



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 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.

Shaded plans shown below represent those offered by Thrivent.

| Benefits | Plans Available to All Applicants | | | | | | | | Medicare first eligible before 2020 only | | | |
|--|-----------------------------------|---|---|---|----------------|---------------------|---------------------|-----|--|---|---|----------------|
| | A | B | D | G | G ¹ | K | L | M | N | C | F | F ¹ |
| 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% | ✓ | ✓ | ✓ | ✓ | ✓ |
| 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 ² | | | | | | \$5880 ² | \$2940 ² | | | | | |

¹Plans 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.

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

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

Standard Plans – NONSMOKER

These rates apply to ZIP codes starting with: **247-268**

| Thrivent Monthly \$ Premium Rates: MALE | | | | ATTAINED AGE | Thrivent Monthly \$ Premium Rates: FEMALE | | | |
|--|----------------|---------------|---------------|-------------------------|--|----------------|---------------|---------------|
| Plan A | Plan F^ | Plan G | Plan N | | Plan A | Plan F^ | Plan G | Plan N |
| 128.41 | 160.91 | 127.08 | 92.50 | 65 | 111.66 | 139.93 | 110.50 | 80.44 |
| 128.41 | 160.91 | 127.08 | 92.50 | 66 | 111.66 | 139.93 | 110.50 | 80.44 |
| 128.41 | 160.91 | 127.08 | 92.50 | 67 | 111.66 | 139.93 | 110.50 | 80.44 |
| 133.88 | 167.26 | 132.72 | 96.53 | 68 | 116.41 | 145.45 | 115.41 | 83.94 |
| 139.25 | 173.77 | 138.50 | 100.58 | 69 | 121.09 | 151.10 | 120.43 | 87.46 |
| 144.45 | 179.82 | 143.87 | 104.39 | 70 | 125.60 | 156.36 | 125.10 | 90.78 |
| 148.77 | 185.68 | 149.07 | 108.22 | 71 | 129.36 | 161.46 | 129.63 | 94.11 |
| 153.09 | 191.54 | 154.28 | 112.05 | 72 | 133.12 | 166.55 | 134.15 | 97.43 |
| 157.41 | 197.39 | 159.48 | 115.87 | 73 | 136.88 | 171.65 | 138.68 | 100.76 |
| 161.73 | 203.25 | 164.68 | 119.70 | 74 | 140.64 | 176.74 | 143.20 | 104.09 |
| 166.05 | 209.11 | 169.89 | 123.53 | 75 | 144.40 | 181.83 | 147.73 | 107.42 |
| 170.10 | 215.63 | 175.50 | 127.82 | 76 | 147.91 | 187.50 | 152.61 | 111.14 |
| 174.21 | 222.26 | 181.22 | 132.18 | 77 | 151.48 | 193.27 | 157.58 | 114.94 |
| 178.56 | 229.25 | 187.22 | 136.76 | 78 | 155.27 | 199.34 | 162.80 | 118.92 |
| 183.00 | 236.36 | 193.35 | 141.44 | 79 | 159.13 | 205.53 | 168.13 | 122.99 |
| 187.70 | 243.86 | 199.79 | 146.35 | 80 | 163.22 | 212.05 | 173.73 | 127.26 |
| 191.77 | 251.45 | 206.32 | 151.51 | 81 | 166.76 | 218.65 | 179.40 | 131.74 |
| 196.11 | 259.45 | 213.18 | 156.93 | 82 | 170.53 | 225.61 | 185.38 | 136.46 |
| 200.54 | 267.63 | 220.21 | 162.48 | 83 | 174.38 | 232.72 | 191.48 | 141.29 |
| 205.05 | 275.98 | 227.38 | 168.15 | 84 | 178.30 | 239.99 | 197.72 | 146.22 |
| 209.65 | 284.52 | 234.72 | 173.95 | 85 | 182.30 | 247.41 | 204.10 | 151.26 |
| 214.52 | 293.37 | 242.24 | 179.85 | 86 | 186.54 | 255.11 | 210.64 | 156.39 |
| 219.50 | 302.46 | 249.96 | 185.92 | 87 | 190.87 | 263.01 | 217.35 | 161.67 |
| 224.60 | 311.78 | 257.88 | 192.15 | 88 | 195.31 | 271.11 | 224.24 | 167.09 |
| 229.59 | 321.03 | 265.76 | 198.36 | 89 | 199.64 | 279.16 | 231.09 | 172.49 |
| 234.45 | 330.19 | 273.56 | 204.53 | 90 | 203.87 | 287.12 | 237.88 | 177.85 |
| 237.97 | 337.79 | 280.04 | 209.75 | 91 | 206.93 | 293.73 | 243.51 | 182.39 |
| 241.54 | 345.54 | 286.64 | 215.07 | 92 | 210.03 | 300.47 | 249.25 | 187.02 |
| 244.67 | 352.75 | 292.80 | 220.06 | 93 | 212.76 | 306.74 | 254.61 | 191.36 |
| 247.85 | 360.07 | 299.06 | 225.15 | 94 | 215.53 | 313.11 | 260.05 | 195.78 |
| 251.07 | 367.53 | 305.43 | 230.32 | 95 | 218.33 | 319.59 | 265.59 | 200.28 |
| 256.35 | 375.24 | 311.84 | 235.16 | 96 | 222.91 | 326.30 | 271.17 | 204.49 |
| 261.73 | 383.12 | 318.39 | 240.10 | 97 | 227.59 | 333.15 | 276.86 | 208.78 |
| 267.23 | 391.17 | 325.08 | 245.14 | 98 | 232.37 | 340.15 | 282.68 | 213.16 |
| 272.84 | 399.38 | 331.90 | 250.29 | 99 | 237.25 | 347.29 | 288.61 | 217.64 |

