

**Medicare Supplement Plans
Offered in Massachusetts
2022**

Comparison of Plans	Core	Supplement 1*	Supplement 1A
Basic Benefits Included In All Plans:			
Hospitalization Part A Co-payments			
Days 61 - 90: \$371 per day	X	X	X
Days 91-150: \$742 per day	X	X	X
365 Additional Lifetime Hospital days - Paid in full	X	X	X
Part B Coinsurance			
Coverage of coinsurance, in most cases, 20% of approved amount	X	X	X
Parts A and B Blood First 3 pints	X	X	X
Additional Benefits			
Part A Deductible for Hospital Days 1 - 60		X	X
\$1484 per benefit period			
Skilled Nursing Facility Coinsurance		X	X
Days 21-100 - \$185.50 per day			
Part B Annual Deductible - \$203		X	
Foreign Travel - For Medicare-covered services needed while traveling abroad.		X	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	120 days per benefit period

IMPORTANT NOTICE:

Medicare Supplement premium rates are required to be in effect for not less than 12 months. Effective dates shown for each Carrier are based on the most recent filing on record with the Division of Insurance.

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Medigap Carriers Please note that some rates may change during 2022	Medicare Supplement Core	Medicare Supplement 1*	Medicare Supplement 1A
Blue Cross & Blue Shield of MA (Medex™) 1-800-678-2265 sales/apps 1-800-258-2226 member services 711 (TDD) www.bluecrossma.com (continuous open enrollment)	\$113.58 Effective 01/01/2022	\$226.29 Effective 01/01/2022	\$190.55 Effective 01/01/2022
Optional Preventive Care Benefits Rider	\$ 2.52 Effective 01/01/2022	\$ 2.52 Effective 01/01/2022	\$ 2.52 Effective 01/01/2022
Fallon Health & Life Assurance Company 1-866-330-6380 sales/apps 1-800-868-5200 member services TRS 711 www.fallonhealth.org/medsupp (continuous open enrollment)	\$138.00 Effective 01/01/2022	\$229.00 Effective 01/01/2022	\$185.00 Effective 01/01/2022
HNE Insurance Company 1-877-443-3314 711 (TTY) www.healthnewengland.org (continuous open enrollment)	\$126.00 Effective 01/01/2022	\$227.00 Effective 01/01/2022	\$185.00 Effective 01/01/2022
HNE Insurance Company If you received communication that your former employer has a contracted relationship with below marketplaces please call: <ul style="list-style-type: none"> • AON Hewitt: 800-350-1470 or visit retiree.aon.com • Towers Watson: 866-322-2824 or visit my.viabenefits.com (continuous open enrollment)	\$120.00 Effective 01/01/2022	\$207.00 Effective 01/01/2022	\$185.00 Effective 01/01/2022

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HPHC Insurance Company, Inc. 1-877-909-4742 sales/apps 1-877-907-4742 member services 711 (TTY) www.hpforlife.org (continuous open enrollment)	\$136.00 Effective 01/01/2022	\$242.00 Effective 01/01/2022	\$195.00 Effective 01/01/2022
Humana Insurance Company 1-800-872-7294 sales/apps 1-800-866-0581 member services 1-800-833-3301 (TDD) www.humana.com (continuous open enrollment)	\$192.44 Effective 07/01/2021	\$318.49 Effective 07/01/2021	\$308.19 Effective 07/01/2021
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.com (continuous open enrollment)	\$205.79 Effective 07/01/2021	\$331.84 Effective 07/01/2021	\$321.54 Effective 07/01/2021

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<p>Transamerica Life Insurance Company 1-800-458-5736 (Group Medicare Supplement insurance sponsored exclusively for eligible members of the American Medical Association.) www.amainsure.com (continuous open enrollment)</p> <p>1-800-247-1771 (Group Medicare Supplement insurance sponsored exclusively for eligible members of the American Institute of Certified Public Accountants (AICPA)) https://forms.cpai.com/personal-insurance/medicare-supp/ (continuous open enrollment)</p>	<p>\$119.20 Effective 09/09/2021</p>	<p>\$206.17 Effective 09/09/2021</p>	<p>\$184.73 Effective 09/09/2021</p>
<p>Tufts Insurance Company Sales: 1-888-508-1401 Customer Relations: 1-800-701-9000 711 (TTY) www.thpmp.org/medsupp (continuous open enrollment)</p>	<p>\$129.00 Effective 01/01/2022</p>	<p>\$228.50 Effective 01/01/2022</p>	<p>\$195.50 Effective 01/01/2022</p>
Optional Dental Rider	<p>\$48.00 Effective 01/01/2022</p>	<p>\$48.00 Effective 01/01/2022</p>	<p>\$48.00 Effective 01/01/2022</p>

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UnitedHealthcare Insurance Company Only for members of AARP www.aarpmedicaresupplement.com 1-800-523-5800 (continuous open enrollment)	\$144.25 Effective 06/01/2021	\$259.00 Effective 06/01/2021	\$201.75 Effective 06/01/2021

*Only available if eligible for Medicare prior to 1/1/2020

*Moving from Supplement 1 to Supplement 1A may be subject to restrictions

NOTE: If new to Medicare, check with each plan to see what discounts they may offer.

NOTE: Medex Choice™ is no longer sold, but existing members may remain enrolled:

\$167.96/month in 2022

In compliance with Medicare regulations, Medicare Medigap 2 cannot be sold after December 31, 2005, but existing members may remain enrolled. Medex Gold premium is \$878.78/month in 2022

Harvard Pilgrim Medigap plans will continue to be offered in 2022, but **enrollment must be done by calling the plan directly.**

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>