

MEDICARE SUPPLEMENT PLANS

It's important for you to understand how to select a "Medicare Supplement" Plan. Individuals approaching age 65 have six months prior to their birthday and six months after to enroll into a Medicare Supplement known as *Open Enrollment*.

If you do not select a plan during this time frame you may not be eligible due to certain health conditions.

You should know that Medicare is not 100% covered insurance.

This is where a Supplement comes in. We offer various plans that will pay the non-Medicare paid benefits, which are listed below.

Our *Plan F* will offset any deductible or co-insurance amounts excluding Foreign Travel where limits apply. Medicare is split into two areas:

Hospital Services & Medical Services (PART A / B)

PART A	
HOSPITALIZATION*	Medicare Pays
Semiprivate room & board, general nursing and Miscellaneous services & supplies	
First 60 days	All but \$952.00
61st – 90th	All but \$238.00 a day
91st day and after (While using 60 lifetime reserve days)	All but \$476.00 a day
Once Lifetime reserves are used	Zero
Beyond 365 days	Zero
SKILLED NURSING FACILITY CARE*	
You must meet Medicare's requirement, including Having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital	
First 20 days	All Approved amounts
21st – 100th day	All but \$119.00 a day
101st – day and after	Zero
BLOOD First 3 pints	Zero
Additional amounts 100%	
HOSPICE	
Available as long as your doctor certifies you are Terminally ill and you elect to receive these services	All but very limited coinsurance for outpatient drugs & Inpatient respite care.
PART B	
MEDICAL SERVICES MEDICARE PAYS	
In or out of the hospital and outpatient Hospital treatment, such as physician's Services, inpatient & outpatient medical and Surgical services and supplies, physical and Speech therapy, diagnostic tests, durable Medical equipment	

First \$124.00 of Medicare Approved Amounts	Zero
Remainder of Medicare Approved Amounts	Generally 80 %
Part B Excess Charges (Above Medicare Approved Amounts)	Zero
BLOOD	
First 3 pints	Zero
Next \$124.00 of Medicare Approved Amounts	Zero
Remainder of Medicare Approved Amounts	Zero
CLINICAL LABORATORY SERVICES	
TESTS FOR DIAGNOSTIC SERVICES	100%
HOME HEALTH CARE	
MEDICARE APPROVED SERVICES	
Medically necessary skilled care services& Medical supplies	100%
Durable Medical Equipment	
First \$124.00 of Medicare Approved Amt	Zero
Remainder of Medicare Approved Amt	80%
FOREIGN TRAVEL NOT COVERED BY MEDICARE	
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.	
First \$250.00 each calendar year	Zero
Remainder of charges	Zero

Call Lovelace Insurance at 561-779-9752 for more information
Or email david@insuranceplansofflorida.com