

IMPORTANT INFORMATION CONCERNING MEDICARE INCREASES IN 2010 DEDUCTIBLES AND COPAYMENTS

Since its inception, Medicare has increased its Medicare Part A and Part B deductibles and copayments. The following are the 2010 Part A and Part B deductible and copayments increases along with the benefits in the Physicians' Benefits Trust MediCap plans and *replaces* the information provided in the brochure.

Please note that Plans G and J will not be available for enrollment after May 31, 2010.

Part A	Medicare Pays	Plans A Pays	Plan G Pays	Plan J Pays
Hospitalization First 60 Days	All but \$1,100	\$0	\$1,100	\$1,100
61 st through the 90 th day	All but \$275 per day	\$275 per day	\$275 per day	\$275 per day
91 st day and after using lifetime reserve days	All but \$550 per day	\$550 per day	\$550 per day	\$550 per day
Once lifetime reserve days are used:				
<ul style="list-style-type: none"> • Additional 365 days • Beyond the additional 365 days 	\$0	100% of Medicare Eligible expense	100% of Medicare Eligible expense	100% of Medicare Eligible expense
	\$0	\$0	\$0	\$0
Part B	Medicare Pays	Plans A Pays	Plan G Pays	Plan J Pays
First \$155 of Medicare-approved amounts***	\$0	\$0	\$0	\$155 Part B Deductible

Once you have been billed \$155 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.