

Medicare Supplement Options - 2024

	What Medicare Parts A and B Leave For You To Pay	Plan G Covers	Plan N Covers	Plan hdG Covers
Medicare Part A Hospital Care	\$1,632 first-day deductible, per occurrence	✓	✓	✓
	Charges for the first three pints of blood	✓	✓	✓
	\$408 per day for 61 st thru 90 th day in the hospital	✓	✓	✓
	\$816 per day for 91 st thru 150 th day in the hospital	✓	✓	✓
	100% of bills after day 150 in the hospital for additional 365 days	✓	✓	✓
Skilled Nursing Facility Care	\$204 per day for 21 st thru 100 th day of skilled nursing facility stay	✓	✓	✓
Medicare Part B Physician Services & Supplies	Generally, 20% of Medicare-eligible charges for physician services and supplies	✓	✓	✓
	Charges for the first three pints of blood	✓	✓	✓
Emergency Care In A Foreign Country	80% of bills after \$250.00 calendar year deductible, up to \$50,000 lifetime maximum	✓	✓	✓
Maximum Out of Pocket Cost Exposure (After monthly premiums)				
Annual Deducible (You Pay)		\$240	\$240	\$2,800
CoPayments - Up to \$20 for Office visit, and \$50 for ER visit (if not admitted)		✓	You Pay	✓
Excess Charges - Physician charges in excess of Medicare-approved amounts (Doctors who participate in medicare are allowed to charge an extra 15%)		✓	You Pay	✓
Network of Hospitals and Doctors				
With any Medicare Supplement plan, you can use any hospital and any doctor that accepts Medicare payments anywhere in the United States. (No referrals, no limitations, no prior approvals)				

Notes:

- "Medigap" and "Medicare Supplement" mean the same thing.
- "✓" indicates that the Medicare Supplement plan covers this factor.
- You cannot have a Medicare Supplement plan and a Medicare Advantage plan at the same time.
- "Plan hdG" (High Deductible Plan G) and "Plan G" are the same except for the annual deductible.
- Medicare coinsurance and deductibles change every year.
- When you have a Medicare Supplement plan, you will also need Medicare Part D (a Prescription Drug Plan - PDP). Illinois has PDP plans starting with a zero monthly premium.