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MEDICARE SUPPLEMENT INSURANCE (MEDIGAP) PLANS 2025

Benefits	A	B	C	D	F	HDF	G	HOG	K	L	M	N
Medicare Part A Coinsurance & hospital cost (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance & copayment	✓	✓	✓	✓	✓	✓	✓	✓	50% 75%	75%	✓	✓
Blood (First 3 pints)	✓	✓	✓	✓	✓	✓	✓	✓	50% 75%	75%	✓	✓
Part A hospice care (First 3 pints)	✓	✓	✓	✓	✓	✓	✓	✓	50% 75%	75%	✓	✓
Skilled nursing facility care (First 3 pints)			✓	✓	✓	✓	✓	✓	50% 75%	75%	✓	✓
Part A Deductible: \$1,676		✓	✓	✓	✓	✓	✓	✓	50% 75%	75%	50%	✓
Part B Deductible: \$257			✓		✓	✓						
Part B Excess Charges					✓	✓	✓	✓				
Foreign Travel Emergency (Up to plan limits)				80%	80%	80%	80%	80%			80%	80%

Out-of-pocket limit
\$7,220 \$3,610

- HDF and HOG are deductible versions of the F and G, respectively. If you choose one of the options, this means that you must pay for Medicare-covered costs up to the deductible amount of \$2,870 (2025) before your Medigap plan pays anything.
- 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.
- Plan F, High Deductible Plan F (HDF) & Plan C are ONLY available to those who were considered Medicare-eligible prior to 2020.

2003 Medicare Explained

Brendan G. Carr



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