## Medigap Plan Benefits

<table>
<thead>
<tr>
<th>2022</th>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan D</th>
<th>Plan G*</th>
<th>Plan K*</th>
<th>Plan L*</th>
<th>Plan M</th>
<th>Plan N</th>
<th>Plan C</th>
<th>Plan F*</th>
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<tbody>
<tr>
<td><strong>MEDICARE PART A COSTS</strong></td>
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<td>50%</td>
<td>75%</td>
<td>50%</td>
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<td>Hospital Deductible:</td>
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<td>Covers $1,556 in each benefit period.</td>
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<td>Hospital Copayment:</td>
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<td>Copay for days 61-90 ($389) and days 91-150 ($778) in hospital; also provides payment in full for 365 additional lifetime days.</td>
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<td>Skilled Nursing Facility Copay:</td>
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<td>Covers $194.50 a day for days 21-100 each benefit period.</td>
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<td>Hospice Care:</td>
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<tr>
<td>Coinsurance for respite care and other Part A-covered services.</td>
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<td><strong>MEDICARE PART B COSTS</strong></td>
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<td>Part B Annual Deductible:</td>
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<td>Covers $233 deductible in 2022</td>
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<td>Part B Coinsurance:</td>
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<td>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.</td>
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<td>Part B Excess/Limiting Charges:</td>
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<td>Part B excess charges of 15% more than Medicare's approved charge when provider does not take assignment.</td>
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<td><strong>OTHER</strong></td>
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<td>First three pints of blood.</td>
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<td>Foreign Travel Emergency:</td>
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<td>Covers 80% of emergency care costs when outside the U.S., after annual $250 deductible, up to maximum lifetime benefit of $50,000.</td>
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</table>

*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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State of New Jersey, Department of Human Services, Division of Aging Services, State Health Insurance Assistance Program

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