



Thrivent Financial for Lutherans  
4321 N. Ballard Road, Appleton, WI 54919-0001

## Outline of Medicare Supplement Coverage

### Benefit Chart of Medicare Supplement Plans Sold on or After June 1, 2010

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan “A” available. Some plans may not be available in your state.

#### Basic Benefits:

- **Hospitalization** – Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical Expenses** – Part B coinsurance (generally 20% of Medicare-approved expenses) or co-payments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or co-payments.
- **Blood** – First three pints of blood each year.
- **Hospice** – Part A coinsurance.

*Shaded plans shown below represent those offered by Thrivent.*

A	B	C	D	F	F*	G
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance		Basic, including 100% Part B coinsurance
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance		Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible
		Part B Deductible	Part B Deductible			
				Part B Excess (100%)		Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency

**\*Plan F also has an option called a high deductible plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$[2340] deductible. Benefits from high deductible plan F will not begin until out-of-pocket expenses exceed \$[2340]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan’s separate foreign travel emergency deductible.**



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- **Blood** – First three pints of blood each year.
- **Hospice** – Part A coinsurance.

*Shaded plans shown below represent those offered by Thrivent.*

<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER
50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Foreign Travel Emergency	Foreign Travel Emergency
Out-of-pocket limit \$[5880]; paid at 100% after limit reached	Out-of-pocket limit \$[2940]; paid at 100% after limit reached		

## PREMIUMS

The following page(s) display the dollar amount of annual premiums. To determine the monthly or quarterly premium, complete the following calculations using the corresponding annual premium shown.

**To calculate the monthly premium:**

Multiply the annual premium amount shown on the chart by .0855.

Example:

$$\$1,500.00 \times .0855 = \$128.25$$

**To calculate the quarterly premium:**

Multiply the annual premium amount shown on the chart by .255, then add \$0.75.

Example:

$$(\$1,500.00 \times .255) + \$0.75 = \$383.25$$

**PREMIUMS – ZIP CODES 590-599 – Non-Smoker – Attained Age**

Chart shows \$ amount for annual premium.

Age	Plan A	Plan B	Plan C^	Plan D	Plan F^	Plan FH^	Plan G	Plan L	Plan M
<64	3,046.40	3,237.60	4,552.00	3,965.60	5,080.00	849.60	3,987.20	2,588.00	3,275.20
64	1,276.80	1,287.20	1,520.80	1,308.80	1,699.20	280.80	1,316.80	937.60	1,236.80
