Comparison of Plans	Core	Supplement 1		
Basic Benefits Included In All Plans:				
Hospitalization Part A Co-payments Days 61 - 90: \$329 per day Days 91-150: \$658 per day 365 Additional Lifetime Hospital days - Paid in full	X X X	X 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 \$1316 per benefit period		X		
Skilled Nursing Facility Coinsurance		X		
Days 21-100 - \$164.50 per day				
Part B Annual Deductible - \$183		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.

Medigap Carriers Please note that rates may change in 2017	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)	\$93.61 Effective 01/01/2017	\$183.10 Effective 01/01/2017
Optional Preventive Care Benefits Rider	\$ 4.56 Effective 01/01/2017	\$ 4.56 Effective 01/01/2017
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 01/01/2017	\$229.00 Effective 01/01/2017
HNE Insurance Company 1-877-443-3314 1-800-439-2370 (TDD/TTY) www.hne.com (continuous open enrollment)	\$108.00 Effective 01/01/2017	\$199.00 Effective 01/01/2017
HPHC Insurance Company, Inc. 1-877-909-4742 sales/apps 1-877-907-4742 member services 711 (TTY) www.harvardpilgrim.org (continuous open enrollment)	\$112.00 Effective 01/01/2017	\$212.00 Effective 01/01/2017

Medigap Carriers Please note that rates may change in 2017	Medicare Supplement Core	Medicare Supplement 1
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)	\$ 163.45 Effective 07/01/17	\$ 260.51 Effective 07/01/17
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)	\$ 176.80 Effective 07/01/17	\$ 273.86 Effective 07/01/17
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)	\$111.16 Effective 04/01/2016	\$192.28 Effective 04/01/2016
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)	\$ 99.41 Effective 07/01/2017	\$ 171.95 Effective 07/01/2017

Medigap Carriers Please note that rates may change in 2017	Medicare Supplement Core	Medicare Supplement 1
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)	\$110.00 Effective 01/01/2017	\$204.00 Effective 01/01/2017
UnitedHealthcare Insurance Company Only for members of AARP www.aarpmedicaresupplement.com 1-800-523-5800 (continuous open enrollment)	\$125.00 Effective 06/01/2017	\$224.75 Effective 06/01/2017

Medigap Carriers Please note that rates may change in 2017	Medicare Select**
Blue Cross & Blue Shield of Massachusetts	
HMO Blue, Inc.	
1-800-678-2265 sales/apps	\$136.69
1-800-258-2226 member services	Effective 01/01/2017
711 (TDD)	
www.bluecrossma.com	
(continuous open enrollment)	

^{**} 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