



South Carolina Health Insurance Pool

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[www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com)

## Medicare Supplement Policy Comparison Chart – Effective January 1, 2010

Part A Hospital Insurance — Covered Services			
SERVICE	MEDICARE PAYS	POLICY A PAYS	POLICY C PAYS
<b>Hospitalization</b> Semiprivate room and board. General nursing and miscellaneous hospital services and supplies.			
First 60 days.	All but \$1,100 and all but first three pints of blood	The first three pints of blood only	\$1,100 Part A deductible and first three pints of blood
61 <sup>st</sup> to 90 <sup>th</sup> day	All but \$275 a day	\$275 a day	\$275 a day
91 <sup>st</sup> to 150 <sup>th</sup> day (Lifetime Reserve Days)	All but \$550 a day	\$550 a day	\$550 a day
Beyond 150 days.	No benefits	Beyond 150 days, 100% of eligible expenses for up to 365 days	Beyond 150 days, 100% of eligible expenses for up to 365 days
<b>Skilled Nursing Care</b> Medicare must approve the facility.			
First 20 days	100% of eligible expenses	No benefits	No benefits
21 <sup>st</sup> to 100 <sup>th</sup> day	All but \$137.50 a day	No benefits	\$137.50 a day
Beyond 100 days	No benefits	No benefits	No benefits

## Part B Medical Insurance — Covered Services

SERVICE	MEDICARE PAYS	POLICY A PAYS	POLICY C PAYS
Medical Expenses Services of a physician, outpatient services, physical and speech therapies, ambulance/medical supplies	80% of eligible expenses after the \$155 deductible each calendar year	After you meet the \$155 Medicare deductible, all Medicare Part B coinsurance for eligible medical and outpatient hospital expenses	The \$155 Medicare deductible and all Medicare Part B coinsurance for eligible medical and outpatient hospital expenses
Medical Charges in Excess of Medicare Allowable Expenses	No benefits	No benefits	No benefits
Blood you receive as an outpatient	80% of eligible expenses after the first three pints of blood each calendar year and after the \$155 deductible	The first three pints and the Part B coinsurance for any additional pints after you meet the \$155 Medicare deductible	The first three pints and the \$155 Medicare deductible and the Part B coinsurance for any additional pints
Emergency expenses you incur in a foreign country	No benefits	No benefits	After the first \$250 each calendar year: 80% to a lifetime maximum of \$50,000 for the remainder of charges

## Parts A & B — Covered Services

SERVICE	MEDICARE PAYS	POLICY A PAYS	POLICY C PAYS
At-home recovery services Your doctor and Medicare must approve treatment	No benefits	No benefits	No benefits
Outpatient Prescription Drugs	No benefits	No benefits	No benefits
Preventive Care	No benefits	No benefits	No benefits
<b>Home Healthcare Medicare-Approved Services</b> Skilled care and medical supplies	100% of eligible expenses	No benefits.	No benefits.
Durable medical equipment	80% of eligible expenses after \$155 deductible	After \$155 deductible, the Medicare Part B coinsurance	\$155 deductible plus the Medicare Part B coinsurance