

Medicare Supplemental Plans for Erie County 2025

	A	B	C	D	F	G	K	L	M	N
Hospital co-pays	▪	▪	▪	▪	▪	▪	▪	▪	▪	▪
Part B Co-insurance 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 \$257			▪		▪					
Part B Excess Charges Benefits 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.)					▪	▪				
Emergency Care Outside the US 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.	▪	▪	▪	▪	▪	▪	▪	▪		
Hospice Care 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	\$458.92			\$619.55	\$52.53	\$570.28	\$52.53	\$95.31	\$222.73	\$308.38	\$355.44	6
EmblemHealth Plan	\$192.49	\$275.28	\$322.60		\$577.29	\$67.43	\$330.22	\$61.67				\$240.55	6
Excellus Health Plan DBA/Univera Healthcare	\$273.30	\$388.35	\$434.90	\$426.92	\$513.25	\$78.43	\$428.99	\$75.42				\$499.51	6
Globe Life Ins. of NY	\$223.00	\$274.00	\$331.00	\$326.00	\$324.00	\$75.00	\$290.00	\$60.00	\$114.00	\$195.00		\$274.00	2
Highmark DBA BC/BS	\$291.52	\$221.99	\$275.80		\$647.14	\$133.27	\$429.47					\$274.76	6
Humana	\$237.54	\$268.11	\$327.31		\$333.94	\$76.43	\$414.46	\$76.33	\$155.00	\$221.16		\$294.01	3
Mutual of Omaha	\$279.37	\$406.68	\$407.13	\$427.92	\$409.78		\$405.98				\$417.67		6
Transamerica Financial	\$162.71	\$196.19	\$254.17	\$233.56	\$255.65		\$214.48		\$117.07	\$173.77	\$213.98	\$201.21	6
United Health Care Insurance - AARP	\$180.50	\$261.75	\$365.25		\$362.00		\$300.50		\$92.25	\$187.00		\$235.75	6

HDF* (High Deductible Plan F) and HDG* (High Deductible Plan G) have same benefits as Plan F and Plan G after \$2,800 deductible met. (as of 11/26/2024)

Medigap plans K and L have OOP (Out-of-Pocket) limits of \$7,060 (for K plan) and \$3,530 (for L plan). (as of 11/26/2024)

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Medicare Supplemental Plans Contact

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