

## Medicare plus Sample Supplement vs. Medicare Only

The chart below shows illustrates the difference between just having Medicare and having Medicare plus a Supplement. I have chosen supplemental Plan F (the most popular plan) just as an example.

	Medicare Pays	Company XYZ Standard Supplemental Plan F Pays	You Pay
Hospitalization			
Days 0-60	All but \$1,068	\$1068	\$0
Days 61-90	All but \$267/day	\$267/day for days 61-90	\$0
Days 91-140	All but \$534/day	\$534/day for days 91-140	\$0
Additional 365 days	\$0	100% of Medicare eligible expenses	\$0
Beyond that	\$0	\$0 beyond that	All costs
Standard Nursing Facility Care			
Days 1-20	All approved amounts	\$0	\$0
Days 21-100	All but \$133.50 a day	Up to \$133.50 a day	\$0
101st day and after	\$0	\$0	All costs
Medical Expenses-Both in and Out Of Hospital and Outpatient Hospital Treatment (this includes doctor visits)			
Deductible	\$0	\$135	\$0
Remainder of Medicare approved amount	Generally 80%	Generally 20%	\$0
Laboratory services	80%	20%	\$0
Home Health Care			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment (\$135 deductible)	\$0	\$135 (Part B deductible)	\$0
Remainder of Medicare approved amounts	80%	20%	\$0