65	1,276.80	1,287.20	1,520.80	1,308.80	1,699.20	280.80	1,316.80	937.60	1,236.80
66	1,311.20	1,310.40	1,561.60	1,349.60	1,746.40	290.40	1,358.40	967.20	1,274.40
67	1,347.20	1,361.60	1,605.60	1,392.00	1,794.40	300.00	1,399.20	997.60	1,313.60
68	1,404.80	1,422.40	1,670.40	1,455.20	1,866.40	316.00	1,463.20	1,043.20	1,372.80
69	1,461.60	1,484.00	1,736.00	1,518.40	1,939.20	329.60	1,527.20	1,088.80	1,431.20
70	1,516.00	1,545.60	1,801.60	1,584.00	2,012.80	344.80	1,592.80	1,136.00	1,490.40
71	1,568.80	1,604.80	1,868.00	1,648.00	2,086.40	361.60	1,657.60	1,182.40	1,549.60
72	1,619.20	1,661.60	1,933.60	1,712.00	2,162.40	377.60	1,722.40	1,228.80	1,609.60
73	1,664.00	1,718.40	2,001.60	1,778.40	2,237.60	392.80	1,788.80	1,275.20	1,669.60
74	1,708.00	1,770.40	2,071.20	1,845.60	2,314.40	410.40	1,857.60	1,323.20	1,729.60
75	1,744.00	1,823.20	2,139.20	1,913.60	2,391.20	427.20	1,924.00	1,373.60	1,790.40
76	1,776.00	1,869.60	2,211.20	1,982.40	2,471.20	444.00	1,994.40	1,423.20	1,851.20
77	1,802.40	1,912.80	2,283.20	2,053.60	2,551.20	463.20	2,066.40	1,475.20	1,913.60
78	1,824.80	1,952.00	2,357.60	2,124.80	2,633.60	480.80	2,138.40	1,526.40	1,976.80
79	1,844.80	1,989.60	2,432.80	2,199.20	2,718.40	500.00	2,211.20	1,580.00	2,039.20
80	1,860.00	2,022.40	2,507.20	2,272.00	2,802.40	519.20	2,286.40	1,632.80	2,103.20
81	1,871.20	2,051.20	2,582.40	2,343.20	2,885.60	539.20	2,358.40	1,685.60	2,163.20
82	1,881.60	2,079.20	2,655.20	2,416.80	2,967.20	558.40	2,431.20	1,739.20	2,224.80
83	1,888.80	2,104.00	2,728.00	2,487.20	3,047.20	577.60	2,500.00	1,788.80	2,282.40
84	1,895.20	2,128.00	2,797.60	2,552.80	3,124.00	597.60	2,567.20	1,837.60	2,337.60
85	1,900.80	2,150.40	2,862.40	2,616.80	3,195.20	616.00	2,632.00	1,884.00	2,391.20
86	1,905.60	2,171.20	2,924.80	2,677.60	3,264.80	634.40	2,692.80	1,928.00	2,440.80
87	1,910.40	2,192.00	2,980.00	2,734.40	3,329.60	647.20	2,749.60	1,968.00	2,485.60
88	1,914.40	2,212.80	3,032.00	2,784.00	3,387.20	659.20	2,800.80	2,005.60	2,528.00
89	1,917.60	2,232.80	3,080.80	2,829.60	3,439.20	669.60	2,845.60	2,039.20	2,564.80
90	1,922.40	2,253.60	3,124.00	2,871.20	3,488.80	679.20	2,888.00	2,069.60	2,597.60
91	1,927.20	2,272.80	3,162.40	2,910.40	3,531.20	688.00	2,926.40	2,097.60	2,627.20
92	1,929.60	2,293.60	3,197.60	2,944.80	3,572.80	695.20	2,961.60	2,123.20	2,654.40
93	1,933.60	2,314.40	3,231.20	2,977.60	3,609.60	702.40	2,993.60	2,146.40	2,681.60
94	1,936.00	2,332.80	3,263.20	3,008.80	3,643.20	708.80	3,024.80	2,168.00	2,704.00
95	1,940.80	2,353.60	3,292.80	3,036.80	3,676.00	716.80	3,053.60	2,189.60	2,727.20
96	1,943.20	2,371.20	3,321.60	3,064.80	3,708.00	721.60	3,081.60	2,209.60	2,745.60
97	1,946.40	2,392.00	3,349.60	3,092.00	3,738.40	728.00	3,108.80	2,229.60	2,767.20
98	1,950.40	2,411.20	3,376.00	3,118.40	3,770.40	733.60	3,135.20	2,248.80	2,788.00
99	1,958.40	2,440.00	3,415.20	3,158.40	3,812.00	743.20	3,175.20	2,277.60	2,820.00

