

# Medicare Supplemental Plans for Erie County 2026

	A	B	C	D	F	G	K	L	M	N
Hospital co-pays	■	■	■	■	■	■	■	■	■	■
<u>Part B Co-insurance</u> This is co-insurance for Part B services, such as doctors' services, durable medical equipment and hospital outpatient services.	■	■	■	■	■	■	50%	75%	■	Except \$20 for doctors visits and \$50 for Emergency
First three pints of blood	■	■	■	■	■	■	50%	75%	■	■
Hospital deductible		■	■	■	■	■	50%	75%	■	■
Skilled Nursing Facility co-pays			■	■	■	■	50%	75%	50%	■
Part B annual Deductible \$283			■		■					
<u>Part B Excess Charges Benefits</u> 100% of Part B excess charges. (Under federal law, the excess limit is 15% more than Medicare's approved charge when provider does not take assignment; New York State Law, the excess limit is 5% for most services.)					■	■				
<u>Emergency Care Outside the US</u> 80% of emergency care costs during the first 60 days of each trip, after an annual deductible of \$250, up to a maximum benefit of \$50,000.			■	■	■	■			■	■
100% of coinsurance for Part B- covered preventive care services after the Part B deductible has been paid.	■	■	■	■	■	■	■	■		
<u>Hospice Care</u> Coinsurance for respite care and other Part A covered services.	■	■	■	■	■	■	50%	75%	■	■

Not all plans are available in all areas.

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Insurer	Plan A	Plan B	Plan C	Plan D	Plan F	Plan HDF*	Plan G	Plan HDG*	Plan K	Plan L	Plan M	Plan N	Pre-Exist wait/month
Aetna	\$229.67	\$261.52			\$305.05		\$293.07						6
Bankers Consecro	\$285.56	\$466.68			\$630.06	\$52.53	\$579.94	\$52.53	\$96.86	\$222.73	\$308.38	\$361.44	6
EmblemHealth Plan	\$224.17	\$311.63	\$384.64		\$688.30	\$80.40	\$393.72	\$61.67				\$286.81	6
Excellus Health Plan DBA/Univera Healthcare	\$292.43	\$415.53	\$465.34	\$481.14	\$549.18	\$87.21	\$477.04	\$85.00				\$582.93	6
Globe Life Ins. of NY	\$279.00	\$375.00	\$416.00	\$410.00	\$472.00	\$115.00	\$384.00	\$76.00	\$146.00	\$259.00		\$375.00	2
Highmark DBA BC/BS	\$291.53	\$221.99	\$275.80		\$749.55	\$154.35	\$497.43					\$318.24	6
Humana	\$237.54	\$268.11	\$360.62		\$367.93	\$81.27	\$441.28	\$76.33	\$155.00	\$221.16		\$312.99	3
Mutual of Omaha	\$279.37	\$406.68	\$407.13	\$427.92	\$409.78		\$405.98				\$417.67		6
Transamerica Financial	\$238.21	\$287.22	\$305.01	\$372.11	\$341.94		\$314.00		\$171.38	\$254.40	\$313.26	\$294.57	6
United Health Care Insurance - AARP	\$192.75	\$279.25	\$389.50		\$385.00		\$342.50		\$98.25	\$199.50		\$269.00	6

HDF\* (High Deductible Plan F) and HDG\* (High Deductible Plan G) have same benefits as Plan F and Plan G after \$2,870 deductible met.

Medigap plans K and L have OOP (Out-of-Pocket) limits of \$7,220 (for K plan) and \$3,610 (for L plan).

# Medicare Supplemental Plans for Erie County 2026

## Medicare Supplemental Plans Contact

<b>Aetna</b>	<b>1-800-345-6022</b>	<b><a href="http://www.aetna.com">www.aetna.com</a></b>
<b>Bankers Consec</b>	<b>(716) 932-9010</b>	<b><a href="http://www.bankersconsec.com">www.bankersconsec.com</a></b>
<b>Blue Cross and Blue Shield of WNY, Inc.</b>	<b>1-800-248-9296</b>	<b><a href="http://www.bcbswny.com">www.bcbswny.com</a></b>
<b>EmblemHealth Plan, Inc</b>	<b>1-866-287-7151</b>	<b><a href="http://www.emblemhealth.com/medsupp">www.emblemhealth.com/medsupp</a></b>
<b>Globe Life Insurance Company of New York</b>	<b>1-315-451-2544</b>	<b><a href="http://www.globelifeofnewyork.com">www.globelifeofnewyork.com</a></b>
<b>Humana</b>	<b>1-800-851-1629</b>	<b><a href="http://www.humana-medicare.com">www.humana-medicare.com</a></b>
<b>Mutual of Omaha Insurance Co.</b>	<b>(716) 839-0788</b>	<b><a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a></b>
<b>Transamerica Financial</b>	<b>1-800-591-4269</b>	<b><a href="http://www.transamerica.com">www.transamerica.com</a></b>
<b>United Health Care Insurance - AARP</b>	<b>1-800-523-5800</b>	<b><a href="http://www.aarphealthcare.com">www.aarphealthcare.com</a></b>
<b>Univera Healthcare</b>	<b>1-800-659-1986 / (716) 857-6229</b>	<b><a href="http://www.medhealthinsurance.com">www.medhealthinsurance.com</a></b>