Comparison of Plans	Core	Supplement 1	Supplement 1A	
Basic Benefits Included In All Plans:				
Hospitalization Part A Co-payments Days 61 - 90: \$352 per day Days 91-150: \$704 per day 365 Additional Lifetime Hospital days - Paid in full	X X X	X X X	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 \$1408 per benefit period		X	X	
Skilled Nursing Facility Coinsurance Days 21-100 - \$176 per day		X	X	
Part B Annual Deductible - \$198		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.

Medigap Carriers Please note that some rates may change during 2020	Medicare	Medicare	Medicare
	Supplement Core	Supplement 1	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)	\$104.10	\$209.21	\$177.97
	Effective 01/01/2020	Effective 01/01/2020	Effective 01/01/2020
Optional Preventive Care Benefits	\$ 2.45	\$ 2.45	\$ 2.45
Rider	Effective 01/01/2020	Effective 01/01/2020	Effective 01/01/2020
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	\$229.00	\$215.00
	Effective 01/01/2020	Effective 01/01/2020	Effective 01/01/2020
HNE Insurance Company 1-877-443-3314 711 (TTY) www.healthnewengland.org (continuous open enrollment)	\$112.00	\$197.00	\$180.00
	Effective 01/01/2020	Effective 01/01/2020	Effective 01/01/2020
HPHC Insurance Company, Inc. 1-877-909-4742 sales/apps 1-877-907-4742 member services 711 (TTY) www.hpforlife.org (continuous open enrollment)	\$129.00	\$229.00	\$185.00
	Effective 01/01/2020	Effective 01/01/2020	Effective 01/01/2020

Medigap Carriers Please note that some rates may change during 2020	Medicare	Medicare	Medicare
	Supplement Core	Supplement 1	Supplement 1A
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)	\$169.91 Effective 04/01/2020 \$180.82	\$270.85 Effective 04/01/2020 \$293.70	\$282.20 Effective 01/01/2020
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)	\$183.26 Effective 04/01/2020 \$194.17	\$284.20 Effective 04/01/2020 \$307.05	\$295.55 Effective 01/01/2020
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)	\$125.58	\$217.21	\$194.62
	Effective 01/01/2020	Effective 01/01/2020	Effective 01/01/2020
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)	\$108.85	\$188.29	\$168.70
	Effective 01/01/2020	Effective 01/01/2020	Effective 01/01/2020

Medigap Carriers Please note that some rates may change during 2020	Medicare	Medicare	Medicare
	Supplement Core	Supplement 1	Supplement 1A
Tufts Insurance Company Sales: 1-888-508-1401 Customer Relations: 1-800-701-9000 711 (TTY) www.thpmp.org/medsupp (continuous open enrollment)	\$124.00	\$218.00	\$201.00
	Effective 01/01/2020	Effective 01/01/2020	Effective 01/01/2020
Optional Dental Rider	\$48.00	\$48.00	\$48.00
	Effective 01/01/2020	Effective 01/01/2020	Effective 01/01/2020
UnitedHealthcare Insurance Company Only for members of AARP www.aarpmedicaresupplement.com 1-800-523-5800 (continuous open enrollment)	\$130.50 Effective 06/01/2020 \$139.50	\$234.50 Effective 06/01/2020 \$250.75	\$195.25 Effective 01/01/2020

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