MEDICARE SUPPLEMENT INSURANCE: AN OVERVIEW OF MEDIGAP

Medigap plans[1-3]:

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?[1,3]

Most states* have up to:
- **10 standardized** Medigap plans
- **2 high-deductible** plans

Each plan is named with a letter[1,4]

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[5]

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

Cons of Medigap plans[5]

- 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** or contact your Genentech Representative. See the next page for more information about these plans.

*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.[1]

What Is Covered by Medigap in 2025?[6]

% = % benefit covered by plan

0% 50% 75% 80% 100%

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	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Part B co-insurance or co-pays	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%†
Blood benefit (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care co-insurance or co-pays	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care co-insurance	0%	0%	100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible	0%	100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible	0%	0%	100%	0%	100%	0%	0%	0%	0%	0%
Part B excess charge	0%	0%	0%	0%	100%	100%	0%	0%	0%	0%
Foreign travel emergency (up to plan limits)	0%	0%	80%	80%	80%	80%	0%	0%	80%	80%
Out-of-pocket limit‡	N/A	N/A	N/A	N/A	N/A	N/A	$7,220	$3,610	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.[1,3,6,7]

*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 $2,870 in 2025 before the Medigap plan pays.[1,6]

†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.[1,6]

‡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.[1,6]

References: 1. Medicare & You 2025. The official U.S. government Medicare handbook. Medicare.gov. Accessed April 8, 2025. https://www.medicare.gov/publications/10050-medicare-and-you.pdf **2.** Medigap purchasing basics. MedicareInteractive.org. Accessed April 28, 2025. https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/supplemental-insurance-for-original-medicare-medigaps/medigap-purchasing-basics **3.** Comparing Medigap options. MedicareInteractive.org. Accessed April 28, 2025. https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/supplemental-insurance-for-original-medicare-medigaps/comparing-medigap-options **4.** Learn what Medigap covers. Medicare.gov. Accessed April 28, 2025. https://www.medicare.gov/health-drug-plans/medigap/basics/coverage **5.** Turner T. Medicare Advantage vs. Medigap. Published July 13, 2020. Updated April 17, 2025. Accessed April 28, 2025. https://www.retireguide.com/medicare/compare/medicare-advantage-vs-medigap/ **6.** Compare Medigap plan benefits. Medicare.gov. Accessed April 8, 2025. https://www.medicare.gov/health-drug-plans/medigap/basics/compare-plan-benefits **7.** Medigap overview. MedicareInterative,org. Accessed April 28, 2025. https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/supplemental-insurance-for-original-medicare-medigaps/medigap-overview

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