^Only applicants first eligible for Medicare before January 1, 2020, may purchase Plans C, F, and high deductible F ("Plan FH").

**PREMIUMS – ZIP CODES 590-599 – Non-Smoker – Issue Age**

Chart shows \$ amount for annual premium.

Age	Plan A	Plan B	Plan C^	Plan D	Plan F^	Plan FH^	Plan G	Plan L	Plan M
<64	3,046.40	3,237.60	4,552.00	3,965.60	5,080.00	849.60	3,987.20	2,588.00	3,275.20
64	1,526.40	1,629.60	2,022.40	1,816.00	2,256.80	400.00	1,819.20	1,266.40	1,689.60
65	1,526.40	1,629.60	2,022.40	1,816.00	2,256.80	400.00	1,819.20	1,266.40	1,689.60
66	1,564.80	1,672.00	2,080.00	1,869.60	2,322.40	414.40	1,875.20	1,304.00	1,740.00
67	1,601.60	1,714.40	2,138.40	1,924.80	2,387.20	427.20	1,932.80	1,342.40	1,790.40
68	1,636.80	1,756.80	2,199.20	1,982.40	2,455.20	441.60	1,992.00	1,382.40	1,844.00
69	1,672.00	1,799.20	2,260.00	2,040.00	2,524.80	455.20	2,052.00	1,422.40	1,896.00
70	1,702.40	1,840.00	2,322.40	2,101.60	2,596.80	472.00	2,113.60	1,464.80	1,951.20
71	1,733.60	1,881.60	2,388.00	2,162.40	2,668.00	486.40	2,176.00	1,507.20	2,007.20
72	1,761.60	1,922.40	2,452.00	2,224.80	2,739.20	500.80	2,237.60	1,549.60	2,062.40
73	1,786.40	1,961.60	2,517.60	2,286.40	2,812.00	516.80	2,300.00	1,592.80	2,118.40
74	1,810.40	2,000.00	2,582.40	2,348.80	2,884.80	532.80	2,364.00	1,635.20	2,172.00
75	1,832.00	2,036.00	2,647.20	2,410.40	2,955.20	548.80	2,426.40	1,678.40	2,228.00
76	1,849.60	2,071.20	2,711.20	2,472.80	3,025.60	564.00	2,489.60	1,720.00	2,281.60
77	1,866.40	2,101.60	2,775.20	2,532.80	3,096.80	580.00	2,551.20	1,762.40	2,334.40
78	1,881.60	2,129.60	2,837.60	2,593.60	3,167.20	594.40	2,610.40	1,804.00	2,384.80
79	1,892.00	2,156.00	2,896.80	2,651.20	3,232.80	609.60	2,668.80	1,843.20	2,435.20
80	1,902.40	2,178.40	2,952.80	2,708.00	3,296.80	624.00	2,723.20	1,881.60	2,481.60
81	1,911.20	2,200.00	3,006.40	2,759.20	3,356.00	637.60	2,775.20	1,917.60	2,524.80
82	1,917.60	2,219.20	3,053.60	2,806.40	3,409.60	650.40	2,821.60	1,953.60	2,564.00
83	1,924.80	2,236.80	3,096.00	2,848.00	3,456.80	660.80	2,863.20	1,986.40	2,597.60
84	1,929.60	2,254.40	3,132.80	2,885.60	3,497.60	670.40	2,899.20	2,015.20	2,626.40
85	1,935.20	2,272.00	3,164.00	2,916.00	3,532.80	679.20	2,930.40	2,042.40	2,651.20
86	1,939.20	2,288.00	3,191.20	2,944.00	3,563.20	686.40	2,958.40	2,068.00	2,672.80
87	1,943.20	2,302.40	3,216.00	2,968.80	3,590.40	692.00	2,982.40	2,092.00	2,691.20
88	1,945.60	2,316.80	3,236.00	2,988.80	3,612.80	695.20	3,004.00	2,115.20	2,707.20
89	1,949.60	2,330.40	3,252.80	3,007.20	3,632.00	699.20	3,021.60	2,134.40	2,720.00
90	1,952.00	2,342.40	3,269.60	3,024.00	3,651.20	702.40	3,040.00	2,152.80	2,732.00
91	1,953.60	2,355.20	3,285.60	3,038.40	3,667.20	706.40	3,055.20	2,170.40	2,742.40
92	1,955.20	2,367.20	3,300.80	3,053.60	3,684.00	709.60	3,070.40	2,187.20	2,752.80
93	1,956.00	2,378.40	3,314.40	3,068.80	3,701.60	713.60	3,085.60	2,202.40	2,762.40
94	1,957.60	2,389.60	3,331.20	3,084.00	3,719.20	719.20	3,100.80	2,215.20	2,772.80
95	1,957.60	2,400.00	3,348.00	3,097.60	3,736.80	724.00	3,115.20	2,229.60	2,781.60
96	1,958.40	2,409.60	3,363.20	3,112.80	3,756.80	730.40	3,131.20	2,242.40	2,792.00
97	1,958.40	2,420.00	3,380.00	3,128.80	3,775.20	735.20	3,145.60	2,253.60	2,801.60
98	1,958.40	2,430.40	3,396.80	3,143.20	3,793.60	738.40	3,159.20	2,265.60	2,810.40
99	1,958.40	2,440.00	3,415.20	3,158.40	3,812.00	743.20	3,175.20	2,277.60	2,820.00

^Only applicants first eligible for Medicare before January 1, 2020, may purchase Plans C, F, and high deductible F ("Plan FH").

