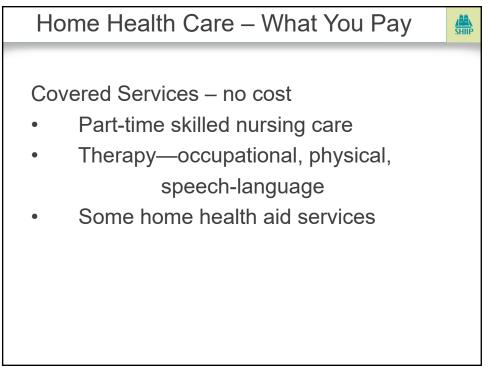
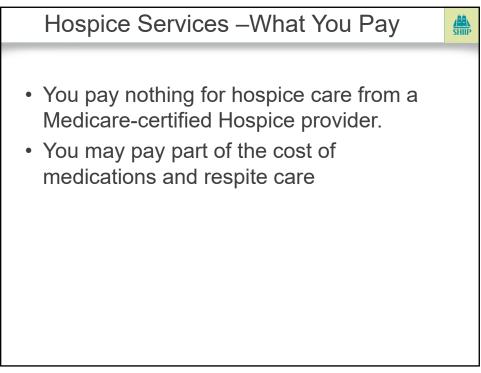
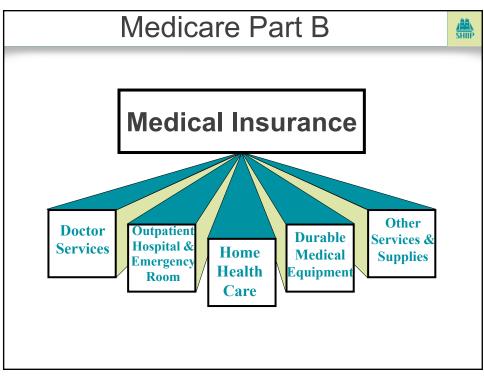
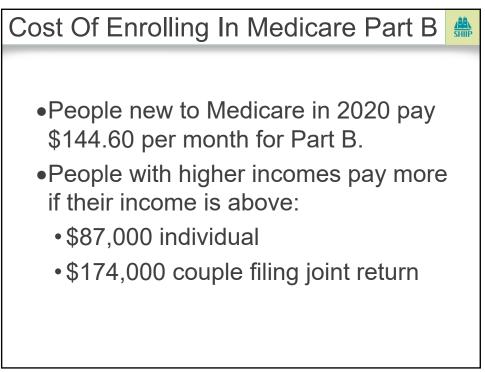


<ul> <li>Skilled Nursing Facility Care - What You Pay</li> <li>Requirements: <ul> <li>3-day inpatient hospital stay</li> <li>Need daily skilled care</li> <li>Use a Medicare-certified skilled nursing facility (SNF)</li> </ul> </li> </ul>								
	Days 1-20	Days 21-100						
I	Medicare pays 100%	Daily Coinsurance \$170.50	You pay all costs					

