

How does MS Work?

Medicare Supplement

| | | Medicare A & B Only | Plan F | Plan G | Plan HDG/F High Deductible | Plan N |
|-------------------|---|------------------------|--|------------|----------------------------------|--------------------------|
| Inpatient | Part A Deductible <small>Per benefit period-similar to per admittance</small> | \$1,736 | NOT AVAILABLE TO ANYONE WHO TURNED 65 AFTER 1/1/2020 | \$0 | \$1,736 | \$0 |
| | Part A Hospital Copay <small>Days 61-90 (per day) Days 91+ (60 Reserve Days) 365 Lifetime Days</small> | \$434 \$868 100% | | \$0 | \$434 \$868 100% | \$0 |
| | Skilled Nursing Facility Copay <small>Days 0-20 (per day) Days 21-100 (per day)</small> | \$0 \$217 | | \$0 \$0 | \$0 \$217 | \$0 \$0 |
| Outpatient | Part B Deductible <small>Per calendar year</small> | \$283 | | \$283 | \$283 | \$283 |
| | Part B Coinsurance <small>No Cap on Out of Pocket Risk</small> | 20% | | \$0 | 20% | \$20 Doc & \$50 ER copay |
| | Part B Excess Charges <small>No Cap on Out of Pocket Risk</small> | 15% | | 0% | 15% | 15% |
| | Out of Pocket Maximum | no cap | | \$283 | \$2,950 | no cap |
| Approx. Premiums= | | | \$185 | \$155 | \$50 | \$130 |

*Plans defer in MA, MN & WI