

2009 AARP Supplement Plan Information

AARP offers 12 standard Medicare supplemental (Medigap) insurance plans that help pay some of your costs in the Original Medicare Plan and for some health care costs it doesn't cover. All Medigap plans must cover certain basic benefits. **The City of Arlington offers eligible retirees / spouses the option to enroll in Plan K, F, or J.**

Each standard plan, labeled "A" through "L," offers a different set of benefits, fills different "gaps" in Medicare coverage, and varies in price. The basic benefits for Medigap Plans K and L are similar to the basic benefits offered in Plans A through J, but these plans have lower monthly premiums and have higher out-of-pocket costs.

Basic Benefits

Covered by Plans F & J:

- Medicare Part A coinsurance plus coverage for 365 additional days after Medicare benefits end
- Medicare Part B coinsurance (generally 20 percent of Medicare-approved expenses), or copayments for hospital outpatient services
- First three pints of blood each year

Covered by Plan K:

Medicare Part A coinsurance plus coverage for 365 additional days after Medicare benefits end

- 50 percent of hospice cost-sharing
- 50 percent for the first three pints of blood each year
- 50 percent Medicare Part B coinsurance, except 100 percent coinsurance for Part B preventive services

Medicare Part A Hospital Deductible

Covered by Plans F & J:

\$1,068 in 2009 for each benefit period for hospital services

Covered by Plan K:

50 percent of the \$1,068 Part A hospital deductible

Skilled Nursing-Home Costs

Covered by Plans F & J:

Your cost (\$133.50 in 2009) for days 21 through 100 in a skilled nursing home

Covered by Plan K:

50 percent of \$133.50 for days 21 through 100 in a skilled nursing home

Medicare Part B Deductible

Covered by Plans F & J:

Yearly deductible for doctor services (\$135 in 2009)

Medicare Part B Excess Charges

Covered by Plans F (100 percent) & J (100 percent):

The difference between your doctor's charge and the Medicare-approved amount, if your doctor does not accept assignment

Foreign Travel Emergency

Covered by Plans F & J:

- 80 percent of the cost of emergency care outside the United States
- Up to \$50,000 in your lifetime
- Patient pays a yearly deductible of \$250

At-Home Recovery

Covered by Plan J:

- Help for activities of daily living, such as bathing and dressing, if already receiving skilled home care covered by Medicare
- Help for up to eight weeks after you no longer need skilled care
- Will pay up to \$40 per visit, seven visits per week, or a total of \$1,600 per year

Non-Medicare-Covered Preventive Services

Covered by Plan J:

Up to \$120 per year for non-Medicare-covered preventive services ordered by your doctor

To learn more about AARP Plans K, F, or J, visit www.aarphealthcare.com