

Medigap Benefits	Medigap Plans										
	A	B	C	D	F*	G*	K	L	M	N	
Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Part B coinsurance or copayment	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes***	
Blood (first 3 pints)	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes	
Part A hospice care coinsurance or copayment	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes	
Skilled nursing facility care coinsurance	No	No	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes	
Part A deductible	No	Yes	Yes	Yes	Yes	Yes	50%	75%	50%	Yes	
Part B deductible	No	No	Yes	No	Yes	No	No	No	No	No	
Part B excess charge	No	No	No	No	Yes	Yes	No	No	No	No	
Foreign travel exchange (up to plan limits)	No	No	80%	80%	80%	80%	No	No	80%	80%	
Out-of-pocket limit**	N/A	N/A	N/A	N/A	N/A	N/A	\$5,880 in 2020 (\$6,220 in 2021)	\$2,940 in 2020 (\$3,110 in 2021)	N/A	N/A	

* Plans F and G also offer a high-deductible plan in some states. With this option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,340 in 2020 (\$2,370 in 2021) before your policy pays anything. (Plans C and F aren't available to people who were newly eligible for Medicare on or after January 1, 2020.)

** For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible, the Medigap plan pays 100% of covered services for the rest of the calendar year.

*** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in inpatient admission.