

**Medicare Supplement Plans
Offered in Massachusetts
2019**

Comparison of Plans	Core	Supplement 1
Basic Benefits Included In All Plans:		
Hospitalization Part A Co-payments		
Days 61 - 90: \$341 per day	X	X
Days 91-150: \$682 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		
Part A Deductible for Hospital Days 1 - 60		X
\$1364 per benefit period		
Skilled Nursing Facility Coinsurance		X
Days 21-100 - \$170.50 per day		
Part B Annual Deductible - \$185		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

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 rates may change in 2019	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 711 (TDD) www.bluecrossma.com (continuous open enrollment)	\$98.42 Effective 01/01/2019	\$197.74 Effective 01/01/2019
Optional Preventive Care Benefits Rider	\$ 3.04 Effective 01/01/2019	\$ 3.04 Effective 01/01/2019
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)	\$126.00 Effective 01/01/2019	\$229.00 Effective 01/01/2019
HNE Insurance Company 1-877-443-3314 711 (TTY) www.healthnewengland.org (continuous open enrollment)	\$112.00 Effective 01/01/2019	\$204.00 Effective 01/01/2019
HPHC Insurance Company, Inc. 1-877-909-4742 sales/apps 1-877-907-4742 member services 711 (TTY) www.hpforlife.org (continuous open enrollment)	\$125.00 Effective 01/01/2019	\$220.00 Effective 01/01/2019

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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.com (continuous open enrollment)	<p style="text-align: center;">\$ 169.91 Effective 10/01/18</p>	<p style="text-align: center;">\$ 270.85 Effective 10/01/18</p>
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)	<p style="text-align: center;">\$ 183.26 Effective 10/01/18</p>	<p style="text-align: center;">\$ 284.20 Effective 10/01/18</p>
Transamerica Life Insurance Company For eligibility & plan information: 1-800-247-1771 (Group Medicare Supplement Insurance sponsored for members of various participating industry, trade, professional and other special interest associations.) (continuous open enrollment)	<p style="text-align: center;">\$116.27 Effective 10/01/2018</p>	<p style="text-align: center;">\$201.12 Effective 10/01/2018</p>
Transamerica Premier 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 style="text-align: center;">\$ 99.41 Effective 10/01/2018</p>	<p style="text-align: center;">\$ 171.95 Effective 10/01/2018</p>

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Tufts Insurance Company Sales: 1-888-508-1401 Customer Relations: 1-800-701-9000 711 (TTY) www.thpmp.org/medsupp (continuous open enrollment)	\$114.00 Effective 01/01/2019	\$212.00 Effective 01/01/2019
Delta Dental® Option Rider	\$60.00 Effective 01/01/2019	\$60.00 Effective 01/01/2019
UnitedHealthcare Insurance Company Only for members of AARP www.aarpmedicaresupplement.com 1-800-523-5800 (continuous open enrollment)	\$130.50 Effective 06/01/2019	\$234.50 Effective 06/01/2019

Medigap Carriers Please note that rates may change in 2019	Medicare Select**
Blue Cross & Blue Shield of Massachusetts HMO Blue, Inc. 1-800-678-2265 sales/apps 1-800-258-2226 member services 711 (TDD) www.bluecrossma.com (continuous open enrollment)	\$146.23[€] Effective 01/01/2019 [€] Carrier notified the Division in September 2019 that it would no longer offer the plan to new members after December 1, 2019.

** Medicare Select Plans are Medicare Supplement Insurance Plans that require the use of a provider network. Medicare Select In-network benefits will be the same as the Medicare Supplement Core benefits or Medicare Supplement 1 benefits, based on the member's choice of PCP.

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>