**PREMIUMS – ZIP CODES 590-599 – Smoker – Attained Age**

**Chart shows \$ amount for annual premium.**

Age	Plan A	Plan B	Plan C^	Plan D	Plan F^	Plan FH^	Plan G	Plan L	Plan M
<64	3,351.20	3,561.60	5,007.20	4,362.40	5,588.00	934.40	4,385.60	2,847.20	3,602.40
64	1,404.80	1,416.00	1,672.80	1,440.00	1,868.80	308.80	1,448.80	1,031.20	1,360.80
65	1,404.80	1,416.00	1,672.80	1,440.00	1,868.80	308.80	1,448.80	1,031.20	1,360.80
66	1,442.40	1,441.60	1,717.60	1,484.80	1,920.80	319.20	1,494.40	1,064.00	1,401.60
67	1,481.60	1,497.60	1,766.40	1,531.20	1,973.60	330.40	1,539.20	1,097.60	1,444.80
68	1,545.60	1,564.80	1,837.60	1,600.80	2,052.80	348.00	1,609.60	1,147.20	1,510.40
69	1,608.00	1,632.80	1,909.60	1,670.40	2,132.80	362.40	1,680.00	1,197.60	1,574.40
70	1,668.00	1,700.00	1,981.60	1,742.40	2,214.40	379.20	1,752.00	1,249.60	1,639.20
71	1,725.60	1,765.60	2,055.20	1,812.80	2,295.20	397.60	1,823.20	1,300.80	1,704.80
72	1,780.80	1,828.00	2,127.20	1,883.20	2,378.40	415.20	1,894.40	1,352.00	1,770.40
73	1,830.40	1,890.40	2,201.60	1,956.00	2,461.60	432.00	1,968.00	1,402.40	1,836.80
74	1,879.20	1,947.20	2,278.40	2,030.40	2,545.60	451.20	2,043.20	1,455.20	1,902.40
75	1,918.40	2,005.60	2,352.80	2,104.80	2,630.40	469.60	2,116.80	1,511.20	1,969.60
76	1,953.60	2,056.80	2,432.00	2,180.80	2,718.40	488.80	2,193.60	1,565.60	2,036.00
77	1,982.40	2,104.00	2,511.20	2,259.20	2,806.40	509.60	2,272.80	1,622.40	2,104.80
78	2,007.20	2,147.20	2,593.60	2,337.60	2,896.80	528.80	2,352.00	1,679.20	2,174.40
79	2,029.60	2,188.80	2,676.00	2,419.20	2,990.40	550.40	2,432.00	1,738.40	2,243.20
80	2,046.40	2,224.80	2,757.60	2,499.20	3,082.40	571.20	2,515.20	1,796.00	2,313.60
81	2,058.40	2,256.00	2,840.80	2,577.60	3,174.40	592.80	2,594.40	1,854.40	2,379.20
82	2,069.60	2,287.20	2,920.80	2,658.40	3,264.00	614.40	2,674.40	1,912.80	2,447.20
83	2,077.60	2,314.40	3,000.80	2,736.00	3,352.00	635.20	2,750.40	1,968.00	2,510.40
84	2,084.80	2,340.80	3,077.60	2,808.00	3,436.80	657.60	2,824.00	2,021.60	2,571.20
85	2,091.20	2,365.60	3,148.80	2,878.40	3,514.40	677.60	2,895.20	2,072.80	2,630.40
86	2,096.00	2,388.00	3,217.60	2,945.60	3,591.20	697.60	2,962.40	2,120.80	2,684.80
87	2,101.60	2,411.20	3,278.40	3,008.00	3,662.40	712.00	3,024.80	2,164.80	2,734.40
88	2,105.60	2,434.40	3,335.20	3,062.40	3,725.60	724.80	3,080.80	2,206.40	2,780.80
89	2,109.60	2,456.00	3,388.80	3,112.80	3,783.20	736.80	3,130.40	2,243.20	2,821.60
90	2,114.40	2,479.20	3,436.80	3,158.40	3,837.60	747.20	3,176.80	2,276.80	2,857.60
91	2,120.00	2,500.00	3,478.40	3,201.60	3,884.00	756.80	3,219.20	2,307.20	2,889.60
92	2,122.40	2,523.20	3,517.60	3,239.20	3,930.40	764.80	3,257.60	2,335.20	2,920.00
93	2,127.20	2,545.60	3,554.40	3,275.20	3,970.40	772.80	3,292.80	2,360.80	2,949.60
94	2,129.60	2,566.40	3,589.60	3,309.60	4,007.20	780.00	3,327.20	2,384.80	2,974.40
95	2,135.20	2,588.80	3,622.40	3,340.80	4,044.00	788.80	3,359.20	2,408.80	3,000.00
96	2,137.60	2,608.00	3,653.60	3,371.20	4,079.20	793.60	3,389.60	2,430.40	3,020.00
97	2,140.80	2,631.20	3,684.80	3,401.60	4,112.00	800.80	3,420.00	2,452.80	3,044.00
98	2,145.60	2,652.00	3,713.60	3,430.40	4,147.20	807.20	3,448.80	2,473.60	3,067.20
99	2,154.40	2,684.00	3,756.80	3,474.40	4,193.60	817.60	3,492.80	2,505.60	3,102.40

^Only applicants first eligible for Medicare before January 1, 2020, may purchase Plans C, F, and high deductible F ("Plan FH").

