

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.
- **AN OPTIONAL DENTAL RIDER:** Our innovative Dental rider pays the benefit amount of \$150 when clients receive dental services during an office visit.¹
- **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 users²
- **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,³ even if they don't have coverage with us

Plan benefits	Plan A	Plan G	HD Plan G ⁴	Plan N	Plan F ⁵	HD Plan F ^{4, 5}
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	✓	✓	✓	✓ ⁶	✓	✓
Part B excess charges		✓	✓		✓	✓
Foreign travel emergency ⁷		✓	✓	✓	✓	✓

1. Clients receive the \$150 benefit amount for up to one office visit for the first calendar year, up to two office visits for the second calendar year, and up to three office visits for the third calendar year and later.

2. In AZ, CA, GA, IN, KY, MD, MI, NC, SC, and TN, 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.