

Generally Speaking three plans are considered by the majority of Medicare Beneficiaries. Those plans are: “HDF” - F and N.

The chart below allows comparison of the 10 Standardized MediGap plans “A” through “N”. Benefits for each plan are different, with the exception that all plans are required to cover the “Basic Benefits” see below. The descriptions of benefits of each of these plans are in the chart below.

How to read the chart: If a ✓ mark appears in the column, this means the policy covers the benefit up to **100%** of the Medicare-approved amount. If a - is in the column the benefit is not covered by the plan. If a column lists a percentage, this means the policy covers the benefit at a percentage rate of the Medicare-approved amount. If no percentage appears or if the column has a - this means the policy doesn't cover the benefit.

					★★★★★	★★★★★					★★★★★
Modernized Medicare Supplement Benefit Information updated for 2019	A	B	C	D	F	F*	G	K	L	M	N
Medicare Part A Coinsurance and Hospital Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part A Deductible	-	✓	✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Coinsurance or Co-payment	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	Copay*
Medicare Part B Deductible	-	-	✓	-	✓	✓		-	-	-	-
Medicare Part B Excess Charges*	-	-	-	-	✓	✓	✓	-	-	-	-
Blood (First Three Pints)	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Foreign Travel Emergency (Up to Plan Limits)***	-	-	✓	✓	✓	✓	✓	-	-	✓	✓
Hospice Care Coinsurance or Co-payment	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Preventive Care Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Skilled Nursing Coinsurance	-	-	✓	✓	✓	✓	✓	50%	75%	✓	✓
Out-of-Pocket Limit						\$2,300*		\$5,560*	\$2,780*		

* Plan F Medicare Supplement also has a high deductible (HDF) option. **This is a perfect alternative for a Medicare Advantage plan or for those that want to save on premium and still have the protection of plan F benefits.** If you select the high deductible plan “F” (HDF) you pay the 20% of Medicare Allowable up to the \$2,300 deductible for 2019, once the deductible is met benefits are the same as plan F.

Select Plan C & Select Plan F can be offered in some areas by some companies. The plans are the same as Plan C & Plan F except they will have *network hospitals to use*. Select Plan C & Select Plan F will have *lower premiums*.

***Plan N** pays Part B coinsurance except for an insured copay of **up to \$20** for each doctor's office visit and **up to \$50** for each emergency room visit (emergency room copay waived if admitted as an inpatient).

***Plans K & L Only.** After you meet your out-of-pocket yearly limit of \$5560 on plan K and \$2780 on plan L and your \$185 yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year. *Seldom recommended for most people.*

*******There is a separate deductible for foreign travel emergency care (\$250 per year). The plan pays 80% after the \$250 deductible up to the plan lifetime limit of \$ 50,000

***Medicare Part B Excess Charges** is the difference between the doctor's charge and *Medicare's approved amount*. The maximum the doctor can charge is up to 15% above the *Medicare's approved amount*.

2018 Basic Benefits

- Hospitalization Coinsurance for days 61-90 is (\$341 per day) and days 91 and after while using lifetime reserve days is (\$682 per day)
- Payment in full for 365 additional hospital days
- 20% coinsurance for physician and other Medicare Part B services

Medicare Part A Hospital Deductible

- The 2019 deductible is **\$1364**

Skilled Nursing Facility (SNF) Coinsurance

- **\$170.50** a day for days 21-100 in a Skilled Nursing Facility in 2019

Medicare Part B Yearly Deductible

- The 2019 deductible is **\$185**

Medicare Part B Standard Monthly Premium for 2019 is **\$135.50**

YOU NEED TO KNOW

Starting January 1, 2020, Medicare Supplement insurance plans sold to those newly enrolling in Medicare will not be allowed to cover the Part B deductible. Because of this, Plans C and F/HDF will no longer be available to people new to Medicare as of January 1, 2020. Seniors who already have either of these two plans (or the high deductible version of Plan F) before January 1, 2020 will be able to keep their plan, as long as premiums are current. They will NOT need to make any changes to their plans. If Seniors were eligible for Medicare before January 1, 2020, but not yet enrolled, they may be able to buy one of these plans. More information about changes in Medicare in 2020 will be coming soon.

Let's Get Started:

Go to our Website: www.DavecoInsurance.com Open the **Contact Us Link** to fill and submit a request to schedule time for an **introductory consultation**.

PLEASE NOTE: WE STRONGLY RECOMMEND A CONSULTATION BEFORE QUOTING. This conversation allows us to review your prior coverage, needs, wants, financial concerns, plan values, benefits, cost cuts to Medicare and price reductions. **This helps us help you in making the BEST Plan choice.**

THE PLAN YOU CHOOSE COULD BE YOUR MEDICAL PLAN FOR THE REST OF YOUR LIFE!!!!

If you would rather have some questions answered first - Call or Email.

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