



Medigap Plan Benefits

Effective January 1, 2012

	A	B	C	D	F*	G	K**	L**	M	N
Hospital Coinsurance Coinsurance for days 61-90 (\$289) and days 91-150 (\$578) in hospital; Payment in full for 365 additional lifetime days.	■	■	■	■	■	■	■	■	■	■
Part B Coinsurance Coinsurance for Part B services, such as doctors' services, laboratory and x-ray services, durable medical equipment, and hospital outpatient services.	■	■	■	■	■	■	50%	75%	■	Except \$20 for doctors visits and \$50 for emergency visits
First three pints of blood	■	■	■	■	■	■	50%	75%	■	■
Hospital Deductible Covers \$1,156 in each benefit period.		■	■	■	■	■	50%	75%	50%	■
Skilled Nursing Facility (SNF) Daily Coinsurance Covers \$144.50 a day for days 21-100 each benefit period.			■	■	■	■	50%	75%	■	■
Part B Annual Deductible Covers \$140.			■		■					
Part B Excess Charges Benefits 100% of Part B excess charges. (Under federal law, the excess limit is 15% more than Medicare's approved charge when provider does not take assignment; under New York State law, the excess limit is 5% for most services.)					■	■				
Emergency Care Outside the US 80% of emergency care costs during the first 60 days of each trip, after an annual deductible of \$250, up to a maximum lifetime benefit of \$50,000.			■	■	■	■			■	■
100% of coinsurance for Part B-covered preventive care services after the Part B deductible has been paid.	■	■	■	■	■	■	■	■		
Hospice Care Coinsurance for respite care and other Part A-covered services.	■	■	■	■	■	■	50%	75%	■	■

* Plan F also offers a high-deductible option. In 2012 you will pay a \$2,070 deductible before your coverage begins.

** Out-of-pocket maximum for Plan K is \$4,660 and for Plan L is \$2,330. After this amount the plans pay 100% of the Part A and Part B coinsurances. If you purchased a Medigap not shown here between July 31, 1992 and May 31, 2010, you can keep it and your benefits will stay the same. Not all plans are available in all areas.

Medicare Supplement Insurance Companies (Source: CA Dept. of Insurance)

This list has been prepared by Passages HICAP (Health Insurance Counseling Advocacy Program) for your information. We make no claim as to the listed insurers' financial status, reputation, sales practices or status in the market place. By calling the listed companies below, you can receive personal, premium cost quotations for the selected coverage plan of your choice. HICAP does not sell, recommend or endorse any insurance product, agent or company. Additional information is available at: www.insurance.ca.gov or by calling HICAP at 1-800-434-0222.

Company Name	Customer Service Phone Number	A	B	C	D	F	G	K	L	M	N
AARP/UNITEDHEALTHCARE INS. CO.	800- 523-5800	X	X	X		X		X	X		X
AETNA LIFE INS. CO.	800-529-5586	X	X			X					
ANTHEM BLUE CROSS LIFE AND HEALTH INS. CO.	800-333-3883	X				*	X	X			X
CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA	800-248-2341	X		X	X	X		X			
COLONIAL PENN LIFE INS. CO.	877-877-8052	X	X			*	X	X	X	X	X
COMBINED INS. CO. OF AMERICA	800-544-5531	X				X					X
EVERENCE ASSOCIATION, INC., A FRATERNAL BENEFIT SOCIETY	800-348-7468	X		X		X			X		X
FAMILY LIFE INS. CO.	800-877-7703	X	X	X	X	X	X			X	X
GENWORTH LIFE INS. CO.	800-264-4000	X	X			X	X				X
GERBER LIFE INS. CO.	877-778-0839	X				X	X				
GLOBE LIFE AND ACCIDENT INS. CO.	800-801-6831	X	X	X			X				
HEALTH NET LIFE INS. CO.	800- 944-7287	X		X		X	X				
HUMANA INS. CO.	888-310-8482	X	X	X		X		X	X		X
LIBERTY NATIONAL LIFE INS. CO.	800-331-2512	X	X			*	X				X
MARQUETTE NATIONAL LIFE INS. CO.	800-934-8203	X			X	X	X				X
MONUMENTAL LIFE INS.	800-752-9797	X	X	X	X	X	X	X	X	X	X
PHYSICIANS MUTUAL INS. CO.	800-228-9100	X				*	X	X			
SENTINEL SECURITY LIFE INS. CO.	888-510-0668	X	X	X	X	X					X
STANDARD LIFE AND ACCIDENT INS. CO.	888-290-1085	X	X	X	X	X	X				X
STATE FARM MUTUAL AUTOMOBILE INS. CO.	866-855-1212	X		X		X					
THRIVENT FINANCIAL FOR LUTHERANS	800-847-4836	X	X	X	X	X	X		X	X	
TRANSAMERICA LIFE INS. CO.	800-752-9797	X	X	X	X	X	X	X	X	X	X
UNITED AMERICAN INS. CO.	800-331-2512	X	X	X	X	*	X	X	X	X	X
UNITED OF OMAHA LIFE INS. CO.	800- 354-3289	X				X	X			X	X
UNITED WORLD LIFE INS. CO.	877-845-0892	X				X	X			X	X
USAA LIFE INS. CO.	800-531-8722	X				X					

*High Deductible F Plan available with this company