

STANDARDIZED MEDICARE SUPPLEMENT (MEDIGAP) PLANS CHART

PLANS AVAILABLE TO ALL APPLICANTS

Medigap Benefits	A	B	D	G	HD-G ¹	K	L	M	N
Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	50%	75%	✓	^{√2} Copays Apply
Blood (First 3 Pints)	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible: \$1600 in 2023		✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible: \$226 in 2023									
Medicare Part B Excess Charges				✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓			✓	✓
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓
Out of Pocket Limit in 2023					\$2700	\$6,620	\$3,310		

MEDICARE FIRST ELIGIBLE BEFORE 2020 ONLY

C	F	HD-F ¹
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓

FOOTNOTES:

1. Plans F and G also have a high deductible option that requires you to pay a plan deductible before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. The deductible in 2022 is \$2490.
2. Plan N pays 100% of Part B coinsurance, except for a copayment of up to \$20 for some doctor office visits and up to \$50 for the emergency room.
3. Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

09 Standard Medicare Supplement Plans

29 Medicare Supplement Carriers in Florida

08 Carriers ranked "A" or higher on S&P Rating

07 Carriers with at least 30 years of Medicare experience