

Medicare Supplement Options – 2025

	What Medicare Parts A and B Leave For You To Pay	Plan G Covers	Plan N Covers	Plan hG Covers
Medicare Part A Hospital Care	\$1,676 first-day deductible, per occurrence	✓	✓	✓
	Charges for the first three pints of blood	✓	✓	✓
	\$419 per day for 61 st thru 90 th day in the hospital	✓	✓	✓
	\$838 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	\$209.50 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)		\$257	\$257	\$2,870
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.				

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 hG" (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.