# Outline of coverage
# **Medicare Supplement Insurance**

## Accendo Insurance Company

part of the CVS Health® family of companies and Aetna affiliate

Policy administered by Aetna Life Insurance Company and its affiliates

## North Carolina

Benefit plans: A, F, G & N

Rates effective: 3/1/2020

ACCMS05323NC
03/2020 A

**ACCENDO INSURANCE COMPANY**
**OUTLINE OF MEDICARE SUPPLEMENT COVERAGE COVER PAGE**
**BENEFIT PLANS AVAILABLE: A, F, G, 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 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] | | | | | **$5,880[2]** | **$2,940[2]** | | | | |

[1] Plans F and G also have a high deductible option, which require first paying a plan deductible of $2,340 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.

## Accendo Insurance Company

Annual Premiums
For Use in: Entire State
Female Rates

Rates Effective 3/1/2020

| Attained Age | Preferred | | | |
|---|---|---|---|---|
| | Plan A | Plan F | Plan G | Plan N |
| Under 65 | 6,325 | 8,353 | 7,104 | --- |
| 65 | 1,123 | 1,483 | 1,261 | 982 |
| 66 | 1,123 | 1,483 | 1,261 | 982 |
| 67 | 1,123 | 1,483 | 1,261 | 982 |
| 68 | 1,135 | 1,499 | 1,274 | 1,017 |
| 69 | 1,161 | 1,533 | 1,303 | 1,059 |
| 70 | 1,191 | 1,573 | 1,338 | 1,099 |
| 71 | 1,227 | 1,621 | 1,378 | 1,138 |
| 72 | 1,265 | 1,671 | 1,421 | 1,177 |
| 73 | 1,306 | 1,726 | 1,467 | 1,216 |
| 74 | 1,352 | 1,786 | 1,519 | 1,258 |
| 75 | 1,400 | 1,849 | 1,572 | 1,298 |
| 76 | 1,449 | 1,914 | 1,627 | 1,339 |
| 77 | 1,500 | 1,981 | 1,685 | 1,384 |
| 78 | 1,551 | 2,048 | 1,742 | 1,431 |
| 79 | 1,599 | 2,112 | 1,796 | 1,476 |
| 80 | 1,649 | 2,179 | 1,853 | 1,526 |
| 81 | 1,701 | 2,247 | 1,911 | 1,574 |
| 82 | 1,752 | 2,314 | 1,968 | 1,621 |
| 83 | 1,806 | 2,386 | 2,029 | 1,671 |
| 84 | 1,859 | 2,455 | 2,088 | 1,719 |
| 85 | 1,926 | 2,544 | 2,164 | 1,782 |
| 86 | 1,981 | 2,617 | 2,226 | 1,833 |
| 87 | 2,037 | 2,691 | 2,289 | 1,885 |
| 88 | 2,095 | 2,767 | 2,353 | 1,938 |
| 89 | 2,153 | 2,844 | 2,418 | 1,991 |
| 90 | 2,212 | 2,922 | 2,485 | 2,046 |
| 91 | 2,272 | 3,001 | 2,552 | 2,102 |
| 92 | 2,334 | 3,082 | 2,621 | 2,158 |
| 93 | 2,396 | 3,164 | 2,691 | 2,216 |
| 94 | 2,459 | 3,248 | 2,762 | 2,275 |
| 95 | 2,523 | 3,333 | 2,834 | 2,334 |
| 96 | 2,588 | 3,419 | 2,907 | 2,394 |
| 97 | 2,655 | 3,506 | 2,981 | 2,455 |
| 98 | 2,722 | 3,595 | 3,057 | 2,517 |
| 99+ | 2,790 | 3,685 | 3,133 | 2,580 |