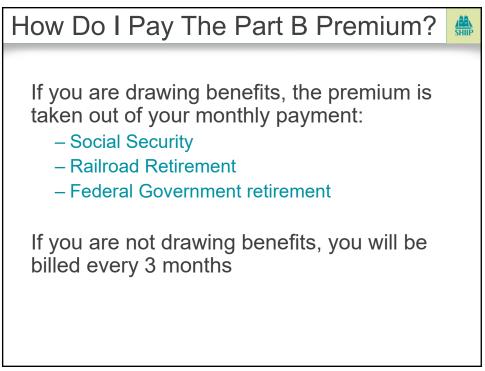


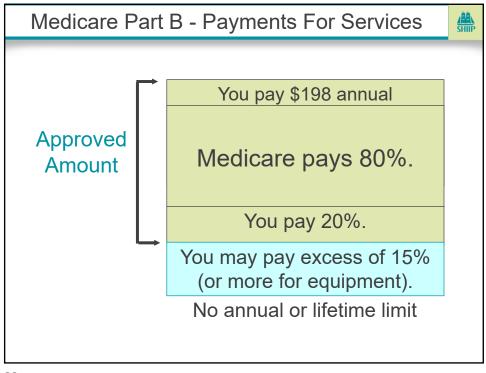


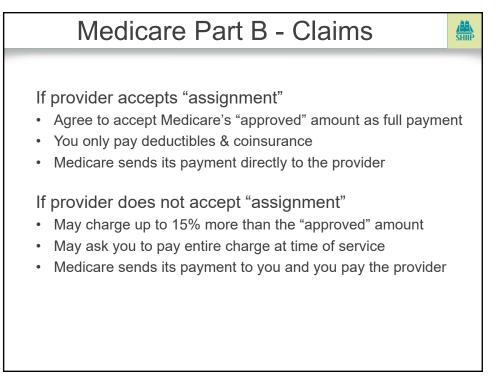


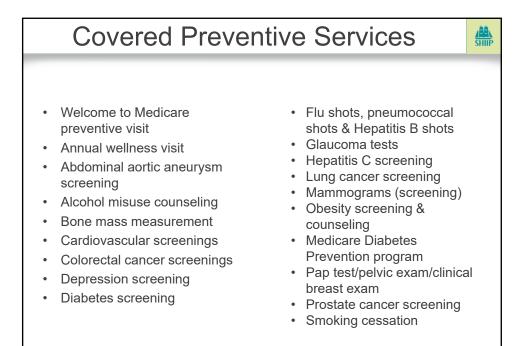


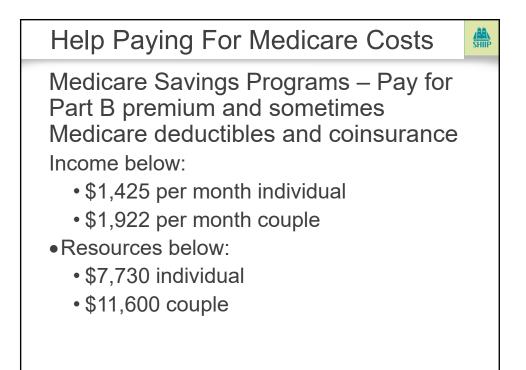


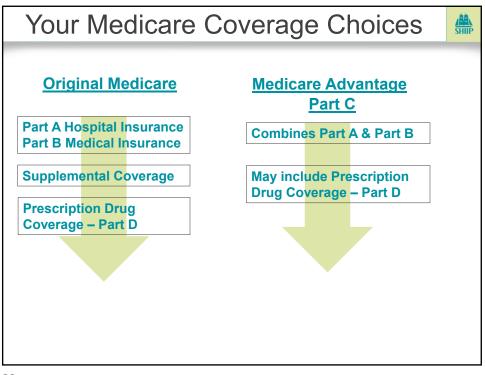






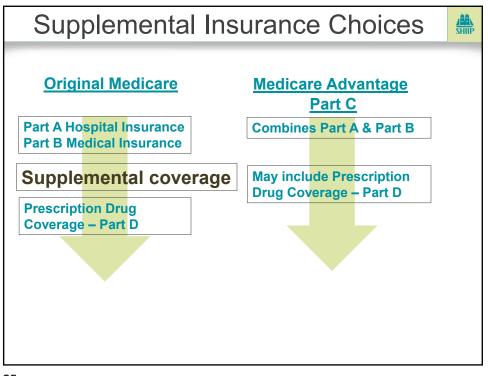














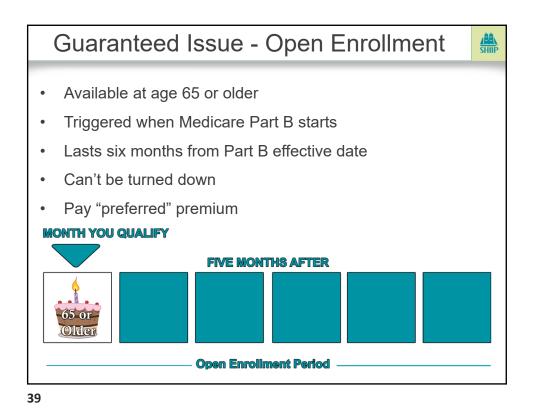


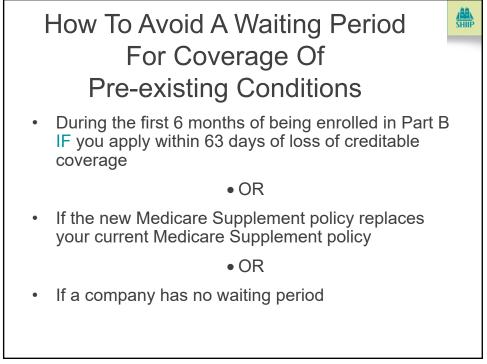
Ten Standard Medicare Supplement Plans								Medicare Eligible Before 2020		
<b>Basic Benefits</b>	Plan A	Plan B	Plan D	Plan G*	Plan K	Plan L	Plan M	Plan N	Plan C	Plan F*
Part A Hospital										
Day 61-90 Coinsurance	х	X	x	Х	х	х	Х	Х	Х	x
Day 91-150 Coinsurance	x	x	x	х	x	x	х	x	х	x
365 more days – 100%	Х	X	X	Х	X	X	Х	Х	Х	X
Part A Hospice coinsurance	Х	X	X	Х	50%	75%	Х	Х	Х	X
Part B Coinsurance or Copay	Х	X	X	Х	50%**	75%**	Х	X****	Х	X
Parts A & B Blood	Х	X	X	Х	50%	75%	Х	Х	Х	X
Additional Benefits	A	B	D	G	K	L	М	N	С	F
Skilled Nursing Facility Coinsurance Day 21-100			x	x	50%	75%	х	x	х	x
Part A Deductible		X	X	Х	50%	75%	50%	Х	Х	Х
Part B Deductible									Х	X
Part B Excess				Х						X
