

Medicare Standard Commercial “Supplemental” Plans

Anthem’s Blue Retiree Plan is not a “commercial” plan so it does not fit any of the templates, however it has many of the features of “F”.

A	B	C	D	F	*F (High Deductible)	G	K	L	Blue Retiree	M	N
Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit (50%)	Basic Benefit (75%)	Basic Benefit	Basic Benefit	Basic Benefit
		Skilled Nursing Copayment	Skilled Nursing Copayment	Skilled Nursing Copayment	Skilled Nursing Copayment	Skilled Nursing Copayment	Skilled Nursing Copayment (50%)	Skilled Nursing Copayment (75%)	Skilled Nursing Copayment	Skilled Nursing Copayment	Skilled Nursing Copayment
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible (50%)	Part A Deductible (75%)	Part A Deductible	Part A Deductible (50%)	Part A Deductible
		Part B Deductible		Part B Deductible	Part B Deductible				Part B Deductible		
				Part B Excess (100%)	Part B Excess (100%)	Part B Excess (100%)			Part B Excess (100%)		
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
									At Home Recovery		
									Preventive Care		
								Out-of-Pocket Limit **			
								\$4,620	\$2,310		

•Plan F also offers a high-deductible plan. This means you must pay for Medicare-covered costs up to the deductible amount before your Medigap plan pays anything.

**After you meet your out-of-pocket yearly limit and your yearly Part B deductible , the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments.

***Plan N pays 100% of the Part B coinsurance except up to \$20 copayment for office visits and up to \$50 for emergency department visits.

- Basic Benefits include:
- 1) Part A hospitalization coinsurance plus coverage for 365 days after Medicare benefits end;
 - 2) Part B Medical copay;
 - 3) three pints of blood each year.