INSURANCE
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF INSURANCE

Minimum Standards for Medicare Supplement Coverage

Adopted New Rule: N.J.A.C. 11:4-23 Appendix Exhibit D1

Adopted Amendments: N.J.A.C. 11:4-23.3, 23.6, 23.7, 23.8 and 23.15

Adopted New Rules: N.J.A.C. 11:4-23.8A and 23.24

Proposed: March 2, 2009 at 41 N.J.R. 956(a)

Adopted: July 1, 2009 by Steven M. Goldman, Commissioner, Department of Banking and insurance

Filed: July 1, 2009, as R. 2009 D. 239, with substantive changes not requiring additional public notice and opportunity to comment (see N.J.A.C. 1:30-6.3) and with N.J.A.C. Appendix Exhibit D not repealed.

Authority: N.J.S.A. 17B:26A-5 and 17:1-8.1

Effective Date: August 3, 2009

Expiration Date: March 14, 2011

Summary of Public Comments and Agency Responses:

The Department of Banking and Insurance received written comments from America's Health Insurance Plans (AHIP).

COMMENT: The commenter recommends using the phrase "with an effective date for coverage" throughout the regulations when referencing the 1990 and/or 2010 Medicare Supplement policies or certificates. It believes that the language would provide the necessary clarification that Medicare Supplement polices or certificates that have an effective date on or after June 1, 2010, must contain the new benefit package, but that carriers are not precluded from

issuing or delivering such polices or certificates to consumers prior to that date, to ensure that the consumer does not experience a break in coverage. It believes that the clarification would help eliminate any possible confusion for consumers and carriers and will facilitate a seamless transition between the two sets of standardized products. The commenter enclosed a recent memorandum from the National Association of Insurance Commissioners (NAIC) which states that the NAIC recommends the changes for those states which have not completed the adoption process.

RESPONSE: The requested changes merely clarify the intent of the Department as stated in the Summary of the notice of proposal. That Summary noted that:

> [T]he NAIC Model contains definitions which clarify the distinctions among Medicare supplement benefit plans. The proposed amendments to N.J.A.C. 11:4-23 include the proposed definitions differentiating the various Medicare supplement plans. The new series of benefit plans, which cannot be effective until on or after June 1, 2010, is identified as "2010 Standardized Medicare supplement benefit plan," '2010 Standardized benefit plan,' or '2010 plan' and defined as a group or individual policy of Medicare supplemental insurance issued on or after June 1, 2010. The existing Medigap plans are identified as either: '1990 Standardized Medicare supplement benefit plan,' '1990 Standardized benefit plan,' or '1990 plan,' defined as a group or individual policy of Medicare supplement insurance issued on or after January 4, 1993 and prior to June 1, 2010 and which includes Medicare supplement insurance policies and certificates renewed on or after June 1, 2010 which are not replaced by the

> carrier at the request of the insured; or as the 'Pre-Standardized Medicare supplement benefit plan,' 'Pre-Standardized benefit plan' or 'Pre-Standardized plan,' defined as a group or individual policy of Medicare supplement insurance issued prior to January 4, 1993.

Consequently, these revisions are not substantive changes requiring reproposal, and the Department has added the requested language upon adoption.

The Department has further clarified this intent by revising N.J.A.C. 11:4-23.15(b)3 to clearly differentiate between current Appendix Exhibit D which is to be used for Medicare Supplement Plans issued with an effective date for coverage prior to June 1, 2010, and what was proposed as new Exhibit D, now headed Appendix D1, which is to be used for Medicare Supplement Plans issued with an effective date for coverage on or after June 1, 2010. Because it is necessary to provide for the continued utilization of current Exhibit D through May 31, 2010, the Department is not adopting the proposed repeal of Exhibit D.

COMMENT: The commenter noted that there was no effective date included in the proposed rules for the Medicare Improvements for Patients and Providers Act (MIPPA). It suggests that the rules incorporate an effective date for those provisions to avoid the potential for confusion and that the date be the date the changes are adopted, as this approach would allow Medicare supplement insurers to immediately begin to file with the Department of Banking and Insurance for approval all rate and form filings related to the changes required for policies marketed, offered and/or delivered with an effective date for coverage on or after June 1, 2010.

