

## Summary of High Option Benefits

### Medicare Supplement Part A Benefits - High Option    Monthly Premium \$209.76

<u>Benefit</u>	<u>Amount Payable</u>
Hospital Confinement Day of Confinement	
1 <sup>st</sup> to 60 <sup>th</sup> day	Medicare Part A Deductible
61 <sup>st</sup> to 90 <sup>th</sup> day	Daily Coinsurance Charge (25% of Part A Deductible per day)
Lifetime Reserve Period	Daily Coinsurance Charge (50% of Part A Deductible per day)
After Lifetime Reserve Period	100% of Hospital Expenses for an additional 365 days per person per Lifetime
Skilled Nursing Facility <u>Day of Confinement</u>	
1 <sup>st</sup> to 20 <sup>th</sup> Day	Nothing
21 <sup>st</sup> to 100 <sup>th</sup> Day	Daily Coinsurance Charge (12 ½ % of Part A Deductible per day)
101 <sup>st</sup> to 365 <sup>th</sup> Day	Room and Board Charges up to \$75 a day

### Medicare Supplement Part B Benefits – High Option

<u>Benefit</u>	<u>Amount Payable</u>
Medical Care	20% of Medicare Eligible Expenses
Expenses That Are More Than Medicare Considers Reasonable	The difference between the Usual and Customary Charge and the Medicare Eligible Expense after the Out-Of-Pocket Expense Amount

Out-Of-Pocket Expense Amount - \$500.00

**Additional Medicare Supplement Benefits – High Option – See Back of Form**

## **Additional Medicare Supplement Benefits – High Option**

<u>Benefit</u>	<u>Amount Payable</u>
Hospice Care	Medicare Coinsurance Charges for prescription drugs and in-patient respite care
Medicare Part B Deductible	Medicare Part B Deductible
Blood Deductible	First 3 pints of blood under Medicare Part A and Medicare Part B
Foreign Medical Treatment	100% of Foreign Medical Treatment expenses up to 90 days; first expense must be Incurred within first 180 days of Covered Person's Traveling Outside the United States per Calendar Year
In-Hospital Private Duty Nursing	Maximum Benefit Amount: Costs up to \$30 per 8-hour shift Maximum Number of Shifts: 60 Shifts per Calendar Year