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	\checkmark	\checkmark	\checkmark	
	Charges for the first three pints of blood	\checkmark	\checkmark	\checkmark	
	\$408 per day for 61 st thru 90 th day in the hospital	\checkmark	\checkmark	\checkmark	
	\$816 per day for 91 st thru 150 th day in the hospital	\checkmark	\checkmark	\checkmark	
	100% of bills after day 150 in the hospital for additional 365 days	\checkmark	\checkmark	\checkmark	
Skilled Nursing Facility Care	\$204 per day for 21 st thru 100 th day of skilled nursing facility stay	\checkmark	\checkmark	\checkmark	
Medicare Part B Physician Services & Supplies	Generally, 20% of Medicare-eligible charges for physician services and supplies	\checkmark	\checkmark	\checkmark	
	Charges for the first three pints of blood	\checkmark	\checkmark	\checkmark	
Emergency Care In A Foreign Country	80% of bills after \$250.00 calendar year deductible, up to \$50,000 lifetime maximum	\checkmark	\checkmark	\checkmark	

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)	\checkmark	You Pay	\checkmark
Excess Charges - Physician charges in excess of Medicare-approved amounts (Doctors who participate in medicare are allowed to charge an extra 15%)	\checkmark	You Pay	\checkmark

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.
- " \checkmark " 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 deducible.
- 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.