RESPONSE: The Department does not believe that the addition of an effective date in the rule

text is necessary, as the effective date for the proposed rules for MIPPA will be the date of their publication in the New Jersey Register and the notice of adoption when published will clearly state the effective date. In addition, the Department notes that nothing in the rules precludes the Department from accepting filings after the effective date of the adoption and prior to June 1, 2010.

COMMENT: The commenter noted that N.J.A.C. 11:4-23.8A(f) includes a reference to Plan E when identifying the 2010 Medicare supplement benefit plans. It noted that this list of 2010 benefit packages should include Plan F with high deductible and not Plan E, since Plan E was eliminated as part of the standardized benefit package changes under MIPPA and the NAIC Model Regulation.

RESPONSE: The Department agrees that the inclusion of Plan E would have constituted an inadvertent typographical error had it been included in the proposal. However, the plan is not included in the proposal as published in the Register and, therefore, requires no correction. The Department does not agree that the addition "Plan F with high deductible" in that list is necessary. "Plan F with high deductible" is a subset of "Plan F" and "Plan F" is included in the list. Further, the inclusion of "Plan F with high deductible" would not be consistent with existing N.J.A.C. 11:4-23.8(f).

COMMENT: The commenter noted that the heading for N.J.A.C. 11:4-23.6, General minimum benefit standards, is confusing as it is not clear whether it applies to the pre-standardized plans, the 1990 standardized plans, the 2010 standardized plans, or all the plans. The commenter

believes that the section applies to all three types of plans and therefore recommends renaming the section – “General Minimum Benefit Standards for All Plans.”

RESPONSE: The Department agrees that amending the heading for N.J.A.C. 11:4-23.6 would clarify that the standards apply to all Medicare plans and certificates and will change the heading on adoption to “General minimum benefit standards for all Medicare supplement policies and certificates.”

COMMENT: The commenter indicated that its review of the charts for Plans A, B, C, D, F, G, M, and N contained in Appendix Exhibit D revealed a formatting error that results in the “Medicare Pays” column for the skilled nursing facility care services not lining up correctly. Specifically, the commenter noted that the “Medicare Pays” amount for the “First 20 days” should read “all approved amounts” and the amount “Medicare Pays” for the 21st through 100th day should read “All but $[***] a day.”

RESPONSE: The Department agrees with the commenter and thanks it for detecting the formatting error. Noting that the proposed Plan F alignment was correct, the Department will correct the other misalignments upon adoption.

COMMENT: The commenter applauded the time and commitment of DOBI in submitting this important proposal that mirrors the NAIC Model Regulation and the underlying federal requirements and stated its appreciation for the opportunity to provide feedback.

RESPONSE: The Department thanks the commenter for its appreciation and for its thoughtful and helpful comments.

Federal Standards Statement

The adopted amendments and new rules comply with and do not exceed the standards or requirements imposed by Federal law concerning Medicare Supplement coverage (42 U.S.C. §1395ss). Therefore, a Federal standards analysis is not required.

Full text of the adoption follows (additions to proposal indicated in boldface with asterisks *__thus*__; deletions from the proposal indicated in brackets with asterisks *[thus]*):

11:4-23.3 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicates otherwise.

. . .

"1990 Standardized Medicare supplement benefit plan," "1990 Standardized benefit plan," or "1990 plan" means a group or individual policy of Medicare supplement insurance issued on or after January 4, 1993 and *__with an effective date for coverage*__ prior to June 1, 2010 and includes Medicare supplement insurance policies and certificates renewed on or after that date which are not replaced by the carrier at the request of the insured.

. . .

"2010 Standardized Medicare supplement benefit plan," "2010 Standardized benefit plan" or "2010 plan" means a group or individual policy of Medicare supplement insurance issued ***with an effective date for coverage*** on or after June 1, 2010.

