

## Part A and B Deductible and Daily Coinsurance Amounts for 2012 and Examples of Health Care Costs



- Part A Deductible - \$1,156
- Part B Deductible - \$140
- Coinsurance for hospital stays longer than 60 days - \$289
- Coinsurance for hospital stays longer than 90 days - \$578

Examples of Health Care Costs	What YOU pay in 2012 if you have traditional Medicare and do not have a Medicare supplement plan:	TRH Medicare Supplement plans that help pay all or some of these costs:
Medicare Part A Coinsurance and Hospital Benefits	For each benefit period, <b>YOU PAY</b> <ul style="list-style-type: none"> <li>• \$289 per day for days 61-90</li> <li>• \$578 per day for days 91-150 (while using your 60 lifetime reserve days).</li> </ul>	TRH Medicare Supplement plans A, B, C, D, F, G, M and N pay the Part A coinsurance up to an additional 365 days of inpatient care after Medicare lifetime benefit days are exhausted.
Medicare Part B Coinsurance or Copayment	<b>YOU PAY</b> all coinsurance, generally 20% of the Medicare-approved amounts for most covered services and any copayment after you meet the \$140 yearly Part B deductible	TRH Medicare Supplement plans A, B, C, D, F, G and M pay the 20% coinsurance for Medicare approved, covered services after the deductible is met. Plan N pays the 20% coinsurance except up to \$20 copayment for office visit and up to \$50 copayment for ER visit.
Skilled Nursing Facility Care Coinsurance	For each benefit period, <b>YOU PAY</b> <ul style="list-style-type: none"> <li>• nothing for the first 20 days</li> <li>• up to \$144.50 per day for days 21-100</li> </ul>	TRH Medicare Supplement plans C, D, F, G, M and N pay the coinsurance amount from days 21-100 – you must meet Medicare’s requirements, including a hospital stay of at least 3 days and entered in a Medicare-approved facility within 30 days of leaving the hospital.
Medicare Part B Deductible	<b>YOU PAY</b> the \$140 yearly deductible.	TRH Medicare Supplement plans C and F pay the Part B deductible – this is the deductible that must be met each calendar year before Medicare will pay.
Medicare Part B Excess Charges	<b>YOU PAY</b> the difference between the Medicare-approved amount and the limiting charge (no more than 15% above the Medicare-approved amount).	TRH Medicare Supplement plans F and G pay the amount above the Medicare approved amount that a physician who does not accept Medicare assignment can ask you to pay.
Foreign Travel Emergency	Generally, <b>YOU PAY</b> all costs.	TRH Medicare Supplement plans C, D, F, G, M and N will pay 80 percent of billed charges after a \$250 deductible - up to a lifetime maximum of \$50,000

**TRH Monthly Medicare Supplement Rates 2012** To determine a rate: (a) Find the plan that interests you. (b) Find your age on the left for the plan you selected. (c) The monthly rate is listed to the right of your age. Your rate is based on your age at the time your coverage becomes effective. Since it usually takes 30 days from the time we receive your application until your coverage is in effect, if you have a birthday within 30 days after sending us your application, you will be charged the rate for the next age.

Rate effective date: 2/1/12

AGE	PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN M	PLAN N
65	\$52.75	\$66.25	\$90.50	\$83.00	\$92.50	\$82.75	\$64.25	\$75.00
66	\$56.56	\$71.73	\$97.53	\$89.36	\$99.80	\$89.16	\$68.48	\$77.90
67	\$62.15	\$76.89	\$104.64	\$95.80	\$107.09	\$96.00	\$72.76	\$81.05
68	\$65.84	\$82.03	\$112.01	\$102.71	\$114.42	\$102.48	\$77.04	\$84.26
69	\$69.50	\$87.60	\$119.32	\$109.15	\$121.72	\$108.98	\$81.32	\$88.54
70	\$73.17	\$91.10	\$126.37	\$115.59	\$129.43	\$115.47	\$85.60	\$92.98
71	\$76.82	\$94.78	\$133.49	\$122.95	\$136.74	\$121.94	\$89.88	\$97.10
72	\$80.51	\$98.29	\$140.62	\$129.41	\$144.01	\$128.40	\$94.16	\$100.58
73	\$84.18	\$103.46	\$147.69	\$135.83	\$151.33	\$134.93	\$99.51	\$105.66
74	\$87.44	\$108.64	\$154.03	\$141.57	\$157.95	\$140.71	\$105.93	\$111.01
75	\$91.65	\$117.25	\$161.77	\$146.68	\$165.94	\$147.88	\$112.35	\$116.36
76	\$95.48	\$122.13	\$168.57	\$152.83	\$173.31	\$154.43	\$117.70	\$123.05
77	\$98.99	\$126.66	\$174.74	\$153.38	\$180.02	\$160.39	\$123.05	\$130.27
78	\$102.16	\$130.74	\$180.53	\$163.56	\$186.19	\$165.87	\$127.33	\$137.76
79	\$105.16	\$134.52	\$185.81	\$168.29	\$191.93	\$170.96	\$131.61	\$144.45
80	\$107.97	\$138.05	\$190.75	\$172.76	\$196.56	\$175.21	\$134.82	\$150.87
81	\$110.61	\$141.44	\$195.32	\$176.91	\$202.30	\$179.41	\$138.03	\$158.09
82	\$113.03	\$144.55	\$199.68	\$180.83	\$206.45	\$183.38	\$141.24	\$166.65
83	\$115.30	\$147.48	\$203.71	\$184.48	\$211.43	\$187.13	\$143.38	\$174.68
84	\$117.46	\$150.24	\$207.61	\$187.98	\$214.75	\$190.70	\$145.52	\$180.03
85	\$120.19	\$152.92	\$211.36	\$191.29	\$218.53	\$194.04	\$147.66	\$182.17
86	\$121.55	\$155.43	\$214.73	\$194.42	\$222.13	\$197.21	\$149.80	\$185.11
87	\$123.34	\$157.77	\$218.10	\$197.36	\$225.58	\$200.30	\$153.01	\$188.32
88	\$125.25	\$160.00	\$221.18	\$200.18	\$228.85	\$203.20	\$156.22	\$192.60
89	\$126.81	\$162.15	\$224.19	\$202.84	\$232.01	\$206.14	\$159.43	\$196.88
90	\$128.47	\$164.23	\$227.09	\$205.44	\$235.00	\$208.70	\$161.57	\$200.63
91+	\$130.07	\$166.17	\$229.72	\$207.88	\$237.85	\$211.23	\$163.71	\$203.57

Once you start paying your billing, your age rating will stay the same until the billing on or following your next birthday. The bill you receive that month will indicate your move to the next age and rate. Otherwise, your rate can only be increased if the rate is increased for all other TRH Supplement customers with the same plan and age as yourself. Since rates are determined by the cost of benefits for TRH Medicare Supplement customers, the rates shown here could change. You will receive a 30-day advance notice of any change in your rate. 11/11