

# Plan A | Medicare Supplement Insurance Plans

## Medicare Plan A (Part A) – Hospital Services | Per Benefit Period

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| SERVICES   | MEDICARE PAYS  | PLAN PAYS                          | YOU PAY                     |
|--|--|------------------------------------|-----------------------------|
| <b>HOSPITALIZATION*</b>  |  |                                    |                             |
| Semi-private room & board, general nursing and miscellaneous services and supplies.  |  |                                    |                             |
| Days 1-60  | All but \$1,408  | \$0                                | \$1,408 (Part A deductible) |
| Days 61-90   | All but \$352 per day  | \$352 per day                      | \$0                         |
| Days 91-150 (60 lifetime reserve days)   | All but \$704 per day  | \$704 per day                      | \$0                         |
| <i>Once lifetime reserve days are used:</i><br>Additional 365 days   | \$0  | 100% of Medicare eligible expenses | \$0**                       |
| Beyond the additional 365 days   | \$0  | \$0                                | All costs                   |
| <b>SKILLED NURSING FACILITY CARE*</b>  |  |                                    |                             |
| You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital. |  |                                    |                             |
| Days 1-20  | All approved amounts   | \$0                                | \$0                         |
| Days 21-100  | All but \$176 per day  | \$0                                | Up to \$176 per day         |
| Days 101 and beyond  | \$0  | \$0                                | All costs                   |
| <b>BLOOD</b>   |  |                                    |                             |
| First three pints  | \$0  | 3 pints                            | \$0                         |
| Additional Amounts   | 100%   | \$0                                | \$0                         |
| <b>HOSPICE CARE</b>  |  |                                    |                             |
| Must meet Medicare's requirements, including a doctor's certification of terminal illness.   | All but very limited coinsurance/copayment for outpatient drugs and inpatient respite care | Medicare copayment/coinsurance     | \$0                         |

\*\* **NOTICE:** When your Medicare Part A hospital benefits are exhausted, QualChoice stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**Medicare Plan A (Part B) – Medical Services | Per Calendar Year**

\*Once you have been billed \$198 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year. Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare* at [Medicare.gov](http://Medicare.gov).

| SERVICES  | MEDICARE PAYS | PLAN PAYS     | YOU PAY                     |
|---|---------------|---------------|-----------------------------|
| <b>MEDICAL EXPENSES</b> — IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. |               |               |                             |
| First \$198 of Medicare-Approved Amounts*   | \$0           | \$0           | \$198 (Part B deductible)   |
| Remainder of Medicare-Approved Amounts  | Generally 80% | Generally 20% | \$0                         |
| Part B Excess Charges<br>(Above Medicare-Approved Amounts)  | \$0           | \$0           | All costs                   |
| <b>BLOOD</b>  |               |               |                             |
| First three pints   | \$0           | All costs     | \$0                         |
| First \$198 of Medicare-Approved Amounts*   | \$0           | \$0           | \$0 after Part B deductible |
| Remainder of Medicare-Approved Amounts  | 80%           | 20%           | \$0                         |
| <b>CLINICAL LABORATORY SERVICES</b>   |               |               |                             |
| Tests for diagnostic services   | 100%          | \$0           | \$0                         |

**Parts A & B**

|   |      |     |                             |
|---|------|-----|-----------------------------|
| <b>HOME HEALTH CARE</b> — Medicare-Approved Services                    |      |     |                             |
| Medically necessary skilled care services and medical supplies          | 100% | \$0 | \$0                         |
| Durable Medical Equipment:<br>First \$198 of Medicare-Approved Amounts* | \$0  | \$0 | \$0 after Part B deductible |
| Remainder of Medicare-Approved Amounts                                  | 80%  | 20% | \$0                         |