

Understanding Medicare Benefits For 2010



As you probably know, Medicare is run by the Federal Government and is the primary health insurance company for seniors. It is similar to a major medical plan in that it pays for most health care problems after you first pay a deductible (\$1,068 Part A hospital). This deductible can be paid as many as 4 times in one year, and (\$135 Part B doctor) paid only once per year. If you only have Medicare, your out of pocket cost would be the amount listed above + 20% of approved charges.

Many people decide to purchase a supplemental insurance plan to pay the deductible and co-payments that Medicare doesn't. When choosing a coverage plan, you have up to 12 choices that offer varying levels of cost to you. The most popular plans people choose are **Plan C** and **Plan F**.

There Are 26 Insurance Companies That Sell Medigap Supplements in Maryland

Aetna American Progressive Bankers Fidelity Bankers Life
Care First Conseco Continental General Family Life Gerber
Genworth Globe Life Golden Rule Guarantee Trust Life Humana
Lincoln Heritage Mutual of Omaha PacifiCare Pennsylvania Life
Shenandoah Life Standard Life State Farm Sterling Investors
United American United Healthcare (AARP) United Teachers
United World Life USAA Life

No matter which plan you choose or what company you pick, the coverage is exactly the same with each company, and the same amount of money is paid out. Only the monthly premium is different from company to company!

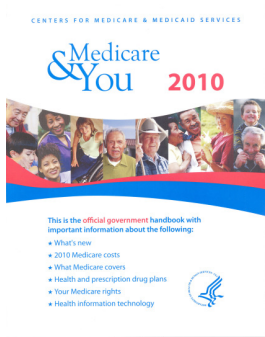
Why?

Mainly because of the overhead expenses of the company and the amount of claims they paid out last year.

(to see lowest price for Plans C & F go to page 4)

Medicare Prescription Drug Part D

This Year In Maryland There Are 18 Companies To Choose From



See page 122 in Medicare & You 2010

Drugs Are Listed in Tiers

Tier 1	Generic
Tier 2	Preferred Brand
Tier 3	Non-Preferred Brand
Tier 4	Specialty

Under The Basic Plan You Must First Pay A Deductible Of

\$310

Then 25% Co Payments Until Total Drug Costs Reach

\$2,830

Then No Coverage Till You Spend an Additional

\$3,610

This Is Known As The Gap or Donut Hole

Then You Only Pay 5% of the Costs The Rest Of the Year

Many Plans Offer 3 Levels of Coverage

The Higher Cost Plans Cover More

To Get The Best Value

Add Up Your Total Drug Costs For Last Year

And See Which Plan Is Better For You



Medicare Advantage Plan C 7 Companies Offer This Plan In Maryland

← (*Page 119*)

An alternative to regular Medicare, this combines coverage for Hospital, Doctor/Surgery and Prescription Drug Coverage (many offer a small deductible and co-payment with an out-of-pocket cap for hospital, doctor and prescriptions)

It Can Be an **HMO**

(must use plan network doctors and hospitals)

Or It Can Be a **PPO**

(care from any provider who accepts Medicare, but will pay less if they go to a preferred provider from plan)

Or It Can Be a **PFFS (Private Fee for Service)**

(care from any provider who accepts Medicare and accepts The plan's terms & conditions of payment)

Or It Can Be a **Special Needs Plan**

(beneficiaries eligible for both Medicare & Medicaid or Chronic conditions such as diabetes or needing institutional care)

Or It Can Be a **Medical Savings Account (MSA)**

(a high deductible health plan that covers A & B benefits but not Part D prescription drug plan)

Extra Help

Help is available from the State and Medicaid to pay some or all Part B premium and deductible as well as some Drug costs

Call 1-800-633-4227 for state Medicaid and

1-800-772-1213 for Social Security help with drug costs

We can help you with the forms for the State Prescription Drug Plan

Call 443-807-7311 or 1-866-798-4423 Toll Free

Medigap Plans Effective on or after June 1, 2010

How to read the chart:

If a checkmark appears in a column of this chart, the Medigap policy covers 100% of the described benefit. If a column lists a percentage, the policy covers that percentage of the described benefit. If a column is blank, the policy doesn't cover that benefit. Note: The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

You may buy the following Medigap Plans which become effective June 1, 2010:

Medigap Benefits	Medigap Plans Effective June 1, 2010										
	A	B	C	D	F	G	K	L	M	N	
Medicare Part B coinsurance (up to an additional 90 days after the basic benefit is used up)											
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***	
Disability (first 90 days)											
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓	
Skilled Nursing Facility Care Coinsurance											
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓	
Medicare Part B Deductible											
Medicare Part B Excess Charges Up to 15% over Medicare's approved amount					✓	✓					
Foreign Travel Emergency (up to Plan Limits)											
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

*Plan F also offers a high-deductible plan. This means you must pay for Medicare-covered costs up to the deductible amount \$2,000 in 2010 before your Medigap plan pays anything.

**After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$155 in 2010), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments.

***Plan N pays 100% of the Part B coinsurance except up to \$20 copayment for office visits and up to \$50 for emergency department visits.

Out-of-Pocket Limit**	
\$4,620	\$2,310

Note:

All Companies Do Not Offer All Plans.

Plan C Covers All Deductibles And Co-Pays.

Plan F Covers More, And The Other Plans Cover Less, For Less Premium.

But None Pay More Than Medicare's Approved Amount

Lowest Monthly Premium in Maryland For Medi-Gap Plan C

FL

Male	Age	Female	Male	Age	Female	Male	Age	Female
\$137.83	65	\$119.83	\$178.10	72	\$154.92	\$220.17	79	\$191.50
\$137.83	66	\$119.83	\$185.00	73	\$160.92	\$225.00	80	\$195.58
\$144.92	67	\$126.00	\$191.50	74	\$166.58	\$229.42	81	\$199.50
\$151.33	68	\$131.67	\$197.92	75	\$172.08	\$233.84	82	\$203.33
\$157.85	69	\$137.33	\$203.75	76	\$177.25	\$237.75	83	\$206.75
\$164.42	70	\$142.92	\$209.58	77	\$182.25	\$241.50	84	\$210.00
\$171.25	71	\$148.92	\$215.10	78	\$187.00	\$245.08	85	\$213.08

The Above Company Reduces These Premiums By 7% If Both Spouses Purchase

Lowest Monthly Premium in Maryland For Medi-Gap Plan F

G

Male	Age	Female	Male	Age	Female	Male	Age	Female
\$135.76	65	\$118.11	\$170.10	72	\$147.99	\$194.17	79	\$168.93
\$140.23	66	\$122.00	\$174.24	73	\$151.58	\$197.13	80	\$171.51
\$146.25	67	\$127.24	\$178.08	74	\$154.93	\$200.02	81	\$174.02
\$151.07	68	\$131.43	\$181.54	75	\$157.94	\$202.83	82	\$176.46
\$156.06	69	\$135.77	\$184.93	76	\$160.89	\$205.46	83	\$178.75
\$160.91	70	\$139.99	\$188.16	77	\$163.70	\$208.05	84	\$181.01
\$165.59	71	\$144.06	\$191.22	78	\$166.36	\$210.56	85	\$183.19

Prices For Other Plans are Available By Calling **1-866-798-4423**

Note: By choosing a medi-gap company with lower premiums, you can save up to \$800 to help pay for drugs or choose an Advantage plan and free up \$2,000 or more.

Remember It's Your Money!