

Below is an easy breakout of your two coverage paths on Medicare:

### Option 1: **Original Medicare**

This includes Part A and B.



**Part A**  
Hospital Insurance



**Part B**  
Medical Insurance

— **You Can Add:** \_\_\_\_\_



**Part D**  
Medicare Prescription  
Drug Coverage



**Supplement Coverage**

(Some examples include coverage from Medicare Supplement Insurance (Medigap) policy or coverage from a former employer or union.)

### Option 2: **Medicare Advantage (Part C)**

These plans are like HMOs or PPOs, and typically include Part A, B and D



**Part A**  
Hospital Insurance



**Part B**  
Medical Insurance

— **Most Plans Include:** \_\_\_\_\_ **Some Plans Also Include:** \_\_\_\_\_



**Part D**  
Medicare Prescription  
Drug Coverage

**Lower out-of-pocket-costs**

(Most plans cover prescription drugs. If yours doesn't, you may be able to join a separate Part D plan.)

## Massachusetts - Chart of Standardized Medigap Policies

### Massachusetts Benefits

- **Inpatient hospital costs:** Covers the Medicare Part A **coinsurance** plus coverage for 365 additional days after Medicare coverage ends
- **Medical costs:** Covers the Medicare Part B coinsurance (generally 20% of the **Medicare-approved amount**)
- **Blood:** Covers the first 3 pints of blood each year
- Part A hospice coinsurance or **copayment**

**Note:** Supplement 1 Plan (which includes coverage of the Part B deductible) is no longer available, except if you were eligible for Medicare before January 1, 2020, but haven't yet enrolled. If you already have Supplement 1 Plan, you can keep it.

Check marks mean the benefit is covered.

Medigap benefits	Core plan	Supplement 1 Plan	Supplement 1A Plan
Basic benefits	✓	✓	✓
Part A inpatient hospital deductible		✓	✓
Part A skilled nursing facility (SNF) coinsurance		✓	✓
Part B deductible		✓	
Foreign travel emergency		✓	✓
Inpatient days in mental health hospitals	60 days per calendar year	120 days per benefit year	120 days per benefit year
State-mandated benefits (yearly Pap tests and mammograms—check with the plan for other state-mandated benefits)	✓	✓	✓