

Medigap Plan Options



2020

Excess charges defined: charges that a doctor charges above and beyond the Medicare approved amount for a service or procedure.

	A	B	C	D	F*	G*	K	L	M	N
Part A: 20% Coinsurance	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Part B: 20% Coinsurance	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% **
Blood	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A: Hospice Coinsurance	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
NH (21-100) rehab \$176			100%	100%	100%	100%	50%	75%	100%	100%
Part A Deductible \$1,408		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B Deductible \$198 yearly			100%		100%					
Part B Excess Charge ??					100%	100%				
Foreign Travel			80%	80%	80%	80%			80%	80%
Out of Pocket							\$5,880	\$2,940		

* Plan F & G also offer high-deductible plans. You must pay \$2,340 in 2020 before your Medigap plan pays anything. After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the Medigap plan pays 100% of covered services for the rest of year.

** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in inpatient admission