

# American

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## SENIOR BENEFITS

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### Retirement Insurance Options

All Medicare supplement plans throughout the United States have government regulated benefits which all providers must adhere to.

*The **only** difference between "this" company's Plan F and "that" company's Plan F is the price.. the benefits are **exactly** the same!*

MEDICARE PLAN COMPARISONS	PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN K	PLAN L	PLAN M	PLAN N
Part A coinsurance and hospital costs (up to an addtl 365 days after Medicare benefits are depleted)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Part B Coinsurance or Copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Hospice Care Coinsurance or Copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled Nursing Facility Coinsurance	✘	✘	100%	100%	100%	100%	50%	75%	100%	100%
Part A Deductible	✘	100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B Deductible	✘	✘	100%	✘	100%	✘	✘	✘	✘	✘
Part B Excess Fees	✘	✘	✘	✘	100%	100%	✘	✘	✘	✘
Foreign Travel Emergencies (plan limits apply)	✘	✘	80%	80%	80%	80%	✘	✘	80%	80%

\*A high deductible Plan F is available in some states as well. The monthly premium is significantly lower than the standard Plan F listed above, but an annual deductible of \$2,300 must be met prior to **any** benefits being paid out.