

**IMPORTANT INFORMATION CONCERNING MEDICARE INCREASES IN
2009 PART A DEDUCTIBLES and CO-PAYMENTS**

The Part A Hospital and Skilled Nursing Facility Care deductible and co-payments printed in this brochure within the section named Medicare (Part A) Hospital Services – Per Benefit Period reflect 2008 information. Every year Medicare has raised the Part A deductible and this year is no exception. The following are the 2009 Part A deductible and co-payments increases along with the benefits in the Physicians’ Benefits Trust MediCap plans and *replaces* the information provided in the brochure:

Services – Part A	Medicare Pays	Plan A Pays	Plan G Pays	Plan J Pays
Hospitalization				
First 60 days	All but \$1, 068	0	\$1,068	\$1,068
61 st through the 90 th day	All but \$267 per day	\$267	\$267	\$267
91 st day and after	All but \$534 per day	\$534	\$534	\$534
Using Lifetime Reserve Days	All but \$534 per day	\$534	\$534	\$534
Skilled Nursing Facility Care				
21 st through 100 th Day	All but \$133.50 per day	0	\$133.50	\$133.50