Foreign Travel Emergency			X	X			Х	Х	Х	X
Out-of-pocket annual limit					\$5,880 ***	\$2,940 ***				

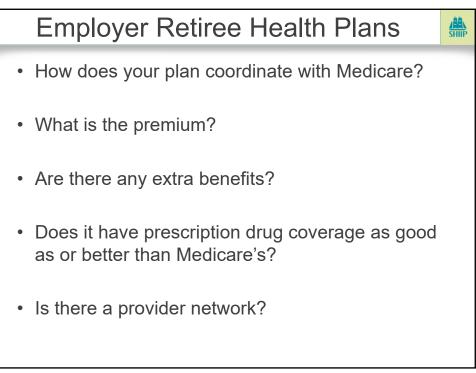
\*\* Plans K and L pay 100% of the Part B consurance for preventive services.
\*\*\* Plans K and L pay 100% of your cost for Part A and B after the annual out-of-pocket limit is reached.
\*\*\*\*Exceptions: You pay up to \$20 for an office visit and up to \$50 for an emergency room visit before the plan pays. The emergency room co-pay will be waived if you are admitted to the hospital.

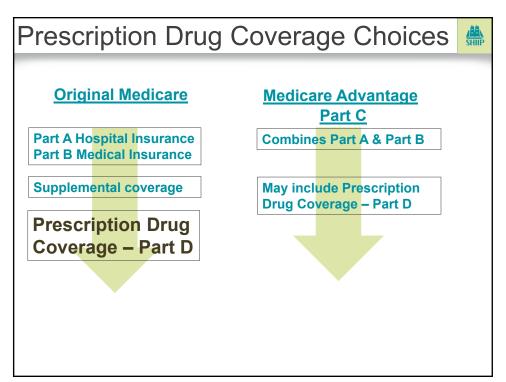


How Much Does A Medicare Supplement Cost?										
Company	A	F	F(HD) \$2240	G	Notes	Comments				
Company 1 Smoker rates differ; HH discount	\$952	\$1686		\$1315	NA S \$0	PreX: 3 mos. GI: None				
<b>Company 2</b> Smoker rates differ; Rates for females are lower	\$1951	\$2910		\$2290	AA Z \$25	PreX: 3 mos. GI: None				
Company 3	\$1434	\$1897	\$596	\$1432	IA Z \$0	PreX: None GI: None				
Company 4	\$1894	\$1705	\$900	\$1494	AA S \$0	PreX: None GI: A				
Company 5 Innovative benefits	\$1714	\$2957	\$546	\$2782	C AA Z \$0	PreX: None GI: None				

