

# Medicare Supplement Insurance

Our Medicare Supplement insurance plans offer flexible benefits that can work for a variety of situations.

- **PLAN CHOICES:** Affordable solutions that fit specific needs and budgets.
- **FREEDOM TO CHOOSE:** Use any doctor or hospital that accepts Medicare.
- **GUARANTEED RENEWABLE FOR LIFE:** Coverage will never be canceled, even with health changes.<sup>1</sup>
- **NO PRE-EXISTING CONDITION WAITING PERIOD:** Prior medical conditions are covered as soon as the policy is effective.
- **30-DAY RIGHT TO RETURN:** If a policy is canceled within 30 days, a refund of any premium paid will be refunded, minus any claims paid (may vary by state).



# A better value

- **PREFERRED RATES** for eligible non-tobacco users<sup>2</sup>
- **SAVINGS** when automatic bank withdrawals are set up from checking or savings accounts
- **A PREMIUM RATE DISCOUNT** for those who live with another person who is age 50 or older,<sup>3</sup> even if they don't have coverage with us

Plan benefits	Plan A	Plan G	HD Plan G <sup>4</sup>	Plan N	Plan F <sup>5</sup>	HD Plan F <sup>4, 5</sup>
Part A deductible		✓	✓	✓	✓	✓
Part A hospital coinsurance and hospital costs	✓	✓	✓	✓	✓	✓
Part A and B: 3 pints of blood	✓	✓	✓	✓	✓	✓
Hospice Part A copayment or coinsurance	✓	✓	✓	✓	✓	✓
Skilled nursing facility copayment		✓	✓	✓	✓	✓
Part B deductible					✓	✓
Part B copayment or coinsurance	✓	✓	✓	✓ <sup>6</sup>	✓	✓
Part B excess charges		✓	✓		✓	✓
Foreign travel emergency <sup>7</sup>		✓	✓	✓	✓	✓

1. This is guaranteed as long as the premium is paid on time. A premium rate is subject to change if a rate adjustment to all policyholders in the same plan, rate class, and state is issued. A premium will also increase with the policyholder's age at the time of the renewal date. This may vary by state.

2. In AR, KS, LA, NE, NH, OH, TX, VA, and WA tobacco use will not be a deciding factor for preferred rates if the policyholder is in the open enrollment or guaranteed issue period.

3. This may vary by state.

4. Plans F and G also have a high-deductible option that requires first paying a plan deductible before the plan begins to pay. Once the plan deductible is met, the plan pays

100% of covered services for the rest of the calendar year. High-deductible Plan G does not cover the Medicare Part B deductible. However, High-deductible Plans F and G count the payment of the Medicare Part B deductible toward meeting the plan deductible.

5. Only applicants first eligible for Medicare before Jan. 1, 2020, may purchase Plan F and High-deductible F.

6. Up to \$20 copayment for some office visits and up to \$50 copayment for an emergency room visit that does not result in an inpatient admission.

7. Plan pays a percentage of this benefit.