To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, or 3, respectively.

The rates above do not include a Household Premium Discount.

^Only applicants **first** eligible for Medicare before January 1, 2020, may purchase Plan F.

Rates effective 3-2020

Standard Plans – SMOKER

These rates apply to ZIP codes starting with: **247-268**

| Thrivent Monthly \$ Premium Rates: MALE | | | | ATTAINED AGE | Thrivent Monthly \$ Premium Rates: FEMALE | | | |
|--|----------------|---------------|---------------|-------------------------|--|----------------|---------------|---------------|
| Plan A | Plan F^ | Plan G | Plan N | | Plan A | Plan F^ | Plan G | Plan N |
| 147.67 | 185.05 | 146.14 | 106.38 | 65 | 128.41 | 160.91 | 127.08 | 92.50 |
| 147.67 | 185.05 | 146.14 | 106.38 | 66 | 128.41 | 160.91 | 127.08 | 92.50 |
| 147.67 | 185.05 | 146.14 | 106.38 | 67 | 128.41 | 160.91 | 127.08 | 92.50 |
| 153.96 | 192.35 | 152.62 | 111.01 | 68 | 133.88 | 167.26 | 132.72 | 96.53 |
| 160.14 | 199.84 | 159.27 | 115.67 | 69 | 139.25 | 173.77 | 138.50 | 100.58 |
| 166.11 | 206.79 | 165.45 | 120.05 | 70 | 144.45 | 179.82 | 143.87 | 104.39 |
| 171.08 | 213.53 | 171.43 | 124.45 | 71 | 148.77 | 185.68 | 149.07 | 108.22 |
| 176.05 | 220.27 | 177.42 | 128.85 | 72 | 153.09 | 191.54 | 154.28 | 112.05 |
| 181.02 | 227.00 | 183.40 | 133.26 | 73 | 157.41 | 197.39 | 159.48 | 115.87 |
| 185.99 | 233.74 | 189.38 | 137.66 | 74 | 161.73 | 203.25 | 164.68 | 119.70 |
| 190.96 | 240.48 | 195.37 | 142.06 | 75 | 166.05 | 209.11 | 169.89 | 123.53 |
| 195.61 | 247.97 | 201.82 | 146.99 | 76 | 170.10 | 215.63 | 175.50 | 127.82 |
| 200.33 | 255.60 | 208.40 | 152.01 | 77 | 174.21 | 222.26 | 181.22 | 132.18 |
| 205.34 | 263.63 | 215.31 | 157.28 | 78 | 178.56 | 229.25 | 187.22 | 136.76 |
| 210.44 | 271.82 | 222.35 | 162.65 | 79 | 183.00 | 236.36 | 193.35 | 141.44 |
| 215.85 | 280.44 | 229.76 | 168.30 | 80 | 187.70 | 243.86 | 199.79 | 146.35 |
| 220.54 | 289.17 | 237.26 | 174.23 | 81 | 191.77 | 251.45 | 206.32 | 151.51 |
| 225.53 | 298.37 | 245.16 | 180.47 | 82 | 196.11 | 259.45 | 213.18 | 156.93 |
| 230.62 | 307.77 | 253.24 | 186.85 | 83 | 200.54 | 267.63 | 220.21 | 162.48 |
| 235.81 | 317.38 | 261.49 | 193.37 | 84 | 205.05 | 275.98 | 227.38 | 168.15 |
| 241.09 | 327.20 | 269.92 | 200.04 | 85 | 209.65 | 284.52 | 234.72 | 173.95 |
