Nassau Life Insurance Company of Kansas
PO Box 19018, Greenville, SC 29602-9018

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE COVER PAGE
BENEFITS PLAN AVAILABLE: A, F, G, AND N

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[1]	K	L	M	N	C	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%	✓	copays apply[3]	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurances 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 2021[2]					$6,220[2]	$3,110[2]				

[1] Plans F and G also have a high deductible option, which require first paying a plan deductible of $2,370 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.

[2] 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.

[3] Plan 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.

PREMIUM INFORMATION

We at Nassau Life Insurance Company of Kansas can only raise your premium if we raise the premium for all policies like yours in this state. The premium you pay at each premium due date will be based on the state in which your policy was purchased. The premium amount increases each year because of an increase in attained age.

The Premium for this Policy is: Plan ________________________

Monthly PAC $ ________________________

HOUSEHOLD PREMIUM DISCOUNT

You are eligible for a household premium discount if you have resided with at least one, but no more than three, other adults aged 50 or older. We may request additional documentation to determine eligibility. Your policy's household premium discount may be removed if the other adults no longer reside with you (other than in the case of their deaths).

DISCLOSURE

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 our Administrative Office, P.O Box 19018, Greenville, SC 29602-9018. 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 Nassau Life Insurance Company of Kansas 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. Nassau Life Insurance of Kansas 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.

NASSAU LIFE INSURANCE COMPANY OF KANSAS
Individual Modernized Medicare Supplement
Attained Age
Annual Rates Effective Upon Approval

SOUTH CAROLINA

	Female / Preferred				Female / Standard			
Attained Age	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	1,543.95	1,616.47	1,408.14	1,121.87	1,775.55	1,858.94	1,619.36	1,290.15
66	1,543.95	1,616.47	1,408.14	1,121.87	1,775.55	1,858.94	1,619.36	1,290.15
67	1,543.95	1,632.80	1,408.14	1,121.87	1,775.55	1,877.72	1,619.36	1,290.15
68	1,543.95	1,674.58	1,408.14	1,121.87	1,775.55	1,925.77	1,619.36	1,290.15
69	1,578.65	1,739.33	1,439.77	1,161.76	1,815.44	2,000.22	1,655.74	1,336.03
70	1,623.57	1,748.66	1,480.75	1,200.12	1,867.11	2,010.96	1,702.86	1,380.13
71	1,681.54	1,781.10	1,533.62	1,251.30	1,933.77	2,048.27	1,763.67	1,439.00
72	1,746.46	1,836.53	1,592.83	1,302.49	2,008.43	2,112.01	1,831.75	1,497.86
73	1,819.10	1,899.52	1,659.08	1,353.67	2,091.96	2,184.45	1,907.94	1,556.73
74	1,896.53	1,966.90	1,729.70	1,411.88	2,181.02	2,261.94	1,989.15	1,623.67
75	1,979.25	2,036.17	1,805.14	1,470.64	2,276.14	2,341.60	2,075.91	1,691.23
76	2,043.58	2,101.39	1,865.50	1,526.01	2,350.12	2,416.59	2,145.33	1,754.92
77	2,103.23	2,163.19	1,927.05	1,582.43	2,418.72	2,487.67	2,216.10	1,819.79
78	2,172.80	2,241.45	1,991.77	1,639.89	2,498.72	2,577.66	2,290.54	1,885.87
79	2,244.31	2,318.81	2,061.91	1,698.43	2,580.96	2,666.63	2,371.20	1,953.19
80	2,317.81	2,399.80	2,144.22	1,759.80	2,665.48	2,759.78	2,465.85	2,023.77
81	2,384.40	2,534.04	2,254.35	1,854.06	2,742.06	2,914.15	2,592.50	2,132.17
82	2,452.73	2,675.02	2,369.33	1,952.39	2,820.64	3,076.28	2,724.73	2,245.25
83	2,522.84	2,823.06	2,503.83	2,054.96	2,901.27	3,246.51	2,879.41	2,363.21
84	2,594.77	2,978.48	2,640.05	2,161.92	2,983.99	3,425.25	3,036.05	2,486.21
85	2,668.57	3,141.64	2,782.82	2,273.45	3,068.85	3,612.88	3,200.25	2,614.46
86	2,733.25	3,292.12	2,918.72	2,372.70	3,143.24	3,785.95	3,356.52	2,728.61
87	2,799.45	3,449.37	3,060.78	2,475.72	3,219.37	3,966.78	3,519.91	2,847.08
88	2,867.22	3,613.68	3,209.30	2,582.66	3,297.30	4,155.74	3,690.70	2,970.06
89	2,936.57	3,785.35	3,361.29	2,693.64	3,377.06	4,353.16	3,865.49	3,097.69
90	3,007.54	3,964.69	3,520.00	2,808.82	3,458.67	4,559.39	4,048.00	3,230.14
91	3,070.67	4,134.57	3,673.11	2,908.44	3,531.28	4,754.75	4,224.08	3,344.70
92	3,135.12	4,311.42	3,832.58	3,011.22	3,605.40	4,958.13	4,407.46	3,462.91
93	3,200.93	4,495.50	3,998.63	3,117.27	3,681.06	5,169.83	4,598.44	3,584.86
94	3,268.10	4,687.13	4,171.56	3,226.68	3,758.32	5,390.20	4,797.29	3,710.67
95	3,336.69	4,886.59	4,351.61	3,339.53	3,837.19	5,619.58	5,004.35	3,840.46
96	3,406.71	5,094.54	4,539.44	3,456.34	3,917.72	5,858.72	5,220.35	3,974.79
97	3,478.21	5,311.33	4,735.37	3,577.23	3,999.94	6,108.04	5,445.68	4,113.82
98	3,551.20	5,537.36	4,939.76	3,702.35	4,083.88	6,367.96	5,680.72	4,257.71
99	3,625.73	5,773.00	5,152.98	3,831.84	4,169.59	6,638.94	5,925.93	4,406.62

