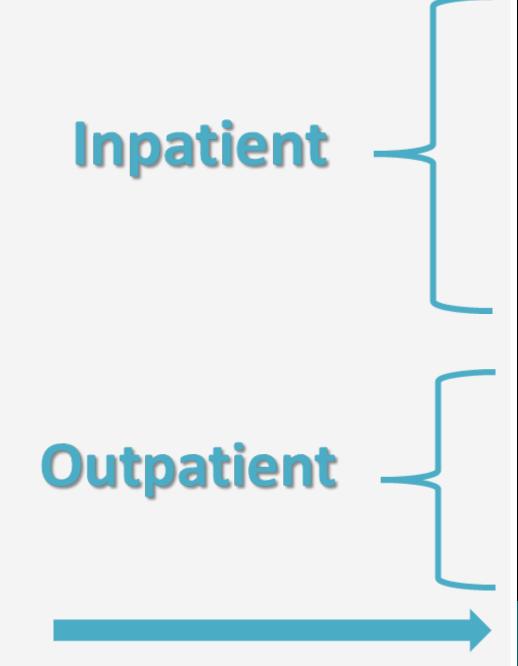
How does MS Work?

**Medicare Supplement** 



<b>K</b>	?	Medicare A & B Only	Plan F	Plan G	Plan HDG/F High Deductible	Plan N
	Part A Deductible  Per benefit period-similar to per admittance	\$1,716		\$0	\$1,716	\$0
	Part A Hospital Copay  Days 61-90 (per day)  Days 91+ (60 Reserve Days)  365 Lifetime Days	\$429 \$858 100%	NOT AVAILABLE	\$0	\$429 \$858 100%	\$0
	Skilled Nursing Facility Copay  Days 0-20 (per day)  Days 21-100 (per day)	\$0 <b>\$209.50</b>	TO ANYONE	\$0 \$0	\$0 <b>\$209.50</b>	\$0 \$0
	Part B Deductible	\$288	WHO	\$288	\$288	\$288
	Part B Coinsurance No Cap on Out of Pocket Risk	20%	TURNED	\$0	20%	\$20 Doc & \$50 ER copay
	Part B Excess Charges No Cap on Out of Pocket Risk	15%	65 AFTER	0%	15%	15%
	Out of Pocket Maximum	no cap	1/1/2020	\$288	\$2,870	no cap
	Foreign travel emergency Plan pays up to \$50,000	100%		\$250 then 20%	\$250 then 20%	\$250 then 20%