

### 2019 Medicare/ 2019 AARP® Medicare Supplement Comparison

Benefits	Medicare* (2019 coverage)	AARP® Medicare Supplement Plan C (2019 coverage)**	AARP® Medicare Supplement Plan F (2019 coverage)**	AARP® Medicare Supplement Plan K (2019 coverage)**
<b>Lifetime Maximum</b>	No maximum	No maximum	No maximum	No maximum
<b>Annual Deductible</b>	Part A Hospital: depends on your stay (see below) Part B: Medical Services: TBD	No Deductible Plan C pays the Medicare Part A deductible and the Part B deductible	No Deductible Plan F pays the Medicare Part A deductible and the Part B deductible	Plan pays 50% of Medicare Part A deductible but not the Part B deductible
<b>Annual Out-Of-Pocket Limit</b>	N/A	N/A	N/A	TBD of Medicare-approved amounts
<b>Inpatient Hospital – Facility Services</b>	Medicare Part A: <ul style="list-style-type: none"> <li>1st 60 days: All but the Part A deductible</li> <li>61st thru 90th day: All but 25% of Part A Deductible</li> <li>91st day and after: All but 50% of Part A Deductible up to 60 lifetime max days</li> <li>Beyond Max: Zero</li> </ul>	Plan pays: <ul style="list-style-type: none"> <li>1st 60 days: Part A Deductible</li> <li>61st thru 90th day: 25% of Part A Deductible per day</li> <li>91st day and after: 50% of Part A Deductible per day</li> <li>Beyond Max: 100% of Medicare eligible expenses for additional 365 days</li> </ul>	Plan pays: <ul style="list-style-type: none"> <li>1st 60 days: Part A Deductible</li> <li>61st thru 90th day: 25% of Part A Deductible per day</li> <li>91st day and after: 50% of Part A Deductible per day</li> <li>Beyond Max: 100% of Medicare eligible expenses for additional 365 days</li> </ul>	Plan pays: <ul style="list-style-type: none"> <li>1st 60 days: 50% of the Part A Deductible</li> <li>61st thru 90th day: 25% of Part A Deductible</li> <li>91st day and after: 50% of Part A Deductible</li> <li>Beyond Max: 100% of Medicare eligible expenses for additional 365 days</li> </ul>
<b>Physician Services – office visits</b>	Medicare Part B generally pays 80% after annual deductible for Medicare-approved services. Retiree pays generally 20%.	Plan pays Part B deductible and remainder of Medicare approved amounts (generally 20%) Example: (assumes Medicare deductible has been satisfied) Doctor Visit: \$100 Medicare pays: \$80 Plan pays: \$20 Retiree pays: \$0	Plan pays Part B deductible and remainder of Medicare-approved amounts (generally, 20%) Example: (assumes Medicare deductible has been satisfied) Doctor Visit: \$100 Medicare pays: \$80 Plan pays: \$20 Retiree pays: \$0	After Part B deductible, plan pays 50% of remaining Medicare-approved amounts Example: (assumes Medicare deductible has been satisfied) Doctor Visit: \$100 Medicare pays: \$80 Plan pays: \$10 Retiree pays: \$10
<b>Inpatient Hospital – Physician's charges for surgery, anesthesia and visits</b>	Medicare Part B generally pays 80% after annual deductible for Medicare-approved services. Retiree pays generally 20%.	Plan pays Part B deductible and remainder of Medicare-approved amounts (generally, 20%)	Plan pays Part B deductible and remainder of Medicare-approved amounts (generally, 20%)	Plan pays \$0 of Part B deductible and 50% of remainder of Medicare-approved amounts
<b>Outpatient Hospital Services (testing, surgery and physician</b>	Medicare Part B generally pays 80% after annual deductible for Medicare-approved services. Retiree	Plan pays Part B deductible and remainder of Medicare-approved amounts (generally, 20%)	Plan pays Part B deductible and remainder of Medicare-approved amounts (generally, 20%)	Plan pays \$0 of Part B deductible and 50% of remainder of Medicare-approved amounts

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\*\*\*California overview of prescription Drugs

