

COST-SAVING PLANS

Help Your Clients Save With Plans N and G



Cost savings is a big reason Medicare supplement plans N and G continue to be our most popular, accounting for nearly 88% of our Med supp sales. Here's how these plans can help your clients save money.

Cost-Sharing Plan N

Plan N helps keep premiums low through cost sharing. Your clients would pay the Medicare Part B deductible and potential excess charges in addition to a copayment for office and emergency room visits.

Plan N Can Be a Good Fit for Your Clients When:

- Your client is accustomed to cost sharing (i.e., if they're changing from an employer's health insurance plan or a Medicare Advantage plan).
- Other plans are too expensive and your client wants to reduce benefits and premium liability.
- Your client prefers to pay a lower premium in exchange for the possible out-of-pocket expenses associated with the Part B deductible (\$257 in 2025) and potential excess charges.

What Plan N Covers

Benefit	Part A Deductible	Coinsurance	Extended Hospital	Blood	SNF Care	Hospice Care	Part B Deductible	Coinsurance	Part B Excess Charges**	Blood	Foreign Travel Emergency
Plan N	✓	✓	✓	✓	✓	✓		✓ After copayment*		✓	✓

*Up to \$20 copayment for office visits and up to \$50 for emergency room visits that don't result in an inpatient admission.

**An excess charge is the amount a health care provider is legally permitted to charge above the Medicare-approved amount. Keep in mind if health care providers accept Medicare assignments, they have agreed to accept the Medicare-approved amount and there will be no excess charge. A vast majority of health care providers do accept assignments.



How Plan N Works

Plan N pays 100% of the Medicare Part B coinsurance after the policyholder pays a copayment of up to \$20 for some office visits and up to \$50 for emergency room visits that don't result in an inpatient admission.

Plan N Examples	Example 1	Example 2
Amount the doctor's office bills to Medicare	\$200	\$200
Amount approved by Medicare	\$150	\$75
Medicare Part B coinsurance	20% of the Medicare approved amount	20% of the Medicare approved amount
Coinsurance amount due	\$30 (\$150 x 20%)	\$15 (\$75 x 20%)
Amount Plan N pays the doctor's office	\$10 (\$20 of the \$30 coinsurance is applied to the copayment)	\$0 (Since copayment did not exceed \$20)
Amount the insured owes the doctor's office	\$20	\$15

How Your Clients Save with Plan G

Plan G provides the most comprehensive coverage of any Medicare supplement plan. Nearly all your client's out-of-pocket costs are covered, except the Medicare Part B deductible and 20% of emergency room visits that occur out of the country.

Plan G Can Be a Good Fit for Your Clients When:

- Your client wants low and predictable out-of-pocket expenses.
- Your client can afford to pay the Part B deductible (\$257 in 2025) and Plan G's higher premium.
- Your client anticipates needing frequent medical care.

What Plan G Covers

Benefit	Part A Deductible	Coinsurance	Extended Hospital	Blood	SNF Care	Hospice Care	Part B Deductible	Coinsurance	Part B Excess Charges**	Blood	Foreign Travel Emergency
Plan G	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓

How Plan G Works

In addition to the benefits offered under Plan N, Plan G also covers Medicare Part B excess charges and Part B coinsurance/copayments. Plus, under Plan G, your clients are not required to meet an out-of-pocket limit before coverage begins.