



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. Only applicants first eligible for Medicare before 2020 may purchase Plans C, F, and High Deductible F.

Blue Cross and Blue Shield of Texas does not offer those plans shaded in gray below.

Note: A ✓ means 100% of the benefit is paid

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	A	B	D	G ¹	K ²	L ²	M	N	C	F ¹
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	copays apply ³	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in 2024 ²					\$7,060 ²	\$3,530 ²				

¹ Plans F and G also have a high deductible option, which require first paying a plan deductible of \$2,800 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. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

² 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.

³ 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 do not result in an inpatient admission.

INNOVATIVE BENEFITS

Information on Routine Eye Exams

You will have access to one routine eye exam each calendar year through a contracted network of providers. A routine eye exam includes:

1. Examination of orbits
2. Test vision acuity
3. Gross visual field testing by confrontation or other means
4. Ocular motility
5. Examination of pupils
6. Measurement of intraocular pressure
7. Ophthalmoscopic examination with pupillary dilation⁴, as indicated, of the following:
 - a. Optic disc(s) and posterior segment
 - b. Macula
 - c. Retinal periphery
 - d. Retinal vessels
 - e. Vitreous

⁴ Pupillary dilation is required for members with diabetes. Additionally, in some cases, the exam may be completed with other instruments because of member limitations. Plan A is not eligible for Routine Eye Exam benefits.

Medicare Supplement Rates effective July 1, 2023 for Area 1

Rates shown are for Texas residents living in ZIP codes that begin with 754-759, 763-769, 778-792, 795-799, and 885.

If you live in a different area, please call the toll-free number on the application and in the information packet.

Plan A is not subject to tobacco or gender rates.

Age 65				
A	\$248.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$206.58	\$187.83	\$228.77	\$208.01
High F¹	\$60.08	\$54.65	\$66.51	\$60.48
G	\$144.71	\$131.58	\$162.08	\$147.38
High G¹	\$60.08	\$54.65	\$66.51	\$60.48
N	\$119.45	\$108.62	\$133.78	\$121.64

Age 66				
A	\$248.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$216.34	\$196.70	\$239.57	\$217.83
High F¹	\$62.90	\$57.23	\$69.63	\$63.33
G	\$152.34	\$138.53	\$170.53	\$155.07
High G¹	\$62.90	\$57.23	\$69.63	\$63.33
N	\$125.74	\$114.35	\$140.75	\$127.99

Age 67				
A	\$285.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$226.09	\$205.57	\$250.36	\$227.65
High F¹	\$65.72	\$59.79	\$72.75	\$66.17
G	\$159.99	\$145.47	\$179.00	\$162.76
High G¹	\$65.72	\$59.79	\$72.75	\$66.17
N	\$132.04	\$120.08	\$147.73	\$134.33

Age 68

A	\$285.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$235.84	\$214.43	\$261.18	\$237.47
High F¹	\$68.55	\$62.37	\$75.88	\$69.02
G	\$167.62	\$152.42	\$187.46	\$170.45
High G¹	\$68.55	\$62.37	\$75.88	\$69.02
N	\$138.35	\$125.81	\$154.71	\$140.68

Age 69

A	\$285.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$245.60	\$223.31	\$271.98	\$247.29
High F¹	\$71.37	\$64.92	\$79.01	\$71.87
G	\$175.26	\$159.37	\$195.92	\$178.13
High G¹	\$71.37	\$64.92	\$79.01	\$71.87
N	\$144.65	\$131.53	\$161.68	\$147.02

Age 70

A	\$337.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$255.36	\$232.18	\$282.77	\$257.12
High F¹	\$74.20	\$67.49	\$82.14	\$74.70
G	\$182.89	\$166.30	\$204.38	\$185.83
High G¹	\$74.20	\$67.49	\$82.14	\$74.70
N	\$150.94	\$137.25	\$168.66	\$153.37

Age 71

A	\$337.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$265.11	\$241.04	\$293.59	\$266.94
High F¹	\$77.01	\$70.06	\$85.26	\$77.56
G	\$190.53	\$173.25	\$212.83	\$193.53
High G¹	\$77.01	\$70.06	\$85.26	\$77.56
N	\$157.24	\$142.99	\$175.64	\$159.70