**PREMIUMS – ZIP CODES 590-599 – Smoker – Issue Age**

**Chart shows \$ amount for annual premium.**

Age	Plan A	Plan B	Plan C^	Plan D	Plan F^	Plan FH^	Plan G	Plan L	Plan M
<64	3,351.20	3,561.60	5,007.20	4,362.40	5,588.00	934.40	4,385.60	2,847.20	3,602.40
64	1,679.20	1,792.80	2,224.80	1,997.60	2,482.40	440.00	2,000.80	1,392.80	1,858.40
65	1,679.20	1,792.80	2,224.80	1,997.60	2,482.40	440.00	2,000.80	1,392.80	1,858.40
66	1,721.60	1,839.20	2,288.00	2,056.80	2,554.40	456.00	2,062.40	1,434.40	1,914.40
67	1,761.60	1,885.60	2,352.00	2,117.60	2,625.60	469.60	2,126.40	1,476.80	1,969.60
68	1,800.80	1,932.80	2,419.20	2,180.80	2,700.80	485.60	2,191.20	1,520.80	2,028.80
69	1,839.20	1,979.20	2,486.40	2,244.00	2,777.60	500.80	2,257.60	1,564.80	2,085.60
70	1,872.80	2,024.00	2,554.40	2,312.00	2,856.80	519.20	2,324.80	1,611.20	2,146.40
71	1,907.20	2,069.60	2,627.20	2,378.40	2,935.20	535.20	2,393.60	1,657.60	2,208.00
72	1,937.60	2,114.40	2,697.60	2,447.20	3,012.80	551.20	2,461.60	1,704.80	2,268.80
73	1,964.80	2,157.60	2,769.60	2,515.20	3,093.60	568.80	2,530.40	1,752.00	2,330.40
74	1,991.20	2,200.00	2,840.80	2,584.00	3,173.60	586.40	2,600.80	1,798.40	2,389.60
75	2,015.20	2,240.00	2,912.00	2,651.20	3,250.40	604.00	2,668.80	1,846.40	2,451.20
76	2,034.40	2,278.40	2,982.40	2,720.00	3,328.00	620.80	2,738.40	1,892.00	2,509.60
77	2,052.80	2,312.00	3,052.80	2,786.40	3,406.40	638.40	2,806.40	1,938.40	2,568.00
78	2,069.60	2,342.40	3,121.60	2,852.80	3,484.00	653.60	2,871.20	1,984.80	2,623.20
79	2,081.60	2,372.00	3,186.40	2,916.00	3,556.00	670.40	2,936.00	2,027.20	2,678.40
80	2,092.80	2,396.00	3,248.00	2,979.20	3,626.40	686.40	2,995.20	2,069.60	2,729.60
81	2,102.40	2,420.00	3,307.20	3,035.20	3,692.00	701.60	3,052.80	2,109.60	2,777.60
82	2,109.60	2,440.80	3,359.20	3,087.20	3,750.40	715.20	3,104.00	2,148.80	2,820.80
83	2,117.60	2,460.80	3,405.60	3,132.80	3,802.40	727.20	3,149.60	2,184.80	2,857.60
84	2,122.40	2,480.00	3,446.40	3,174.40	3,847.20	737.60	3,188.80	2,216.80	2,888.80
85	2,128.80	2,499.20	3,480.80	3,208.00	3,886.40	747.20	3,223.20	2,246.40	2,916.00
86	2,132.80	2,516.80	3,510.40	3,238.40	3,919.20	755.20	3,254.40	2,275.20	2,940.00
87	2,137.60	2,532.80	3,537.60	3,265.60	3,949.60	761.60	3,280.80	2,301.60	2,960.00
88	2,140.00	2,548.80	3,560.00	3,288.00	3,974.40	764.80	3,304.80	2,326.40	2,977.60
89	2,144.80	2,563.20	3,578.40	3,308.00	3,995.20	768.80	3,324.00	2,348.00	2,992.00
90	2,147.20	2,576.80	3,596.80	3,326.40	4,016.00	772.80	3,344.00	2,368.00	3,005.60
91	2,148.80	2,590.40	3,614.40	3,342.40	4,033.60	776.80	3,360.80	2,387.20	3,016.80
92	2,150.40	2,604.00	3,631.20	3,359.20	4,052.80	780.80	3,377.60	2,405.60	3,028.00
93	2,152.00	2,616.00	3,645.60	3,376.00	4,072.00	784.80	3,394.40	2,422.40	3,038.40
94	2,153.60	2,628.80	3,664.00	3,392.80	4,091.20	791.20	3,411.20	2,436.80	3,050.40
95	2,153.60	2,640.00	3,683.20	3,407.20	4,110.40	796.80	3,426.40	2,452.80	3,060.00
96	2,154.40	2,650.40	3,699.20	3,424.00	4,132.80	803.20	3,444.00	2,466.40	3,071.20
97	2,154.40	2,662.40	3,718.40	3,441.60	4,152.80	808.80	3,460.00	2,479.20	3,081.60
98	2,154.40	2,673.60	3,736.80	3,457.60	4,172.80	812.00	3,475.20	2,492.00	3,091.20
99	2,154.40	2,684.00	3,756.80	3,474.40	4,193.60	817.60	3,492.80	2,505.60	3,102.40

^Only applicants first eligible for Medicare before January 1, 2020, may purchase Plans C, F, and high deductible F (“Plan FH”).

## **PREMIUM INFORMATION**

We, Thrivent Financial for Lutherans, can only raise your premium if we raise the premium for all policies like yours in this State. If the premium is based on the increasing age of the insured, the premium will change on the contract anniversary.

## **READ YOUR POLICY VERY CAREFULLY**

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

## **RIGHT TO RETURN POLICY**

If you find that you are not satisfied with your policy, you may return it to Thrivent Financial for Lutherans, 4321 N. Ballard Road, Appleton, WI 54919-0001. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

## **POLICY REPLACEMENT**

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

## **NOTICE**

This policy may not fully cover all of your medical costs.

Neither Thrivent Financial for Lutherans nor its agents are connected with Medicare.

This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult *Medicare and You* for more details.

## **COMPLETE ANSWERS ARE VERY IMPORTANT**

When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information.

Read the application carefully before you sign it. Be certain that all information has been properly recorded.

This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. Only applicants' **first** eligible for Medicare before 2020 may purchase Plans C, F, and high deductible F.



## Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020

This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. Only applicants' **first** eligible for Medicare before 2020 may purchase Plans C, F, and high deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	A	B	D	G <sup>1</sup>	K	L	M	N	C	F <sup>1</sup>
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓ copays apply <sup>3</sup>	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in [2020] <sup>2</sup>					\$[5880] <sup>2</sup>	\$[2940] <sup>2</sup>				

<sup>1</sup>Plans F and G also have a high deductible option which require first paying a plan deductible of \$[2340] 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 your payment of the Medicare Part B deductible toward meeting the plan deductible.

<sup>2</sup>Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

<sup>3</sup>Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

**PLAN A**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days 61st through 90th day 91st day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$[1408] All but \$[352] a day  All but \$[704] a day  \$0 \$0	\$0 \$[352] a day  \$[704] a day  100% of Medicare eligible expenses \$0	\$[1408] (Part A deductible) \$0  \$0  \$0** All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st through 100th day 101st day and after	All approved amounts All but \$[176] a day \$0	\$0 \$0 \$0	\$0 Up to \$[176] a day All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

(continued)

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's Basic Benefits. During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN A**  
**MEDICARE (PART B) – MEDICAL EXPENSES – PER CALENDAR YEAR**

\*Once you have been billed \$[198] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES—</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$[198] (Part B deductible) \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$[198] (Part B deductible) \$0
<b>CLINICAL LABORATORY SERVICES—</b> TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE—</b> MEDICARE APPROVED SERVICES  Medically necessary skilled care services and medical supplies  Durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%   \$0 80%	\$0   \$0 20%	\$0   \$[198] (Part B deductible) \$0

Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

**PLAN B**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days 61st through 90th day 91st day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$[1408] All but \$[352] a day  All but \$[704] a day  \$0 \$0	\$[1408] (Part A deductible) \$[352] a day  \$[704] a day  100% of Medicare eligible expenses \$0	\$0 \$0  \$0  \$0** All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st through 100th day 101st day and after	All approved amounts All but \$[176] a day \$0	\$0 \$0 \$0	\$0 Up to \$[176] a day All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

(continued)

\*\***NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's Basic Benefits. During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN B**  
**MEDICARE (PART B) – MEDICAL EXPENSES – PER CALENDAR YEAR**

\*Once you have been billed \$[198] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES—</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$[198] (Part B deductible) \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$[198] (Part B deductible) \$0
<b>CLINICAL LABORATORY SERVICES—</b> TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE—</b> MEDICARE APPROVED SERVICES  Medically necessary skilled care services and medical supplies  Durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%   \$0 80%	\$0   \$0 20%	\$0   \$[198] (Part B deductible) \$0

Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

**PLAN C**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days 61st through 90th day 91st day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$[1408] All but \$[352] a day  All but \$[704] a day  \$0 \$0	\$[1408] (Part A deductible) \$[352] a day  \$[704] a day  100% of Medicare eligible expenses \$0	\$0 \$0  \$0  \$0** All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st through 100th day 101st day and after	All approved amounts All but \$[176] a day \$0	\$0 Up to \$[176] a day \$0	\$0 \$0 All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

(continued)

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's Basic Benefits. During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN C**  
**MEDICARE (PART B) – MEDICAL EXPENSES – PER CALENDAR YEAR**

\*Once you have been billed \$[198] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES—</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$[198] (Part B deductible) Generally 20%	\$0 \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$[198] (Part B deductible) 20%	\$0 \$0 \$0
<b>CLINICAL LABORATORY SERVICES—</b> TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE—</b> MEDICARE APPROVED SERVICES  Medically necessary skilled care services and medical supplies  Durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%   \$0 80%	\$0   \$[198] (Part B deductible) 20%	\$0   \$0 \$0

(continued)

**PLAN C**  
**OTHER BENEFITS – NOT COVERED BY MEDICARE**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>FOREIGN TRAVEL</b> NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.



**PLAN D**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days 61st through 90th day 91st day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$[1408] All but \$[352] a day  All but \$[704] a day  \$0 \$0	\$[1408] (Part A deductible) \$[352] a day  \$[704] a day  100% of Medicare eligible expenses \$0	\$0 \$0  \$0  \$0** All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st through 100th day 101st day and after	All approved amounts All but \$[176] a day \$0	\$0 Up to \$[176] a day \$0	\$0 \$0 All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

(continued)

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's Basic Benefits. During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN D**  
**MEDICARE (PART B) – MEDICAL EXPENSES – PER CALENDAR YEAR**

\*Once you have been billed \$[198] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES—</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$[198] (Part B deductible) \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$[198] (Part B deductible) \$0
<b>CLINICAL LABORATORY SERVICES—</b> TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE—</b> MEDICARE APPROVED SERVICES  Medically necessary skilled care services and medical supplies  Durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%   \$0 80%	\$0   \$0 20%	\$0   \$[198] (Part B deductible) \$0

(continued)

