

Medicare Supplement Plan N

Medicare Supplement Plan N provides more coverage than Plans K and L while still maintaining a lower premium than Plans A through G. The only out-of-pocket expenses incurred (after the plan's monthly premium) are a \$20 copay for office visits and a \$50 copay for ER.

Plan N covers basic Medicare benefits including

- **Hospitalization:** pays Part A coinsurance plus coverage for 365 additional days after Medicare benefits end
- **Medical Expenses:** pays Part B coinsurance excluding \$20 copay for office visits and \$50 copay for ER — generally 20% of Medicare-approved expenses — or copayments for hospital outpatient services
- **Blood:** pays for the first three pints of blood each year
- **Hospice:** pays Part A coinsurance

In addition to the basic benefits, Plan N also provides coverage for:

- Skilled nursing facility care
- Medicare Part A deductible for hospitalization
- Travel-abroad medical emergency help