Medicare Supplement Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Medicare Supplement (Medigap) plans help pay the deductibles, copays and coinsurance that Original Medicare leaves to you.

WHAT'S COVERED

Part A coinsurance
Hospital costs after Medicare pays, plus 365 extra days.

Part B coinsurance
The 20% of doctor and outpatient costs Medicare leaves to you.

Part B excess charges
Plans F and G pay up to 15% above Medicare's rate.

Foreign travel emergency
80% on Plans C, D, F, G, M and N.

Part A deductible
$1,736 per benefit period in 2026, on most plans.

Skilled nursing and hospice
SNF coinsurance ($217/day, days 21-100) and hospice copays.

Any doctor that takes Medicare
No networks or referrals, nationwide.

Plan G and N
The most popular plans for new enrollees.

Good to know
Your 6-month Medigap open enrollment period starts when you’re 65 and enrolled in Part B – no health questions during that window. Plans are standardized, so Plan G is the same coverage with every carrier; only the price differs. Compare all 10 plans below. We do not offer every plan available in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Prescription drugs (need Part D)
- × Dental
- × Vision and hearing

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Date of birth and state of residence
- Medicare card (Medicare number and Part A and B effective dates)
- Current coverage, if any (Medicare Advantage, Medigap, employer or retiree plan)
- Any letter showing your current coverage is ending
- Current medications and dosages
- Your doctors and preferred pharmacy

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/medicare-supplement/

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