



Medicare (Part A) Hospital Services — Per Benefit Period*

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
Hospitalization*			
Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days	All but \$1132	\$1132 (Part A deductible)	\$0
61st through 90th day	All but \$283 a day	\$283 a day	\$0
91st day and after:			
• While using 60 lifetime reserve days	All but \$566 a day	\$566 a day	\$0
• Once lifetime reserve days are used:			
– Additional 365 days**	\$0	100% of Medicare eligible expenses	\$0
– Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care*			
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			
First 20 days	All approved amounts	\$0	\$0
21st through 100th day	All but \$141.50 a day	Up to \$141.50 a day	\$0
101st day and after	\$0	\$0	All costs
Blood			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
Hospice Care			
Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

* A benefit period begins on the day you go into a hospital or skilled nursing facility (SNF) and ends when you have not received any inpatient hospital care (or skilled care in an SNF) for 60 days in a row. If you go into a hospital or SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods.

**Notice: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days. During this time the hospital is prohibited from billing you for the balance on any difference between its billed charges and the amount Medicare would have paid.

Plan F — Medicare (Part B) Medical Services — Per Calendar Year*

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
Medical Expenses			
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 \$162 of Medicare-approved amounts*	\$0	\$162 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B excess charges (above Medicare-approved amounts)	\$0	100%	\$0
Blood			
First 3 pints	\$0	All costs	\$0
Next \$162 of Medicare-approved amounts*	\$0	\$162 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services			
Tests for diagnostic services	100%	\$0	\$0

Medicare (Parts A and B)

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
Home Health Care			
Medicare-approved services			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable Medical Equipment			
• First \$162 of Medicare-approved amounts*	\$0	\$162 (Part B deductible)	\$0
• Remainder of Medicare-approved amounts	80%	20%	\$0

Other Benefits — Not Covered by Medicare

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
Foreign Travel — Not Covered by Medicare			
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA:			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

* Once you have been billed \$162 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.