

Changes to Medicare Supplement Plans June 1, 2010

Medicare Supplement (Medigap) Plan M & Medicare Supplement (Medigap) Plan N

Beginning June 1, 2010 Medicare Supplemental Insurance (Medigap) will include two new choices for consumers - Medicare Supplement Plan M and Medicare Supplement Plan N.

One of the major changes with the modernization of the plans is the elimination of several plans, Medigap plans E, H, I, and J will be eliminated as the "Preventive Care Benefit" and the "At-home-Recovery" benefit are removed and these plans become identical to other lettered Medicare Supplement plans. Medicare has deemed these two benefits unnecessary in the current Medicare structure. In addition to these changes, a hospice care benefit Co-insurance coverage will be added to all new Medicare Supplement Plans.

Existing Plan policyholders will not lose their current E, H, I, and J coverage with these new modernization of the plans. Effective June 1, 2010 - Plans E, H, I, and J will no longer be sold.

New Medigap Plan N versus Medigap Plan F

Medicare Supplement Plan N there will be a \$20 co-payment for doctor visits and a \$50 co-payment for emergency room visits. The co-pay will apply after the Part B \$155 deductible is paid. **The costs for Plan N is 35% less than Plan F.**

Medigap Plan F is the same coverage as Plan N except without the copayments and Part B \$155 deductible.

Save 5% discount when one or more member enrolls into a Medicare Supplement

	New Plan N Costs		Plan F Costs (Most popular)
65	\$107	65	\$160
66	\$112	66	\$160
67	\$117	67	\$168
68	\$121	68	\$168
69	\$126	69	\$185
70	\$131	70	\$185
71	\$135	71	\$212
72	\$140	72	\$212
73	\$144	73	\$244
74	\$149	74	\$244
75	\$154	75	\$268
76	\$192	76	\$268
77	\$192	77	\$292
78	\$192	78	\$292
79	\$192	79	\$312
80	\$192	80	\$312

Medicare Supplement Policy holders will be guaranteed issue under the California Birthday Rule “30-days”. Policyholders can change their plan on their birthday within 30 days for guaranteed issue.

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