11:4-23.6 General minimum benefit standards ***for all Medicare supplement policies and certificates***

(a) - (b) (No change from proposal.)

(c) A carrier shall neither cancel nor nonrenew a Medicare supplement policy or certificate for any reason other than nonpayment of premium or material misrepresentation. With respect to terminations of group policies, or membership in a group, the following standards shall apply:

1. If a group policyholder terminates the group Medicare supplement policy without replacing that policy as provided in (c)3 below, the carrier shall offer individuals covered under group policies at least the following two coverage choices:

i. (No change.)

ii. An individual Medicare supplement policy which provides only benefits that otherwise are required to meet N.J.A.C. 11:4-23.8 if offered ***with an effective date for coverage*** prior to June 1, 2010 and N.J.A.C. 11:4-23.8A(d) if offered ***with an effective date for coverage*** on or after June 1, 2010.

2. – 3. (No change.)

11:4-23.8 Minimum benefit standards for 1990 Standardized Medicare supplement benefit plan policies and certificates delivered or issued for delivery on or after January 4, 1993 and *__with an effective date for coverage*__ prior to June 1, 2010

(a) No policy or certificate shall be advertised, solicited, deliver or issued for delivery in this State as a Medicare supplement policy on or after January 4, 1993 and *__with an effective date for coverage__* prior to June 1, 2010 unless it complies with the standards of N.J.A.C. 11:4-23.6 and the benefit standards set forth below.

(b) – (g) (No change from proposal.)

11:4-23.8A Minimum benefit standards for 2010 Standardized Medicare supplement benefit plan policies or certificates issued or delivered *__with an effective date for coverage*__ on or after June 1, 2010

(a) No policy or certificate shall be advertised, solicited, delivered or issued for delivery in this State as a Medicare supplement policy or certificate __*with an effective date for coverage*__ on or after June 1, 2010 unless it complies with the standards of N.J.A.C. 11:4-23.6 and the benefit standards set forth in this section. No carrier may offer any 1990 Standardized Medicare supplement benefit plan for sale on or after June 1, 2010.

(b) – (g) (No change from proposal.)

11:4-23.15 Required disclosure provisions

(a) (No change from proposal.)

(b) Outline of Coverage requirements for Medicare supplement policies and certificates shall include:

1.-2. No change.

3. The outline of coverage provided to applicants pursuant to (b)1 above shall be in the language and format prescribed in Exhibit D ***or D1*** of the Appendix of this chapter, incorporated herein by reference, in no less than 12 point type. The outline of coverage shall consist of a cover page, premium information, disclosure pages, and charts displaying the features of each benefit plan offered by the carrier. All plans shall be shown on the cover page, and the plan(s) offered by the carrier shall be prominently identified. Premium information for the plan(s) offered by the carrier shall be provided on the cover page, or immediately following the coverage page, clearly and prominently, specifying both the premium and the mode. All possible premiums for the applicant on all plans offered to the applicant by the carrier shall be illustrated. ***Appendix Exhibit D shall be used for the outline of coverage for all policies with an effective date for coverage prior to June 1, 2010 and shall not be used with any policy with an effective date for coverage on or after June 1, 2010. Appendix Exhibit D1 shall be used for the outline of coverage for any policy with an effective date for coverage on or after June 1, 2010 and shall not be used for any policy with an effective date for coverage prior to June 1, 2010.***

(c) - (e) (No change.)

(Agency Note: The text of the adopted N.J.A.C. 11:4-23 Appendix Exhibit D1 published below incorporates changes upon adoption to the heading of the Exhibit in accordance with the first Comment and Response in the Summary of Public Comments and Agency Responses as are, and alignment corrections within the Exhibit text in accordance with the fifth Comment and

Response. Due to the nature of the changes and for clarity in presentation of the adopted Exhibit, no change upon adoption symbolism is used in the text below.)

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(**Agency Note:** Proposed new N.J.A.C. 11:4-23 Appendix Exhibit D1 reproduced below is not depicted in boldface, as would be the standard format for proposed new text, in order for the permanent boldfacing within the Exhibit to be appropriately depicted.)