Age 72

A	\$337.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$274.86	\$249.91	\$304.40	\$276.76
High F¹	\$79.84	\$72.63	\$88.40	\$80.39
G	\$198.16	\$180.19	\$221.28	\$201.21
High G¹	\$79.84	\$72.63	\$88.40	\$80.39
N	\$163.54	\$148.71	\$182.61	\$166.05

Age 73

A	\$337.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$284.61	\$258.79	\$315.21	\$286.58
High F¹	\$82.66	\$75.19	\$91.51	\$83.24
G	\$205.80	\$187.13	\$229.75	\$208.89
High G¹	\$82.66	\$75.19	\$91.51	\$83.24
N	\$169.85	\$154.44	\$189.59	\$172.39

Age 74

A	\$337.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$294.37	\$267.66	\$326.01	\$296.41
High F ¹	\$85.49	\$77.76	\$94.64	\$86.07
G	\$213.44	\$194.07	\$238.21	\$216.59
High G ¹	\$85.49	\$77.76	\$94.64	\$86.07
N	\$176.14	\$160.16	\$196.56	\$178.74

Age 75

A	\$376.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$304.12	\$276.51	\$336.81	\$306.23
High F ¹	\$88.31	\$80.32	\$97.76	\$88.92
G	\$221.08	\$201.02	\$246.66	\$224.28
High G ¹	\$88.31	\$80.32	\$97.76	\$88.92
N	\$182.44	\$165.89	\$203.55	\$185.08

Age 76

A	\$376.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$313.89	\$285.39	\$347.62	\$316.05
High F ¹	\$91.14	\$82.89	\$100.90	\$91.76
G	\$228.72	\$207.96	\$255.11	\$231.96
High G ¹	\$91.14	\$82.89	\$100.90	\$91.76
N	\$188.74	\$171.62	\$210.53	\$191.43

Age 77

A	\$376.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$323.64	\$294.26	\$358.42	\$325.86
High F¹	\$93.96	\$85.46	\$104.02	\$94.60
G	\$236.35	\$214.92	\$263.58	\$239.65
High G¹	\$93.96	\$85.46	\$104.02	\$94.60
N	\$195.05	\$177.35	\$217.50	\$197.76

Age 78

A	\$376.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$333.40	\$303.12	\$369.22	\$335.71
High F¹	\$96.78	\$88.01	\$107.14	\$97.44
G	\$243.99	\$221.85	\$272.04	\$247.35
High G¹	\$96.78	\$88.01	\$107.14	\$97.44
N	\$201.34	\$183.07	\$224.48	\$204.11

Age 79

A	\$376.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$343.14	\$311.99	\$380.03	\$345.52
High F¹	\$99.61	\$90.58	\$110.28	\$100.30
G	\$251.62	\$228.78	\$280.51	\$255.03
High G¹	\$99.61	\$90.58	\$110.28	\$100.30
N	\$207.64	\$188.80	\$231.46	\$210.45

Age 80

A	\$426.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$352.90	\$320.86	\$390.84	\$355.34
High F¹	\$102.43	\$93.15	\$113.41	\$103.14
G	\$259.26	\$235.74	\$288.96	\$262.72
High G¹	\$102.43	\$93.15	\$113.41	\$103.14
N	\$213.94	\$194.53	\$238.43	\$216.80

Age 81

A	\$426.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$362.66	\$329.73	\$401.64	\$365.16
High F¹	\$105.25	\$95.72	\$116.54	\$105.98
G	\$266.90	\$242.67	\$297.41	\$270.43
High G¹	\$105.25	\$95.72	\$116.54	\$105.98
N	\$220.24	\$200.26	\$245.41	\$223.14

Age 82

A	\$426.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$372.41	\$338.60	\$412.45	\$374.99
High F¹	\$108.08	\$98.29	\$119.66	\$108.82
G	\$274.52	\$249.62	\$305.87	\$278.11
High G¹	\$108.08	\$98.29	\$119.66	\$108.82
N	\$226.54	\$205.98	\$252.39	\$229.49