| Attained Age | Standard | | | |
|---|---|---|---|---|
| | Plan A | Plan F | Plan G | Plan N |
| Under 65 | 7,028 | 9,281 | 7,893 | --- |
| 65 | 1,248 | 1,648 | 1,401 | 1,091 |
| 66 | 1,248 | 1,648 | 1,401 | 1,091 |
| 67 | 1,248 | 1,648 | 1,401 | 1,091 |
| 68 | 1,261 | 1,666 | 1,416 | 1,130 |
| 69 | 1,290 | 1,703 | 1,448 | 1,177 |
| 70 | 1,323 | 1,748 | 1,487 | 1,221 |
| 71 | 1,363 | 1,801 | 1,531 | 1,264 |
| 72 | 1,406 | 1,857 | 1,579 | 1,308 |
| 73 | 1,451 | 1,918 | 1,630 | 1,351 |
| 74 | 1,502 | 1,984 | 1,688 | 1,398 |
| 75 | 1,556 | 2,054 | 1,747 | 1,442 |
| 76 | 1,610 | 2,127 | 1,808 | 1,488 |
| 77 | 1,667 | 2,201 | 1,872 | 1,538 |
| 78 | 1,723 | 2,276 | 1,936 | 1,590 |
| 79 | 1,777 | 2,347 | 1,996 | 1,640 |
| 80 | 1,832 | 2,421 | 2,059 | 1,696 |
| 81 | 1,890 | 2,497 | 2,123 | 1,749 |
| 82 | 1,947 | 2,571 | 2,187 | 1,801 |
| 83 | 2,007 | 2,651 | 2,254 | 1,857 |
| 84 | 2,066 | 2,728 | 2,320 | 1,910 |
| 85 | 2,140 | 2,827 | 2,404 | 1,980 |
| 86 | 2,201 | 2,908 | 2,473 | 2,037 |
| 87 | 2,263 | 2,990 | 2,543 | 2,094 |
| 88 | 2,328 | 3,074 | 2,614 | 2,153 |
| 89 | 2,392 | 3,160 | 2,687 | 2,212 |
| 90 | 2,458 | 3,247 | 2,761 | 2,273 |
| 91 | 2,524 | 3,334 | 2,836 | 2,336 |
| 92 | 2,593 | 3,424 | 2,912 | 2,398 |
| 93 | 2,662 | 3,516 | 2,990 | 2,462 |
| 94 | 2,732 | 3,609 | 3,069 | 2,528 |
| 95 | 2,803 | 3,703 | 3,149 | 2,593 |
| 96 | 2,876 | 3,799 | 3,230 | 2,660 |
| 97 | 2,950 | 3,896 | 3,312 | 2,728 |
| 98 | 3,024 | 3,994 | 3,397 | 2,797 |
| 99+ | 3,100 | 4,094 | 3,481 | 2,867 |

Modal Factors: Semi-Annual: 0.5200 Quarterly: 0.2650 Monthly: 0.0833

The one-time policy fee of $25 is not included in the rates provided above.

To calculate a Household discount:

Annual premium x modal factor = modal premium (round to nearest whole cent)
Modal premium x .86 = discounted premium

If applying during Open Enrollment or Guaranteed Issue Period, use Preferred rates.

