

Medicare Supplement (Medigap) Plans



What are Medicare Supplement (Medigap) Plans?¹

These plans are extra health insurance you can buy from a private health insurance company.

- ✓ Helps pay **out-of-pocket costs** not paid for by Original Medicare (Parts A and B) such as **co-pays**, **co-insurance** and **deductibles**
- ✓ Cost varies per plan, company and where you live. Plans have a monthly fee (premium) in addition to your monthly Part B fee
- ✓ Plans can differ by state. [Find available policies in your area](#)



There are 10 standard Supplement Plans.¹ Look for a plan that covers most medicines injected or infused in a doctor's office.



Why get a Supplement Plan?^{1,2}

- ✓ May lower worries about surprise costs (no co-pays or maximum limits for most plans)
- ✓ May allow you to use any doctor or hospital in the United States that accepts Medicare. No specialist referrals needed
- ✓ May cover emergency care if outside the United States for some plans
- ✓ Covers most medicines injected or infused at a doctor's office

Important terms

Deductible: The amount you pay for health care services or medicines out of pocket before your health insurance plan begins to pay.

Co-pay: The amount you have to pay for health care services or medicines. You pay this amount after you pay your deductible. Usually a set amount, such as \$10.

Co-insurance: The amount you may have to pay for your share of health care services or medicines after you've paid your deductible. Co-insurance is usually a percentage.

Out-of-pocket costs: The amount not paid by the health insurance plan that you must pay for your treatment.



To learn more, scan the QR code or visit [Medicare.gov](https://www.Medicare.gov). You can also talk to your doctor's office for more information.



What do these Supplement Plans not offer?¹

- ✓ Coverage for routine services (dental, vision, hearing)
- ✓ Help paying for medicines covered by Part D prescription drug plans
- ✓ Coverage for long-term care, such as a nursing home and assisted living facilities
- ✓ Coverage for Part B deductibles



When can I buy a Supplement Plan?^{1,3}

- ✓ The best time to buy a plan is during your Medigap Open Enrollment Period
 - This is the 6-month period that starts the first day of the month you turn age 65 and you sign up for Medicare Part B
- ✓ There may be other times you can buy a Supplement Plan. This depends on your state and what type of primary plan you have



If you have Medicare Advantage plan, you cannot buy a Supplement Plan. Instead, you can switch to Original Medicare and buy a Supplement Plan during 2 different open enrollment periods or a special enrollment period.



Genentech is ready to help.

Scan the QR code or visit [Gene.com/patients](https://www.gene.com/patients) for helpful resources about understanding health insurance coverage.



Call us at
(877) GENENTECH/
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References: **1.** Choosing a Medigap Policy 2025. Medicare.gov. Accessed October 20, 2025. <https://www.medicare.gov/publications/02110-medigap-guide-health-insurance.pdf> **2.** Turner T. Medicare Advantage vs. Medigap. Published July 13, 2020. Updated May 1, 2025. Accessed October 20, 2025. <https://www.retireguide.com/medicare/compare/medicare-advantage-vs-medigap/> **3.** Medicare & You 2026. The official U.S. government Medicare handbook. Medicare.gov. Accessed October 20, 2025. <https://www.medicare.gov/publications/10050-medicare-and-you.pdf>