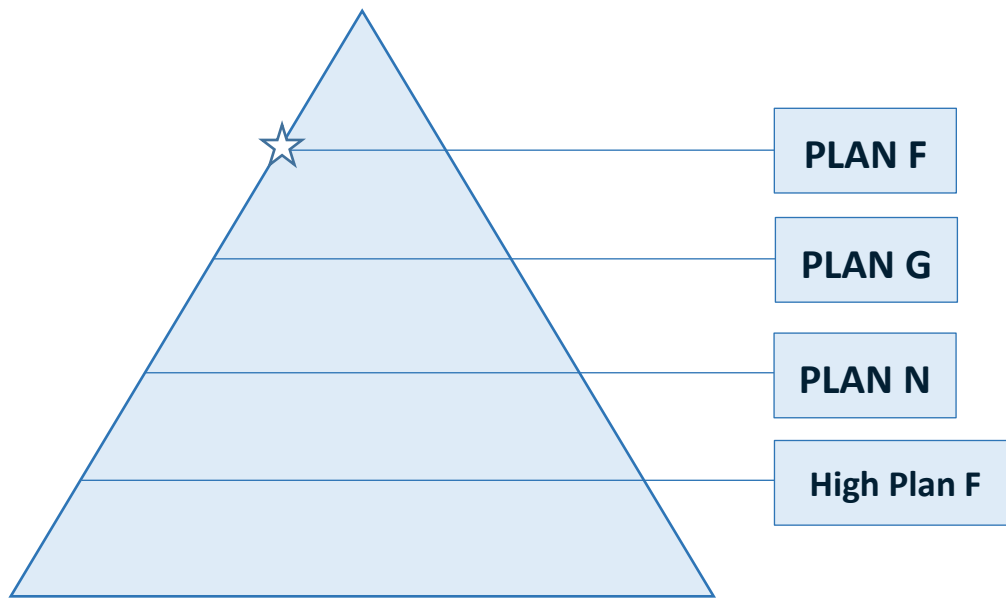


Medicare Supplements



The best way of looking at
Medicare Supplements is by drawing a pyramid.

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At the top of the pyramid is **Plan F**. With this plan, you have no co-payments and no deductible. It is the richest of all the Medicare Supplement plans. You basically have 100% coverage.

Next is the **Plan G**. With this plan, you are responsible for the Part B deductible of Medicare and in 2018, it is \$183. Once you hit that amount (\$183) of Medicare-approved charges, your coverage becomes just like Plan F.

After that is **Plan N**. With this plan, you also have the Part B Medicare deductible of \$183. You are also responsible for up to \$20 as an office visit co-payment, and up to \$50 as an emergency room co-payment. In addition, you are responsible for Part B excess.

The final plan is the **High Plan F**. In 2018, you will be responsible for the first \$2,240 of Medicare-approved charges. Once you have met this requirement, then your coverage becomes just like the regular Plan F.