

## What Medigap Plans A through L cover

This chart gives you a quick look at the standardized Medigap Plans A through L (including Medicare SELECT) and their benefits. Every insurance company must make Medigap Plan A available if they offer any other Medigap policy. Not all types of Medigap policies may be available in your state. If you live in Massachusetts, Minnesota, or Wisconsin, see pages 38–40. If you need more information, call your State Insurance Department or State Health Insurance Assistance Program (see pages 42–43).

**How to read the chart:** If a check mark appears in the column, this means that the Medigap policy covers that benefit up to 100% of the Medicare-approved amount. If a column lists a percentage, this means the Medigap policy covers that benefit at that percentage rate of the Medicare-approved amount. If no percentage appears or if the column is blank, this means the Medigap policy **doesn't** cover that benefit. **Note:** The coverage of coinsurance only begins after you have paid the deductible.

Medigap Plans A through L												
Medigap Benefits	A	B	C	D	E	F*	G	H	I	J*	K	L
Medicare Part A Coinsurance and Medigap Coverage for Hospital Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Blood (First Three Pints)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Hospice Care Coinsurance or Copayment											50%	75%
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Medicare Part A Deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓		
Medicare Part B Deductible			✓			✓				✓		
Medicare Part B Excess Charges						✓			✓	✓		
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓	✓	✓	✓	✓		
At-Home Recovery (Up to Plan Limits)				✓			✓		✓	✓		
Preventive Care Coinsurance (Included in the Part B Coinsurance)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Preventive Care not Covered by Medicare (up to \$120)					✓					✓		

\*Medigap Plans F and J also offer a high-deductible option. You must pay the first \$1,860 (deductible in 2007) in Medigap-covered costs before the Medigap policy pays anything. You must also pay a separate deductible for foreign travel emergency (\$250 per year).

2007  
out-of-pocket  
limit

\$4,140\*\* \$2,070\*\*

\*\* After you meet your out-of-pocket yearly limit and your \$131 yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.