



2020 Parts of Medicare

Part A - Usually no premium

Hospital	\$1408 deductible
Skilled Nursing	1-20 n/c 21-100 \$176/day
Home Health Care	no charge
Hospice	no charge for care (bed charge)

Part B – 2020 premium is **\$144.60** **\$198** annual deductible

Doctor	80% / 20%
Lab Work	80% / 20%
X-rays	80% / 20%
Other Services	80% / 20%

Part D – Private Carrier that is contracted with Medicare, premium varies by plan

Deductible	\$435
Initial coverage limit of \$4020	75% / 25% or tiers (\$1440)
Gap \$6350	5% / 70%/25% 75%/25% 5%
Catastrophic	or \$3.60 or \$8.95

Tier 1	Preferred Generic
Tier 2	Non-preferred Generic
Tier 3	Preferred Brand
Tier 4	Non-preferred Brand
Tier 5	Injectable (expensive)

Part C – Medicare Advantage

Private Carrier that is contracted with Medicare

Covers All Medicare Part A and Part B services and generally includes Rx coverage

Pays INSTEAD of Medicare

Is paid by Medicare per member per month

Questions?

Call us for a FREE 5 minute Medicare review 480-401-2547

email: charlie@SIBenefits.com

online at www.SIBenefits.com



Medigap Plans A-N

Medicare Supplement Insurance Plans	A	B	C	D	F*	G*	K	L	M	N**
Basic Benefits	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES
Part A Deductible		YES	YES	YES	YES	YES	50%	75%	YES	YES
Skilled Nursing			YES	YES	YES	YES	50%	75%	YES	YES
Part B Deductible			YES		YES					
Part B Coinsurance	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES*
Part B Excess Charges					YES	YES				
Foreign Travel Emergency			YES	YES	YES	YES			YES	YES

*Plan F and G also offer high-deductible plans. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,340 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 a \$50 copayment for emergency room visits that don't result in inpatient admission.

Notes:

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