Age 83

A	\$426.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$382.17	\$347.47	\$423.24	\$384.81
High F¹	\$110.90	\$100.85	\$122.79	\$111.66
G	\$282.19	\$256.56	\$314.33	\$285.79
High G¹	\$110.90	\$100.85	\$122.79	\$111.66
N	\$232.84	\$211.71	\$259.36	\$235.82

Age 84

A	\$426.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$391.93	\$356.34	\$434.06	\$394.62
High F¹	\$113.71	\$103.42	\$125.91	\$114.52
G	\$289.80	\$263.49	\$322.79	\$293.47
High G¹	\$113.71	\$103.42	\$125.91	\$114.52
N	\$239.14	\$217.44	\$266.35	\$242.17

Age 85

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$401.68	\$365.20	\$444.86	\$404.45
High F¹	\$116.55	\$105.99	\$129.04	\$117.34
G	\$297.44	\$270.46	\$331.26	\$301.18
High G¹	\$116.55	\$105.99	\$129.04	\$117.34
N	\$245.44	\$223.16	\$273.33	\$248.51

Age 86

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$411.42	\$374.07	\$455.65	\$414.28
High F¹	\$119.36	\$108.55	\$132.17	\$120.19
G	\$305.08	\$277.39	\$339.70	\$308.87
High G¹	\$119.36	\$108.55	\$132.17	\$120.19
N	\$251.73	\$228.89	\$280.30	\$254.86

Age 87

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$421.18	\$382.94	\$466.47	\$424.10
High F¹	\$122.19	\$111.13	\$135.30	\$123.02
G	\$312.71	\$284.33	\$348.16	\$316.54
High G¹	\$122.19	\$111.13	\$135.30	\$123.02
N	\$258.04	\$234.61	\$287.28	\$261.20

Age 88

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$430.94	\$391.80	\$477.28	\$433.92
High F¹	\$125.01	\$113.68	\$138.42	\$125.88
G	\$320.35	\$291.27	\$356.63	\$324.25
High G¹	\$125.01	\$113.68	\$138.42	\$125.88
N	\$264.34	\$240.34	\$294.26	\$267.54

Age 89

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$440.70	\$400.67	\$488.08	\$443.75
High F¹	\$127.84	\$116.26	\$141.56	\$128.72
G	\$327.98	\$298.20	\$365.09	\$331.93
High G¹	\$127.84	\$116.26	\$141.56	\$128.72
N	\$270.64	\$246.07	\$301.23	\$273.88

Age 90

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$450.44	\$409.54	\$498.89	\$453.56
High F¹	\$130.66	\$118.82	\$144.68	\$131.56
G	\$335.63	\$305.15	\$373.54	\$339.61
High G¹	\$130.66	\$118.82	\$144.68	\$131.56
N	\$276.93	\$251.80	\$308.21	\$280.23

Age 91

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$460.21	\$418.40	\$509.69	\$463.40
High F¹	\$133.49	\$121.39	\$147.79	\$134.40
G	\$343.27	\$312.09	\$382.01	\$347.31
High G¹	\$133.49	\$121.39	\$147.79	\$134.40
N	\$283.23	\$257.52	\$315.18	\$286.57

Age 92

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$469.96	\$427.27	\$520.49	\$473.21
High F¹	\$136.30	\$123.94	\$150.92	\$137.25
G	\$350.90	\$319.03	\$390.45	\$355.01
High G¹	\$136.30	\$123.94	\$150.92	\$137.25
N	\$289.54	\$263.25	\$322.16	\$292.92

Age 93

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$479.72	\$436.15	\$531.30	\$483.04
High F¹	\$139.13	\$126.52	\$154.05	\$140.10
G	\$358.54	\$325.98	\$398.91	\$362.69
High G¹	\$139.13	\$126.52	\$154.05	\$140.10
N	\$295.84	\$268.98	\$329.15	\$299.26

Age 94

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$489.47	\$445.02	\$542.10	\$492.86
High F¹	\$141.95	\$129.08	\$157.18	\$142.94
G	\$366.17	\$332.93	\$407.38	\$370.38
High G¹	\$141.95	\$129.08	\$157.18	\$142.94
N	\$302.13	\$274.71	\$336.12	\$305.60

