

# Overview of Medigap Plans A through J

Medigap policies (including Medicare SELECT) can only be sold as standardized plans. This chart gives you a quick look at Medigap Plans A through J and their benefits. Medigap Plans A through J must cover the basic benefits listed on page 18. Read down to find out what benefits are in each plan. This chart doesn't apply if you live in Massachusetts, Minnesota, or Wisconsin (see pages 80–82). If you need more information, call your State Insurance Department or State Health Insurance Assistance Program (see pages 85–86).

A	B	C	D	E	F*	G	H	I	J*
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits						
Medicare Part A Deductible	Medicare Part B Deductible	Medicare Part B Excess Charges (80%)	Medicare Part B Excess Charges (100%)	Medicare Part B Excess Charges (100%)	Medicare Part B Excess Charges (100%)				
Medicare Part B Deductible	Foreign Travel	Foreign Travel	Foreign Travel	Foreign Travel	Foreign Travel				
					Emergency	Emergency	Emergency	Emergency	Emergency
					At-Home Recovery	At-Home Recovery	At-Home Recovery	At-Home Recovery	At-Home Recovery
					Preventive Care	Preventive Care	Preventive Care	Preventive Care	Preventive Care

## Important Notes

- For details about the Medigap policy extra benefits listed in the chart (Skilled Nursing Facility Coinsurance, Medicare Part A and Part B Deductible, Medicare Part B Excess Charges, Foreign Travel Emergency, At-Home Recovery, and Preventive Care), see pages 46–47.
  - As of January 1, 2006, you can't buy Medigap policies covering prescription drugs. If you bought a policy with prescription drug coverage before January 1, 2006, you must decide if you want to keep this coverage. For more information about prescription drug coverage, see pages 38–40.
- \* Medigap Plans F and J also have a high-deductible option, see page 24.  
\*\* Medigap policies cover some preventive care that isn't covered by Medicare, see page 47.