**PLAN D  
OTHER BENEFITS – NOT COVERED BY MEDICARE**

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>FOREIGN TRAVEL</b> NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

**PLAN F**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days 61st through 90th day 91st day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$[1408] All but \$[352] a day  All but \$[704] a day  \$0 \$0	\$[1408] (Part A deductible) \$[352] a day  \$[704] a day  100% of Medicare eligible expenses \$0	\$0 \$0  \$0  \$0** All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st through 100th day 101st day and after	All approved amounts All but \$[176] a day \$0	\$0 Up to \$[176] a day \$0	\$0 \$0 All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

(continued)

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's Basic Benefits. During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN F**  
**MEDICARE (PART B) – MEDICAL EXPENSES – PER CALENDAR YEAR**

\*Once you have been billed \$[198] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES—</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$[198] (Part B deductible) Generally 20%	\$0 \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	100%	\$0
<b>BLOOD</b> First 3 pints Next \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$[198] (Part B deductible) 20%	\$0 \$0 \$0
<b>CLINICAL LABORATORY SERVICES—</b> TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE—</b> MEDICARE APPROVED SERVICES  Medically necessary skilled care services and medical supplies  Durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%   \$0 80%	\$0   \$[198] (Part B deductible) 20%	\$0   \$0 \$0

(continued)

**PLAN F**  
**OTHER BENEFITS – NOT COVERED BY MEDICARE**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>FOREIGN TRAVEL</b> NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

**HIGH DEDUCTIBLE PLAN F  
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

**^This high deductible plan pays the same benefits as Plan F after you have paid a calendar year \$[2340] deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$[2340]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.**

SERVICES	MEDICARE PAYS	AFTER YOU PAY\$[2340] DEDUCTIBLE^, PLAN PAYS	IN ADDITION TO \$[2340] DEDUCTIBLE^, YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days 61st through 90th day 91st day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$[1408] All but \$[352] a day  All but \$[704] a day  \$0 \$0	\$[1408] (Part A deductible) \$[352] a day  \$[704] a day  100% of Medicare eligible expenses \$0	\$0 \$0  \$0 \$0** All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st through 100th day 101st day and after	All approved amounts All but \$[176] a day \$0	\$0 Up to \$[176] a day \$0	\$0 \$0 All costs

(continued)

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's Basic Benefits. During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**HIGH DEDUCTIBLE PLAN F  
 MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

**^This high deductible plan pays the same benefits as Plan F after you have paid a calendar year \$[2340] deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$[2340]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.**

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>AFTER YOU PAY\$[2340] DEDUCTIBLE^, PLAN PAYS</b>	<b>IN ADDITION TO \$[2340] DEDUCTIBLE^, YOU PAY</b>
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

(continued)



**HIGH DEDUCTIBLE PLAN F  
MEDICARE (PART B) – MEDICAL EXPENSES – PER CALENDAR YEAR**

\*Once you have been billed \$[198] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

^This high deductible plan pays the same benefits as Plan F after you have paid a calendar year \$[2340] deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$[2340]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$[2340] DEDUCTIBLE^, PLAN PAYS	IN ADDITION TO \$[2340] DEDUCTIBLE^, YOU PAY
<b>MEDICAL EXPENSES—</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$[198] (Part B deductible) Generally 20%	\$0 \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	100%	\$0
<b>BLOOD</b> First 3 pints Next \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$[198] (Part B deductible) 20%	\$0 \$0 \$0
<b>CLINICAL LABORATORY SERVICES—</b> TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

(continued)

**HIGH DEDUCTIBLE PLAN F  
PARTS A & B**

\*Once you have been billed \$[198] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

**^This high deductible plan pays the same benefits as Plan F after you have paid a calendar year \$[2340] deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$[2340]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.**

SERVICES	MEDICARE PAYS	AFTER YOU PAY\$[2340] DEDUCTIBLE^, PLAN PAYS	IN ADDITION TO \$[2340] DEDUCTIBLE^, YOU PAY
<b>HOME HEALTH CARE— MEDICARE APPROVED SERVICES</b>			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment			
First \$[198] of Medicare Approved Amounts*	\$0	\$[198] (Part B deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0

**OTHER BENEFITS – NOT COVERED BY MEDICARE**

SERVICES	MEDICARE PAYS	AFTER YOU PAY\$[2340] DEDUCTIBLE^, PLAN PAYS	IN ADDITION TO \$[2340] DEDUCTIBLE^, YOU PAY
<b>FOREIGN TRAVEL NOT COVERED BY MEDICARE</b>			
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

**PLAN G**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days 61st through 90th day 91st day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$[1408] All but \$[352] a day  All but \$[704] a day  \$0 \$0	\$[1408] (Part A deductible) \$[352] a day  \$[704] a day  100% of Medicare eligible expenses \$0	\$0 \$0  \$0  \$0** All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st through 100th day 101st day and after	All approved amounts All but \$[176] a day \$0	\$0 Up to \$[176] a day \$0	\$0 \$0 All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