Add a one-time policy fee of $25

Applicants eligible for Household Discount will receive a 7% discount.

ZIP Codes	**Area Factor**
294-295, 298-299	0.93
290-293, 296-297	0.85

NASSAU LIFE INSURANCE COMPANY OF KANSAS
Individual Modernized Medicare Supplement
Attained Age
Annual Rates Effective Upon Approval

SOUTH CAROLINA

	Male / Preferred				Male / Standard			
Attained Age	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	1,774.65	1,858.01	1,618.55	1,289.51	2,040.86	2,136.72	1,861.32	1,482.94
66	1,774.65	1,858.01	1,618.55	1,289.51	2,040.86	2,136.72	1,861.32	1,482.94
67	1,774.65	1,876.78	1,618.55	1,289.51	2,040.86	2,158.30	1,861.32	1,482.94
68	1,774.65	1,924.81	1,618.55	1,289.51	2,040.86	2,213.53	1,861.32	1,482.94
69	1,814.54	1,999.23	1,654.91	1,335.36	2,086.71	2,299.11	1,903.16	1,535.66
70	1,866.18	2,009.95	1,702.02	1,379.44	2,146.10	2,311.44	1,957.32	1,586.36
71	1,932.80	2,047.24	1,762.78	1,438.28	2,222.72	2,354.34	2,027.20	1,654.02
72	2,007.42	2,110.96	1,830.84	1,497.11	2,308.54	2,427.60	2,105.47	1,721.68
73	2,090.92	2,183.36	1,906.98	1,555.94	2,404.55	2,510.87	2,193.03	1,789.34
74	2,179.93	2,260.81	1,988.17	1,622.85	2,506.91	2,599.93	2,286.39	1,866.28
75	2,275.01	2,340.43	2,074.88	1,690.39	2,616.26	2,691.50	2,386.11	1,943.96
76	2,348.94	2,415.39	2,144.26	1,754.03	2,701.28	2,777.70	2,465.89	2,017.15
77	2,417.52	2,486.44	2,214.99	1,818.88	2,780.14	2,859.40	2,547.25	2,091.71
78	2,497.48	2,576.38	2,289.39	1,884.94	2,872.10	2,962.83	2,632.80	2,167.67
79	2,579.67	2,665.31	2,370.02	1,952.23	2,966.62	3,065.10	2,725.52	2,245.06
80	2,664.15	2,758.40	2,464.62	2,022.76	3,063.77	3,172.16	2,834.31	2,326.18
81	2,740.69	2,912.69	2,591.21	2,131.11	3,151.80	3,349.60	2,979.89	2,450.78
82	2,819.23	3,074.74	2,723.37	2,244.13	3,242.12	3,535.95	3,131.87	2,580.75
83	2,899.82	3,244.90	2,877.97	2,362.02	3,334.78	3,731.62	3,309.67	2,716.32
84	2,982.49	3,423.54	3,034.54	2,484.96	3,429.86	3,937.07	3,489.72	2,857.71
85	3,067.31	3,611.07	3,198.65	2,613.16	3,527.42	4,152.74	3,678.44	3,005.13
86	3,141.67	3,784.05	3,354.85	2,727.24	3,612.92	4,351.66	3,858.07	3,136.32
87	3,217.77	3,964.80	3,518.15	2,845.66	3,700.43	4,559.52	4,045.87	3,272.51
88	3,295.66	4,153.66	3,688.85	2,968.58	3,790.00	4,776.71	4,242.18	3,413.86
89	3,375.37	4,350.97	3,863.56	3,096.14	3,881.67	5,003.62	4,443.10	3,560.56
90	3,456.94	4,557.12	4,045.98	3,228.52	3,975.49	5,240.69	4,652.88	3,712.81
