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The Official U.S. Government Site for People with Medicare

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Find and Compare Medigap Policies

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Medigap Policy F and Medigap SELECT F

Important Notes

- With a Medicare SELECT policy, you usually must use specific hospitals and, in some cases, specific doctors in order to get full insurance benefits (except in an emergency).
- Medicare SELECT policies generally cost less than other Medigap policies.

Estimated Annual Cost

Estimated Annual Cost for people age 75 - 79 in Good health: **\$4900**

[View Details](#)

Benefit	What Medicare Pays	What Medigap Pays	What YOU Pay (for covered charges)	Where to Buy Policy
Premiums and Deductible:				44 companies offer Medigap Policy F in your area 9 companies offer Medigap SELECT F in your area <div>View All Companies</div>
Medicare Part B Premium ¹	\$0	\$0	\$96.40	
Medigap Policy F Premium	\$0	\$0	\$95 - \$2,527	
Medigap SELECT F Premium	\$0	\$0	\$86 - \$189	
Plan Deductible	\$0	\$0	\$0	

Medicare Part A

Part A Deductible (Hospital Stays)

Days 1-60	All but \$1024	\$1024 (Part A Deductible)	\$0
Days 61-90	All but \$256 per day	\$256 per day	\$0
Days 91 – 150 (while using your 60 lifetime reserve days)	All but \$512 per day	\$512 per day	\$0
Additional 365 Days	\$0	100% of Medicare eligible expenses	\$0 of Medicare eligible expenses
After the Additional 365 Days	\$0	\$0	All costs

Skilled Nursing Facility Coinsurance (for Medicare-covered stays)

Days 1-20	100% of approved amounts	\$0	\$0
Days 21-100	All but \$128 per day	Up to \$128 per day	\$0
After 100 Days	\$0	\$0	All costs

Blood

First 3 pints	\$0	100%	\$0
After 3 pints	100%	\$0	\$0

Hospice Care (Part A-covered expenses and respite care)

	<ul style="list-style-type: none">• 100% for hospice care• All but \$5 for prescription drugs• 95% for inpatient respite care	\$0	<ul style="list-style-type: none">• \$0 for hospice care• \$5 copayment for prescription drugs• 5% for inpatient respite care
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Benefit	What Medicare Pays	What Medigap Pays	What YOU Pay (for covered charges)
Medical Expenses	First:	First:	\$0

Learn More

- [Learn how insurance companies price \("rate"\) policies](#)
- [Learn about your rights and protections](#)
- [View summary of Original Medicare benefits](#)
- [Learn More about Medigap Basic Benefits](#)

- \$0 until you meet \$135 Medicare Part B deductible

Then:

 - Generally 80%
- \$135 (Medicare Part B Deductible)

Then:

 - Generally 20%

Part B Excess Charges (above Medicare-approved amounts)

\$0

100%

\$0

Blood

First 3 pints

\$0

100%

\$0

After 3 pints

First:

- \$0 until you meet \$135 Part B deductible

Then:

- 80%

First:

- \$0 until you meet \$135 Part B deductible

Then:

- 20%

First:

- \$135 (Part B deductible)

Then:

- \$0

Clinical Lab Services

Tests for diagnostic services

100%

\$0

\$0



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Benefit

What Medicare Pays

What Medigap Pays

What YOU Pay (for covered charges)

Medicare Parts A and B

Home Health Care: Medicare-approved services

Skilled care services and medical supplies

100%

\$0

\$0

Durable Medical Equipment

First:

- \$0 until you meet \$135 Part B deductible

Then:

- 80%

First:

- \$135

Then:

- 20%

First:

- \$0

Then:

- \$0

Home Health Care: At-home recovery (Not covered by Medicare)

Each visit (additional visits to assist you with activities of daily living during

\$0

\$0

All costs

recovery from an illness,
injury, or surgery)

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Benefit	What Medicare Pays	What Medigap Pays	What YOU Pay (for covered charges)
Other Benefits Not Covered by Medicare			
Foreign Travel Emergency			
First \$250 (Deductible)	\$0	\$0	\$250
After the first \$250	\$0	80% up to a lifetime maximum of \$50,000	20%, then all costs over lifetime maximum
Non-Medicare Covered Preventive Care			
Routine check-ups and screening tests	\$0	\$0	All costs

¹The Medicare Part B premium shown is the standard monthly Part B premium that most people will pay. Some people will pay a higher premium based on their modified adjusted gross income. [Learn More](#)

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