

Medicare supplement insurance plans

Basic benefits include:

- Medicare Part A coinsurance and all costs after hospital benefits are exhausted.
- Part B coinsurance or copayment (or a percentage) for costs other than preventative services
- The first three pints of blood

Benefit definitions:

Part B excess charge: pay a specified percentage of the difference between Medicare's approved amount for Part B services and the actual charges for medical expenses (up to the amount of charge limitations set by either Medicare or state law).

At-home recovery: pays up to a certain amount per year for short-term, at-home assistance with activities of daily living (bathing, dressing, personal hygiene, etc.) for people recovering from an illness, injury or surgery. There are various benefit requirements and limitations.

Skilled nursing benefits: pays under Medicare for a nursing facility with the staff and equipment to give skilled nursing care and/or skilled rehabilitation services and other related health services. These services are covered for 100% of the Medicare Part A eligible hospital expenses. Coverage is limited to a maximum of 365 days of additional inpatient care during the policy holder's lifetime.