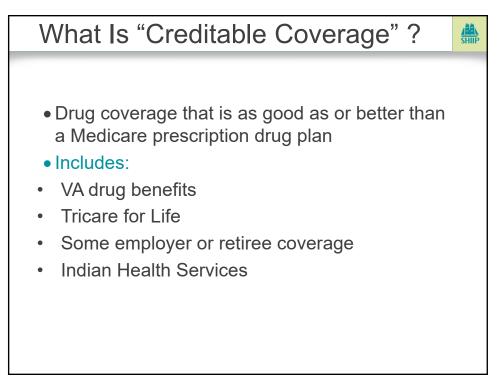


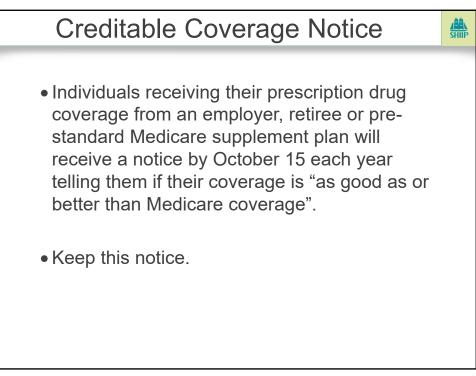


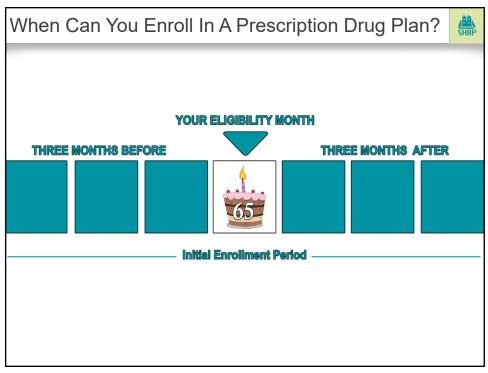


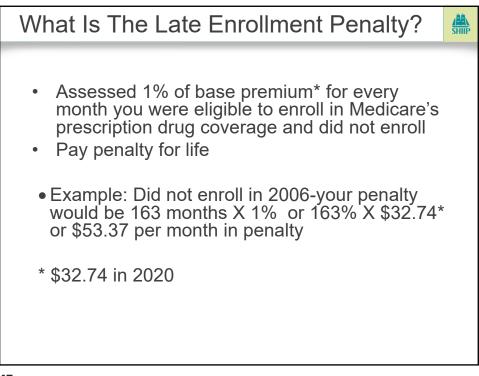




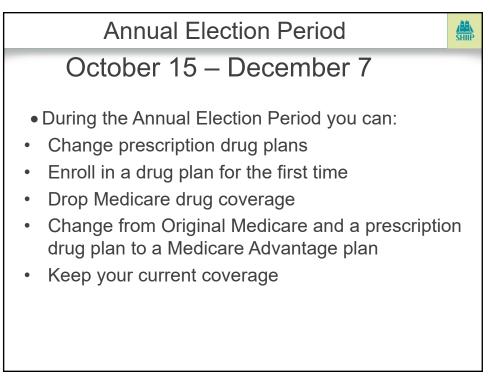


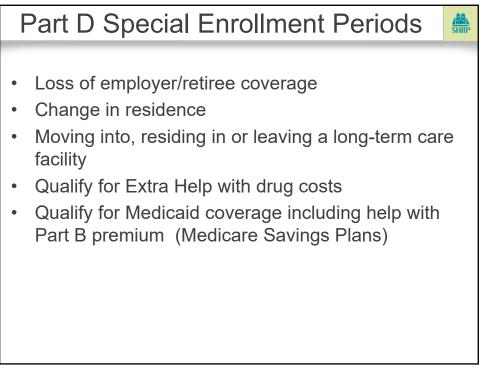


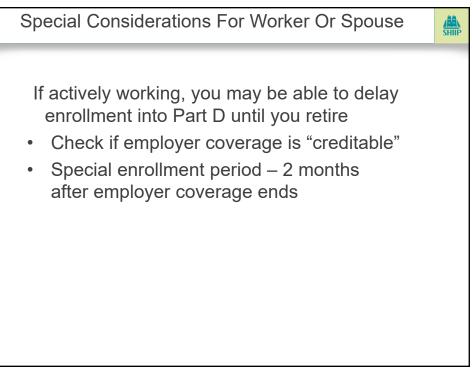


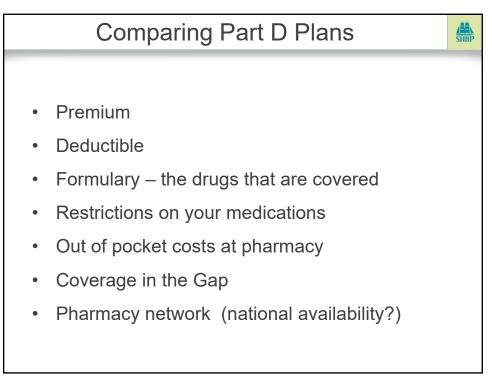


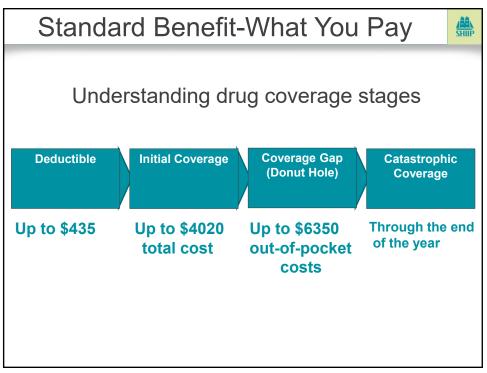


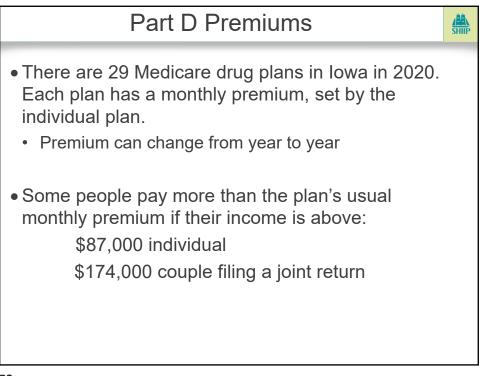




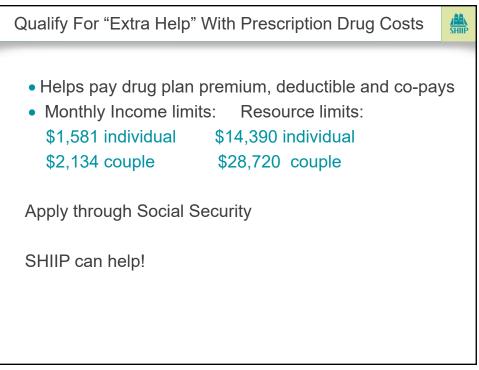




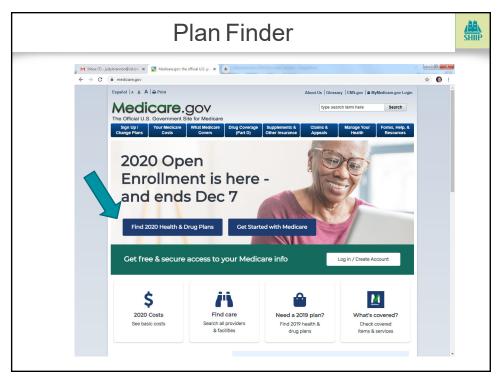


