

Medicare Supplement (Medigap) Plans for 2022

Benefits	A	B	C ³	D	F ³	HDF ^{1,3}	G	HDG ¹	K ⁴	L ⁴	M	N ²
Medicare Part A Coinsurance & hospital cost (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or copayment	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood First 3 pints	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A hospice care Coinsurance or copayment	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility care Coinsurance			✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Deductible \$1,556		✓	✓	✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B Deductible \$233			✓		✓	✓						
Part B excess charges					✓	✓	✓	✓				
Foreign Travel Emergency (up to plan limits)			80%	80%	80%	80%	80%	80%			80%	80%

1 HDF and HDG are high deductible versions of F and G. With HDF and HDG plans, you pay Medicare deductibles, coinsurance, and copays up to the annual deductible of \$2,490. After the deductible is reached, the plan benefits are identical to F and G, respectively.

2 Plan N pays Part B coinsurance except for a copayment of up to \$20 for some office visits and up to \$50 for ER visits that do not result in inpatient hospital stays.

3 Plan C, F, and HDF are only available to those who were Medicare-eligible prior to 1/1/2020.

4 2022 out of pocket limits in addition to Part B deductible: Plan K - \$6,620, Plan L - \$3,310

Benefits	G	N ²
Medicare Part A Coinsurance & hospital cost (up to an additional 365 days after Medicare benefits are used)	✓	✓
Medicare Part B Coinsurance or copayment	✓	✓
Blood First 3 pints	✓	✓
Part A hospice care Coinsurance or copayment	✓	✓
Skilled nursing facility care Coinsurance	✓	✓
Part A Deductible \$1,484	✓	✓
Part B Deductible \$203		
Part B excess charges	✓	
Foreign Travel Emergency (up to plan limits)	80%	80%

2 Plan N pays Part B coinsurance except for a copayment of up to \$20 for some office visits and up to \$50 for ER visits that do not result in inpatient hospital stays.

Benefits	G	N ²
Medicare Part A Coinsurance & hospital cost (up to an additional 365 days after Medicare benefits are used)	✓	✓
Medicare Part B Coinsurance or copayment	✓	✓
Blood First 3 pints	✓	✓
Part A hospice care Coinsurance or copayment	✓	✓
Skilled nursing facility care Coinsurance	✓	✓
Part A Deductible \$1,484	✓	✓
Part B Deductible \$203		
Part B excess charges	✓	
Foreign Travel Emergency (up to plan limits)	80%	80%

Male, age 70
 Plan N saves
 around \$35/month
 vs Plan G
 Annual premium
 savings = \$420

2 Plan N pays Part B coinsurance except for a copayment of up to \$20 for some office visits and up to \$50 for ER visits that do not result in inpatient hospital stays.

Benefits	G	N ²
Medicare Part A Coinsurance & hospital cost (up to an additional 365 days after Medicare benefits are used)	✓	✓
Medicare Part B Coinsurance or copayment	✓	✓
Blood First 3 pints	✓	✓
Part A hospice care Coinsurance or copayment	✓	✓
Skilled nursing facility care Coinsurance	✓	✓
Part A Deductible \$1,484	✓	✓
Part B Deductible \$203		
Part B excess charges	✓	
Foreign Travel Emergency (up to plan limits)	80%	80%

Female, age 70
 Plan N saves
 around \$30/month
 vs Plan G
 Annual premium
 savings = \$360

2 Plan N pays Part B coinsurance except for a copayment of up to \$20 for some office visits and up to \$50 for ER visits that do not result in inpatient hospital stays.

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