medicare Part B excess charges.*
- 80 percent coverage for medically necessary emergency care in a foreign country, after a \$250 deductible.
- Coverage for at-home recovery (see Plan D).

PLAN H includes the basic benefits *plus*:

- Coverage for the Medicare Part A deductible. Coverage for the skilled nursing facility care daily coinsurance amount.
- 80 percent coverage for medically necessary emergency care in a foreign country, after a \$250 deductible.
- Coverage for 50 percent of the cost of prescription drugs up to a maximum annual benefit of \$1,250 after the policyholder meets a \$250 per year deductible (this is called the "basic" prescription drug benefit).

PLAN I includes the basic benefits *plus*:

- Coverage for the Medicare Part A deductible. Coverage for the skilled nursing facility care daily coinsurance amount.
- Coverage for 100 percent of Medicare Part B excess charges.*
- Basic prescription drug coverage (see Plan H).
- 80 percent coverage for medically necessary emergency care in a foreign country, after a \$250 deductible.
- Coverage for at-home recovery (see Plan D).

PLAN J includes the basic benefits *plus*:

- Coverage for the Medicare Part A deductible.
- Coverage for the skilled nursing facility care daily coinsurance amount.
- Coverage for the Medicare Part B deductible.
- Coverage for 100 percent of Medicare Part B excess charges.*
- 80 percent coverage for medically necessary emergency care in a foreign country, after a \$250 deductible.
- Coverage for preventive medical care (see Plan E).
- Coverage for at-home recovery (see Plan D).
- Coverage for 50 percent of the cost of prescription drugs up to a maximum annual benefit of \$3,000 after the policyholder meets a \$250 per year deductible (this is called the "extended" prescription drug benefit).

* Plan pays a specified percentage of the difference between Medicare's approved amount for Part B services and the actual charges (up to the amount of charge limitations set by either Medicare or state law).

What Is Covered By Standard Medigap Plans

	Medigap Plans									
	A	B	C	D	E	F	G	H	I	J

All Medigap plans include coverage for your share of the costs of all Part A hospital inpatient days for up to 365 days, the costs of three pints of blood under parts A and B, and your 20 percent coinsurance share for Part B services.

Extra Benefits

Skilled nursing facility coinsurance (days 21-100)			✓	✓	✓	✓	✓	✓	✓	✓
Part A deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B deductible			✓			✓				✓
Part B excess charges						100%	80%		100%	100%
Foreign travel emergency			✓	✓	✓	✓	✓	✓	✓	✓
At-home recovery				✓			✓		✓	✓
Prescription drugs								— ¹	— ¹	— ²
Preventive medical care					✓					✓

Two prescription drug benefits are offered by Medigap plans:

¹ A "basic" benefit with a \$250 annual deductible, 50 percent coinsurance, and a \$1,250 maximum annual benefit (Plans H and I above); and

² An "extended" benefit (Plan J above) containing a \$250 annual deductible, 50 percent coinsurance, and a \$3,000 maximum annual benefit.