| 246.70 | 337.38 | 278.57 | 206.83 | 86 | 214.52 | 293.37 | 242.24 | 179.85 |
| 252.43 | 347.82 | 287.45 | 213.81 | 87 | 219.50 | 302.46 | 249.96 | 185.92 |
| 258.29 | 358.55 | 296.56 | 220.98 | 88 | 224.60 | 311.78 | 257.88 | 192.15 |
| 264.03 | 369.19 | 305.62 | 228.12 | 89 | 229.59 | 321.03 | 265.76 | 198.36 |
| 269.62 | 379.72 | 314.60 | 235.21 | 90 | 234.45 | 330.19 | 273.56 | 204.53 |
| 273.66 | 388.46 | 322.04 | 241.21 | 91 | 237.97 | 337.79 | 280.04 | 209.75 |
| 277.77 | 397.37 | 329.64 | 247.33 | 92 | 241.54 | 345.54 | 286.64 | 215.07 |
| 281.38 | 405.66 | 336.72 | 253.07 | 93 | 244.67 | 352.75 | 292.80 | 220.06 |
| 285.03 | 414.08 | 343.92 | 258.92 | 94 | 247.85 | 360.07 | 299.06 | 225.15 |
| 288.74 | 422.65 | 351.24 | 264.87 | 95 | 251.07 | 367.53 | 305.43 | 230.32 |
| 294.80 | 431.53 | 358.62 | 270.43 | 96 | 256.35 | 375.24 | 311.84 | 235.16 |
| 300.99 | 440.59 | 366.15 | 276.11 | 97 | 261.73 | 383.12 | 318.39 | 240.10 |
| 307.31 | 449.84 | 373.84 | 281.91 | 98 | 267.23 | 391.17 | 325.08 | 245.14 |
| 313.77 | 459.29 | 381.69 | 287.83 | 99 | 272.84 | 399.38 | 331.90 | 250.29 |

To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, or 3, respectively.

The rates above do not include a Household Premium Discount.

^Only applicants **first** eligible for Medicare before January 1, 2020, may purchase Plan F.

Rates effective 3-2020

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. Because your premium is based on attained age, your renewal premium will increase due to age on or after the contract anniversary.

HOUSEHOLD PREMIUM DISCOUNT

If you resided for the past year with at least one, but no more than three, other adults who are age 50 or older, you will be eligible for a household premium discount. The discounted premium will be priced 7% lower than the rates illustrated. Your contract's household premium discount will be removed if the other adult no longer resides with you (other than in the case of his or her death).

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

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 Service Center, PO Box 14008, Clearwater, FL 33766-4008. 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 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.

