

Notice of changes in Medicare and your Medicare supplement coverage

The following chart briefly describes 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 per benefit period	Medicare benefits	
	In 2020, Medicare paid	Effective 1/1/2021, Medicare pays
Hospitalization	All but \$1,408 for first 60 days	All but \$1,484 for first 60 days
Semiprivate room and board, general nursing and miscellaneous services and supplies	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)
	\$0 beyond 150 days	\$0 beyond 150 days
Skilled nursing facility care	First 20 days, all approved amounts	First 20 days, all approved amounts
You must meet Medicare's qualifying requirements	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 per calendar year	Medicare benefits	
	In 2020, Medicare paid	Effective 1/1/2021, Medicare pays
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	Generally 80% of Medicare approved amounts after \$198 deductible	Generally 80% of Medicare approved amounts after \$203 deductible
Blood	\$0 for the first 3 pints For additional amounts, 80% of Medicare approved amounts after \$198 deductible	\$0 for the first 3 pints For additional amounts, 80% of Medicare approved amounts after \$203 deductible

Plan deductible	Medicare benefits		Your Medicare supplement coverage	
	In 2020, Medicare paid	Effective 1/1/2021, Medicare pays	In 2020, your coverage paid	Effective 1/1/2021, your coverage pays
Plan deductible Out-of-pocket expenses normally paid by the plan before the policy begins paying benefits	Not applicable	Not applicable	High Deductible Plan F and High Deductible Plan G: You paid a \$2,340 annual deductible	High Deductible Plan F and High Deductible Plan G: You pay a \$2,370 annual deductible

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