

Medigap Plan Benefits 2009

	A	B	C	D	E	F**	G	H	I	J**	K	L
Hospital Coinsurance Coinsurance for days 61-90 (\$267) and days 91-150 (\$534) in hospital; Payment in full for 365 additional lifetime days.	•	•	•	•	•	•	•	•	•	•	•	•
Part B Coinsurance Coinsurance for Part B services, such as doctors' services, laboratory and x-ray services, durable medical equipment, and hospital outpatient services.	•	•	•	•	•	•	•	•	•	•	50%*	75%*
First three pints of blood	•	•	•	•	•	•	•	•	•	•	50%*	75%*
Hospital Deductible Covers \$1,068 in each benefit period.		•	•	•	•	•	•	•	•	•	50%*	75%*
Skilled Nursing Facility (SNF) Daily Coinsurance Covers \$133.50 a day for days 21-100 each benefit period.			•	•	•	•	•	•	•	•	50%*	75%*
Part B Annual Deductible Covers \$135.			•			•				•		
Part B Excess Charges Benefits 80% or 100% of Part B excess charges. (Under federal law, the excess limit is 15% more than Medicare's approved charge when provider does not take assignment; under New York State law, the excess limit is 5% for most services.)						100%	80%		100%	100%		
Emergency Care Outside the US 80% of emergency care costs during the first 60 days of each trip, after an annual deductible of \$250, up to a maximum lifetime benefit of \$50,000.			•	•	•	•	•	•	•	•		
At Home Recovery Benefit Up to \$40 each visit for custodial care after an illness, injury, or surgery, up to a maximum benefit of \$1,600 a year.				•			•		•	•		
Preventive Medical Care Up to \$120 a year for non-Medicare covered physicals, preventive tests and services. 100% of coinsurance for Part B-covered preventive care services after the Part B deductible has been paid.					•					•		
Hospice Care Coinsurance for respite care and other Part A-covered services.											50%*	75%*
*Out-of-Pocket Maximum Pays 100% of Part A and B coinsurance after annual maximum has been spent.											\$4,620	\$2,310

* Plans A-L are standardized by the federal government. Not all plans may be available in your area. Consider the benefits offered by each plan and look for one that best meets your individual needs.

** Plans F and J also offer high-deductible options. You pay a \$2,000 deductible in 2009 before your coverage begins.