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

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 |
|---|--|--|--|
| HOSPITALIZATION* 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 |
| SKILLED NURSING FACILITY CARE* 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 |
| BLOOD First 3 pints Additional amounts | \$0 100% | 3 pints \$0 | \$0 \$0 |
| HOSPICE CARE 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 |
|--|----------------------|-------------------------|---|
| MEDICAL EXPENSES— 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 |
| PART B EXCESS CHARGES (Above Medicare Approved Amounts) | \$0 | \$0 | All costs |
| BLOOD 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 |
| CLINICAL LABORATORY SERVICES— TESTS FOR DIAGNOSTIC SERVICES | 100% | \$0 | \$0 |

PARTS A & B

| SERVICES | MEDICARE PAYS | PLAN PAYS | YOU PAY |
|---|----------------------------|---------------------------|---|
| HOME HEALTH CARE— 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 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 |
|---|--|---|---|
| HOSPITALIZATION* 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 |
| SKILLED NURSING FACILITY CARE* 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 |
| BLOOD First 3 pints Additional amounts | \$0 100% | 3 pints \$0 | \$0 \$0 |
| HOSPICE CARE 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 |
|--|----------------------|---|-------------------|
| MEDICAL EXPENSES— 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 |
| PART B EXCESS CHARGES (Above Medicare Approved Amounts) | \$0 | 100% | \$0 |
| BLOOD 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 |
| CLINICAL LABORATORY SERVICES— TESTS FOR DIAGNOSTIC SERVICES | 100% | \$0 | \$0 |

PARTS A & B

| SERVICES | MEDICARE PAYS | PLAN PAYS | YOU PAY |
|---|----------------------------|---|---------------------------|
| HOME HEALTH CARE— 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 |
|---|---------------|---|--|
| FOREIGN TRAVEL 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 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 |
|---|--|---|---|
| HOSPITALIZATION* 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 |
| SKILLED NURSING FACILITY CARE* 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 |
| BLOOD First 3 pints Additional amounts | \$0 100% | 3 pints \$0 | \$0 \$0 |
| HOSPICE CARE 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 |
|--|----------------------|-------------------------|---|
| MEDICAL EXPENSES— 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 |
| PART B EXCESS CHARGES (Above Medicare Approved Amounts) | \$0 | 100% | \$0 |
| BLOOD 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 |
| CLINICAL LABORATORY SERVICES— TESTS FOR DIAGNOSTIC SERVICES | 100% | \$0 | \$0 |

PARTS A & B

| SERVICES | MEDICARE PAYS | PLAN PAYS | YOU PAY |
|---|----------------------------|---------------------------|---|
| HOME HEALTH CARE— 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 |
|---|--------------------------------|---|--|
| FOREIGN TRAVEL 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 N
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 |
|---|--|---|---|
| HOSPITALIZATION* 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 |
| SKILLED NURSING FACILITY CARE* 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 |
| BLOOD First 3 pints Additional amounts | \$0 100% | 3 pints \$0 | \$0 \$0 |
| HOSPICE CARE 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 N
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 |
|--|----------------------|--|---|
| MEDICAL EXPENSES— 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 Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense. | \$198 (Part B deductible) Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense. |
| PART B EXCESS CHARGES (Above Medicare Approved Amounts) | \$0 | \$0 | All costs |
| BLOOD 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 |
| CLINICAL LABORATORY SERVICES— TESTS FOR DIAGNOSTIC SERVICES | 100% | \$0 | \$0 |

(continued)

**PLAN N
PARTS A & B**

| SERVICES | MEDICARE PAYS | PLAN PAYS | YOU PAY |
|--|----------------------|------------------|---------------------------|
| HOME HEALTH CARE— MEDICARE APPROVED SERVICES | | | |
| 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% | 20% | \$0 |

OTHER BENEFITS – NOT COVERED BY MEDICARE

| SERVICES | MEDICARE PAYS | PLAN PAYS | YOU PAY |
|---|----------------------|---|--|
| FOREIGN TRAVEL 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 | \$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*.