

**Standard Medigap Plans
Available in Massachusetts
in 2013**

Comparison of Plans	Core	Supplement 1
Basic Benefits Included In All Plans:		
Hospitalization Part A Co-payments		
Days 61 - 90: \$296 per day	X	X
Days 91-150: \$592 per day	X	X
365 Additional Lifetime Hospital days - Paid in full	X	X
Part B Coinsurance -		
Coverage of coinsurance, in most cases, 20% of approved amount	X	X
Parts A and B Blood First 3 pints	X	X
Additional Benefits	Core	Supplement 1
Part A Deductible for Hospital Days 1 - 60 \$1184 per benefit period		X
Skilled Nursing Facility Coinsurance Days 21-100 - \$148 per day		X
Part B Annual Deductible - \$147		X
Foreign Travel - For Medicare-covered services needed while traveling abroad.		X
Inpatient Days in Mental Health Hospitals In addition to Medicare's coverage of 190 lifetime days and less any days previously covered by plan in same benefit period	60 days per calendar year	120 days per benefit period

**Medicare Supplement Plans
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in 2013**

Medigap Carriers Please note that rates may change in 2013	Medicare Supplement Core	Medicare Supplement 1
Blue Cross & Blue Shield of MA (Medex™) 1-800-678-2265 sales/apps 1-800-258-2226 member services 1-800-522-1254 (TDD) www.bluecrossma.com (continuous open enrollment)	\$96.38	\$183.73
Optional Preventive Care Benefits Rider ¹	\$7.67	\$7.67
Fallon Health & Life Assurance Company 1-866-330-6380 sales/apps 1-800-868-5200 member services 1-877-608-7677 (TDD) www.fchp.org/medicare-choices (continuous open enrollment)	\$100.25	\$182.00
HNE Insurance Company 1-877-443-3314 1-800-439-2370 (TDD/TTY) www.hne.com (continuous open enrollment)	\$97.00	\$189.00
HPHC Insurance Company, Inc. 1-800-782-0334 sales/apps 1-877-907-4742 member services 1-888-259-8276 (TDD) www.harvardpilgrim.org (continuous open enrollment)	\$100.50	\$189.50

¹ Effective January 1, 2013, an optional innovative hearing and vision coverage benefit rider will be available with Blue Cross and Blue Shield of Massachusetts, Inc.'s Supplement Core and Supplement 1 policies.

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Humana Insurance Company 1-800-872-7294 sales/apps 1-800-866-0581 member services 1-800-833-3301 (TDD) www.humana-medicare.com (continuous open enrollment)	\$137.18	\$214.41
Humana Insurance Company HEALTHY LIVING (including dental and vision benefits) 1-800-872-7294 sales/applications 1-800-866-0581 member services 1-800-833-3301 (TDD) www.humana-medicare.com (continuous open enrollment)	\$149.28	\$226.51
Tufts Insurance Company 1-800-714-3000 sales/apps 1-800-701-9000 member services TDD 1-800-208-9562 (member services) 1-888-899-8977 (sales/apps) www.tuftsmedicarepreferred.org (continuous open enrollment)	\$102.71	\$199.70
United HealthCare Insurance Company Only for members of AARP <u>(American Association of Retired Persons)</u> 1-800-523-5800 (continuous open enrollment)	\$122.75	\$211.50

In addition to the above-noted Medicare Supplemental plans, Massachusetts residents may enroll in Medicare Advantage Plans as well as Part D Prescription Drug Plans with the Centers for Medicare and Medicaid Services ("CMS"). For further information regarding these plans please visit the following website:

<https://www.medicare.gov/find-a-plan/questions/home.aspx>