Appendix

Exhibit D1

Benefit Chart of Medicare Supplement Plans Sold on or After June 1, 2010

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan "A" available. Some plans may not be available in your state.

Plans E, H, I, and J are no longer available for sale. [This sentence shall not appear after June 1, 2011.]

Basic Benefits:

- **Hospitalization –** Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical Expenses –** Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.
- **Blood –** First three pints of blood each year.
- **Hospice –** Part A coinsurance.

A	B	C	D	F	F*	G	K	L	M	N
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance*		Basic, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance, except up to $20 copayment for office visit, and up to $50 copayment for ER
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance		Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible						
				Part B Excess (100%)		Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
							Out-of-pocket limit $[***]; paid at 100% after limit reached	Out-of-pocket limit $[***]; paid at 100% after limit reached		

***Deductible amounts and out-of-pocket limits announced annually by CMS.

* Plan F also has an option called a high deductible plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year [$***] deductible. Benefits from high deductible plan F will not begin until out-of-pocket expenses exceed [$***]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

PREMIUM INFORMATION [Boldface Type]

We [insert issuer's name] can only raise your premium if we raise the premium for all policies like yours in this State. [If the premium is based on the increasing age of the insured, include information specifying when premiums will change.]

DISCLOSURES [Boldface Type]

Use this outline to compare benefits and premiums among policies.

This outline shows benefits and premiums of policies sold for effective dates on or after June 1, 2010. Policies sold for effective dates prior to June 1, 2010 have different benefits and premiums. Plans E, H, I, and J are no longer available for sale. [This paragraph shall not appear after June 1, 2011.]

READ YOUR POLICY VERY CAREFULLY [Boldface Type]

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN POLICY [Boldface Type]

If you find that you are not satisfied with your policy, you may return it to [insert issuer's address]. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

POLICY REPLACEMENT [Boldface Type]

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

NOTICE [Boldface Type]

This policy may not fully cover all of your medical costs.

[for agents:]
Neither [insert company's name] nor its agents are connected with Medicare.

[for direct response:]
[insert company's name] is not connected with Medicare.

This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult *Medicare and You* for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT [Boldface Type]

When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information. [If the policy or certificate is guaranteed issue, this paragraph need not appear.]

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

[Include for each plan prominently identified in the cover page, a chart showing the services, Medicare payments, plan payments and insured payments for each plan, using the same language, in the same

order, using uniform layout and format as shown in the charts below. No more than four plans may be shown on one chart. For purposes of illustration, charts for each plan are included in this regulation. An issuer may use additional benefit plan designations on these charts pursuant to Section 9.1D of this regulation.]

[Include an explanation of any innovative benefits on the cover page and in the chart, in a manner approved by the commissioner.]

PLAN A

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $[***]	$0	$[***](Part A deductible)
61st thru 90th day	All but $[***] a day	$[***] a day	$0
91st day and after:			
—While using 60 lifetime reserve days	All but $[***] a day	$[***] a day	$0
—Once lifetime reserve days are used:			
—Additional 365 days	$0	100% of Medicare eligible expenses	$0**
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility			
Within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $[***] a day	$0	Up to $[***] a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**** NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

***Deductible amounts announced annually by CMS.

PLAN A

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

* Once you have been billed $[***] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES— IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment,	$0	$0	$[***] (Part B deductible)
First $[***] of Medicare Approved Amounts*	Generally 80%	Generally 20%	$0
Remainder of Medicare Approved Amounts			
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	All costs
BLOOD First 3 pints	$0	All costs	$0
Next $[***] of Medicare Approved Amounts*	$0	$0	$[***] (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

***Deductible amounts announced annually by CMS.

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY

HOME HEALTH CARE MEDICARE APPROVED SERVICES —Medically necessary skilled care services and medical supplies	100%	$0	$0
—Durable medical equipment First $[131] of Medicare Approved Amounts*	$0	$0	$[***] (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0

