

Notice of changes in Medicare and your Medicare supplement coverage

The following charts briefly describe the modifications in Medicare Part A and B benefits and in your Medicare supplement coverage. **Please read this carefully!**

Medicare Part A services and supplies

Services	Medicare benefits	
	In 2020, Medicare paid per benefit period	Effective 1/1/2021, Medicare pays
Inpatient hospital services: Semi-private room and board, miscellaneous hospital services and supplies, such as drugs, X-rays, lab tests and operating room	All but \$1,408 for first 60 days	All but \$1,484 for first 60 days
	All but \$352 a day for days 61–90	All but \$371 a day for days 61–90
	All but \$704 a day for days 91–150 (if you choose to use 60 nonrenewable lifetime reserve days)	All but \$742 a day for days 91–150 (if you choose to use 60 nonrenewable lifetime reserve days)
	Nothing beyond 150 days	Nothing beyond 150 days
Blood	All costs except non-replacement fees (blood deductible) for first 3 pints each calendar year	All costs except non-replacement fees (blood deductible) for first 3 pints each calendar year
Skilled nursing facility care	There is a 3-day prior hospital confinement requirement	There is a 3-day prior hospital confinement requirement
	100% of costs for first 20 days	100% of costs for first 20 days
	All but \$176 a day for days 21–100	All but \$185.50 a day for days 21–100
	Nothing beyond 100 days	Nothing beyond 100 days

Depending on your Medicare supplement plan, you have coverage to help pay for health care costs and some services not covered by Medicare. Refer to your benefits policy for your plan details.

Medicare Part B services and supplies

Services	Medicare benefits	
	In 2020, Medicare paid per calendar year	Effective 1/1/2021, Medicare pays
Part B deductible	\$198	\$203
Physician and outpatient services and supplies	80% of approved amount after \$198 deductible	80% of approved amount after \$203 deductible
Blood	80% of all costs except non-replacement fees (blood deductible) for first 3 pints in each calendar year after \$198 deductible	80% of all costs except non-replacement fees (blood deductible) for first 3 pints in each calendar year after \$203 deductible

Out-of-pocket limit	Medicare benefits		Your Medicare supplement coverage	
	In 2020, Medicare paid per calendar year	Effective 1/1/2021, Medicare pays	In 2020, your coverage paid	Effective 1/1/2021, your coverage pays
Out-of-pocket limit	Not applicable (Plan L only)	Not applicable (Plan L only)	Plan L: You paid \$2,940	Plan L: You pay \$3,110

Depending on your Medicare supplement plan, you have coverage to help pay for health care costs and some services not covered by Medicare. Refer to your benefits policy for your plan details.

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