91	3,529.51	4,752.38	4,221.97	3,343.04	4,058.94	5,465.24	4,855.27	3,844.49
92	3,603.59	4,955.65	4,405.27	3,461.18	4,144.13	5,699.00	5,066.05	3,980.36
93	3,679.23	5,167.25	4,596.13	3,583.08	4,231.11	5,942.34	5,285.56	4,120.53
94	3,756.44	5,387.51	4,794.89	3,708.82	4,319.91	6,195.64	5,514.12	4,265.14
95	3,835.27	5,616.77	5,001.85	3,838.55	4,410.57	6,459.29	5,752.13	4,414.33
96	3,915.77	5,855.79	5,217.74	3,972.81	4,503.12	6,734.17	6,000.41	4,568.72
97	3,997.94	6,104.98	5,442.96	4,111.76	4,597.64	7,020.73	6,259.40	4,728.52
98	4,081.84	6,364.78	5,677.89	4,255.57	4,694.12	7,319.49	6,529.57	4,893.92
99	4,167.51	6,635.63	5,922.96	4,404.42	4,792.64	7,630.98	6,811.41	5,065.08

Add a one-time policy fee of $25

Applicants eligible for Household Discount will receive a 7% discount.

ZIP Codes	Area Factor
294-295, 298-299	0.93
290-293, 296-297	0.85

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* Semi-private room and board, general nursing and miscellaneous services and supplies.			
First 60 days	All but $1,484	$0	$1,484 (Part A deductible)
61st through 90th day	All but $371 a day	$371 a day	$0
91st day and after: While using 60 Lifetime Reserve Days	All but $742 a day	$742 a day	$0
Once Lifetime Reserve Days are used: Additional 365 Days	$0	100% of Medicare Eligible Expenses	$0**
Beyond the Additional 365 Days	$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	All approved amounts	$0	$0
21st through 100th day	All but $185.50 a day	$0	Up to $185.50 a day
101st day and after	$0	$0	All costs
BLOOD First 3 pints	$0	3 pints	$0
Additional Amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctors certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

****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 "Core 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 Services - Per Calendar Year

* Once you have been billed $203 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 $203 of Medicare Approved Amounts*	$0	$0	$203 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	All costs
BLOOD			
First 3 Pints	$0	All costs	$0
Next $203 of Medicare Approved Amounts*	$0	$0	$203 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	$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	100%	$0	$0
Durable Medical Equipment:			
First $203 of Medicare Approved Amounts*	$0	$0	$203 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0

