

**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 in your state. Only applicants **first** eligible for Medicare before 2023 may purchase Plans C, F, and high deductible F. In Colorado, it is a requirement that all plans offered by Nassau Life Insurance Company of Kansas are available to under age 65 Medicare qualified individuals.

**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 copayments for hospital outpatient services. Plans K, L, and N require insureds to pay a portion of Part B coinsurance or copayments.
- **Blood** - First three pints of blood each year.
- **Hospice** - Part A coinsurance.

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 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 2023 <sup>2</sup>					\$6,940 <sup>2</sup>	\$3,470 <sup>2</sup>				

<sup>1</sup> Plans F and G also have a high deductible option, which require first paying a plan deductible of \$2,700 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 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.

## **HOUSEHOLD 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.

## **RENEWABILITY**

This policy is guaranteed renewable for life. We have the right to change the renewal premiums for this policy in accordance with our table of premium rates applicable to all policies for this form and class.

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

**COLORADO**

Attained Age	Female / Preferred				Female / Standard			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	2,453.49	2,533.87	2,186.72	1,598.40	2,821.51	2,913.95	2,514.72	1,838.16
65	1,635.65	1,689.24	1,457.81	1,065.60	1,881.01	1,942.63	1,676.47	1,225.44
66	1,635.65	1,689.24	1,457.81	1,065.60	1,881.01	1,942.63	1,676.47	1,225.44
67	1,635.65	1,706.30	1,457.81	1,065.60	1,881.01	1,962.25	1,676.47	1,225.44
68	1,635.65	1,773.34	1,457.81	1,065.60	1,881.01	2,039.34	1,676.47	1,225.44
69	1,672.41	1,841.90	1,490.57	1,103.48	1,923.28	2,118.19	1,714.15	1,269.01
70	1,720.01	1,852.02	1,532.99	1,139.92	1,978.01	2,129.83	1,762.93	1,310.91
71	1,781.42	1,886.15	1,587.71	1,188.53	2,048.63	2,169.08	1,825.87	1,366.82
72	1,850.19	1,944.84	1,649.01	1,237.15	2,127.73	2,236.58	1,896.37	1,422.73
73	1,927.14	2,011.56	1,717.59	1,285.77	2,216.22	2,313.29	1,975.24	1,478.63
74	2,009.18	2,082.91	1,790.71	1,341.06	2,310.56	2,395.35	2,059.33	1,542.22
75	2,095.37	2,156.26	1,868.81	1,396.87	2,409.68	2,479.70	2,149.14	1,606.41
76	2,152.66	2,225.32	1,931.30	1,449.46	2,475.55	2,559.12	2,221.00	1,666.88
77	2,215.50	2,290.77	1,995.02	1,503.05	2,547.82	2,634.39	2,294.27	1,728.50
78	2,288.78	2,373.64	2,062.02	1,557.63	2,632.09	2,729.69	2,371.33	1,791.28
79	2,364.10	2,455.57	2,134.64	1,613.23	2,718.72	2,823.91	2,454.83	1,855.23
80	2,441.52	2,541.33	2,219.85	1,671.52	2,807.75	2,922.54	2,552.83	1,922.26
81	2,511.67	2,683.49	2,333.86	1,761.06	2,888.43	3,086.02	2,683.95	2,025.22
82	2,583.65	2,832.79	2,452.90	1,854.46	2,971.20	3,257.71	2,820.85	2,132.63
83	2,657.50	2,989.55	2,592.15	1,951.88	3,056.12	3,437.98	2,980.98	2,244.66
84	2,733.26	3,154.15	2,733.17	2,053.47	3,143.26	3,627.26	3,143.15	2,361.50
85	2,811.01	3,326.92	2,880.98	2,159.41	3,232.66	3,825.96	3,313.13	2,483.32
86	2,879.14	3,479.56	3,015.83	2,253.68	3,311.02	4,001.49	3,468.21	2,591.73
87	2,948.88	3,638.72	3,156.52	2,351.53	3,391.21	4,184.53	3,630.01	2,704.27
88	3,020.26	3,804.69	3,303.30	2,453.11	3,473.30	4,375.39	3,798.80	2,821.07
89	3,093.31	3,977.73	3,459.74	2,558.52	3,557.30	4,574.40	3,978.71	2,942.30
90	3,168.07	4,158.15	3,623.09	2,667.91	3,643.29	4,781.87	4,166.56	3,068.10
91	3,234.58	4,327.93	3,780.70	2,762.55	3,719.76	4,977.12	4,347.81	3,176.93
92	3,302.47	4,504.31	3,944.83	2,860.18	3,797.84	5,179.97	4,536.55	3,289.21
93	3,371.78	4,687.55	4,115.76	2,960.90	3,877.55	5,390.69	4,733.11	3,405.04
94	3,442.55	4,877.91	4,293.74	3,064.82	3,958.92	5,609.60	4,937.80	3,524.55
95	3,514.79	5,075.66	4,479.06	3,172.01	4,042.00	5,837.00	5,150.92	3,647.82
96	3,588.55	5,281.41	4,658.84	3,282.96	4,126.84	6,073.63	5,357.66	3,775.41
97	3,663.86	5,495.51	4,845.83	3,397.79	4,213.44	6,319.84	5,572.70	3,907.46
98	3,740.76	5,718.29	5,040.32	3,516.64	4,301.87	6,576.03	5,796.36	4,044.13
99	3,819.26	5,950.10	5,242.62	3,639.63	4,392.14	6,842.61	6,029.01	4,185.58