***Deductible amounts announced annually by CMS.

PLAN B

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $[***]	$[***](Part A deductible)	$0
61st thru 90th day	All but $[***] a day	$[***] a day	$0
91st day and after:			
—While using 60 lifetime reserve days	All but $[***] a day	$[***] a day	$0
—Once lifetime reserve days are used:			
—Additional 365 days	$0	100% of Medicare eligible expenses	$0**
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $[***] a day	$0	Up to $[124] a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**** NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

***Deductible amounts announced annually by CMS.

PLAN B

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

* Once you have been billed $[***] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES— IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment,			
First $[***] of Medicare Approved Amounts*	$0	$0	$[***] (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $[***] of Medicare Approved Amounts*	$0	$0	$[***] (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES —Medically necessary skilled care services and medical supplies	100%	$0	$0
—Durable medical equipment First $[***] of Medicare Approved Amounts*	$0	$0	$[***] (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0

***Deductible amounts announced annually by CMS.

PLAN C

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $[***]	$[***](Part A deductible)	$0
61st thru 90th day	All but $[***] a day	$[***] a day	$0
91st day and after:			
—While using 60 lifetime reserve days	All but $[***] a day	$[***] a day	$0
—Once lifetime reserve days are used:			
—Additional 365 days	$0	100% of Medicare eligible expenses	$0**
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $[***] a day	Up to $[***] a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE			$0
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care	Medicare copayment/ coinsurance	

**** NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.
***Deductible amounts announced annually by CMS.

PLAN C

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

* Once you have been billed $[***] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES— IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, First $[***] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	$0 Generally 80%	$[***] (Part B deductible) Generally 20%	$0 $0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	All costs
BLOOD First 3 pints Next $[***] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	$0 $0 80%	All costs $[***] (Part B deductible) 20%	$0 $0 $0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

***Deductible amounts announced annually by CMS.

HOME HEALTH CARE MEDICARE APPROVED SERVICES —Medically necessary skilled care services and medical supplies —Durable medical equipment First $[***] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100% $0 80%	$0 $[***](Part B deductible) 20%	$0 $0 $0
OTHER BENEFITS—NOT COVERED BY MEDICARE			
FOREIGN TRAVEL— NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year Remainder of Charges	 $0 $0	 $0 80% to a lifetime maximum benefit of $50,000	 $250 20% and amounts over the $50,000 lifetime maximum

***Deductible amounts announced annually by CMS.

PLAN D

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $[***]	$[***] (Part A	$0
61st thru 90th day	All but $[***] a day	deductible)	$0
91st day and after:		$[***] a day	
—While using 60 lifetime reserve days	All but $[***] a day		$0
—Once lifetime reserve days are used:		$[***] a day $0	
—Additional 365 days	$0		$0**
		100% of Medicare eligible expenses	
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $[***] a day	Up to $[***] a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**** NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.
***Deductible amounts announced annually by CMS.

PLAN D

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

* Once you have been billed $[***] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES— IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, First $[***] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	$0 Generally 80%	$0 Generally 20%	$[***] (Part B deductible) $0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	All costs
BLOOD First 3 pints Next $[***] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	$0 $0 80%	All costs $0 20%	$0 $[***] (Part B deductible) $0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

(continued)

***Deductible amounts announced annually by CMS.

PLAN D

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES —Medically necessary skilled care services and medical supplies	100%	$0	$0
—Durable medical equipment First $[***] of Medicare Approved Amounts*	$0	$0	$[***] (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0

***Deductible amounts announced annually by CMS.

OTHER BENEFITS—NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL—NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maxi-mum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum

PLAN F or HIGH DEDUCTIBLE PLAN F

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

[This high deductible plan pays the same benefits as Plan F after one has paid a calendar year [$***] deductible. Benefits from the high deductible plan F will not begin until out-of-pocket expenses are [$***]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.]**

