

## What Medigap Plans A through L cover

This chart gives you a quick look at the standardized Medigap Plans A through L 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. See pages 38–40 if you live in Massachusetts, Minnesota, or Wisconsin. 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 **100%** of the described benefit. If a column lists a percentage, this means the Medigap policy covers that percentage of the described benefit. If no percentage appears or if the column is blank, this means the Medigap policy **doesn't** cover that benefit. **Note:** The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Medigap Plans A through L													
Medigap Benefits	A	B	C	D	E	F*	G	H	I	J*	K	L	
Medicare Part A <b>Coinsurance</b> and Medigap Coverage for Hospital Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Medicare Part B <b>Coinsurance</b> or <b>Copayment</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	
Hospice Care <b>Coinsurance</b> or <b>Copayment</b>											50%	75%	
Skilled Nursing Facility Care <b>Coinsurance</b>			✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	
Medicare Part A <b>Deductible</b>		✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	
Medicare Part B <b>Deductible</b>			✓			✓				✓			
Medicare Part B <b>Excess Charges</b>						✓	80%		✓	✓			
Foreign Travel Emergency (Up to Plan Limits)**			✓	✓	✓	✓	✓	✓	✓	✓			
At-Home Recovery (Up to Plan Limits)				✓			✓		✓	✓			
Preventive Care <b>Coinsurance</b> (Included in the Part B <b>Coinsurance</b> )	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Preventive Care not Covered by Medicare (up to \$120)					✓					✓			
											2008 out-of-pocket limit	\$4,440***	\$2,220***

\* Medigap Plans F and J also offer a high-deductible option. You must pay the first \$1,900 (high-deductible in 2008) in Medigap-covered costs before the Medigap policy pays anything.

\*\* You must also pay a separate deductible for foreign travel emergency (\$250 per year).

\*\*\* After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$135 in 2008), the plan pays 100% of covered services for the rest of the calendar year.