## Accendo Insurance Company

Annual Premiums
For Use in: Entire State
Male Rates

Rates Effective 3/1/2020

| Attained Age | Preferred | | | |
|---|---|---|---|---|
| | Plan A | Plan F | Plan G | Plan N |
| Under 65 | 7,274 | 9,606 | 8,170 | --- |
| 65 | 1,291 | 1,705 | 1,450 | 1,129 |
| 66 | 1,291 | 1,705 | 1,450 | 1,129 |
| 67 | 1,291 | 1,705 | 1,450 | 1,129 |
| 68 | 1,305 | 1,724 | 1,465 | 1,170 |
| 69 | 1,335 | 1,763 | 1,498 | 1,218 |
| 70 | 1,370 | 1,809 | 1,539 | 1,264 |
| 71 | 1,411 | 1,864 | 1,585 | 1,309 |
| 72 | 1,455 | 1,922 | 1,634 | 1,354 |
| 73 | 1,502 | 1,985 | 1,687 | 1,398 |
| 74 | 1,555 | 2,054 | 1,747 | 1,447 |
| 75 | 1,610 | 2,126 | 1,808 | 1,493 |
| 76 | 1,666 | 2,201 | 1,871 | 1,540 |
| 77 | 1,725 | 2,278 | 1,938 | 1,592 |
| 78 | 1,784 | 2,355 | 2,003 | 1,646 |
| 79 | 1,839 | 2,429 | 2,065 | 1,697 |
| 80 | 1,896 | 2,506 | 2,131 | 1,755 |
| 81 | 1,956 | 2,584 | 2,198 | 1,810 |
| 82 | 2,015 | 2,661 | 2,263 | 1,864 |
| 83 | 2,077 | 2,744 | 2,333 | 1,922 |
| 84 | 2,138 | 2,823 | 2,401 | 1,977 |
| 85 | 2,215 | 2,926 | 2,489 | 2,049 |
| 86 | 2,278 | 3,010 | 2,560 | 2,108 |
| 87 | 2,343 | 3,095 | 2,632 | 2,168 |
| 88 | 2,409 | 3,182 | 2,706 | 2,229 |
| 89 | 2,476 | 3,271 | 2,781 | 2,290 |
| 90 | 2,544 | 3,360 | 2,858 | 2,353 |
| 91 | 2,613 | 3,451 | 2,935 | 2,417 |
| 92 | 2,684 | 3,544 | 3,014 | 2,482 |
| 93 | 2,755 | 3,639 | 3,095 | 2,548 |
| 94 | 2,828 | 3,735 | 3,176 | 2,616 |
| 95 | 2,901 | 3,833 | 3,259 | 2,684 |
| 96 | 2,976 | 3,932 | 3,343 | 2,753 |
| 97 | 3,053 | 4,032 | 3,428 | 2,823 |
| 98 | 3,130 | 4,134 | 3,516 | 2,895 |
| 99+ | 3,209 | 4,238 | 3,603 | 2,967 |

| Attained Age | Standard | | | |
|---|---|---|---|---|
| | Plan A | Plan F | Plan G | Plan N |
| Under 65 | 8,082 | 10,673 | 9,077 | --- |
| 65 | 1,435 | 1,895 | 1,611 | 1,255 |
| 66 | 1,435 | 1,895 | 1,611 | 1,255 |
| 67 | 1,435 | 1,895 | 1,611 | 1,255 |
| 68 | 1,450 | 1,916 | 1,628 | 1,300 |
| 69 | 1,484 | 1,958 | 1,665 | 1,354 |
| 70 | 1,521 | 2,010 | 1,710 | 1,404 |
| 71 | 1,567 | 2,071 | 1,761 | 1,454 |
| 72 | 1,617 | 2,136 | 1,816 | 1,504 |
| 73 | 1,669 | 2,206 | 1,875 | 1,554 |
| 74 | 1,727 | 2,282 | 1,941 | 1,608 |
| 75 | 1,789 | 2,362 | 2,009 | 1,658 |
| 76 | 1,852 | 2,446 | 2,079 | 1,711 |
| 77 | 1,917 | 2,531 | 2,153 | 1,769 |
| 78 | 1,981 | 2,617 | 2,226 | 1,829 |
| 79 | 2,044 | 2,699 | 2,295 | 1,886 |
| 80 | 2,107 | 2,784 | 2,368 | 1,950 |
| 81 | 2,174 | 2,872 | 2,441 | 2,011 |
| 82 | 2,239 | 2,957 | 2,515 | 2,071 |
| 83 | 2,308 | 3,049 | 2,592 | 2,136 |
| 84 | 2,376 | 3,137 | 2,668 | 2,197 |
| 85 | 2,461 | 3,251 | 2,765 | 2,277 |
| 86 | 2,531 | 3,344 | 2,844 | 2,343 |
| 87 | 2,602 | 3,439 | 2,924 | 2,408 |
| 88 | 2,677 | 3,535 | 3,006 | 2,476 |
| 89 | 2,751 | 3,634 | 3,090 | 2,544 |
| 90 | 2,827 | 3,734 | 3,175 | 2,614 |
| 91 | 2,903 | 3,834 | 3,261 | 2,686 |
| 92 | 2,982 | 3,938 | 3,349 | 2,758 |
| 93 | 3,061 | 4,043 | 3,439 | 2,831 |
| 94 | 3,142 | 4,150 | 3,529 | 2,907 |
| 95 | 3,223 | 4,258 | 3,621 | 2,982 |
| 96 | 3,307 | 4,369 | 3,715 | 3,059 |
| 97 | 3,393 | 4,480 | 3,809 | 3,137 |
| 98 | 3,478 | 4,593 | 3,907 | 3,217 |
| 99+ | 3,565 | 4,708 | 4,003 | 3,297 |

Modal Factors: Semi-Annual: 0.5200 Quarterly: 0.2650 Monthly: 0.0833

The one-time policy fee of $25 is not included in the rates provided above.