SERVICES	MEDICARE PAYS	[AFTER YOU PAY $[***] DEDUCTIBLE,**] PLAN PAYS	[IN ADDITION TO $[***] DEDUCTIBLE,**] YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and miscellaneous services and supplies	All but $[***]	$[***] (Part A deductible)	$0
First 60 days	All but $[***] a day	$[***] a day	$0
61st thru 90th day			
91st day and after:			
While using 60 Lifetime reserve days	All but $[***] a day	$[***] a day	$0
Once lifetime reserve days	$0	100% of Medicare eligible expenses	$0****
Are used:			
Additional 365 days	$0	$0	All costs
Beyond the additional 365 days			
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $[***] a day	Up to $[***] a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0

HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

***Deductible and out-of-pocket amounts announced annually by CMS.

(continued)

****** NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F or HIGH DEDUCTIBLE PLAN F

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed $[***] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.
[This high deductible plan pays the same benefits as Plan F after one has paid a calendar year [$***] deductible. Benefits from the high deductible plan F will not begin until out-of-pocket expenses are [$***]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.]**

SERVICES	MEDICARE PAYS	[AFTER YOU PAY $[***] DEDUCTIBLE,** PLAN PAYS	[IN ADDITION TO $[***] DEDUCTIBLE, ** YOU PAY
MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, Such as physician's Services, inpatient and Outpatient medical and Surgical services and Supplies, physical and Speech therapy, Diagnostic tests, Durable medical Equipment,			
First $[***] of Medicare Approved amounts*	$0	$[***] (Part B deductible)	$0
Remainder of Medicare Approved amounts	Generally 80%	Generally 20%	$0
Part B excess charges (Above Medicare Approved Amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $[***] of Medicare Approved amounts*	$0	$[***] (Part B deductible)	$0
Remainder of Medicare Approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES—-TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

***Deductible amounts announced annually by CMS.

(continued)

PLAN F or HIGH DEDUCTIBLE PLAN F

PARTS A & B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $[***] DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO $[***] DEDUCTIBLE, ** YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES —Medically necessary skilled care services and medical supplies —Durable medical equipment First $[***] of Medicare approved Amounts* Remainder of Medicare approved Amounts	100% $0 80%	$0 $[***] (Part B deductible) 20%	$0 $0 $0

OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $[***] DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO $[***] DEDUCTIBLE, ** YOU PAY
FOREIGN TRAVEL - NOT COVERED BY MEDICARE Medically necessary Emergency care services Beginning during the first 60 days of each trip outside the USA First $250 each calendar year Remainder of charges	$0 $0	$0 80% to a lifetime maximum benefit of $50,000	$250 20% and amounts over the $50,000 lifetime maximum

***Deductible amounts announced annually by CMS.

PLAN G

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $[***]	$[***] (Part A deductible)	$0
61st thru 90th day	All but $[***] a day	$[***] a day	$0
91st day and after:			
—While using 60 lifetime reserve days	All but $[***] a day	$[***] a day	$0
—Once lifetime reserve days are used:			
—Additional 365 days	$0	100% of Medicare eligible expenses	$0**
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $[***] a day	Up to $[***] a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE			$0
You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for out-patient drugs and inpatient respite care	Medicare copayment/ coinsurance	

**** NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

***Deductible amounts announced annually by CMS.

PLAN G

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

* Once you have been billed $[***] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES—IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, First $[***] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	$0 Generally 80%	$0 Generally 20%	$[***] (Part B deductible) $0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	100%	$0
BLOOD First 3 pints Next $[***] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	$0 $0 80%	All costs $0 20%	$0 $[***] (Part B deductible) $0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

***Deductible amounts announced annually by CMS.

(continued)

PLAN G

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES —Medically necessary skilled care services and medical supplies —Durable medical equipment First $[***] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100% $0 80%	$0 $0 20%	$0 $[***] (Part B deductible) $0

OTHER BENEFITS—NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL— NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year Remainder of Charges	 $0 $0	 $0 80% to a lifetime maxi-mum benefit of $50,000	 $250 20% and amounts over the $50,000 lifetime maximum

***Deductible amounts announced annually by CMS.

PLAN K

* You will pay half the cost-sharing of some covered services until you reach the annual out-of-pocket limit of $[***] each calendar year. The amounts that count toward your annual limit are noted with diamonds (☐) in the chart below. Once you reach the annual limit, the plan pays 100% of your Medicare copayment and coinsurance for the rest of the calendar year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

