

Medicare Part A and B Coverage Changes Deductibles and Coinsurance

Effective January 1, 2012, the deductible and daily coinsurance amounts for Medicare Part A and Part B will change. These amounts are updated annually with formulas set by law.

Medicare Supplement plans will automatically be adjusted to fit the new 2012 amounts. If there is to be any change to policyholders' premiums, advance written notice will be provided.

Benefit	Benefit Period	Amount Not Paid by Medicare Effective 1/1/11	Amount Not Paid by Medicare Effective 1/1/12	Amount Paid by Medicare Supplement (if covered service) Effective 1/1/12
Medicare Part A Hospital Insurance				
	Days 1 to 60	\$1,132, the Part A deductible	\$1,156, the Part A deductible	\$1,156, the Part A deductible
	Days 61 to 90	\$283 per day	\$289 per day	\$289 per day
	Days 91 to 150	\$566 per day	\$578 per day	\$578 per day
Skilled Nursing Facility				
	Days 21 to 100	\$141.50 per day	\$144.50 per day	\$144.50 per day

The Medicare Part B – Medical Insurance deductible has been decreased from \$162 to \$140 per calendar year.

High Deductible – For high deductible plans F and J, the high deductible has been increased from \$2,000 to \$2,070. This is the amount you must pay before any benefits are payable by your Medicare Supplemental plans.

Copayments – For plan N, the copayment for some office visits will remain \$20. The copayment for emergency room visits that don't result in an inpatient admission will remain \$50.

Should you have any questions about these changes, please call us at Agent Services: 1-866-843-3608, Monday-Thursday, 8:00 a.m.-7:00 p.m. Eastern Time, Friday 8:00 a.m.-5:00 p.m. Eastern Time.

We look forward to assisting you.