

# JUNE 2010 MEDICARE SUPPLEMENT

A Medicare Supplement policy is an individual supplemental health insurance plan that provides benefits for all or part of the deductible and coinsurance amounts not covered by Medicare. The Omnibus Budget Reconciliation Act of 1990 (OBRA '90) permits issuance of a Medicare Supplement policy to individuals who have other health insurance plans such as Long-Term care, specified disease or hospital indemnity policies. However, it is unlawful to sell a Medicare Supplement policy to an individual who already has a Medicare Supplement policy – unless the new policy will replace the existing policy.

## Benefit Chart of Medicare Supplement Plans Effective on or After June 1, 2010

This chart shows the benefits included in each of the standard Medicare Supplement plans. Every company must make Plan “A” available. Some plans may not be available in your state. Plans E, H, I & J are no longer available for sale. See your state’s Outline of Coverage for details about ALL Plans

### Basic Benefits:

**Hospitalization:** Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

**Medical Expenses:** Part B coinsurance (generally 20% of Medicare-approved expenses) or co-payments for hospital outpatient services. Plans K, L, and N require insureds to pay a portion of Part B coinsurance or co-payments.

**Blood:** First three pints of blood each year.

**Hospice:** Part A coinsurance.

A	B	C	D	F*	G	K	L	M	N
Basic Benefits, Including 100% Part B Coinsurance	Basic Benefits, Including 100% Part B Coinsurance	Basic Benefits, Including 100% Part B Coinsurance	Basic Benefits, Including 100% Part B Coinsurance	Basic Benefits, Including 100% Part B Coinsurance	Basic Benefits, Including 100% Part B Coinsurance	Basic Benefits, Including 100% Part B Coinsurance	Basic Benefits, Including 100% Part B Coinsurance	Basic Benefits, Including 100% Part B Coinsurance	Basic Benefits, Including 100% Part B Coinsurance
		Skilled Nursing Facility Co-Insurance	Skilled Nursing Facility Co-Insurance	Skilled Nursing Facility Co-Insurance	Skilled Nursing Facility Co-Insurance	50% Skilled Nursing Facility Co-Insurance	75% Skilled Nursing Facility Co-Insurance	Skilled Nursing Facility Co-Insurance	Skilled Nursing Facility Co-Insurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible					
				Part B Excess (100%)	Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
						Out-of-pocket limit \$4,620; Paid at 100% after reached	Out-of-pocket limit \$2,310; Paid at 100% after reached		

\* Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as Plans F after one has paid a calendar year \$2,000 deductible. Benefits from high deductible plan F will not begin until out-of-pocket expenses exceed \$2,000. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan’s separate foreign travel emergency deductible.