

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 (\$352) and days 91-150 (\$704) 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 \$1,408 in each benefit period	50%	75%	50%	.
Skilled nursing facility (SNF) daily coinsurance Covers \$176 a day for days 21-100 each benefit period	50%	75%	.	.
Part B annual deductible Covers \$198 (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%	.	.

Note: Plans C and F are only available to you if you became eligible for Medicare before January 1, 2020.

* Plans F & G also offer a high-deductible option. You pay a \$2,340 deductible in 2020 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 2020 out-of-pocket maximum is \$5,880 for Plan K and \$2,940 for Plan L.

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 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> (as of May 19, 2020)

Enter your zipcode.
(This is Ardsley's)



The amounts in the chart are PER MONTH and of course, PER PERSON.

Zip Code: County: Westchester

Insurer	Plan A	Plan B	Plan C	Plan D	Plan F	Plan HDF	Plan G	Plan HDG	Plan K	Plan L	Plan M	Plan N
Aetna Life Insurance	\$318.21	\$362.44			\$422.90		\$406.26					
Bankers Conseco	\$367.70	\$480.69			\$648.95	\$75.69	\$597.30	\$75.69	\$99.74	\$286.73	\$397.13	\$390.82
EmpireHealthchoice Assurance (d/b/a Empire BC/BS)	\$179.00	\$241.11			\$307.40		\$270.14					\$192.22
Globe Life Insurance	\$240.00	\$330.00	\$397.00	\$391.00	\$374.00	\$69.00	\$348.00	\$69.00	\$137.00	\$206.00		\$259.00
Group Health Inc (aka GHI)	\$194.87	\$253.28	\$300.87		\$530.29	\$74.00	\$302.00	\$67.69				
Humana	\$301.72	\$340.60	\$412.76		\$421.13	\$93.09	\$376.07	\$92.97	\$196.68	\$280.85		\$266.84
Mutual of Omaha	\$333.49	\$512.25	\$512.82	\$503.90	\$516.15		\$478.04				\$526.10	
Transamerica Financial	\$195.00	\$257.00	\$304.00	\$280.00	\$306.00		\$281.00		\$140.00	\$208.00	\$256.00	\$241.00
United Healthcare (AARP Program)	\$178.50	\$256.50	\$320.00		\$308.25		\$270.00		\$83.50	\$173.25		\$200.25

Note: If you are newly eligible for Medicare on or after Jan. 1, 2020, you will not be able to purchase Plan F or C. However, people eligible for Medicare before that date will be able to keep or purchase a Plan C or F.