** A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY*
HOSPITALIZATION** Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $[***]	$[***](50% of Part A deductible)	$[***](50% of Part A deductible)☐
61st thru 90th day	All but $[***] a day	$[***] a day	$0
91st day and after:			
—While using 60 lifetime reserve days	All but $[***] a day	$[***] a day	$0
—Once lifetime reserve days are used:			
—Additional 365 days	$0	100% of Medicare eligible expenses	$0****
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE** You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility			
Within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $[***] a day	Up to $[***] a day	Up to $[***] a day ☐
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	50%	50%☐
Additional amounts	100%	$0	$0

HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	50% of copayment/ coinsurance	50% of Medicare copayment/ coinsurance□

***Deductible and out-of-pocket amounts announced annually by CMS.

(continued)

****** NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN K

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

***** Once you have been billed $[***] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY*
MEDICAL EXPENSES— IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment,			
First $[***] of Medicare Approved Amounts*****	$0	$0	$[***] (Part B deductible)***** ☐
	Generally 75% or more of Medicare approved amounts	Remainder of Medicare approved amounts	All costs above Medicare approved amounts
Preventive Benefits for Medicare covered services	Generally 80%	Generally 10%	Generally 10% ☐
Remainder of Medicare Approved Amounts			
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	All costs (and they do not count toward annual out-of-pocket limit of [$***])*
BLOOD			
First 3 pints	$0	50%	50%☐
Next $[***] of Medicare Approved Amounts*****	$0	$0	$[***] (Part B deductible)***** ☐
Remainder of Medicare Approved Amounts	Generally 80%	Generally 10%	Generally 10% ☐
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

***** This plan limits your annual out-of-pocket payments for Medicare-approved amounts to $[***] per year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

***Deductible and out-of-pocket amounts announced annually by CMS.

(continued)

PLAN K

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY*
HOME HEALTH CARE MEDICARE APPROVED SERVICES			
—Medically necessary skilled care services and medical supplies	100%	$0	$0
—Durable medical equipment First $[131] of Medicare Approved Amounts******	$0	$0	$[***] (Part B deductible) ☐
Remainder of Medicare Approved Amounts	80%	10%	10%☐

***Deductible amounts announced annually by CMS.

******Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

PLAN L

* You will pay one-fourth of the cost-sharing of some covered services until you reach the annual out-of-pocket limit of $[***] each calendar year. The amounts that count toward your annual limit are noted with diamonds (☐) in the chart below. Once you reach the annual limit, the plan pays 100% of your Medicare copayment and coinsurance for the rest of the calendar year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

** A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY*
HOSPITALIZATION**			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $[***]	$[***] (75% of Part A deductible)	$[***] (25% of Part A deductible)☐
61st thru 90th day	All but $[***] a day	$[***] a day	$0
91st day and after:			
—While using 60 lifetime reserve days	All but $[***] a day	$[***] a day	$0
—Once lifetime reserve days are used:			
—Additional 365 days	$0	100% of Medicare eligible expenses	$0****
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE**			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility			
Within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $[***] a day	Up to $[***] a day	Up to $[***] a day☐
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	75%	25%☐
Additional amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	75% of copayment/ coinsurance	25% of copayment/ coinsurance ☐

***Deductible and out-of-pocket amounts announced annually by CMS.

****** NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN L

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

***** Once you have been billed $[***] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY*
MEDICAL EXPENSES— IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment,			
First $[***] of Medicare Approved Amounts*****	$0	$0	$[***] (Part B deductible)***** ☐
Preventive Benefits for Medicare covered services	Generally 75% or more of Medicare approved amounts	Remainder of Medicare approved amounts	All costs above Medicare approved amounts
Remainder of Medicare Approved Amounts	Generally 80%	Generally 15%	Generally 5% ☐
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	All costs (and they do not count toward annual out-of-pocket limit of [$***])*
BLOOD			
First 3 pints	$0	75%	25%☐
Next $[***] of Medicare Approved Amounts*****	$0	$0	$[***] (Part B deductible) ☐
Remainder of Medicare Approved Amounts	Generally 80%	Generally 15%	Generally 5%☐
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

