

Medicare Supplement Plan F*

With Medicare Supplement Plan F, you get the most complete coverage available. Because the plan covers costs in excess of Medicare-approved amounts, you may have no out-of-pocket costs for hospital and doctor's office care with this plan.

Medicare Supplement Plan F covers:

Basic Medicare benefits including

- Hospitalization: pays Part A coinsurance plus coverage for 365 additional days after Medicare benefits end
- Medical Expenses: pays Part B coinsurance — generally 20% of Medicare-approved expenses — or copayments for hospital outpatient services
- Blood: pays for the first three pints of blood each year
- Hospice care: pays Part A coinsurance

In addition to the basic benefits, Plan F also provides coverage for:

- Skilled nursing facility care
- Medicare Part A deductible for hospitalization
- Medicare Part B deductible for medical and hospital outpatient expenses
- Medicare Part B excess charges (this is the difference between what a doctor or provider charges and the amount Medicare will pay up to Medicare's limiting amount)
- Travel-abroad medical emergency help

*Plan F also has a high-deductible option. If you choose the high-deductible option on Medicare Supplement Plan F, you have to pay a deductible of \${Amount} for {Year} before the plan pays anything. This amount can go up each year. High-deductible policies have lower premiums, but if you become sick, you'll have higher out-of-pocket costs. Depending on where you live, you may be eligible for Medicare Select Plan F.