



## Part A Calculating Days in a Benefit Period

Beginning of Benefits Spell of Illness		Full – Co – LTR Days 60 – 30 – 60	Full – Co Days 20 – 80
Admission	Discharge	Days Reduced	Days Reduced
Hospital 1/10/10	1/20/10	50 – 30 – 60	
Days used = 10 (deductible due)		(Remaining benefits)	
Swing Bed 1/20/10	2/1/10		8 – 80
Days used = 12			(Remaining benefits)
Hospital 2/5/10	2/25/10	30 – 30 – 60	
Days used = 20		(Remaining benefits)	
Skilled Nursing Facility (SNF) 2/25/10	4/7/10		0 – 46
Days used = 42			(Remaining benefits)
Hospital 4/10/10	4/30/10	10 – 30 – 60	
Days used = 20		(Remaining benefits)	
Hospital 6/10/10	7/5/10	0 – 15 – 60	
Days used = 25		(Remaining benefits)	
SNF 7/5/10	7/9/10		0 – 42
Days used = 4			(Remaining benefits)
Hospital 9/1/10	9/21/10	0 – 0 – 60	
Days used = 20		(5 days non-covered) (Remaining benefits)	
SNF 9/21/10	10/25/10		0 – 7
Days used = 35			(Remaining benefits)
Hospital 10/25/10	10/30/10	0 – 0 – 55	
Days used = 5		(Remaining benefits)	
Hospital 11/1/10	12/28/10	0 – 0 – 0	
Days used = 57		(Benefits exhausted 12/26/10)	

Co = Coinsurance days.

LTR = Lifetime reserve days.