

Important Changes to Medicare Supplement Plans Effective June 1, 2010

Plans No Longer for Sale

Medicare Supplement plans E,H,I,J and J Prime will no longer be sold after 5/31/2010. Preventive Care and At-Home Recovery benefits will be eliminated for policies sold after 5/31/2010 causing the duplication of plans. If someone already has or purchases a Plan E,H,I,J, or J-Prime prior to 6/1/2010, they can keep that plan.

New plans M and N Offered

Offers new options for higher cost-sharing with lower premiums.

Plan M duplicates Plan D but with a 50% coinsurance benefit for the part A deductible and no coverage of the Part B deductible.

Plan N also duplicates Plan D with 100% coverage of the Part A deductible and no coverage of the Part B deductible. Coverage for Part B coinsurance is subject to new copayment structure (amounts will be reviewed periodically and adjustments may be made).

- The lesser of \$20 or the Medicare Part B coinsurance for office visits (PCP and specialist).
- The lesser of \$50 or the Medicare Part B coinsurance for ER visits (waived if admitted).

Disabled Beneficiaries

Due to the elimination of Plan J, it will no longer be available to beneficiaries on Medicare due to a disability after 5/31/2010. These individuals will be able to purchase a Plan A, C, and F during their six-month Open Enrollment Period effective 6/1/2010

Basic Core Benefits

Policies effective on or after 6/1/2010, Hospice Part A coinsurance (outpatient prescription drug and inpatient respite care coinsurance) will be covered. Plan K will cover 50% of the costs and Plan L will cover 75% of the costs.

Plans D and G

Plans D and G effective on or after 6/1/2010 will have different benefits than those purchased prior to 6/1/2010.

- **Plan G:** Part B excess fee will remain at 80% for policies sold prior to 6/1/2010. Excess fee will increase to 100% for policies effective 6/1/2010.
- **Plan D:** At home Recovery benefit will remain in place for policies sold prior to 6/1/2010. The benefit will be eliminated for policies effective on or after 6/1/2010.

Plan A

Carriers who want to offer more than just Plan A must offer either Plan C or Plan F (high deductible F does not qualify).