

# 2021 Medigap Plans

Updated 11/9/2020

Medigap Carriers	Supplement Core Monthly Premium	NEW Medigap 1A Monthly Premium	Medigap 1 Monthly Premium Only available if Eligible for Medicare Prior to 1/1/2020 *
<b>Blue Cross &amp; Blue Shield of MA (Medex)</b> 1-800-678-2265 (sales) 1-800-258-2226 (member services) <a href="http://www.bluecrossma.com/medicare">http://www.bluecrossma.com/medicare</a>	\$107.88 *\$110.19 *Vision & Hearing	\$183.48 *\$185.79 *Vision & Hearing	\$215.45 *\$217.76 *Vision & Hearing
<b>Fallon Community Health Plan</b> 1-866-330-6380 (sales) 1-800-868-5200 (member services) <a href="http://www.fchp.org/medicare-choices">http://www.fchp.org/medicare-choices</a>	\$138.00	\$199.00	\$229.00
<b>Harvard Pilgrim Health Care</b> 1-800-782-0334 (sales) 1-877-907-4742 (member services) <a href="http://www.harvardpilgrim.org">http://www.harvardpilgrim.org</a>	\$136.00	\$195.00	\$242.00
<b>Health New England</b> 1-877-443-3314 <a href="http://www.healthnewengland.com">http://www.healthnewengland.com</a>	\$123.00	\$180.00	\$216.00
<b>Humana</b> 1-800-872-7294 (sales) 1-800-866-0581 (member services) <a href="http://www.humana-medicare.com">http://www.humana-medicare.com</a>	\$180.82 *\$194.17 *Dental & Hearing	\$282.20 *\$295.55 *Dental & Hearing	\$293.70 *\$307.05 *Dental & Hearing
<b>Tufts Health Plan</b> 1-800-714-3000 (sales) 1-800-701-9000 (member services) <a href="http://www.tuftsmedicarepreferred.org">http://www.tuftsmedicarepreferred.org</a>	\$129.00 *\$177.00 *Optional Dental	\$195.50 *\$243.50 *Optional Dental	\$228.50 *\$276.50 *Optional Dental
<b>United HealthCare</b> 1-800-523-5800 <a href="http://www.aarphealthcare.com">http://www.aarphealthcare.com</a> Only for members of AARP	\$139.50 (6/1/20)	\$195.25	\$250.75 (6/1/20)

NOTE: If new to Medicare, check with each plan to see what discounts they may offer.

\* Moving from Supplement 1 to Supplement 1A may be subject to restrictions

**Note: Medex Choice™ will no longer be sold after December 1, 2019 but existing members may remain enrolled: \$154.81/month in 2020**

In compliance with Medicare regulations, Medicare Medigap 2 cannot be sold after December 31, 2005 but existing members may remain enrolled.

Medex Gold premium is \$930.97/month in 2020.

<b>Benefit</b>	<b>Costs For Beneficiary With Original Medicare</b>	<b>Costs For Beneficiary With Supplement Core</b>	<b>Costs For Beneficiary With Medigap 1A</b>	<b>Costs For Beneficiary With Supplement 1</b>
<b>Medicare Part A</b>				
<b>Inpatient Hospital Care</b>				
Days 1-60	\$1,484 deductible	\$1,484 deductible	\$0	\$0
Days 61-90	\$371/Day	\$0	\$0	\$0
Days 91-150 (Lifetime Reserve)	\$742/Day	\$0	\$0	\$0
All Additional Days	Full Cost	\$0 For An Additional 365 Lifetime Hospital Days	\$0 For an Additional 365 Lifetime Hospital Days	\$0 For An Additional 365 Lifetime Hospital Days
<b>Inpatient Days in Mental Health Hospital</b>	190 Lifetime Days	An Additional 60 Days Per Year	An Additional 120 Days Per Benefit Period	An Additional 120 Days Per Benefit Period
<b>Skilled Nursing Facility Care</b>				
Days 1-20	\$0	\$0	\$0	\$0
Days 21-100	\$185.50/Day	\$185.50/Day	\$0	\$0
All additional Days	Full Cost	Full Cost	Full Cost	Full Cost
<b>Blood - First 3 Pints</b>	Full Cost	\$0	\$0	\$0
<b>Medicare Part B</b>				
<b>Annual Deductible</b>	\$203	\$203	\$203	\$0
<b>Coinsurance for Part B after deductible</b>	20%	\$0	\$0	\$0
<b>Medicare-covered services needed while traveling abroad</b>	Full Cost	Full Cost* (BC/BS, HP, HNE, Tufts Core plans cover foreign travel)	\$0	\$0