

November 26, 2012

2013 Medicare Copay/Deductibles

The 2013 Medicare copay and deductible information is available. In being true to our promise to provide you with the best products, services and marketing support to grow your business, we have begun the process of updating our marketing materials (brochures and outlines) and making them tentatively available December 12, 2012 for ordering. A reminder communication will be sent at that time.

2013 Medicare Deductible and Coinsurance Updates

As always, our 2013 Medicare supplement benefits match the federal program's deductible and coinsurance increases, a distinct advantage in today's ever-changing environment.

2013 Medicare Supplement Copay/Deductibles		
Feature	2012 Benefit	2013 Benefit
Part A Inpatient Hospital Deductible	\$1,156	\$1,184
Hospital Coinsurance <ul style="list-style-type: none"> • 61-90 days • 91-150 days (lifetime reserve) 	\$289 \$578	\$296 \$592
Skilled Nursing Facility Care Coinsurance <ul style="list-style-type: none"> • 21-100 days 	\$144.50	\$148
Part B Physician's Services and Supplies Deductible	\$140	\$147

The Medicare Part B standard monthly premium will be **\$104.90** in 2013, compared to \$99.90 in 2012. The income-related Part B premiums for 2013 will vary depending on the extent to which an individual beneficiary's income exceeds \$85,000 (or a married couple's income exceeds \$170,000).

If you have questions, please call Sales Support at (800) 693-6083.

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