

How does MS Work?

Medicare Supplement

Inpatient

Outpatient

	Medicare A & B Only	Plan F	Plan G	Plan HDG/F High Deductible	Plan N
Part A Deductible <i>Per benefit period-similar to per admittance</i>	\$1,716	\$0	\$0	\$1,716	\$0
Part A Hospital Copay Days 61-90 (per day) Days 91+ (60 Reserve Days) 365 Lifetime Days	\$429 \$858 100%	\$0	\$0	\$429 \$858 100%	\$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
Part B Deductible <i>Per calendar year</i>	\$288	\$0	\$288	\$288	\$288
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	\$288	\$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%