

Medigap Plan Benefits

If your Medicare Part A effective date is before 1/1/2020, you can also purchase Plan C or F

2025	Plan A	Plan B	Plan D	Plan G*	Plan K**	Plan L**	Plan M	Plan N	Plan C	Plan F*
MEDICARE PART A COSTS										
Hospital Deductible: Covers \$1,676 in each benefit period.		★	★	★	50%	75%	50%	★	★	★
Hospital Copayment: Copay for days 61-90 (\$419) and days 91-150 (\$838) in hospital; also provides payment in full for 365 additional lifetime days.	★	★	★	★	★	★	★	★	★	★
Skilled Nursing Facility Copay: Covers \$209.50 a day for days 21-100 each benefit period.			★	★	50%	75%	★	★	★	★
Hospice Care: Coinsurance for respite care and other Part A-covered services.	★	★	★	★	50%	75%	★	★	★	★
MEDICARE PART B COSTS										
Part B Annual Deductible: Covers \$257 deductible in 2025									★	★
Part B Coinsurance: Covers 20% coinsurance for Part B services, such as doctors services, laboratory and x-rays, durable medical equipment. Also covers coinsurance for hospital outpatient services.	★	★	★	★	50%	75%	★	Except up to \$20 for office visits and up to \$50 for ER visits (not charged if admitted to hospital)	★	★
Part B Excess/Limiting Charges: Part B excess charges of 15% more than Medicare's approved charge when provider does not take assignment.				★						★
OTHER										
First three pints of blood.	★	★	★	★	50%	75%	★	★	★	★
Foreign Travel Emergency: Covers 80% of emergency care costs when outside the U.S., after annual \$250 deductible, up to maximum lifetime benefit of \$50,000.			★	★			★	★	★	★

*Plan F & Plan G may also offer a high-deductible option where you pay a \$2,870 deductible in 2025 before Medigap coverage starts.

**Plans K and L pay 100% of the Part A and Part B copays after you spend a certain amount out-of-pocket. The 2025 out-of-pocket maximum is \$7,220 for Plan K and \$3,610 for Plan L.

NOTE: For people in NJ under age 65 on Medicare due to disability with Part A effective 1/1/2020 or later, only Medigap Plan D is available.

State of New Jersey, Department of Human Services, Division of Aging Services, State Health Insurance Assistance Program

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