Add a one-time policy fee of \$25

Applicants eligible for Household Discount will receive a 7% discount (discount factor = 0.93).

Modal Factors: Annual = 1.00000, Semi Annual = 0.50000, Quarterly = 0.25000, Monthly = 0.08330.

Final Rate = base rate x area factor x household discount factor x modal factor

**ZIP Codes**

800-802

803-816

**Area Factor**

1.03

0.92

Effective Date: 7-1-2022

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

**COLORADO**

Attained Age	Male / Preferred				Male / Standard			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	2,820.10	2,912.49	2,513.46	1,837.25	3,243.12	3,349.36	2,890.48	2,112.83
65	1,880.06	1,941.65	1,675.64	1,224.83	2,162.08	2,232.90	1,926.99	1,408.55
66	1,880.06	1,941.65	1,675.64	1,224.83	2,162.08	2,232.90	1,926.99	1,408.55
67	1,880.06	1,961.27	1,675.64	1,224.83	2,162.08	2,255.46	1,926.99	1,408.55
68	1,880.06	2,038.32	1,675.64	1,224.83	2,162.08	2,344.08	1,926.99	1,408.55
69	1,922.31	2,117.13	1,713.29	1,268.37	2,210.66	2,434.70	1,970.28	1,458.63
70	1,977.02	2,128.77	1,762.05	1,310.24	2,273.58	2,448.08	2,026.36	1,506.79
71	2,047.60	2,167.98	1,824.96	1,366.13	2,354.75	2,493.18	2,098.70	1,571.05
72	2,126.67	2,235.45	1,895.42	1,422.01	2,445.66	2,570.77	2,179.73	1,635.31
73	2,215.10	2,312.14	1,974.24	1,477.90	2,547.38	2,658.95	2,270.38	1,699.58
74	2,309.41	2,394.15	2,058.30	1,541.45	2,655.81	2,753.27	2,367.04	1,772.67
75	2,408.47	2,478.46	2,148.07	1,605.60	2,769.74	2,850.24	2,470.28	1,846.44
76	2,474.32	2,557.84	2,219.89	1,666.05	2,845.47	2,941.52	2,552.88	1,915.96
77	2,546.55	2,633.07	2,293.13	1,727.64	2,928.53	3,028.04	2,637.10	1,986.79
78	2,630.78	2,728.32	2,370.14	1,790.38	3,025.40	3,137.58	2,725.66	2,058.94
79	2,717.36	2,822.50	2,453.61	1,854.30	3,124.96	3,245.87	2,821.65	2,132.44
80	2,806.35	2,921.08	2,551.56	1,921.29	3,227.31	3,359.24	2,934.29	2,209.49
81	2,886.98	3,084.47	2,682.61	2,024.20	3,320.02	3,547.15	3,084.99	2,327.84
82	2,969.72	3,256.08	2,819.43	2,131.56	3,415.17	3,744.49	3,242.35	2,451.30
83	3,054.60	3,436.27	2,979.49	2,243.54	3,512.78	3,951.71	3,426.42	2,580.07
84	3,141.69	3,625.45	3,141.58	2,360.31	3,612.94	4,169.27	3,612.81	2,714.36
85	3,231.04	3,824.05	3,311.48	2,482.08	3,715.70	4,397.66	3,808.20	2,854.39
86	3,309.36	3,999.49	3,466.48	2,590.44	3,805.76	4,599.41	3,986.45	2,979.01
87	3,389.52	4,182.44	3,628.19	2,702.91	3,897.95	4,809.80	4,172.42	3,108.35
88	3,471.56	4,373.21	3,796.90	2,819.67	3,992.29	5,029.18	4,366.43	3,242.62
89	3,555.53	4,572.11	3,976.72	2,940.83	4,088.86	5,257.92	4,573.23	3,381.95
90	3,641.47	4,779.48	4,164.48	3,066.57	4,187.68	5,496.40	4,789.15	3,526.56
91	3,717.90	4,974.63	4,345.63	3,175.34	4,275.59	5,720.83	4,997.48	3,651.64
92	3,795.94	5,177.38	4,534.29	3,287.56	4,365.32	5,953.98	5,214.43	3,780.70
93	3,875.61	5,388.00	4,730.75	3,403.34	4,456.95	6,196.20	5,440.36	3,913.84
94	3,956.95	5,606.80	4,935.33	3,522.78	4,550.49	6,447.82	5,675.63	4,051.20
95	4,039.99	5,834.09	5,148.35	3,645.99	4,645.99	6,709.20	5,920.61	4,192.89
96	4,124.78	6,070.59	5,354.98	3,773.52	4,743.49	6,981.18	6,158.24	4,339.55
97	4,211.34	6,316.69	5,569.92	3,905.51	4,843.03	7,264.18	6,405.40	4,491.33
98	4,299.71	6,572.75	5,793.47	4,042.11	4,944.67	7,558.66	6,662.49	4,648.42
99	4,389.96	6,839.20	6,025.99	4,183.49	5,048.45	7,865.07	6,929.90	4,811.01

