

First Eligible for Medicare on or after Jan. 1, 2020

The chart below shows the 2025 dollar amount you are responsible for depending on which insurance policy you choose.

	Plan A	Plan N	Plan G
Hospital Part A Benefit Period Deductible	\$1,676	\$0	\$0
Skilled Nursing Co-insurance	\$209.05	\$0	\$0
Part B Annual Deductible	\$257	\$257	\$257
Part B Co-insurance	\$0	100% \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission*	\$0
Part B Excess**	All	All	\$0
Other Benefits – Not Covered by Medicare			
Foreign Travel	All	\$250 Deductible 20% and amounts over the \$50,000 lifetime maximum	\$250 Deductible 20% and amounts over the \$50,000 lifetime maximum

* Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission. Co-payment amount may increase each year.

** In FL: Not to exceed any charge limitation established by Medicare or state law.

We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program. Please ask your Physicians Life agent and refer to your Brochure and Outline of Coverage for complete details, including benefits and costs of those insurance policies which are available to you. (In KY, MO: Medicare Supplement policies are available for people under age 65 due to a disability.) Insurance policy form numbers: L030, L036, L039 (In GA: L030GA, L036GA, L039GA; In MO: L030MO, L036MO, L039MO). **Please see back side for limitations.**

Insurance policy limitations: We will not pay for: a) confinement that begins or expenses incurred while your insurance policy is not in force, b) services of the type not covered by Medicare, unless specifically provided by the insurance policy.

In FL: Unless specifically stated otherwise, this insurance policy does not cover or consider for payment any service or supply, or any portion of any service or supply, that is not a Medicare Eligible Expense, nor will this insurance policy duplicate any benefit paid by Medicare.