



## Counselor Job Aid

### Standard Medigap Plans – 2025

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)					\$7,220	\$3,610				

\* Plan G and Plan F also offer a high deductible option, which pays benefits after beneficiary has met a deductible of \$2,870 in 2025.

\*\* 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**

<b>Standard Benefits</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F*</b>	<b>G*</b>	<b>H</b>	<b>I</b>	<b>J*</b>	<b>K</b>	<b>L</b>
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%
<b>Additional Benefits</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F*</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J*</b>	<b>K</b>	<b>L</b>
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)											\$7,220	\$3,610

\* Plans F, G and J also offer a high deductible option, which pays benefits after beneficiary has met a deductible of \$2,870 in 2025.