



Physicians' Benefits Trust MediCap Medicare Supplement Plans

Traditional Plan N – Outline of Coverage

MEDICARE (PART A) – HOSPITAL SERVICES – Per Benefit Period

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

**NOTICE: when your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Services	Medicare Pays	Plan N Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies.			
First 60 days	All but \$1,288	\$0	\$1,288 (Part A Deductible)
61 st through 90 th day	All but \$322 a day	\$322 a day	\$0
91 day and after:			
While using 60 lifetime reserve days	All but \$644 a day	\$644 a day	\$0
Once lifetime reserve days are used:			
• Additional 365 days	\$0	100% of the Medicare Eligible Expense	\$0**
• Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, 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	\$0	\$0
21 st through 100 th day	All but \$161 a day	100%	Up to \$161 a day
101 st day and after	\$0	\$0	All costs

Services	Medicare Pays	Plan N Pays	You Pay
BLOOD – First 3 pints	\$0	3 Pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*** Once you have been billed \$166.00 of Medicare-approved amounts for covered services, your Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan N Pays	You Pay
MEDICAL EXPENSES INCLUDES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
First \$166.00 of Medicare-approved amounts***	\$0	\$0	\$166.00 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES (Above Medicare-approved amounts)	\$0	\$0	All Costs
BLOOD - First 3 pints	\$0	All costs	\$0
Next \$166.00 of Medicare-approved amounts***	\$0	\$0	\$166.00 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – Tests For Diagnostic Services	100%	0%	\$0

Services	Medicare Pays	Plan N Pays	You Pay
PREVENTATIVE BENEFITS			
Medicare Covered Services	Generally 80%	Balance other than 20% per office visit	Up to \$20 per office visit
Remainder of Medicare-approved amounts	80%	Balance other than \$20 per office visit and up to \$50 per emergency room visit. The \$50 is waived if admitted to hospital	Up to \$20 per office visit and up to \$50 for emergency room visit. The \$50 is waived if admitted to hospital

MEDICARE PARTS A & B

HOME HEALTH CARE – MEDICARE-APPROVED SERVICES			
- Medically necessary skilled care services and medical supplies	100%	\$0	\$0
- Durable medical equipment:			
• First \$166.00 of Medicare-approved amounts***	\$0	\$0	\$166.00 (Part B deductible)
• Remainder of Medicare-approved amounts	80%	20%	\$0

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 each calendar year	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum of \$50,000	20% and amounts over the \$50,000 lifetime maximum