

The chart below shows basic information about the different benefits that Medigap policies cover.
If a percentage appears, the Medigap plan covers that percentage of the benefit and you must pay the rest.

Medicare Supplemental Plans or "Medigap" Plans

Benefits of the Medigap Plan	Medigap Plan A	Medigap Plan B	Medigap Plan C	Medigap Plan D	Medigap Plan F*	Medigap Plan G*	Medigap Plan K**	Medigap Plan L**	Medigap Plan N***
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare Benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance	100%	100%	100%	100%	100%	100%	50%	75%	100%
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%
Part A Hospice coinsurance	100%	100%	100%	100%	100%	100%	50%	75%	100%
Skilled Nursing Facility care coinsurance	x	x	100%	100%	100%	100%	50%	75%	100%
Part A deductible	x	100%	100%	100%	100%	100%	50%	75%	100%
Part B deductible	x	x	100%	x	100%	x	x	x	x
Part B excess charges	x	x	x	x	100%	100%	x	x	x
Foreign travel emergency	x	x	80%	80%	80%	80%	x	x	80%

Plan C and Plan F are only available to those who were eligible for Medicare prior to 1/1/2020

* Plan F and Plan G also offer a high-deductible (HD) plan in VT. You must pay for all Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,950 in 2026 before your policy pays anything.

** For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$283 in 2026), the Medigap plan pays 100% of covered services for the rest of the calendar year.

*** Plan N pays 100% of the costs of Part B services, except for a \$20 copayment for some office visits and \$50 for some emergency room visits