INSURED AMERICAN & FAMILY

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Medicare Supplement Plan G

The Cadillac of Medigap, Explained

The most popular Medigap plan for a reason. Here's the plain-English breakdown.

WHAT IT IS

Plan G is a Medicare Supplement (Medigap) plan that pays the gaps Original Medicare leaves behind, your 20% coinsurance, hospital copays, excess charges, and foreign travel emergencies. After you pay your **one annual Part B deductible ($283 in 2026)**, Plan G covers virtually everything else Medicare approves.

WHO IT'S FOR

- You want predictable healthcare costs, no surprise bills.
- You want to see ANY doctor that accepts Medicare. No networks, no referrals.
- You travel, snowbird, or split time between states.

HOW IT WORKS

- Pay a monthly premium to a private carrier (**Aetna, Humana, UnitedHealthcare**, etc.).
- Original Medicare pays first. Plan G picks up the rest.
- One annual deductible (**$283 in 2026**), then $0 out of pocket for covered services.
- Premiums vary by ZIP code, age, gender, and tobacco use.

THE 3 THINGS PEOPLE GET WRONG

1. **"Plan F is better."**
   Plan F was discontinued for new enrollees in 2020. Plan G is the modern equivalent and is widely considered the better value today.

2. **"It's too expensive."**
   When you add up Medicare Advantage copays, drug deductibles, and out-of-pocket maximums, Plan G often saves money for people who actually use their healthcare.

3. **"I'll switch later."**
   You can be denied or surcharged for pre-existing conditions if you switch after your initial enrollment window. Underwriting matters , get it right the first time.

WHEN YOU MIGHT SKIP PLAN G:
Tight budget, rarely use healthcare, and OK with Medicare Advantage's networks and referrals.

Want to know if Plan G is the right fit for YOU?

Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.

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