Add a one-time policy fee of \$25

Applicants eligible for Household Discount will receive a 7% discount (discount factor = 0.93).

Modal Factors: Annual = 1.00000, Semi Annual = 0.50000, Quarterly = 0.25000, Monthly = 0.08330.

Final Rate = base rate x area factor x household discount factor x modal factor

**ZIP Codes**

800-802

803-816

**Area Factor**

1.03

0.92

Effective Date: 7-1-2022

## 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> Semi-private 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 \$1,600  All but \$400 a day  All but \$800 a day  \$0  \$0	\$0 \$400 a day \$800 a day 100% of Medicare Eligible Expenses \$0	\$1,600 (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 \$200 a day \$0	\$0 \$0 \$0	\$0 Up to \$200 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 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 \$226 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 \$226 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	          \$0          Generally 80%	          \$0          Generally 20%	          \$226 (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 \$226 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	          \$0          80%	          All costs          \$0          20%	          \$0          \$226 (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 \$226 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	          100%          \$0          80%	          \$0          \$0          20%	          \$0          \$226 (Part B Deductible)          \$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.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>HOSPITALIZATION*</b> Semi-private 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 \$1,600 All but \$400 a day  All but \$800 a day \$0 \$0	   \$1,600 (Part A deductible) \$400 a day  \$800 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 \$200 a day \$0	   \$0 Up to \$200 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 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 \$226 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 \$226 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	          \$0          Generally 80%	          \$226 (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 \$226 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	          \$0          \$0          80%	          All costs          \$226 (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 \$226 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	          100%          \$0          80%	          \$0          \$226 (Part B Deductible)          20%	          \$0          \$0          \$0



**PLAN F****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 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
<b>HOSPITALIZATION*</b> Semi-private 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 \$1,600  All but \$400 a day  All but \$800 a day  \$0  \$0	\$1,600 (Part A deductible) \$400 a day \$800 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 \$200 a day \$0	\$0 Up to \$200 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 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 \$226 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 \$226 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	          \$0          Generally 80%	          \$0          Generally 20%	          \$226 (unless Part B deductible has been met)   \$0
<b>Part B Excess Charges</b> (Above Medicare Approved Amounts)	\$0	100%	\$0
<b>BLOOD</b> First 3 Pints  Next \$226 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	          \$0          80%	          All costs   \$0   20%	          \$0   \$226 (unless Part B deductible has been met)   \$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 \$226 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	          100%          \$0   80%	          \$0          \$0   20%	          \$0   \$226 (unless Part B deductible has been met)   \$0

**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 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
<b>HOSPITALIZATION*</b> Semi-private 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 \$1,600  All but \$400 a day  All but \$800 a day  \$0  \$0	\$1,600 (Part A deductible) \$400 a day \$800 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 \$200 a day \$0	\$0 Up to \$200 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 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 \$226 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 \$226 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.	          \$226 (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.
<b>Part B Excess Charges</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 Pints  Next \$226 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	          \$0          \$0          80%	          All costs          \$0          20%	          \$0          \$226 (Part B Deductible)          \$0
<b>CLINICAL LABORATORY            SERVICES</b> TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

**PLAN N**  
**OTHER BENEFITS - NOT COVERED BY MEDICARE**

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 \$226 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	  100%    \$0  80%	  \$0  \$0  20%	  \$0  \$226 (Part B Deductible)  \$0
<b>FOREIGN TRAVEL -</b> 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  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

## **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  
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