(continued)

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's Basic Benefits. During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN G**  
**MEDICARE (PART B) – MEDICAL EXPENSES – PER CALENDAR YEAR**

\*Once you have been billed \$[198] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES—</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$[198] (Part B deductible) \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	100%	\$0
<b>BLOOD</b> First 3 pints Next \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$[198] (Part B deductible) \$0
<b>CLINICAL LABORATORY SERVICES—</b> TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE—</b> MEDICARE APPROVED SERVICES  Medically necessary skilled care services and medical supplies  Durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%   \$0 80%	\$0   \$0 20%	\$0   \$[198] (Part B deductible) \$0

(continued)

**PLAN G**  
**OTHER BENEFITS – NOT COVERED BY MEDICARE**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>FOREIGN TRAVEL</b> NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	     \$0 \$0	     \$0 80% to a lifetime maximum benefit of \$50,000	     \$250 20% and amounts over the \$50,000 lifetime maximum

Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

**PLAN L**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

You will pay one-fourth of the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$[2940] each calendar year. The amounts that count toward your annual limit are noted with diamonds (♦) in the chart below. Once you reach the annual limit, the plan pays 100% of your Medicare copayment and coinsurance for the rest of the calendar year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called “Excess Charges”) and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days  61st through 90th day 91st day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$[1408]  All but \$[352] a day  All but \$[704] a day  \$0 \$0	\$[1056] (75% of Part A deductible)  \$[352] a day  \$[704] a day  100% of Medicare eligible expenses \$0	\$[352] (25% of Part A deductible)♦ \$0  \$0  \$0** All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare’s requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st through 100th day  101st day and after	All approved amounts All but \$[176] a day  \$0	\$0 Up to \$[132] a day  \$0	\$0 \$Up to \$[44] a day (25% of Part A coinsurance)♦ All costs

(continued)

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy’s Basic Benefits. During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN L**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	75% \$0	25%♦ \$0
<b>HOSPICE CARE</b> You must meet Medicare’s requirements, including a doctor’s certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	75% of copayment/coinsurance	25% of copayment/ coinsurance♦

(continued)

**PLAN L**  
**MEDICARE (PART B) – MEDICAL EXPENSES – PER CALENDAR YEAR**

\*Once you have been billed \$[198] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES—</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment  First \$[198] of Medicare Approved Amounts*	\$0	\$0	\$[198] (Part B deductible)* ♦
Preventive Benefits for Medicare Covered Services	Generally 80% or more of Medicare approved amounts	Remainder of Medicare approved amounts	All costs above Medicare approved amounts
Remainder of Medicare Approved Amounts	Generally 80%	Generally 15%	Generally 5% ♦
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs (and they do not count toward annual out-of-pocket limit of \$[2,780]^
<b>BLOOD</b> First 3 pints Next \$[198] of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	\$0 \$0 Generally 80%	75% \$0 Generally 15%	25%♦ \$[198] (Part B deductible)* ♦ Generally 5%♦
<b>CLINICAL LABORATORY SERVICES—</b> TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

(continued)

^This plan limits your annual out-of-pocket payments for Medicare-approved amounts to \$[2940] per year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called “Excess Charges”) and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**



**PLAN L**  
**MEDICARE (PART B) – MEDICAL EXPENSES – PER CALENDAR YEAR**

\*Once you have been billed \$[198] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE— MEDICARE APPROVED SERVICES</b>			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment First \$[198] of Medicare Approved Amounts*	\$0	\$0	\$[198] (Part B deductible)* ♦
Remainder of Medicare Approved Amounts	80%	15%	5%♦

Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

**PLAN M**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing, and miscellaneous services and supplies First 60 days  61st through 90th day 91st day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$[1408]  All but \$[352] a day  All but \$[704] a day  \$0 \$0	\$[704] (50% of Part A deductible)  \$[352] a day  \$[704] a day  100% of Medicare eligible expenses \$0	\$[704] (50% of Part A deductible) \$0  \$0  \$0** All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st through 100th day 101st day and after	All approved amounts All but \$[176] a day \$0	\$0 Up to \$[176] a day \$0	\$0 \$0 All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

(continued)

\*\*NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's Basic Benefits. During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN M**  
**MEDICARE (PART B) – MEDICAL EXPENSES – PER CALENDAR YEAR**

\*Once you have been billed \$[198] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES—</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$[198] (Part B deductible) \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$[198] (Part B deductible) \$0
<b>CLINICAL LABORATORY SERVICES—</b> TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE—</b> MEDICARE APPROVED SERVICES  Medically necessary skilled care services and medical supplies  Durable medical equipment First \$[198] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%   \$0 80%	\$0   \$0 20%	\$0   \$[198] (Part B deductible) \$0

(continued)

**PLAN M**  
**OTHER BENEFITS – NOT COVERED BY MEDICARE**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>FOREIGN TRAVEL</b> NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.