

Medicare Supplement Plans A and B

Basic coverage at competitive prices

Plans A and B are designed to meet your basic needs in addition to [Medicare Parts A and B](#). If you have unexpected medical expenses or need extended hospital care, these plans may help you pay for your additional medical expenses

Plan A and B Benefits

Both Plan A and Plan B give you many of the same medical and hospitalization benefits with this distinction:

- If you choose Plan A, you will be responsible for paying both your Medicare Part A and Part B deductibles
- If you choose Plan B, you will be responsible for paying your Part B deductible only

Medicare Supplement Plan A

Medicare Supplement Plan A is ideal for people who want more coverage than Medicare Parts A and B, but don't anticipate using a lot of healthcare services. With this plan, you won't pay for extra coverage you might not use — but you could have some extra costs from time to time.

Medicare Supplement Plan A provides basic coverage for:

- **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 co-payments for hospital outpatient services
- **Blood:** pays for the first three pints of blood each year
- **Hospice care:** pays Part A coinsurance

Medicare Supplement Plan B

Plan B provides basic benefits for hospitalization and medical expenses. Besides the basic benefits, this plan adds a little bit more coverage for hospitalization. This plan might be a good fit if you want more coverage than Medicare Parts A and B, especially for hospital expenses.

Medicare Supplement Plan B provides basic coverage for:

- **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 B also provides coverage for:

- Medicare Part A deductible for hospitalization

Medicare Supplement insurance plans*

Benefits	A	B	C	F**	G	K	L	N
Medicare Part A coinsurance and coverage for hospital benefits	✓	✓	✓	✓	✓	✓	✓	\$20 copay for office visits; \$50 copay for ER
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	✓	50%	75%	✓
Blood (first three pints)	✓	✓	✓	✓	✓	50%	75%	✓
Hospice Care coinsurance or copayment	✓	✓	✓	✓	✓	50%	75%	✓
Skilled Nursing Facility Care coinsurance			✓	✓	✓	50%	75%	✓
Medicare Part A deductible		✓	✓	✓	✓	50%	75%	✓
Medicare Part B deductible			✓	✓				
Medicare Part B excess charges				100%	100%			

Benefits	A	B	C	F**	G	K	L	N
Foreign Travel Emergency (up to plan limits)			✓	✓	✓			✓

*Plans offered vary by state.

Coverage may be limited to Medicare-eligible expenses. Benefits vary by plan and the premium will vary with the amount of benefits selected. Depending on the plan chosen you may be responsible for deductibles and coinsurance before benefits are payable. These policies have exclusions and limitations; please call your agent/producer or Humana for complete details of coverage and costs.