(continued)

* This plan limits your annual out-of-pocket payments for Medicare-approved amounts to $[***] per year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

***Deductible and out-of-pocket amounts announced annually by CMS.

PLAN L

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY*
HOME HEALTH CARE MEDICARE APPROVED SERVICES —Medically necessary skilled care services and medical supplies	100%	$0	$0
—Durable medical equipment First $[***] of Medicare Approved Amounts******	$0	$0	$[***] (Part B deductible) ☐
Remainder of Medicare Approved Amounts	80%	15%	5% ☐

***Deductible amounts announced annually by CMS.

******Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

PLAN M

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $[***]	$[***](50% of Part A deductible)	$[***](50% of Part A deductible)
61st thru 90th day	All but $[***] a day	$[***] a day	$0
91st day and after:			
—While using 60 lifetime reserve days	All but $[***] a day	$[***] a day	$0
—Once lifetime reserve days are used:			
—Additional 365 days	$0	100% of Medicare eligible expenses	$0**
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $[***] a day	Up to $[***] a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**** NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.
***Deductible amounts announced annually by CMS.

PLAN M

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

* Once you have been billed $[***] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES— IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment	$0	$0	$[***] (Part B deductible)
First $[***] of Medicare Approved Amounts*	Generally 80%	Generally 20%	$0
Remainder of Medicare Approved Amounts			
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	All costs
BLOOD First 3 pints	$0	All costs	$0
Next $[***] of Medicare Approved Amounts*	$0	$0	$[***] (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

(continued)

HOME HEALTH CARE MEDICARE APPROVED SERVICES —Medically necessary skilled care services and medical supplies —Durable medical equipment First $[***] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100% $0 80%	$0 $0 20%	$0 $[***] (Part B deductible) $0

OTHER BENEFITS—NOT COVERED BY MEDICARE

FOREIGN TRAVEL— NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year Remainder of Charges	 $0 $0	 $0 80% to a lifetime maximum benefit of $50,000	 $250 20% and amounts over the $50,000 lifetime maximum

***Deductible amounts announced annually by CMS.

PLAN N

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $[***]	$[***](Part A	$0
61st thru 90th day	All but $[***] a day	deductible)	$0
91st day and after:		$[***] a day	
—While using 60 lifetime reserve days	All but $[***] a day		$0
—Once lifetime reserve days are used:		$[***] a day	
—Additional 365 days	$0		$0**
—Beyond the additional 365 days	$0	100% of Medicare eligible expenses	All costs
		$0	
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $[***] a day	Up to $[***] a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0
You must meet Medicare's requirements, including a doctor's certification of terminal illness			

**** NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.
***Deductible amounts announced annually by CMS.

PLAN N

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

* Once you have been billed $[***] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES— IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $[***] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	$0 Generally 80%	$0 Balance, other than up to [$20] per office visit and up to [$50] per emergency room visit. The copayment of up to [$50] is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	$[***] (Part B deductible) up to [$20 per office visit and up to [$50] per emergency room visit. The copayment of up to [$50] is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	All costs
BLOOD First 3 pints Next $[***] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	$0 $0 80%	All costs $0 20%	$0 $[***] (Part B deductible) $0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

(continued)

HOME HEALTH CARE MEDICARE APPROVED SERVICES —Medically necessary skilled care services and medical supplies —Durable medical equipment First $[***] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 100% $0 80%	 $0 $0 20%	 $0 $[***] (Part B deductible) $0

OTHER BENEFITS—NOT COVERED BY MEDICARE

FOREIGN TRAVEL— NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year Remainder of Charges	 $0 $0	 $0 80% to a lifetime maximum benefit of $50,000	 $250 20% and amounts over the $50,000 lifetime maximum

***Deductible amounts announced annually by CMS.