




# Medicare Supplement Insurance: An Overview of Medigap

## Medigap plans<sup>1</sup>:

-  Can be purchased to supplement Original Medicare benefits (Part A and B) to help pay out-of-pocket costs not covered by Original Medicare, including:
  - Co-pays
  - Deductibles
  - Co-insurance
-  Are best to purchase when first eligible for Medicare for better pricing, policy options and help with acceptance
-  Are sold by private companies licensed by each state

### How many plans are offered?<sup>1</sup>

Most states\* have up to:

- 10 standardized Medigap plans
- 2 high-deductible plans

### Each plan is named with a letter<sup>1</sup>

Insurance companies that sell Medigap policies:

- Do not have to offer every Medigap plan
- Must offer Plan A if they offer any plan

### Pros of Medigap plans<sup>2</sup>

- Can be used anywhere in the United States that accepts Medicare
- Predictable costs (no co-pays or OOP limits for majority of plans)
- Can use any doctor or hospital that accepts Medicare
- No specialist referrals required

### Cons of Medigap plans<sup>2</sup>

- Higher premiums (average \$155/month in 2023)
- No extra benefits coverage (e.g., vision, hearing services)
- No prescription drug coverage; must purchase Medicare Part D

To learn more about Medicare and supplement insurance, visit [Medicare.gov](https://www.Medicare.gov) or contact your Genentech Representative. Please see the reverse side for more information about these plans. 

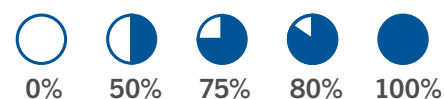
OOP=out-of-pocket.

\*In Massachusetts, Minnesota and Wisconsin, Medigap policies are standardized in a different way. Basic benefits covered under Parts A and B may vary by state.<sup>1</sup>

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# What Is Covered by Medigap in 2024?<sup>1,3</sup>

% = % benefit covered by plan



BENEFITS	A	B	C	D	F*	G*	K	L	M	N
Part A co-insurance and hospital costs up to an additional 365 days after Medicare benefits are used up	●	●	●	●	●	●	●	●	●	●
Part B co-insurance or co-pays	●	●	●	●	●	●	◐	◑	●	● <sup>†</sup>
Blood (first 3 pints)	●	●	●	●	●	●	◐	◑	●	●
Part A hospice care co-insurance or co-pays	●	●	●	●	●	●	◐	◑	●	●
Skilled nursing facility care co-insurance	○	○	●	●	●	●	◐	◑	●	●
Part A deductible	○	●	●	●	●	●	◐	◑	◐	●
Part B deductible	○	○	●	○	●	○	○	○	○	○
Part B excess charge	○	○	○	○	●	●	○	○	○	○
Foreign travel emergency (up to plan limits)	○	○	◑	◑	◑	◑	○	○	◑	◑
Out-of-pocket limit <sup>‡</sup>	N/A	N/A	N/A	N/A	N/A	N/A	\$7,060	\$3,530	N/A	N/A

**Plans C and F are not available to patients who became newly eligible for Medicare on or after January 1, 2020. Eligible beneficiaries already enrolled in Plan C or Plan F will be able to keep their plan. Those who became eligible for Medicare before 2020 may still be able to buy Plan C or Plan F. People new to Medicare on or after January 1, 2020 can buy Plan D or G instead of Plan C or F.**

\*Plans F and G offer a high-deductible plan in some states. Patients must pay for Medicare-covered costs up to the deductible amount of \$2,800 in 2024 before the Medigap plan pays. You must also pay a separate deductible of \$250 per year for foreign travel emergency care.

<sup>†</sup>Plan N pays 100% of the Part B co-insurance, except for a co-pay of up to \$20 for some office visits and up to a \$50 co-pay for emergency department visits that do not result in inpatient admission.

<sup>‡</sup>After patients meet their yearly out-of-pocket limit and their yearly Part B deductible, the Medigap plan pays 100% of your costs for approved services for the rest of the calendar year.

**References:** 1. Centers for Medicare & Medicaid Services, National Association of Insurance Commissioners. *2024 choosing a Medigap policy: a guide to health insurance for people with Medicare*. Published March 2024. CMS product no. 02110. Accessed September 4, 2024. <https://www.medicare.gov/publications/02110-medigap-guide-health-insurance.pdf> 2. Turner T. Medicare Advantage vs. Medigap. Published July 13, 2020. Updated October 23, 2023. Accessed September 4, 2024. <https://www.retireguide.com/medicare/compare/medicare-advantage-vs-medigap/> 3. Compare Medigap plan benefits. Medicare.gov. Accessed September 4, 2024. <https://www.medicare.gov/health-drug-plans/medigap/basics/compare-plan-benefits>