

# What Medicare Supplement Covers



What Medicare Supplement covers should be clear, simple and easy to understand. And with Lumico Medigap Solutions, **Medicare Supplement** has never been clearer.

## What your Original Medicare covers:

### Medicare Part A - Hospital insurance

- Includes hospital inpatient and recovery care in skilled nursing facilities, hospice and home healthcare services.

### Medicare Part B - Medical insurance

- Covers some medically necessary services from doctors and other healthcare providers, plus preventive services.

## What Medicare Supplement covers:

Benefits	Plan A	Plan F	Plan G	Plan N	High Deductible Plan G <sup>1</sup>
Basic benefits <sup>2</sup> (including hospice)	✓	✓	✓	✓	✓
Part B coinsurance	✓	✓	✓	✓	✓
Part A deductible		✓	✓	✓	✓
Skilled nursing facility coinsurance		✓	✓	✓	✓
Foreign travel emergency		✓	✓	✓	✓
Part B excess charges		✓	✓		✓
Part B deductible		✓			

### A clear value

- Lower out of pocket costs
- Guaranteed renewable
- No provider restrictions<sup>3</sup>

<sup>1</sup>For High Deductible Plan G you must pay for Medicare-covered costs up to the deductible amount of \$2,800 before your Medigap plan pays anything.

<sup>2</sup>Basic benefits include Part A coinsurance, Part A hospice care coinsurance or copayment, Part B coinsurance or copayment, and first three pints of blood per year.

<sup>3</sup>Any provider who accepts Medicare patients accepts Medicare Supplement insurance.

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