

# Medicare Supplement Coverage Options



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## Benefit Chart of Medicare Supplement Plans Sold on or After January 1, 2010 Including Revisions Effective January 1, 2026

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make available Plans “A & B” and either “D” or “G”. Only applicants first eligible for Medicare before January 1, 2020 may purchase C, F and high deductible F+. Highmark Blue Shield offers those plans marked with an asterisk in New York State. Some plans may not be available in your state.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	A*	B*	D	G* <sup>1</sup>	K <sup>2</sup>	L <sup>2</sup>	M	N* <sup>3</sup>	C*	F* <sup>1</sup>
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓	50%	75%	✓	✓ copay applies <sup>3</sup>	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in 2026					\$8,000	\$4,000				

1. Plans F and G also have a high deductible option which require first paying a plan deductible of \$2,950 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G is only available on or after January 1, 2020, and does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.
2. Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.
3. Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

**PREMIUM INFORMATION**

Highmark Blue Shield can only raise your premium if we raise the premium for all policies like yours in this state.

**Service Area**

**Albany, Clinton, Colombia, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington counties**

<b>PLAN TYPE</b>	<b>MONTHLY PREMIUM</b>	<b>QUARTERLY PREMIUM</b>	<b>SEMIANNUAL PREMIUM</b>	<b>ANNUAL PREMIUM</b>
Plan A	\$282.50	\$847.50	\$1,695.00	\$3,390.00
Plan B	\$232.31	\$696.93	\$1,393.86	\$2,787.72
Plan C	\$290.39	\$871.17	\$1,742.34	\$3,484.68
Plan F	\$679.15	\$2,037.45	\$4,074.90	\$8,149.80
Plan F*	\$125.05	\$375.15	\$750.30	\$1,500.60
Plan G	\$492.20	\$1,476.60	\$2,953.20	\$5,906.40
Plan N	\$321.82	\$965.46	\$1,930.92	\$3,861,84

Rates effective 01/01/2026

## DISCLOSURES

Use this outline to compare benefits and premiums among policies.

### READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

### RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to Highmark Blue Shield, Attention: Consumer Sales, PO Box 15013, Albany, New York 12212-5012. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

### POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

### NOTICE

This policy may not fully cover all of your medical costs. Neither Highmark Blue Shield, nor its agents are connected with Medicare.

This **Outline of Coverage** does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare and You" for more details.

### COMPLETE ANSWERS ARE VERY IMPORTANT

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

## PLAN A

### MEDICARE (PART A) HOSPITAL SERVICES PER BENEFIT PERIOD

\* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	WITH PLAN A YOU PAY
<p><b>HOSPITALIZATION*</b></p> <p>Semiprivate room and board, general nursing, and miscellaneous services and supplies</p> <p>First 60 days</p> <p>61<sup>st</sup> through 90<sup>th</sup> day</p> <p>91<sup>st</sup> day and after:</p> <p style="padding-left: 20px;">While using 60 Lifetime Reserve days</p> <p style="padding-left: 20px;">Once Lifetime Reserve days are used:</p> <p style="padding-left: 40px;">- Additional 365 days (lifetime)</p> <p style="padding-left: 40px;">- Beyond the additional 365 days</p>	<p>All but \$1,736</p> <p>All but \$434 a day</p> <p>All but \$868 a day</p> <p>\$0</p> <p>\$0</p>	<p>\$0</p> <p>\$434 a day</p> <p>\$868 a day</p> <p>100% of Medicare-eligible expenses</p> <p>\$0</p>	<p>\$1,736 (Part A deductible)</p> <p>\$0</p> <p>\$0</p> <p>\$0</p> <p>All costs</p>
<p><b>SKILLED NURSING FACILITY CARE*</b></p> <p>You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital</p> <p>First 20 days</p> <p>21<sup>st</sup> through 100<sup>th</sup> day</p> <p>101<sup>st</sup> day and after</p>	<p>All approved amounts</p> <p>All but \$217 a day</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p>	<p>\$0</p> <p>Up to \$217 a day</p> <p>All costs</p>
<p><b>BLOOD (per calendar year)</b></p> <p>First three pints</p> <p>Additional amounts</p>	<p>\$0</p> <p>100%</p>	<p>Three pints</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p>
<p><b>HOSPICE CARE</b></p> <p>You must meet Medicare's requirements, including a doctor's certification of terminal illness</p>	<p>All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care</p>	<p>Medicare copayments/coinsurance</p>	<p>\$0</p>

