

2026 Medicare Supplement (Medigap) Benefit Chart

- The chart shows the standardized list of Medigap plans available in nearly all states.
- Some of the plans have the same letters as the Parts of Medicare (A, B, C, D). “Medigap Plan A” is NOT the same as Medicare Part A.
- Only applicants first eligible for Medicare before 2020 may purchase Plans C, F, and High Deductible F.
- A ✓ means 100% of this benefit is paid by the plan, assuming Medicare approved the service as primary coverage.

Benefits	A	B	D	G	High Ded G*	K**	L**	M	N	C	F	High Ded F*
Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B coinsurance or copayment	✓	✓	✓	✓	✓	50%	75%	✓	✓ *** plus copays	✓	✓	✓
Blood (first 3 pints)	✓	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	✓	50%	75%	✓	✓	✓	✓	✓
Part A deductible (\$1,736)		✓	✓	✓	✓	50%	75%	50%	✓	✓	✓	✓
Part B deductible (\$283)										✓	✓	✓
Part B excess charges				✓	✓						✓	✓
Foreign travel emergency (up to plan limits)			✓	✓	✓			✓	✓	✓	✓	✓

* **High Deductible Plan G & High Deductible Plan F** require first paying a combined deductible for Part A & B services of **\$2,950** before the plan begins to pay for Medicare-approved services. Once the deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High Deductible Plan G does not cover the Medicare Part B deductible. However, High Deductible Plan G and High Deductible Plan F count your payment of the Part B deductible toward meeting the plan deductible.

** **Plans K & L** pay 100% of covered services after the out-of-pocket limit is met (**Plan K: \$8,000 | Plan L: \$4,000**)

*** **Plan N** pays 100% of the Part B coinsurance, except for a copayment of up to **\$20** for some office visits and up to **\$50** for emergency room visits that do not result in an inpatient admission.