

# 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		\$0	\$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	\$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 \$0	\$0 \$217	\$0 \$0
Outpatient	Part B Deductible <small>Per calendar year</small>	\$283		\$0	\$283	\$283	\$283
	Part B Coinsurance <small>No Cap on Out of Pocket Risk</small>	20%		\$0	\$0	20%	\$20 Doc & \$50 ER copay
	Part B Excess Charges <small>No Cap on Out of Pocket Risk</small>	15%		0%	0%	15%	15%
Out of Pocket Maximum		no cap		\$0	\$283	\$2,950	no cap
Foreign travel emergency <small>Plan pays up to \$50,000</small>		100%		\$250 then 20%	\$250 then 20%	\$250 then 20%	\$250 then 20%

\*Plans defer in MA, MN & WI