## PLAN A

### MEDICARE (PART B) MEDICAL SERVICES PER CALENDAR YEAR

\* Once you have been billed \$283 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	WITH PLAN A YOU PAY
<b>MEDICAL EXPENSES</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$283 of Medicare-approved amounts*	\$0	\$0	\$283 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
<b>Part B excess charges</b> (above Medicare-approved amounts)	\$0	\$0	All costs
<b>BLOOD</b>			
First three pints	\$0	All costs	\$0
Next \$283 of Medicare-approved amounts*	\$0	\$0	\$283 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	\$0
<b>CLINICAL LABORATORY SERVICES TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

#### MEDICARE PARTS A & B

<b>HOME HEALTH CARE</b> MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment	100%	\$0	\$0
First \$283 of Medicare-approved amounts*	\$0	\$0	\$283 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	\$0

## PLAN B

### MEDICARE (PART A) HOSPITAL SERVICES PER BENEFIT PERIOD

\* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN B PAYS	WITH PLAN B YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days 61 <sup>st</sup> through 90 <sup>th</sup> day 91 <sup>st</sup> day and after: While using 60 Lifetime Reserve days Once Lifetime Reserve days are used: - Additional 365 days (lifetime) - Beyond the additional 365 days	All but \$1,736 All but \$434 a day All but \$868 a day \$0 \$0	\$1,736 (Part A deductible) \$434 a day \$868 a day 100% of Medicare-eligible expenses \$0	\$0 \$0 \$0 \$0 All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21 <sup>st</sup> through 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$217 a day \$0	\$0 \$0 \$0	\$0 Up to \$217 a day All costs
<b>BLOOD (per calendar year)</b> First three pints Additional amounts	\$0 100%	Three pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayments/coinsurance	\$0

## PLAN B

### MEDICARE (PART B) MEDICAL SERVICES PER CALENDAR YEAR

\* Once you have been billed \$283 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN B PAYS	WITH PLAN B YOU PAY
<b>MEDICAL EXPENSES</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$283 of Medicare-approved amounts*	\$0	\$0	\$283 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
<b>Part B excess charges</b> (above Medicare-approved amounts)	\$0	\$0	All costs
<b>BLOOD</b>			
First three pints	\$0	All costs	\$0
Next \$283 of Medicare-approved amounts*	\$0	\$0	\$283 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	\$0
<b>CLINICAL LABORATORY SERVICES TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

#### MEDICARE PARTS A & B

<b>HOME HEALTH CARE</b> MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment	100%	\$0	\$0
First \$283 of Medicare-approved amounts*	\$0	\$0	\$283 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	\$0

## PLAN C

### MEDICARE (PART A) HOSPITAL SERVICES PER BENEFIT PERIOD

\* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN C PAYS	WITH PLAN C YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days 61 <sup>st</sup> through 90 <sup>th</sup> day 91 <sup>st</sup> day and after: While using 60 Lifetime Reserve days Once Lifetime Reserve days are used: - Additional 365 days (lifetime) - Beyond the additional 365 days	All but \$1,736 All but \$434 a day All but \$868 a day  \$0 \$0	\$1,736 (Part A deductible) \$434 a day \$868 a day  100% of Medicare-eligible expenses \$0	\$0 \$0 \$0  \$0 All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21 <sup>st</sup> through 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$217 a day \$0	\$0 Up to \$217 a day \$0	\$0 \$0 All costs
<b>BLOOD (per calendar year)</b> First three pints Additional amounts	\$0 100%	Three pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayments/coinsurance	\$0

## PLAN C

### MEDICARE (PART B) MEDICAL SERVICES PER CALENDAR YEAR

\* Once you have been billed \$283 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendaryear.

SERVICES	MEDICARE PAYS	PLAN C PAYS	WITH PLAN C YOU PAY
<b>MEDICAL EXPENSES</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$283 of Medicare-approved amounts*	\$0	\$283 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
<b>Part B excess charges</b> (above Medicare-approved amounts)	\$0	\$0	All costs
<b>BLOOD</b>			
First three pints	\$0	All costs	\$0
Next \$283 of Medicare-approved amounts*	\$0	\$283 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0
<b>CLINICAL LABORATORY SERVICES TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

#### MEDICARE PARTS A & B

<b>HOME HEALTH CARE</b> MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment	100%	\$0	\$0
First \$283 of Medicare-approved amounts*	\$0	\$283 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0