Age 95

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$499.24	\$453.88	\$552.91	\$502.68
High F¹	\$144.78	\$131.65	\$160.30	\$145.77
G	\$373.81	\$339.86	\$415.84	\$378.06
High G¹	\$144.78	\$131.65	\$160.30	\$145.77
N	\$308.43	\$280.43	\$343.10	\$311.94

Age 96

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$508.98	\$462.75	\$563.72	\$512.50
High F¹	\$147.60	\$134.22	\$163.45	\$148.62
G	\$381.45	\$346.81	\$424.28	\$385.76
High G¹	\$147.60	\$134.22	\$163.45	\$148.62
N	\$314.74	\$286.16	\$350.08	\$318.29

Age 97

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$518.74	\$471.62	\$574.52	\$522.33
High F¹	\$150.43	\$136.78	\$166.57	\$151.46
G	\$389.07	\$353.75	\$432.75	\$393.46
High G¹	\$150.43	\$136.78	\$166.57	\$151.46
N	\$321.04	\$291.89	\$357.05	\$324.63

Age 98

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$528.49	\$480.49	\$585.33	\$532.15
High F¹	\$153.24	\$139.35	\$169.70	\$154.30
G	\$396.73	\$360.68	\$441.22	\$401.14
High G¹	\$153.24	\$139.35	\$169.70	\$154.30
N	\$327.33	\$297.62	\$364.03	\$330.98

Age 99

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$538.26	\$489.36	\$596.12	\$541.98
High F¹	\$156.07	\$141.92	\$172.83	\$157.15
G	\$404.36	\$367.64	\$449.67	\$408.83
High G¹	\$156.07	\$141.92	\$172.83	\$157.15
N	\$333.63	\$303.34	\$371.01	\$337.32

Age 100+

A	\$457.00			
	FEMALE		MALE	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
F	\$548.01	\$498.23	\$606.93	\$551.79
High F¹	\$158.89	\$144.49	\$175.96	\$159.99
G	\$412.01	\$374.57	\$458.14	\$416.51
High G¹	\$158.89	\$144.49	\$175.96	\$159.99
N	\$339.93	\$309.06	\$377.98	\$343.66

You have the option to purchase any of the Medicare Supplement benefit plans shown on the front cover in white as Standard Plans.

PREMIUM INFORMATION

Blue Cross and Blue Shield of Texas can only raise your premium if we raise the premium for all policies like yours in the state. Any rate increases are subject to approval by the Texas Department of Insurance. We will not change your premium or cancel your policy because of poor health. Premiums change at age 65 and every year thereafter up to age 100. If your premium changes, you will be notified at least 30 days in advance.

- One factor that will determine your premium is your gender. When completing the application, you will need to make a gender selection.
- A Tobacco User is a person who is permitted under state and federal law to legally use Tobacco, with Tobacco use (other than religious or ceremonial use of Tobacco) occurring on average of four or more times per week that last occurred within the past six months. Tobacco products include but are not limited to: cigarettes, cigars, smokeless tobacco products, electronic cigarettes, dissolvable tobacco products, vaping, etc.

If you meet the definition of a Tobacco User, you may pay a higher premium for your health coverage.

A BCBSTX Medicare Supplement premium discount may be available. Eligibility criteria are described below. If you are eligible for a discount, the discount will be applied to your next bill and remain in effect as long as you are enrolled in your Blue Cross and Blue Shield of Texas Medicare Supplement plan.

Discounts cannot be combined; only one type of discount per member permitted.

Household Discount

You may be eligible for a discount if you reside with a spouse or civil union/domestic partner OR have resided with as many as three adults age 60 or older for the last 12 months. Applies to BCBSTX Medicare Supplement policies issued with an effective date on or after January 1, 2020.

