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.

A better value

- **PREFERRED RATES** for eligible non-tobacco users[2]

- **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, even if they don't have coverage with us

Plan benefits[3]	Base plan	Optional riders
Inpatient hospital: Part A coinsurance	✓	
Skilled nursing facility: Part A coinsurance	✓	
Hospice: Part A copayment	✓	
Part B copayment or coinsurance	✓	copay[4]
Home health care: 40 visits	✓	
Part A and B: 3 pints of blood	✓	
Inpatient mental health	✓	
Part A deductible		✓
Part B deductible		✓[3, 4]
Part B excess charges		✓
Additional home health care		✓
Foreign travel emergency		✓

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. Tobacco use will not be a deciding factor for preferred rates if the policyholder is in the open enrollment or guaranteed issue period.

3. Only applicants first eligible for Medicare before Jan. 1, 2020, may purchase the Part B deductible rider.

4. An insured cannot have both the Medicare Part B deductible and the Medicare Part B copayment or coinsurance during the same period of coverage.