

# More About Medigap Coverage — Medicare Supplement Insurance Plans

A Medicare Supplement Plan, or Medigap policy, is health insurance sold by private companies to help you pay some of the health care costs that the Original Medicare Plan does not cover. It may help you lower your out-of-pocket costs and get more health insurance coverage. If you are in a Medicare Advantage Plan, you likely do not need a Medigap policy, because Medicare Advantage Plans generally cover many of the same benefits that a Medigap policy would cover. Medigap policies may not work with Medicare Advantage Plans. It's important to compare Medigap policies, because costs can vary.

There is no Medigap plan that is equivalent to a VEBA-sponsored plan. VEBA-sponsored plans offer richer drug benefits and are generally broader than most Medigap plans, which is why Medigap plans are less expensive. You can choose from 12 standardized Medigap plans (Plans A through L). Each insurance company decides which Medigap policies it wants to sell.

## Eligibility

You must be enrolled in Part A and Part B and pay the monthly Medicare Part B premium to buy a Medigap policy. You and your spouse must buy separate Medigap policies.

## Comparing Medigap Policies

	Medigap Plans A through J	Medigap Plans K and L
Premiums	<ul style="list-style-type: none"> <li>Higher premiums</li> </ul>	<ul style="list-style-type: none"> <li>Lower premiums</li> </ul>
Out-of-pocket costs	<ul style="list-style-type: none"> <li>Lower (or no) out-of-pocket costs</li> </ul>	<ul style="list-style-type: none"> <li>Higher out-of-pocket costs but subject to out-of-pocket annual limits</li> </ul>
Coverage	<ul style="list-style-type: none"> <li>\$238 per day for days 61-90 of a hospital stay</li> <li>\$476 per day for days 91-150 of a hospital stay</li> <li>Up to 365 more days for hospital stays during your lifetime after you use all Medicare hospital benefits</li> <li>All coinsurance and copayment amounts after you meet Part B \$124 yearly deductible</li> <li>Pays for first three pints of blood</li> </ul>	<ul style="list-style-type: none"> <li>\$238 per day for days 61-90 of a hospital stay</li> <li>\$476 per day for days 91-150 of a hospital stay</li> <li>Up to 365 more days for hospital stays during your lifetime after you use all Medicare hospital benefits</li> </ul> <p>Plan K</p> <ul style="list-style-type: none"> <li>Pays 50% Part B coinsurance after you meet the Part B \$124 yearly deductible</li> <li>Pays 100% coinsurance for Part B preventive services</li> <li>Pays 50% of first three pints of blood</li> <li>Pays 50% hospice cost-sharing for all Part A Medicare covered expenses and respite care</li> </ul> <p>Plan L</p> <ul style="list-style-type: none"> <li>Pays 75% Part B coinsurance after your meet Part B \$124 yearly deductible</li> <li>Pays 100% coinsurance for Part B preventive services</li> <li>Pays 75% of first three pints of blood</li> <li>Pays 75% hospice cost-sharing for all Part A Medicare covered expenses and respite care</li> </ul>
Extra Coverage	<p>May include:</p> <ul style="list-style-type: none"> <li>Skilled Nursing Facility</li> <li>Medicare Part A and B deductibles</li> <li>Part B Excess Charges</li> <li>Foreign Travel Emergency</li> <li>At-Home Recovery</li> <li>Preventive Care</li> </ul>	<p>May include:</p> <ul style="list-style-type: none"> <li>Skilled Nursing Facility Coinsurance</li> <li>Medicare Part A deductible</li> </ul>

## About VEBA

VEBA is a cooperative labor-management trust program that manages health care benefits for participating districts and associations by positively influencing the quality, affordability, and accessibility of care delivered by contracted health plans and their providers. Learn more about VEBA at [www.vebaonline.com](http://www.vebaonline.com) or call 619-278-0021.

This summary is merely a brief description of the major benefits of the plan(s) and is not intended to alter or expand benefits rights or liabilities as set forth in the official plan documents and contracts. Additionally, the plan options available to you are based on the plans bargained by your district or association.