Continue with BlueSM Discount

You may be eligible for a discount if you were enrolled in commercial group or individual coverage with a Blue Cross and Blue Shield Plan issued in Illinois, Montana, New Mexico, Oklahoma, or Texas, and that coverage was within one year of your BCBSTX Medicare Supplement policy becoming effective. Applies to BCBSTX Medicare Supplement policies issued with an effective date on or after May 1, 2022.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

READ YOUR POLICY VERY CAREFULLY

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 YOUR POLICY

If you find that you are not satisfied with your policy, you may return it to **Blue Medicare SupplementSM, c/o Member Services, P.O. Box 3388, Scranton, PA 18505**. 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 will return all of your payments.

POLICY REPLACEMENT

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

This policy may not fully cover all of your medical costs. Neither Blue Cross and Blue Shield of Texas nor its agents are connected with Medicare. This Outline of Coverage does not give you all the details of Medicare coverage. Contact your local Social Security Office or consult "Medicare & You" for more details.

LIMITATIONS AND EXCLUSIONS

Your Medicare Supplement policy will not contain limitations and exclusions that are more restrictive than the limitations and exclusions contained in Medicare. The limitations and exclusions include:

- Charges for any services or supplies to the extent those charges are covered under Medicare; and
- Charges for any services or supplies provided to you prior to your effective date under the policy.
- Charges for any services and supplies that aren't specifically mentioned in the Policy.

REFUND OF PREMIUM

Upon termination of this Policy in any manner, including death of the Subscriber, Blue Cross and Blue Shield of Texas will refund to the Subscriber or his personal representative any portion of the premium previously paid which is applicable to Policy months following the Policy termination date, including a prorated refund for any partial Policy month, if applicable.

(See discussion above if rescission occurs.)

COMPLETE ANSWERS ARE VERY IMPORTANT

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. Blue Cross and Blue Shield of Texas may cancel your policy and refuse to pay any claims if you leave out or falsify important information. Review the application carefully before you sign it. Be certain that all information is properly recorded.

Plan A

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

⁵ A benefit period begins on the first day you receive services 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 A Pays	You Pay
Hospitalization⁵ Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but \$1,632	\$0	\$1,632 (Part A deductible)
61st through 90th day	All but \$408 a day	\$408 a day	\$0
91st day and after:			
– While using 60 Lifetime Reserve days	All but \$816 a day	\$816 a day	\$0
– Additional 365 days once Lifetime Reserve days are used	\$0	100% of Medicare-eligible expenses	\$0 ⁶
Beyond the additional 365 days	\$0	\$0	All costs
Services	Medicare Pays	Plan A Pays	You Pay
Skilled Nursing Facility Care⁵ 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 through 100th day	All but \$204 a day	\$0	Up to \$204 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 outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

⁶ 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 A

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

⁷ Once you have been billed \$240 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

Services	Medicare Pays	Plan A Pays	You Pay
Medical Expenses — In or Out of the Hospital and Outpatient Hospital Treatment , such as physicians' services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$240 of Medicare-approved amounts ⁷	\$0	\$0	\$240 (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 \$240 of Medicare-approved amounts ⁷	\$0	\$0	\$240 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services — Tests for Diagnostic Services	100%	\$0	\$0
MEDICARE (PARTS A & B)			
Services	Medicare Pays	Plan A Pays	You Pay
Home Health Care Medicare-approved Services			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment			
– First \$240 of Medicare-approved amounts ⁷	\$0	\$0	\$240 (Part B deductible)
– Remainder of Medicare-approved amounts	80%	20%	\$0

Plan F

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

⁵ A benefit period begins on the first day you receive services 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 F Pays	You Pay
Hospitalization⁵ Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but \$1,632	\$1,632 (Part A deductible)	\$0
61st through 90th day	All but \$408 a day	\$408 a day	\$0
91st day and after:			
– While using 60 Lifetime Reserve days	All but \$816 a day	\$816 a day	\$0
– Additional 365 days once Lifetime Reserve days are used	\$0	100% of Medicare-eligible expenses	\$0 ⁶
Beyond the additional 365 days	\$0	\$0	All costs
Services	Medicare Pays	Plan F Pays	You Pay
Skilled Nursing Facility Care⁵ 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 through 100th day	All but \$204 a day	Up to \$204 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

⁶ 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.