



Counselor Job Aid

Standard Medigap Plans – 2024

Use these charts to advise clients who either have a Medigap policy or are considering the purchase of one. Standard Medigap plans are designated by a letter of the alphabet (i.e. Medigap Plan C). Standard plan benefit structures changed as a result of federal law on July 1, 2010. A chart for Medigap plans sold before this date can be found on the back of this job aid. Plans C & F are only available to those who were first eligible for Medicare prior to 2020. For more detailed info, see the CMS booklet **Choosing a Medigap Policy**.

For Plans Sold since June 1, 2010

Plans Available to All Applicants

First eligible for Medicare before 2020 only

| Standard Benefits | A | B | D | G* | K | L | M | N | C | F* |
|---|---|---|-----|-----|---------|---------|-----|-----|-----|-----|
| Part A co-insurance and hospital costs up to an additional 365 days after Medicare benefits end | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Part A hospice coinsurance or copayment | ✓ | ✓ | ✓ | ✓ | 50% | 75% | ✓ | ✓ | ✓ | ✓ |
| Part B co-insurance or copayment | ✓ | ✓ | ✓ | ✓ | 50% | 75% | ✓ | ✓** | ✓ | ✓ |
| Blood (first three pints) | ✓ | ✓ | ✓ | ✓ | 50% | 75% | ✓ | ✓ | ✓ | ✓ |
| Additional Benefits | A | B | D | G | K | L | M | N | C | F* |
| Part A hospital deductible | | ✓ | ✓ | ✓ | 50% | 75% | 50% | ✓ | ✓ | ✓ |
| Part B medical deductible | | | | | | | | | ✓ | ✓ |
| Part B medical excess charges (15% of allowed amount) | | | | ✓ | | | | | | ✓ |
| Skilled nursing coinsurance | | | ✓ | ✓ | 50% | 75% | ✓ | ✓ | ✓ | ✓ |
| Foreign travel emergency (up to plan limits)*** | | | 80% | 80% | | | 80% | 80% | 80% | 80% |
| Yearly out-of-pocket limit (after Part B deductible) | | | | | \$7,060 | \$3,530 | | | | |

* Plan G and Plan F also offer a high deductible option, which pays benefits after beneficiary has met a deductible of \$2,800 in 2024.

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

*** Plans with Foreign travel will pay 80% after an annual \$250 deductible within the first 60 days of trip. This benefit has a lifetime limit of \$50,000.

For Plans Sold between July 31, 1992 and May 31, 2010

| Standard Benefits | A | B | C | D | E | F* | G* | H | I | J* | K | L |
|--|----------|----------|----------|----------|----------|-----------|-----------|----------|----------|-----------|----------|----------|
| Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits end | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Part B coinsurance or co-payment | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% |
| Part B preventive care co-insurance (after Part B deductible) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Blood (first three pints) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% |
| Additional Benefits | A | B | C | D | E | F* | G | H | I | J* | K | L |
| Part A hospital deductible | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% |
| Part B medical deductible | | | ✓ | | | ✓ | | | | ✓ | | |
| Part B medical excess charges (15% of allowed amount) | | | | | | ✓ | ✓ | | ✓ | ✓ | | |
| Skilled nursing co-insurance | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | 50% | 75% |
| Foreign travel emergency (up to plan limits) | | | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | | |
| Part A hospice co-insurance or co-payments | | | | | | | | | | | 50% | 75% |
| Preventive care (up to \$120 a year for non-covered expenses) | | | | | ✓ | | | | | ✓ | | |
| At home recovery benefit (up to \$40 per visit for custodial care up to \$1,600 per year max) | | | | ✓ | | | ✓ | | ✓ | ✓ | | |
| Yearly out-of-pocket limit (after Part A & Part B deductible) | | | | | | | | | | | \$7,060 | \$3,530 |

* Plans F, G and J also offer a high deductible option, which pays benefits after beneficiary has met a deductible of \$2,800 in 2024.