

Medicare's Part A and Part B deductibles and copayments have changed since your *Medicare Resource Guide* was printed.

This update shows what you would pay for services if you have no coverage other than Original Medicare.

MEDICARE PART A (Hospital)

Service	You Pay
Hospital First 60 days of an admission	You pay \$1,132* each benefit period. Medicare covers the rest.
61st to 90th day	You pay \$283* a day. Medicare covers the rest.
91st to 150th day**	You pay \$566* a day. Medicare covers the rest.
Beyond 150 days	You pay 100% of expenses.
Skilled Nursing Facility care First 20 days	You pay nothing. Medicare covers 100%.
21st to 100th day	You pay \$141.50* a day. Medicare covers the rest.
Beyond 100 days	You pay 100% of expenses.

MEDICARE PART B (Medical and Doctor Charges)

Service	You Pay
Medical expenses In or out of the hospital and outpatient treatment, such as physician services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment	You pay a \$162† annual deductible, then 20% of Medicare-approved charges.
Clinical laboratory services Blood tests for diagnostic services	You pay nothing. Medicare covers 100%.

Other Benefits Under Medicare

Service	You Pay
Benefits for medically necessary emergency care received in a foreign country (except in some parts of Canada and Mexico)	You pay 100% of expenses.
Preventive services	Costs will vary. In 2011, the health reform legislation eliminates out-of-pocket cost-sharing for most Medicare-covered preventive and screening services. You will also be covered for an Annual Wellness Visit.
Outpatient prescription drugs	Costs will vary based on the Part D plan and benefit level you select.

* These are the 2011 copays and deductibles for Medicare Part A (Hospital and Skilled Nursing Facility care) and may change on January 1, 2012.

** After 90 consecutive days of hospitalization, Medicare benefits are paid from a one-time lifetime reserve of 60 additional days that are not renewable each benefit period.

† This is the 2011 deductible for Medicare Part B and may change on January 1, 2012.