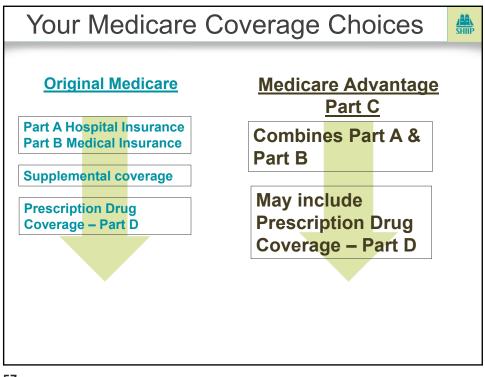




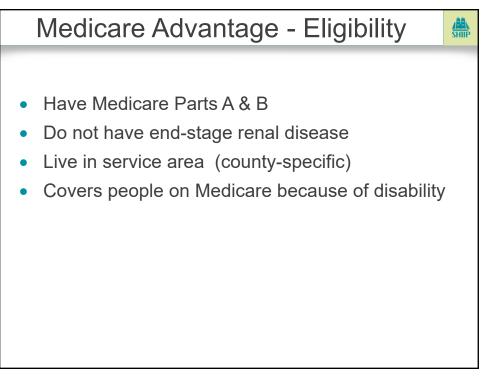


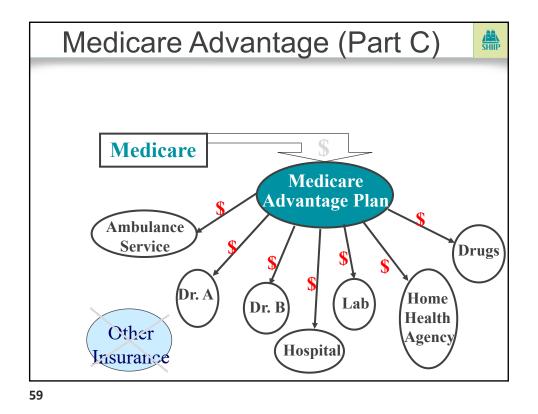












Medicare Advantage - A Private Solution Medicare contracts with a private company on an • annual basis. Contracts require that plans provide • Medicare Part A & B services. The plan handles claims. • You receive services and make payments based • on the private plan's rules. The plan may offer extra coverages – dental, • vision, health club membership

