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Be Wise With Money[™]



MORE OF THE PROTECTION YOU DESERVE

How a Medicare supplement insurance contract complements traditional Medicare coverage

You may know that Medicare is the federal health insurance program for people age 65 and older; and for some disabled people under age 65.

What you may *not* know, is that while Medicare covers many medical costs it doesn't cover 100% of them. As a result, you may have expenses to pay out of pocket. These expenses can be significant, especially for someone who is frequently hospitalized or has a catastrophic illness.

Medicare supplement insurance complements both Medicare Part A and Part B (see definitions on page 2). So, you'll likely end up having to pay fewer expenses yourself.

Something to count on

The simple fact is that the amount an individual with Medicare coverage will have to pay out of pocket (e.g., deductibles and copayments) will likely increase year after year.

Items not included in Medicare coverage—combined with ever-increasing health care costs—may lead to a significant financial burden in the future.

Relieving some of that burden is what Medicare supplement insurance is all about.

THRIVENT IS THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS.

THE AB[C]s OF MEDICARE SUPPLEMENT INSURANCE

Basic benefits included with all Medicare supplement insurance plans pay:

- Medicare **Part A** coinsurance and hospital costs up to an additional 365 days after your Medicare hospital benefits are depleted.
- Medicare **Part A** expenses for your hospice and related respite care that are not covered by Medicare.
- **Part B** coinsurance (generally 20% of Medicare-approved expenses not covered by Medicare) or, in the case of hospital outpatient services, applicable copayments after you've met your annual deductibles.
- For the first three pints of blood each year.

Other benefits available, varies by plan.



Medicare Part A: Skilled nursing facility benefit
Pays the daily copayment amount for you during each benefit period* for days 21 through 100 in a Medicare-approved skilled nursing facility.



Medicare Part A: Inpatient hospital deductible
Pays the Part A deductible or, if less, the amount of Medicare Part A expenses you incur when you are first admitted during each benefit period.*



Medicare Part B: Annual deductible
Pays the Part B annual deductible amount or, if less, the amount of Part B expenses you incur for each calendar year. Only applicants first eligible for Medicare before 2020 may purchase a plan that includes this coverage.



Medicare Part B: Excess charges
Pays 100% of the difference between your provider's actual charges and the Medicare-approved payment amount.



Foreign travel emergency medical care.
Pays 80% of Medicare-eligible expenses after you pay the annual deductible of \$250 if you need medically necessary care for an unexpected illness or injury that began during the first 60 consecutive days of travel outside the U.S. The benefit lifetime maximum is \$50,000.

What is Medicare Part A?

Part A is hospital insurance. It is available to most people at no cost. Part A helps pay for home health services and for care in hospitals, skilled nursing facilities and hospices.

It does not include nursing homes, convalescent homes, extended-care facilities, or any other facility not covered by Medicare.

Part A may have deductibles, copayments and coinsurance that you will be responsible for paying.

What is Medicare Part B?

Some of the things Part B helps pay for include:

- Medically necessary doctor or outpatient hospital services.
- Ambulance services.
- Durable medical equipment.

Part B may have deductibles, copayments and coinsurance that you will be responsible for paying.

Visit the Medicare website at [Medicare.gov](https://www.Medicare.gov) for more information on Medicare Parts A and B.

*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.

Important things to consider

Exclusions¹

This contract covers only those expenses that are approved for payment by Medicare. This contract does not cover expenses due to:

- 1.) Care, treatment or supplies to the extent that you are entitled to have payment made under:
 - a.) Medicare or any other governmental program (except Medicaid);
 - b.) Any other Medicare supplement Insurance contract; or
 - c.) Any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law;
- 2.) Services for which no charge is normally made in the absence of insurance; or
- 3.) Items or services for which you have no legal obligation to pay.

Medicare deductible and copayment changes

If Medicare changes its deductible and copayment amounts, the contract benefits will also change. When this happens, your renewal premium may increase.

You are covered for life

As long as you pay any necessary premiums, you have the right to continue coverage for the rest of your life.

Premiums may increase as Medicare benefits change and health care costs increase. However, your premiums will never be raised due to your individual claims history.

30-day trial

If you are not satisfied with the contract for any reason, you may cancel within 30 days from when you first receive your contract.

Can Medicare supplement insurance help me?

When thinking about purchasing Medicare supplement insurance, ask yourself a few questions. Do you:

- Have concerns about how you'll pay for the portion of Medicare-eligible expenses you're responsible for?
- Need immediate coverage for a preexisting condition?
- Want the freedom and flexibility to choose from doctors, clinics and other health care providers who accept Medicare patients?
- Prefer a choice among various plan options when you sign up?
- Want a plan that moves with you if you relocate to another city or state?

Thrivent can help answer these and other important questions. We can also show you how Medicare supplement insurance from Thrivent might help fill some of the gaps in your Medicare-eligible expenses.

Our goal is simple: to help you decide—with confidence.

Strong and stable

You can take comfort in knowing you have a solid partner on your side. Independent insurance analysts give us high marks for our financial strength and ability to pay claims.¹ We're also proud to again be named one of the "World's Most Ethical Companies" by Ethisphere Institute² for our leadership in promoting ethical business standards and introducing innovative ideas to benefit our members and their communities. For details, visit worldsmoethicalcompanies.ethisphere.com/honorees.

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AA+
Fitch Ratings
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Second highest of 19 ratings
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Find out more

Talk to a licensed Thrivent financial professional who can review your Medicare supplement insurance options and the costs associated to help ensure you have the types of coverage you need at prices you can afford. Together, you can develop a financial strategy appropriate for your health care coverage needs. AN OUTLINE OF COVERAGE IS AVAILABLE UPON REQUEST. PLEASE TALK TO YOUR THRIVENT FINANCIAL PROFESSIONAL FOR DETAILS.

¹Ratings based on Thrivent's financial strength and claims-paying ability. The rating also refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

²Both the "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit Ethisphere.com.

Thrivent Financial for Lutherans is not connected or endorsed by the U.S. government or the federal Medicare program. Not available in all states.

This contract has exclusions, limitations, reductions in benefits and terms under which the contract may be continued in force or discontinued. For costs and complete details of coverage, contact your licensed insurance agent/producer.

Medicare supplement insurance premiums are to be paid directly to Thrivent if quarterly or direct annual billing is chosen, or will be deducted directly from your bank account if monthly billing is chosen.

Medicare-eligible individuals may verify Thrivent's eligibility to sell Medicare supplement insurance by contacting their state's Department of Insurance or other state agency responsible for the regulation of insurance companies.

In some states, these plans may be available to individuals under age 65 who are enrolled in Medicare Parts A and B by reason of disability.

This is a solicitation for insurance. A licensed insurance agent/producer may contact you.

Insurance products issued by Thrivent Financial for Lutherans. Not available in all states. Licensed agent/producer of Thrivent. Thrivent.com/disclosures.

Contract Form Series: M-MA-MSA (10), M-MB-MSB (10), M-MC-MSD (10), M-MD-MSD (10), M-MF-MSF (10), M-MH-MSFHI (10), M-MG-MSG (10), M-ML-MSL (10), M-MM-MSM (10), M-TA-TIMSA (16), M-TB-TIMSB (16), M-TC-TIMSC (16), M-TD-TIMSD (16), M-TD-TIMSD NJ (16), M-TF-TIMSF (16), M-TG-TIMSG (16), M-TN-TIMSN (16).



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