

How does MS Work?

Medicare Supplement

Inpatient

Outpatient

		Medicare A & B Only	Plan F	Plan G	Plan HDG/F High Deductible	Plan N
Inpatient	Part A Deductible <i>Per benefit period-similar to per admittance</i>	\$1,676	\$0	\$0	\$1,676	\$0
	Part A Hospital Copay Days 61-90 (per day) Days 91+ (60 Reserve Days) 365 Lifetime Days	\$419 \$838 100%	\$0	\$0	\$419 \$838 100%	\$0
	Skilled Nursing Facility Copay Days 0-20 (per day) Days 21-100 (per day)	\$0 \$209.50	\$0 \$0	\$0 \$0	\$0 \$209.50	\$0 \$0
Outpatient	Part B Deductible <i>Per calendar year</i>	\$257	\$0	\$257	\$257	\$257
	Part B Coinsurance <i>No Cap on Out of Pocket Risk</i>	20%	\$0	\$0	20%	\$20 Doc & \$50 ER copay
	Part B Excess Charges <i>No Cap on Out of Pocket Risk</i>	15%	0%	0%	15%	15%
	Out of Pocket Maximum	no cap	\$0	\$257	\$2,870	no cap
Foreign travel emergency <i>Plan pays up to \$50,000</i>		100%	\$250 then 20%	\$250 then 20%	\$250 then 20%	\$250 then 20%