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<b>fees)</b>	pays generally 20%.			
<b>Preventive Care (periodic physicals, routine immunizations)</b>	Medicare Part B generally pays 80% after annual deductible for Medicare-approved services. Retiree pays generally 20%.	Medicare Part B generally pays 80% after annual deductible for Medicare-approved services. Retiree pays generally 20%.	Plan pays Part B deductible and remainder of Medicare-approved amounts, generally 20%	Plan pays \$0 of Part B deductible and pays 50% of remainder of Medicare-approved amounts
<b>Hospital Emergency Room</b>	Medicare Part B generally pays 80% after annual deductible for Medicare-approved services. Retiree pays generally 20%.	Plan pays the Part B deductible and remainder of Medicare-approved amounts (generally 20%)	Plan pays the Part B deductible and remainder of Medicare-approved amounts (generally 20%)	Plan pays \$0 of Part B deductible and pays 50% of remainder of Medicare-approved amounts
<b>Allergy tests/treatment</b>	Medicare Part B generally pays 80% after annual deductible for Medicare-approved services. Retiree pays generally 20%.	Plan pays Part B deductible and remainder of Medicare approved amounts (generally 20%)	Plan pays Part B deductible and remainder of Medicare approved amounts (generally 20%)	Plan pays \$0 of Part B deductible and pays generally 50% of remainder of Medicare approved amounts
<b>Skilled Nursing Facility stays – Medicare certified</b>	<ul style="list-style-type: none"> <li>▪ 1st 20 days: All approved amounts</li> <li>▪ 21st thru 100th day: All but 1/8<sup>th</sup> of the Part A Deductible</li> <li>▪ 101st day and after: Zero</li> </ul>	<ul style="list-style-type: none"> <li>▪ 1st 20 days: Paid by Medicare</li> <li>▪ 21st thru 100th day: Plan pays up to day1/8th of the Part A Deductible</li> <li>▪ 101st day and after: Plan pays \$0 a day</li> </ul>	<ul style="list-style-type: none"> <li>▪ 1st 20 days: Paid by Medicare</li> <li>▪ 21st thru 100th day: Plan pays up to 1/8th of the Part A Deductible</li> <li>▪ 101st day and after: Plan pays \$0 a day</li> </ul>	<ul style="list-style-type: none"> <li>▪ 1st 20 days: Paid by Medicare</li> <li>▪ 21st thru 100th day: Plan pays up to 1/16th of the Part A Deductible</li> <li>▪ 101st day and after: Plan pays \$0 a day</li> </ul>
<b>Ambulance services</b>	Medicare Part B generally pays 80% after annual deductible for Medicare-approved services. Retiree pays generally 20%.	Plan pays Part B deductible and remainder of Medicare approved amounts (generally 20%)	Plan pays Part B deductible and remainder of Medicare approved amounts (generally 20%)	Plan pays \$0 of Part B deductible and 50% of remainder of Medicare approved amounts
<b>Home Health Care</b>	Medicare pays 100% of approved services Medicare only pays 100% for certain services, such as approved durable medical deductible. Other home health care services are handled like Part B - generally 80% after the annual deductible with the beneficiary paying generally	Medicare pays 100% of approved services Medicare only pays 100% for certain services, such as approved durable medical deductible. Other home health care services are handled like Part B - generally 80% after the annual deductible with the beneficiary paying generally	Medicare pays 100% of approved services Medicare only pays 100% for certain services, such as approved durable medical deductible. Other home health care services are handled like Part B - generally 80% after the annual deductible with the beneficiary paying generally	The beneficiary pays 50% of the remainder of Medicare approved amounts. Other home health care services are handled like Part B - plan pays \$0 of Part B deductible and 50% of remainder of Medicare-approved amounts.

