

Your Medicare coverage choices at a glance

There are 2 main ways to get your Medicare coverage - Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide.

START



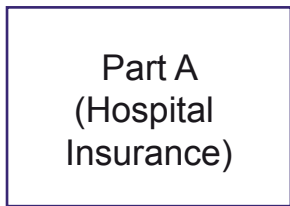
STEP 1: Decide how you want to get your coverage.



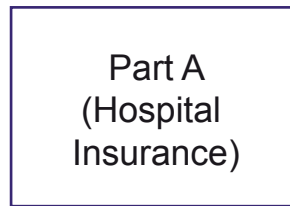
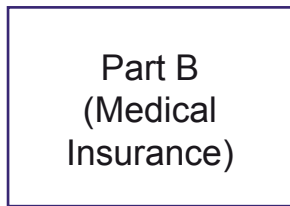
ORIGINAL MEDICARE

OR

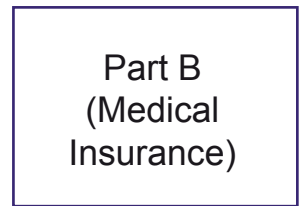
**MEDICARE ADVANTAGE
(Part C)**



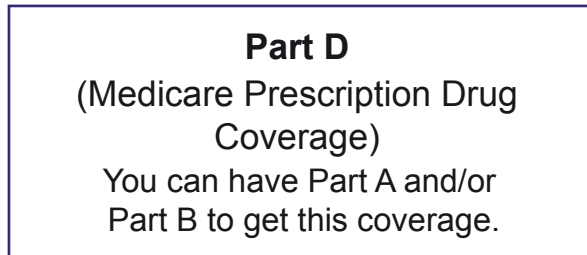
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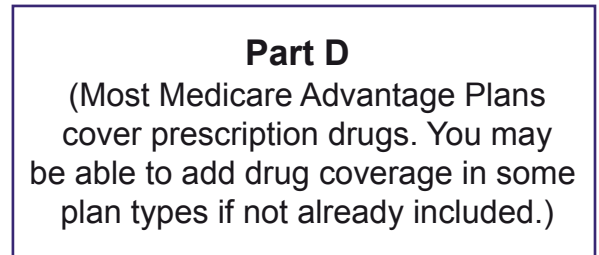
AND



STEP 2: Decide if you need to add drug coverage.



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STEP 3: Decide if you need to add supplemental coverage.



END

If you join a Medicare Advantage Plan, you can't use and can't be sold a Medigap policy.

This chart shows basic information about the different benefits that Medigap policies cover. If a percentage appears, the Medigap plan covers that percentage of the benefit, and you must pay the rest.

Benefits	Medicare Supplement Insurance (Medigap) Plans									
	A	B	C	D	F*	G	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% ***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							Out-of-pocket limit in 2019**			
							\$5,560	\$2,780		

* Plan F is also offered as a high-deductible plan by some insurance companies in some states. If you choose this option, this means you must pay for Medicare-Covered costs (coinsurance, copayments, deductibles) up to the deductible amount of \$2,300 in 2019 before your policy pays anything.

** For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$185 in 2019), the Medigap plan pays 100% of covered services for the rest of the calendar year.

*** Plan N pays 100% of the Part B Coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

THE FOUR GAPS IN MEDICARE:

Medical, Post-Hospital, Prescription, and Final Expense

1) Medical

Hospital	Cost
Part A Deductible	\$1364 / benefit period
Days 1-60	0
Days 61-90	\$347 coinsurance / day
Days 91 and beyond	\$382 coinsurance / day

Doctor	Cost
Part B Deductible	\$185 / calendar year
Part B Coinsurance	20% of the Medicare-approved amount for most doctor services and durable medical equipment

2) Post-Hospital

Skilled Nursing	Cost	Cost
	*if you meet Medicare's requirements	*if you don't meet Medicare's requirements
Days 1-20	0	all costs
Days 21-100	\$170.50 coinsurance / day	all costs
Days 101 and beyond	all costs	all costs

3) Prescriptions

	Cost
Medications	Costs Vary Depending on Medications

4) Final Expense

	Cost
Funeral, Burial, Party, Related Expenses	\$7,000 - \$25,000

*Medicare will cover some skilled nursing costs AFTER a qualified hospital stay of at least 3 days. There are several other criteria that must be met in order for Medicare to cover skilled nursing.