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* Semi-private room and board, general nursing and miscellaneous services and supplies.			
First 60 days	All but $1,484	$1,484 (Part A deductible)	$0
61st through 90th day	All but $371 a day	$371 a day	$0
91st day and after: While using 60 Lifetime Reserve Days	All but $742 a day	$742 a day	$0
Once Lifetime Reserve Days are used: Additional 365 Days	$0	100% of Medicare Eligible Expenses	$0**
Beyond the Additional 365 Days	$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	All approved amounts	$0	$0
21st through 100th day	All but $185.50 a day	Up to $185.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD First 3 pints	$0	3 pints	$0
Additional Amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctors certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

****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 "Core 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 Services - Per Calendar Year

* Once you have been billed $203 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 $203 of Medicare Approved Amounts*	$0	$203 (Part B Deductible)	$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	100%	$0
BLOOD			
First 3 Pints	$0	All costs	$0
Next $203 of Medicare Approved Amounts*	$0	$203 (Part B Deductible)	$0
Remainder of Medicare Approved Amounts	80%	20%	$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	100%	$0	$0
Durable Medical Equipment:			
First $203 of Medicare Approved Amounts*	$0	$203 (Part B Deductible)	$0
Remainder of Medicare Approved Amounts	80%	20%	$0

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 of the U.S.A.			
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

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* Semi-private room and board, general nursing and miscellaneous services and supplies.			
First 60 days	All but $1,484	$1,484 (Part A deductible)	$0
61st through 90th day	All but $371 a day	$371 a day	$0
91st day and after: While using 60 Lifetime Reserve Days	All but $742 a day	$742 a day	$0
Once Lifetime Reserve Days are used: Additional 365 Days	$0	100% of Medicare Eligible Expenses	$0**
Beyond the Additional 365 Days	$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	All approved amounts	$0	$0
21st through 100th day	All but $185.50 a day	Up to $185.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD First 3 pints	$0	3 pints	$0
Additional Amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctors certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

****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 "Core 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 Services - Per Calendar Year

* Once you have been billed $203 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 $203 of Medicare Approved Amounts*	$0	$0	$203 (unless Part B deductible has been met)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	100%	$0
BLOOD			
First 3 Pints	$0	All costs	$0
Next $203 of Medicare Approved Amounts*	$0	$0	$203 (unless Part B deductible has been met)
Remainder of Medicare Approved Amounts	80%	20%	$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	100%	$0	$0
Durable Medical Equipment:			
First $203 of Medicare Approved Amounts*	$0	$0	$203 (unless Part B deductible has been met)
Remainder of Medicare Approved Amounts	80%	20%	$0

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 of the U.S.A.			
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

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* Semi-private room and board, general nursing and miscellaneous services and supplies.			
First 60 days	All but $1,484	$1,484 (Part A deductible)	$0
61st through 90th day	All but $371 a day	$371 a day	$0
91st day and after: While using 60 Lifetime Reserve Days	All but $742 a day	$742 a day	$0
Once Lifetime Reserve Days are used: Additional 365 Days	$0	100% of Medicare Eligible Expenses	$0**
Beyond the Additional 365 Days	$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	All approved amounts	$0	$0
21st through 100th day	All but $185.50 a day	Up to $185.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD First 3 pints	$0	3 pints	$0
Additional Amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctors certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

****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 "Core 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 Services - Per Calendar Year

* Once you have been billed $203 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 $203 of Medicare Approved Amounts*	$0	$0	$203 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	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.	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	$0	All costs	$0
Next $203 of Medicare Approved Amounts*	$0	$0	$203 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES			
TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

OTHER BENEFITS - NOT COVERED BY MEDICARE

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 $203 of Medicare Approved Amounts*	$0	$0	$203 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0
FOREIGN TRAVEL - NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside of the U.S.A.			
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

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

Policyholder
Service & Claims
(800) 999-2224

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