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	20%	paying 20%	20%.	
<b>Durable medical Equipment</b>	Medicare Part B generally pays 100% of approved durable medical equipment.	Plan pays Part B deductible and remainder of Medicare approved amounts (generally 20%)	Plan pays Part B deductible and remainder of Medicare approved amounts (generally 20%)	Plan pays 50% of Part B deductible and 50% of remainder of Medicare approved amounts
<b>Mental Health &amp; Substance Abuse</b>	For visits to a doctor or other health care provider to diagnose the condition, Medicare pays generally 80% and the beneficiary pays generally 20%	<ul style="list-style-type: none"> <li>▪ Inpatient covered same as hospital in-patient</li> <li>▪ Outpatient covered same as Physician services: Plan C pays deductible and pays generally 20% co-insurance</li> </ul>	<ul style="list-style-type: none"> <li>▪ Inpatient covered same as hospital in-patient</li> <li>▪ Outpatient covered same as Physician services: Plan F pays deductible pays generally 20% co-insurance</li> </ul>	<ul style="list-style-type: none"> <li>▪ Inpatient covered same as hospital in-patient</li> <li>▪ Outpatient covered same as Physician services: Plan K pays 50% of remaining co-insurance</li> </ul>
<b>Prescription Drugs</b>	Medicare Part D prescription drug benefit: varies by carrier Additional premium	<b>AARP® MedicareRx Preferred (PDP)***</b>	<b>AARP® MedicareRx Preferred (PDP)***</b>	<b>AARP® MedicareRx Preferred (PDP)***</b>
	Initial Coverage Phase	No annual deductible <ul style="list-style-type: none"> <li>▪ Tier 1: Lower cost, commonly used generic drugs: \$3 copays at Preferred network pharmacies, \$6 co-pay at all other network pharmacies</li> <li>▪ Tier 2: Most generic drugs: \$5 copay at Preferred network pharmacies, \$10 co-pay at all other network pharmacies</li> <li>▪ Tier 3: Many common brand name drugs, some higher cost generic: \$40 copay at preferred network pharmacies, \$45 at all other network pharmacies</li> <li>▪ Tier 4: Non-preferred generic &amp; non-preferred brand name drugs \$85 copay at preferred network pharmacies, \$95 at all other</li> </ul>	No annual deductible <ul style="list-style-type: none"> <li>▪ Tier 1: Lower cost, commonly used generic drugs: \$3 copays at Preferred network pharmacies, \$6 co-pay at all other network pharmacies</li> <li>▪ Tier 2: Most generic drugs: \$5 copay at Preferred network pharmacies, \$10 co-pay at all other network pharmacies</li> <li>▪ Tier 3: Many common brand name drugs, some higher cost generic: \$40 copay at preferred network pharmacies, \$45 at all other network pharmacies</li> <li>▪ Tier 4: Non-preferred generic &amp; non-preferred brand name drugs \$85 copay at preferred network pharmacies, \$95 at all other network pharmacies</li> </ul>	No annual deductible <ul style="list-style-type: none"> <li>▪ Tier 1: Lower cost, commonly used generic drugs: \$3 copays at Preferred network pharmacies, \$6 co-pay at all other network pharmacies</li> <li>▪ Tier 2: Most generic drugs: \$5 copay at Preferred network pharmacies, \$10 co-pay at all other network pharmacies</li> <li>▪ Tier 3: Many common brand name drugs, some higher cost generic: \$40 copay at preferred network pharmacies, \$45 at all other network pharmacies</li> <li>▪ Tier 4: Non-preferred generic &amp; non-preferred brand name drugs \$85 copay at preferred network pharmacies, \$95 at all other network pharmacies</li> <li>▪ Tier 5: (Specialty Tier) Unique and/or very high-cost drugs:</li> </ul>

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		<ul style="list-style-type: none"> <li>network pharmacies</li> <li>▪ Tier 5: (Specialty Tier) Unique and/or very high-cost drugs: 33% co-insurance</li> </ul>	<ul style="list-style-type: none"> <li>▪ Tier 5: (Specialty Tier) Unique and/or very high-cost drugs: 33% co-insurance</li> </ul>	33% co-insurance
	Coverage Gap: Begins when expenses reach \$2,960	<ul style="list-style-type: none"> <li>▪ Member pays 65% of the total cost of the drug for generics, 45% for brands</li> </ul>	<ul style="list-style-type: none"> <li>▪ Member pays 65% of the total cost of the drug for generics, 45% for brands</li> </ul>	<ul style="list-style-type: none"> <li>▪ Member pays 65% of the total cost of the drug for generics, 45% for brands</li> </ul>
	Catastrophic Phase: Begins when “true” out-of-pocket costs reach \$4,700 paid by retiree:	Retiree pays \$2.65 for generic drugs & \$6.60 for brand name drugs, or 5% (whichever is higher)	Retiree pays \$2.65 for generic drugs & \$6.60 for brand name drugs, or 5% (whichever is higher)	Retiree pays \$2.65 for generic drugs & \$6.60 for brand name drugs, or 5% (whichever is higher)
<b>Vision</b>	Routine eye exams, glasses & lenses not covered. One pair of glasses w/standard frames (or one set of contact lenses) after cataract surgery that implants an intraocular lens. Retiree pays 20% of the Medicare-approved amount and the Part B deductible applies.	<p>AARP vision discount program on exams, lenses, frames, etc.</p> <p>*These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs and may be discontinued at any time.</p>	<p>AARP vision discount program on exams, lenses, frames, etc.</p> <p>*These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs and may be discontinued at any time.</p>	<p>AARP vision discount program on exams, lenses, frames, etc.</p> <p>*These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs and may be discontinued at any time.</p>

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