

# What Medicare supplement plans cover

The federal government has 10 different Medicare supplement plans, named with letters from “A” to “N.” (These letters have no relationship to the Medicare Part A, B, C and D designations.) The different types vary in which gaps in coverage they fill. To keep it simple, all policies with the same letter offer the same

benefits. This chart shows standard benefits for each plan type. Not all plans are available in all states. The plans in Massachusetts, Minnesota and Wisconsin differ from those shown below. Call your state insurance department for descriptions of these plans.

## 10 Standard Medicare Supplement Plans

Benefits Covered	Plan A	Plan B	Plan C	Plan D	Plan F*	Plan G	Plan K	Plan L	Plan M	Plan N
<b>Part A</b> hospital co-insurance and 365 extra hospital days	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Part A</b> deductible		100%	100%	100%	100%	100%	50%**	75%**	50%	100%
<b>Part B</b> co-insurance or co-pays	100%	100%	100%	100%	100%	100%	50%**	75%**	100%	100% <b>except</b> certain co-pays***
<b>Part B</b> annual deductible			100%		100%					
<b>Part B</b> excess charges					100%	100%				
Cost of blood transfusion (first three pints)	100%	100%	100%	100%	100%	100%	50%**	75%**	100%	100%
Cost of foreign travel emergency (up to the plan limits)			80%	80%	80%	80%			80%	80%
Hospice care co-insurance cost	100%	100%	100%	100%	100%	100%	50%**	75%**	100%	100%
Part B preventive care co-insurance	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Skilled nursing facility care co-insurance			100%	100%	100%	100%	50%**	75%**	100%	100%
Yearly out-of-pocket limit (2016)	No limit	No limit	No limit	No limit	No limit	No limit	\$4,960	\$2,480	No limit	No limit

**Note:** \*Plan F also comes in a high-deductible version, under which you must pay for Medicare-covered costs up to the deductible amount of \$2,180 in 2016 before your Medigap plan pays anything.

\*\*100% after you reach your yearly out-of-pocket limit.

\*\*\*\$20 co-pay for doctor visit and \$50 co-pay for ER visit.