How does MS Work?

Medicare Supplement

	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	NOT AVAILABLE TO ANYONE WHO TURNED 65 AFTER 1/1/2020	$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	$429 $858 100%	$0
Skilled Nursing Facility Copay Days 0-20 (per day) Days 21-100 (per day)	$0 $209.50		$0 $0	$0 $209.50	$0 $0
Part B Deductible *Per calendar year*	$288		$288	$288	$288
Part B Coinsurance *No Cap on Out of Pocket Risk*	20%		$0	20%	$20 Doc & $50 ER copay
Part B Excess Charges *No Cap on Out of Pocket Risk*	15%		0%	15%	15%
Out of Pocket Maximum	no cap		$288	$2,870	no cap
Foreign travel emergency *Plan pays up to $50,000*	100%		$250 then 20%	$250 then 20%	$250 then 20%

Inpatient

Outpatient