

What is Medigap?

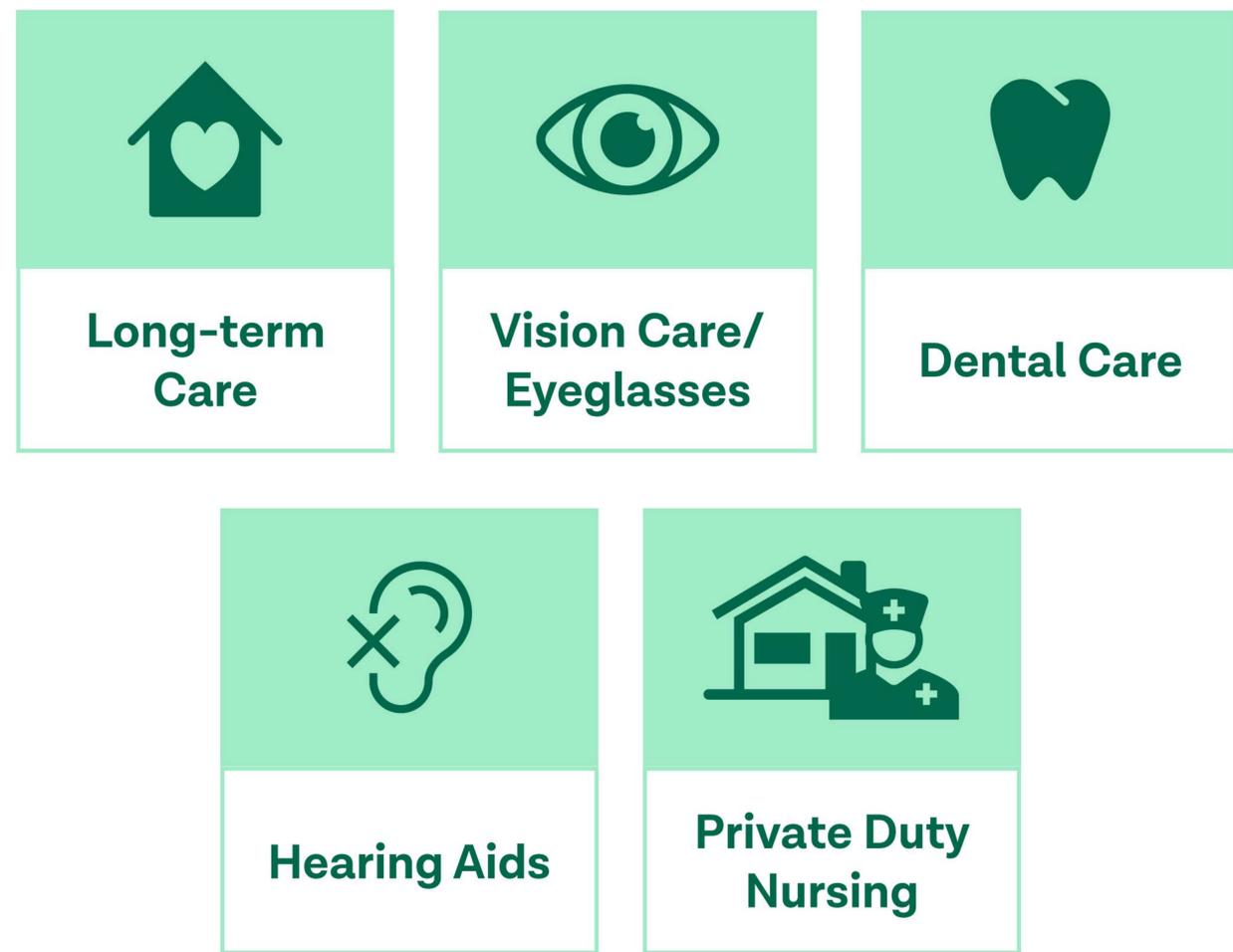
Medigap is known as “supplemental insurance” because it’s not included in your Original Medicare plan. There are currently 10 different plans: **A**, **B**, **C**, **D**, **F**, **G**, **K**, **L**, **M**, and **N**.

Coverage

Medigap helps to cover out-of-pocket costs, such as:

- **Copayments**
- **Coinsurance**
- **Deductibles**

Typically, Medigap plans do not cover:



Cost

Costs vary but can be priced or “rated” in three ways:

- **Community-rated or No-age-rated:** consistently has the same monthly premium and doesn’t change based on age.
- **Issue-age-rated:** based on your age; the younger you are when you purchase a plan, the lower the premium is.
- **Attained-age-rated:** based on your age; as you get older, the premium increases.

Enrollment

You can enroll in Medigap during:

- **Initial Enrollment Period:** seven-month period beginning three months before your 65th birthday and ending three months after.
- **Open Enrollment Period:** October 15th–December 7th to join, drop, or switch plans.
- **Special Enrollment Period:** An eight-month period following a circumstance permitting later enrollment.

Additional Information

- **A+B** To enroll, you must have Medicare Part A and B.
-  You cannot simultaneously enroll in Medigap and Medicare Advantage.
-  Your premiums to Medicare and Medigap are paid separately.
-  Medigap plans only cover one person; additional household members must apply separately.