

Medicare Supplement (Medigap) Guaranteed Issue Replacement Matrix for Plan Years Beginning January 1, 2020

| I have a:   | I can replace it with a:                                       |
|---|--|
| 1990 or 2010 Medigap Plan A<br>2020 Medigap Plan A        | 2010 Medigap Plan A<br>** and +                                |
| 1990 or 2010 Medigap Plan B<br>2020 Medigap Plan B        | 2010 Medigap Plan A, B<br>** and +                             |
| 1990 or 2010 Medigap Plan C<br>2020 Medigap Plan C        | 2010 Medigap Plan A, B, C, D, K, L, M or N<br>+                |
| 1990 or 2010 Medigap Plan D<br>2020 Medigap Plan D        | 2010 Medigap Plan A, B, D, K, L, M or N<br>** and +            |
| 1990 Medigap Plan E<br>2020 Medigap Plan E                | 2010 Medigap Plan A, B, D, K, L, M or N<br>** and +            |
| 1990 or 2010 Medigap Plan F<br>2020 Medigap Plan F        | Any 2010 Medigap Plan ( <b>not innovative</b> )<br>+           |
| 1990 or 2010 Medigap Plan F (HD)                          | 2010 Medigap Plan F (HD) or 2020 Plan G (HD)<br>+              |
| 1990 or 2010 Medigap Plan G<br>2020 Medigap Plan G        | 2010 Medigap Plan A, B, D, G, K, L, M, N or F (HD)<br>** and + |
| 2020 Medigap Plan G (HD)                                  | 2020 Medigap Plan G (HD)<br>** and +                           |
| 1990 Medigap Plan H<br>2020 Medigap Plan H                | 2010 Medigap Plan A, B, D, K, L, M or N<br>** and +            |
| 1990 Medigap Plan I<br>2020 Medigap Plan I                | 2010 Medigap Plan A, B, D, G, K, L, M or N<br>** and +         |
| 1990 Medigap Plan J<br>2020 Medigap Plan J                | Any 2010 Medigap Plan<br>** and +                              |
| 1990 Medigap High Plan J (HD)<br>2020 Medigap Plan J (HD) | 2010 Medigap Plan F (HD)<br>** and +                           |
| 1990 or 2010 Medigap Plan K<br>2020 Medigap Plan K        | 2010 Medigap Plan K<br>** and +                                |
| 1990 or 2010 Medigap Plan L<br>2020 Medigap Plan L        | 2010 Medigap Plan K or L<br>** and +                           |
| 2010 Medigap Plan M<br>2020 Medigap Plan M                | 2010 Medigap Plan M or N<br>** and +                           |

\*\* Newly eligible for Medicare (age 65, due to 2 years of disability, end stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS)) on or after 1/1/2020.

+ Beneficiaries who were eligible for Medicare (age 65, due to 2 years of disability, end stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS)) prior to 1/1/2020.

(HD)- High Deductible

\* Innovative benefits include benefits not contained in other standardized Medicare Supplement plans including, but not limited to, nurse advice lines, annual physical exam, preventive dental care, preventive vision care, routine hearing and drug discount card.

^ Note: SELECT plans are considered equal to the same plan type it is modifying.