



Getting Medicare right

Medigap Plan Benefits

For plans sold on or after June 1, 2010

| | A | B | C | D | F* | G | K** | L** | M | N |
|--|---|---|---|---|----|---|-----|-----|-----|--|
| Hospital coinsurance Coinsurance for days 61-90 (\$335) and days 91-150 (\$670) in hospital; Payment in full for 365 additional lifetime days | ▪ | ▪ | ▪ | ▪ | ▪ | ▪ | ▪ | ▪ | ▪ | ▪ |
| Part B coinsurance Coinsurance for Part B services, such as doctors' services, laboratory and x-ray services, durable medical equipment, and hospital outpatient services | ▪ | ▪ | ▪ | ▪ | ▪ | ▪ | 50% | 75% | ▪ | Except \$20 for doctors visits and \$50 for emergency visits |
| First three pints of blood | ▪ | ▪ | ▪ | ▪ | ▪ | ▪ | 50% | 75% | ▪ | ▪ |
| Hospital deductible Covers \$1,340 in each benefit period | ▪ | ▪ | ▪ | ▪ | ▪ | ▪ | 50% | 75% | 50% | ▪ |
| Skilled nursing facility (SNF) daily coinsurance Covers \$167.50 a day for days 21-100 each benefit period | | | ▪ | ▪ | ▪ | ▪ | 50% | 75% | ▪ | ▪ |
| Part B annual deductible Covers \$183 (Part B deductible) | | | ▪ | | ▪ | | | | | |
| Part B excess charges benefits 100% of Part B excess charges. (Under federal law, the excess limit is 15% more than Medicare's approved charge when provider does not take assignment; under New York State law, the excess limit is 5% for most services) | | | | | ▪ | ▪ | | | | |
| 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. | | | ▪ | ▪ | ▪ | ▪ | | | ▪ | ▪ |
| 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% | ▪ | ▪ |

* Plan F also offers a high-deductible option in which you pay a \$2,240 deductible in 2018 before Medigap coverage starts.

** Plans K and L pay 100% of your Part A and Part B copays after you spend a certain amount out of pocket. The 2018 out-of-pocket maximum is \$5,240 for Plan K and \$2,620 for Plan L.

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. Your benefits are different from what's on the chart above. This chart also doesn't apply to Massachusetts, Minnesota and Wisconsin. Those states have their own Medigap systems.

GO TO: <https://myportal.dfs.ny.gov/web/guest-applications/medicare-monthly-premiums> (on Nov. 27, 2018)

Enter your zipcode.
(This is Ardsley's)



The amounts in the chart are PER MONTH.

Zip Code: County: Westchester

| Insurer | Plan A | Plan B | Plan C | Plan D | Plan F | Plan HDF | Plan G | Plan K | Plan L | Plan M | Plan N |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Aetna Life Insurance | \$318.21 | \$362.44 | | | \$422.90 | | | | | | |
| Bankers Conseco | \$335.51 | \$438.59 | | | \$592.09 | \$75.69 | \$544.97 | \$99.74 | \$261.66 | \$362.37 | \$308.70 |
| EmpireHealthchoice Assurance (d/b/a Empire BC/BS) | \$179.00 | \$235.00 | | | \$290.00 | | \$260.00 | | | | \$185.00 |
| Globe Life Insurance | \$225.00 | \$308.00 | \$372.00 | \$367.00 | \$351.00 | \$69.00 | \$327.00 | \$138.00 | \$194.00 | | \$243.00 |
| Group Health Inc (aka GHI) | \$169.45 | \$226.14 | \$300.87 | | \$331.43 | \$74.00 | | | | | \$220.00 |
| Humana | \$301.72 | \$340.60 | \$412.76 | | \$421.13 | \$93.09 | \$376.07 | \$196.68 | \$280.85 | | \$266.84 |
| Mutual of Omaha | \$303.63 | \$466.29 | \$500.36 | \$491.66 | \$503.62 | | \$466.43 | | | \$478.89 | |
| United Healthcare (AARP Program) | \$164.25 | \$238.00 | \$293.50 | | \$294.50 | | \$264.50 | \$76.50 | \$159.50 | | \$187.25 |

Note: Plans C and F will no longer be sold in 2020, though they will be grandfathered in for people who have them. We're told there there will be a high-deductible Plan G to replace the high-deductible Plan F.