

**Standard Medigap Plans  
Available in Massachusetts  
in 2015**

Comparison of Plans	Core	Supplement 1
<b>Basic Benefits Included In All Plans:</b>		
<b>Hospitalization Part A Co-payments</b>		
Days 61 - 90: \$315 per day	X	X
Days 91-150: \$630 per day	X	X
365 Additional Lifetime Hospital days - Paid in full	X	X
<b>Part B Coinsurance -</b>		
Coverage of coinsurance, in most cases, 20% of approved amount	X	X
<b>Parts A and B Blood</b> First 3 pints	X	X
<b>Additional Benefits</b>	<b>Core</b>	<b>Supplement 1</b>
<b>Part A Deductible for Hospital Days 1 - 60</b>		X
\$1260 per benefit period		
<b>Skilled Nursing Facility Coinsurance</b>		X
Days 21-100 - \$157.50 per day		
<b>Part B Annual Deductible - \$147</b>		X
<b>Foreign Travel</b> - For Medicare-covered services needed while traveling abroad.		X
<b>Inpatient Days in Mental Health Hospitals</b> 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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<b>Medigap Carriers</b> Please note that rates may change in 2015	<b>Medicare Supplement Core</b>	<b>Medicare Supplement 1</b>
<b>Blue Cross &amp; Blue Shield of MA (Medex™)</b> 1-800-678-2265 sales/apps 1-800-258-2226 member services 1-800-522-1254 (TDD) <a href="http://www.bluecrossma.com">www.bluecrossma.com</a> (continuous open enrollment)	<b>\$95.02</b>	<b>\$176.63</b>
Optional Preventive Care Benefits Rider	<b>\$7.67</b>	<b>\$7.67</b>
<b>Fallon Health &amp; Life Assurance Company</b> 1-866-330-6380 sales/apps 1-800-868-5200 member services 1-877-608-7677 (TDD) <a href="http://www.fchp.org/medicare-choices">www.fchp.org/medicare-choices</a> (continuous open enrollment)	<b>\$108.50</b>	<b>\$197.00</b>
<b>HNE Insurance Company</b> 1-877-443-3314 1-800-439-2370 (TDD/TTY) <a href="http://www.hne.com">www.hne.com</a> (continuous open enrollment)	<b>\$97.00</b>	<b>\$189.00</b>
<b>HPHC Insurance Company, Inc.</b> 1-800-782-0334 sales/apps 1-877-907-4742 member services 1-888-259-8276 (TDD) <a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a> (continuous open enrollment)	<b>\$105.00</b>	<b>\$199.00</b>

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<b>Humana Insurance Company</b> 1-800-872-7294 sales/apps 1-800-866-0581 member services 1-800-833-3301 (TDD) <a href="http://www.humana-medicare.com">www.humana-medicare.com</a> (continuous open enrollment)	<b>\$157.24</b> (Effective May 1)	<b>\$243.60</b> (Effective May 1)
<b>Humana Insurance Company</b> HEALTHY LIVING (including dental and vision benefits) 1-800-872-7294 sales/applications 1-800-866-0581 member services 1-800-833-3301 (TDD) <a href="http://www.humana-medicare.com">www.humana-medicare.com</a> (continuous open enrollment)	<b>\$170.59</b> (Effective May 1)	<b>\$256.95</b> (Effective May 1)
<b>Transamerica Life Insurance Company</b> 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)	<b>\$111.16</b>	<b>\$192.28</b>
<b>Transamerica Premier Life Insurance Company*</b> 1-800-458-5736 (Group Medicare Supplement insurance sponsored exclusively for eligible members of the American Medical Association.) <a href="http://www.amainsure.com">www.amainsure.com</a> (continuous open enrollment)	<b>\$97.46</b>	<b>\$168.58</b>

\* Monumental Life Insurance Company changed its name to Transamerica Premier Life Insurance Company effective July 31, 2014.

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<b>Tufts Insurance Company</b> 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) <a href="http://www.tuftsmedicarepreferred.org">www.tuftsmedicarepreferred.org</a> (continuous open enrollment)	<b>\$104.76</b>	<b>\$194.00</b>
<b>United Healthcare Insurance Company</b> <u>Only for members of AARP</u> <u>(American Association of Retired Persons)</u> 1-800-523-5800 (continuous open enrollment)	<b>\$122.75</b>	<b>\$218.00</b>

<b>Medigap Carriers</b> Please note that rates may change in 2015	<b>Medicare Select**</b>
<b>Blue Cross &amp; Blue Shield of Massachusetts HMO Blue, Inc.</b> 1-800-258-2226 member services 1-800-522-1254 (TDD) <a href="http://www.bluecrossma.com">www.bluecrossma.com</a> (continuous open enrollment)	<b>\$136.42</b>

\*\* 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>