

# Medicare Supplement Plan Comparison

Payments for Medicare Approved Expenses	2015 Medicare Payments	Plan A		Plan F		Plan N	
Service	What Medicare Pays	What Plan Pays	What You Pay	What Plan Pays	What You Pay	What Plan Pays	What You Pay
<b>Medicare Part A Hospital Coinsurance/Deductible</b>							
Days 1 - 60	All but \$1,260	\$0	\$1,260	\$1,260	\$0	\$1,260	\$0
Days 61 - 90	All but \$315/Day	\$315/Day	\$0	\$315/Day	\$0	\$315/Day	\$0
Days 91 - 150	All but \$630/Day	\$630/Day	\$0	\$630/Day	\$0	\$630/Day	\$0
Additional 365 Days	\$0	100%	\$0	100%	\$0	100%	\$0
After the Additional 365 Days	\$0	\$0	All Costs	\$0	All Costs	\$0	All Costs
<b>Medicare Part A Skilled Nursing Facility</b>							
Days 1 - 20	100%	\$0	\$0	\$0	\$0	\$0	\$0
Days 21 - 100	All but \$157.50/Day	\$0	\$157.50/Day	\$157.50/Day	\$0	\$157.50/Day	\$0
Days 100 +	\$0	\$0	All Costs	\$0	All Costs	\$0	All Costs
<b>Part A Hospice Care</b>							
Hospice Care	100%	\$0	\$0	\$0	\$0	\$0	\$0
Prescription Drugs	All but \$5/prescription	\$5/prescription	\$0	\$5/prescription	\$0	\$5/prescription	\$0
Inpatient Respite Care	95%	5%	\$0	5%	\$0	5%	\$0
<b>Medicare Part B Coinsurance and Copayment</b>							
Deductible	First \$147	\$0	First \$147	First \$147	\$0	\$0	First \$147
After Deductible Met	Generally 80%	Generally 20%	\$0	Generally 20%	\$0	Generally 20%	Up to \$20 copay for some doctor's visits and up to \$50 for ER visits
<b>Medicare Part B Excess Charges Above Medicare-Approved Amounts</b>							
Excess Charges	\$0	\$0	All Costs	100%	\$0	\$0	All Costs

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<b>Medicare Part B Clinical Lab Services</b>							
Tests for Diagnostic Services	100%	\$0	\$0	\$0	\$0	\$0	\$0
Blood							
First 3 Pints	\$0	100%	\$0	100%	\$0	100%	\$0
After 3 Pints	100%	\$0	\$0	\$0	\$0	\$0	\$0
<b>Foreign Travel Emergency</b>							
Deductible	\$0	\$0	All Costs	\$0	\$250	\$0	\$250
Emergency Services	\$0	\$0	All Costs	80%	20%	80%	20%
Lifetime Maximum	\$0	\$0	All Costs	\$50,000	All Costs above \$50,000	\$50,000	All Costs above \$50,000
<b>Medicare Preventive Care Part B Coinsurance</b>							
Routine Check-Ups and Screening Tests	80%	20%	\$0	20%	\$0	20%	\$0

Chart reflects 2015 coverage. 2016 plan information will be available in November. If you are currently enrolled in or add a Medicare Supplement plan for 2016, UnitedHealthcare will send notification of any 2016 changes once they are finalized.