

# Medigap Plan Benefits

If your Medicare Part A effective date is before 1/1/2020, you can also purchase Plan C or F

| 2022  | Plan A | Plan B | Plan D | Plan G* | Plan K** | Plan L** | Plan M | Plan N   | Plan C | Plan F* |
|---|--------|--------|--------|---------|----------|----------|--------|--|--------|---------|
| <b>MEDICARE PART A COSTS</b>  |        | ★      | ★      | ★       | 50%      | 75%      | 50%    | ★  | ★      | ★       |
| <b>Hospital Deductible:</b><br>Covers \$1,556 in each benefit period.   |        | ★      | ★      | ★       | 50%      | 75%      | 50%    | ★  | ★      | ★       |
| <b>Hospital Copayment:</b><br>Copay for days 61-90 (\$389) and days 91-150 (\$778) in hospital; also provides payment in full for 365 additional lifetime days.   | ★      | ★      | ★      | ★       | ★        | ★        | ★      | ★  | ★      | ★       |
| <b>Skilled Nursing Facility Copay:</b><br>Covers \$194.50 a day for days 21-100 each benefit period.  |        |        | ★      | ★       | 50%      | 75%      | ★      | ★  | ★      | ★       |
| <b>Hospice Care:</b><br>Coinsurance for respite care and other Part A-covered services.   | ★      | ★      | ★      | ★       | 50%      | 75%      | ★      | ★  | ★      | ★       |
| <b>MEDICARE PART B COSTS</b>  |        |        |        |         |          |          |        |  |        |         |
| <b>Part B Annual Deductible:</b><br>Covers \$233 deductible in 2022   |        |        |        |         |          |          |        |  | ★      | ★       |
| <b>Part B Coinsurance:</b><br>Covers 20% coinsurance for Part B services, such as doctors services, laboratory and x-rays, durable medical equipment. Also covers coinsurance for hospital outpatient services. | ★      | ★      | ★      | ★       | 50%      | 75%      | ★      | Except up to \$20 for office visits and up to \$50 for ER visits (not charged if admitted to hospital) | ★      | ★       |
| <b>Part B Excess/Limiting Charges:</b><br>Part B excess charges of 15% more than Medicare's approved charge when provider does not take assignment.   |        |        |        | ★       |          |          |        |  |        | ★       |
| <b>OTHER</b>  | ★      | ★      | ★      | ★       | 50%      | 75%      | ★      | ★  | ★      | ★       |
| First three pints of <b>blood.</b>  | ★      | ★      | ★      | ★       | 50%      | 75%      | ★      | ★  | ★      | ★       |
| <b>Foreign Travel Emergency:</b><br>Covers 80% of emergency care costs when outside the U.S., after annual \$250 deductible, up to maximum lifetime benefit of \$50,000.  |        |        | ★      | ★       |          |          | ★      | ★  | ★      | ★       |

\*Plan F & Plan G may also offer a high-deductible option where you pay a \$2,490 deductible in 2022 before Medigap coverage starts.

\*\*Plans K and L pay 100% of the Part A and Part B copays after you spend a certain amount out-of-pocket. The 2022 out-of-pocket maximum is \$6,620 for Plan K and \$3,310 for Plan L.

**NOTE:** For people in NJ under age 65 on Medicare due to disability with Part A effective 1/1/2020 or later, only Medigap Plan D is available.

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