#### OTHER BENEFITS NOT COVERED BY MEDICARE

<b>FOREIGN TRAVEL NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

## PLAN F

### MEDICARE (PART A) HOSPITAL SERVICES PER BENEFIT PERIOD

\* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN F PAYS	WITH PLAN F YOU PAY
<p><b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies</p> <p>First 60 days</p> <p>61<sup>st</sup> through 90<sup>th</sup> day</p> <p>91<sup>st</sup> day and after:</p> <p style="padding-left: 20px;">While using 60 Lifetime Reserve days</p> <p style="padding-left: 20px;">Once Lifetime Reserve days are used:</p> <ul style="list-style-type: none"> <li>- Additional 365 days (lifetime)</li> <li>- Beyond the additional 365 days</li> </ul>	<p>All but \$1,736</p> <p>All but \$434 a day</p> <p>All but \$868 a day</p> <p>\$0</p> <p>\$0</p>	<p>\$1,736 (Part A deductible)</p> <p>\$434 a day</p> <p>\$868 a day</p> <p>100% of Medicare-eligible expenses</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0</p> <p>All costs</p>
<p><b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital</p> <p>First 20 days</p> <p>21<sup>st</sup> through 100<sup>th</sup> day</p> <p>101<sup>st</sup> day and after</p>	<p>All approved amounts</p> <p>All but \$217 a day</p> <p>\$0</p>	<p>\$0</p> <p>Up to \$217 a day</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p> <p>All costs</p>
<p><b>BLOOD (per calendar year)</b></p> <p>First three pints</p> <p>Additional amounts</p>	<p>\$0</p> <p>100%</p>	<p>Three pints</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p>
<p><b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness</p>	<p>All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care</p>	<p>Medicare copayments/coinsurance</p>	<p>\$0</p>

## PLAN F

### MEDICARE (PART B) MEDICAL SERVICES PER CALENDAR YEAR

\* Once you have been billed \$283 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	WITH PLAN F YOU PAY
<b>MEDICAL EXPENSES</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$283 of Medicare-approved amounts*	\$0	\$283 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
<b>Part B excess charges</b> (above Medicare-approved amounts)	\$0	All costs	\$0
<b>BLOOD</b>			
First three pints	\$0	All costs	\$0
Next \$283 of Medicare-approved amounts*	\$0	\$283 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0
<b>CLINICAL LABORATORY SERVICES TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

#### MEDICARE PARTS A & B

<b>HOME HEALTH CARE</b> MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment	100%	\$0	\$0
First \$283 of Medicare-approved amounts*	\$0	\$283 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0

#### OTHER BENEFITS NOT COVERED BY MEDICARE

<b>FOREIGN TRAVEL NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

## HIGH-DEDUCTIBLE PLAN F

### MEDICARE (PART A) HOSPITAL SERVICES PER BENEFIT PERIOD

\* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

\*\* **This high-deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,950 deductible. Benefits from the high-deductible F plan will not begin until out-of-pocket expenses are \$2,950. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by this policy. This includes Medicare deductibles for Part A & Part B, but does not include the plan's separate foreign travel emergency deductible.**

SERVICES	MEDICARE PAYS	PLAN F+ PAYS	WITH PLAN F+ YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days 61 <sup>st</sup> through 90 <sup>th</sup> day 91 <sup>st</sup> day and after: While using 60 Lifetime Reserve days Once Lifetime Reserve days are used: - Additional 365 days (lifetime) - Beyond the additional 365 days	All but \$1,736 All but \$434 a day All but \$868 a day  \$0 \$0	\$1,736 (Part A deductible) \$434 a day \$868 a day  100% of Medicare-eligible expenses \$0	\$0 \$0 \$0  \$0 All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21 <sup>st</sup> through 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$217 a day \$0	\$0 Up to \$217 a day \$0	\$0 \$0 All costs
<b>BLOOD (per calendar year)</b> First three pints Additional amounts	\$0 100%	Three pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayments/coinsurance	\$0

## HIGH-DEDUCTIBLE PLAN F

### MEDICARE (PART A) HOSPITAL SERVICES PER BENEFIT PERIOD

\* Once you have been billed \$283 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

\*\* **This high-deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,950 deductible. Benefits from the high-deductible F plan will not begin until out-of-pocket expenses are \$2,950. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by this policy. This includes Medicare deductibles for Part A & Part B, but does not include the plan's separate foreign travel emergency deductible.**

SERVICES	MEDICARE PAYS	PLAN F+ PAYS	WITH PLAN F+ YOU PAY
<b>MEDICAL EXPENSES</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$283 of Medicare-approved amounts*	\$0	\$283 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
<b>Part B excess charges</b> (above Medicare-approved amounts)	\$0	All costs	\$0
<b>BLOOD</b>			
First three pints	\$0	All costs	\$0
Next \$283 of Medicare-approved amounts*	\$0	\$283 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0
<b>CLINICAL LABORATORY SERVICES TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

## HIGH-DEDUCTIBLE PLAN F MEDICARE (PART B) MEDICAL SERVICES PER CALENDAR YEAR

- \* Once you have been billed \$283 of Medicare-Approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.
- \*\* **This high-deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,950 deductible. Benefits from the high-deductible F plan will not begin until out-of-pocket expenses are \$2,950. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by this policy. This includes Medicare deductibles for Part A & Part B, but does not include the plan's separate foreign travel emergency deductible.**

### MEDICARE PARTS A & B

<b>HOME HEALTH CARE</b> MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment	100%	\$0	\$0
First \$283 of Medicare-approved amounts*	\$0	\$283 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0

### OTHER BENEFITS NOT COVERED BY MEDICARE

<b>FOREIGN TRAVEL NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

## PLAN G

### MEDICARE (PART A) HOSPITAL SERVICES PER BENEFIT PERIOD

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN G PAYS	WITH PLAN G YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days 61 <sup>st</sup> through 90 <sup>th</sup> day 91 <sup>st</sup> day and after: While using 60 Lifetime Reserve days Once Lifetime Reserve days are used: - Additional 365 days (lifetime) - Beyond the additional 365 days	All but \$1,736 All but \$434 a day All but \$868 a day \$0 \$0	\$1,736 (Part A deductible) \$434 a day \$868 a day 100% of Medicare-eligible expenses \$0	\$0 \$0 \$0 \$0 All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21 <sup>st</sup> through 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$217 a day \$0	\$0 Up to \$217 a day \$0	\$0 \$0 All costs
<b>BLOOD (per calendar year)</b> First three pints Additional amounts	\$0 100%	Three pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayments/coinsurance	\$0

## PLAN G

### MEDICARE (PART A) HOSPITAL SERVICES PER BENEFIT PERIOD

\* Once you have been billed \$283 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN G PAYS	WITH PLAN G YOU PAY
<b>MEDICAL EXPENSES</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$283 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 Generally 80%	\$0 Generally 20%	\$283 (Part B deductible) \$0
<b>Part B excess charges</b> (above Medicare-approved amounts)	\$0	All costs	\$0
<b>BLOOD</b> First three pints Next \$283 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$283 (Part B deductible) \$0
<b>CLINICAL LABORATORY SERVICES TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

#### MEDICARE PARTS A & B

<b>HOME HEALTH CARE</b> MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment First \$283 of Medicare-approved amounts* Remainder of Medicare-approved amounts	100%     \$0 80%	\$0     \$0 20%	\$0     \$283 (Part B deductible) \$0
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#### OTHER BENEFITS NOT COVERED BY MEDICARE

<b>FOREIGN TRAVEL NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum
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## PLAN N

### MEDICARE (PART A) HOSPITAL SERVICES PER BENEFIT PERIOD

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	WITH PLAN N YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days 61 <sup>st</sup> through 90 <sup>th</sup> day 91 <sup>st</sup> day and after: While using 60 Lifetime Reserve days Once Lifetime Reserve days are used: - Additional 365 days (lifetime) - Beyond the additional 365 days	All but \$1,736 All but \$434 a day All but \$868 a day \$0 \$0	\$1,736 (Part A deductible) \$434 a day \$868 a day 100% of Medicare-eligible expenses \$0	\$0 \$0 \$0 \$0 All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21 <sup>st</sup> through 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$217 a day \$0	\$0 Up to \$217 a day \$0	\$0 \$0 All costs
<b>BLOOD (per calendar year)</b> First three pints Additional amounts	\$0 100%	Three pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayments/coinsurance	\$0

## PLAN N

### MEDICARE (PART A) HOSPITAL SERVICES PER BENEFIT PERIOD

\* Once you have been billed \$283 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	WITH PLAN N YOU PAY
<b>MEDICAL EXPENSES</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$283 of Medicare-approved amounts*  Remainder of Medicare-approved amounts	\$0  Generally 80%	\$0  Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	\$283 (Part B deductible)  Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered a Medicare Part A expense.
<b>Part B excess charges</b> (above Medicare-approved amounts)	\$0	\$0	All costs
<b>BLOOD</b> First three pints Next \$283 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$283 (Part B deductible) \$0
<b>CLINICAL LABORATORY SERVICES TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PLAN N**  
**MEDICARE (PART A) HOSPITAL SERVICES PER BENEFIT PERIOD**

**MEDICARE PARTS A & B**

<b>HOME HEALTH CARE</b> MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment	100%	\$0	\$0
First \$283 of Medicare-approved amounts*	\$0	\$0	\$283 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	\$0

**OTHER BENEFITS NOT COVERED BY MEDICARE**

<b>FOREIGN TRAVEL NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum



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