To calculate a Household discount:

Annual premium x modal factor = modal premium (round to nearest whole cent)
Modal premium x .86 = discounted premium

If applying during Open Enrollment or Guaranteed Issue Period, use Preferred rates.

## PREMIUM INFORMATION

Accendo Insurance Company can only raise your premium if we raise the premium for all policies like yours in this state. Premiums for this policy will increase due to the increase in your age. Upon attainment of an age requiring a rate increase, the renewal premium for the policy will be the renewal premium then in effect for your attained age. Other policies may be provided with Issue Age rating and do not increase with age. You should compare Issue Age with Attained Age policies.

Premiums payable other than annually will be determined according to the following factors:

Semi-annual: 0.5200 Quarterly: 0.2650
Monthly EFT: 0.0833.

## HOUSEHOLD DISCOUNT

You are eligible for a Household Premium Discount if: (1) you reside with your spouse (including civil union/domestic partner) or (2) for the past year you have resided with at least one, but not more than three, other adults. For the purpose of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility. The discounted rate will be 14 percent lower than the individual rate and will be removed if the other adult or spouse no longer resides with you (other than in the case of his/her death).

## DISCLOSURES

Use this outline to compare benefits and premium 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 Accendo Insurance Company, P.O. Box 14770, Lexington, KY 40512-4770. 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 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

The policy may not cover all of your medical costs.

Neither Accendo Insurance Company 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 & 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 any 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.

**THE FOLLOWING CHARTS DESCRIBE PLANS A, F, G, and N OFFERED BY ACCENDO INSURANCE COMPANY.**

## 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 | All but $1,408 | $0 | $1,408 (Part A Deductible) |
| 61st thru 90th day | All but $352 a day | $352 a day | $0 |
| 91st day and after | | | |
| •While using 60 lifetime reserve days | All but $704 a day | $704 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 thru 100th day | All but $176 a day | $0 | Up to $176 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 doctor's 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 $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* | $0 | $0 | $198 (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 $198 of Medicare-Approved amounts* | $0 | $0 | $198 (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 $198 of Medicare Approved amounts* | $0 | $0 | $198 (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*** | | | |
| Semiprivate room and board, general nursing and miscellaneous services and supplies | | | |
| First 60 days | All but $1,408 | $1,408 (Part A Deductible) | $0 |
| 61st thru 90th day | All but $352 a day | $352 a day | $0 |
| 91st day and after | | | |
| •While using 60 lifetime reserve days | All but $704 a day | $704 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 thru 100th day | All but $176 a day | Up to $176 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 doctor's 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 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 $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 test, durable medical equipment | | | |
| First $198 of Medicare-Approved amounts* | $0 | $198 (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 $198 of Medicare-Approved amounts* | $0 | $198 (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 $198 of Medicare Approved amounts* | $0 | $198 (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**<br>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 |

## 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 | All but $1,408 | $1,408 (Part A Deductible) | $0 |
| 61st thru 90th day | All but $352 a day | $352 a day | $0 |
| 91st day and after | | | |
| •While using 60 lifetime reserve days | All but $704 a day | $704 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 thru 100th day | All but $176 a day | Up to $176 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 doctor's certification of terminal illness services | 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 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 $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* | $0 | $0 | $198 (Part B Deductible) |
| 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 $198 of Medicare-Approved amounts* | $0 | $0 | $198 (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 $198 of Medicare Approved amounts* | $0 | $0 | $198 (Part B Deductible) |
| •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**<br>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 |

## 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 | All but $1,408 | $1,408 (Part A Deductible) | $0 |
| 61st thru 90th day | All but $352 a day | $352 a day | $0 |
| 91st day and after | | | |
| *While using 60 lifetime reserve days | All but $704 a day | $704 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 thru 100th day | All but $176 a day | Up to $176 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 doctor's certification of terminal illness services | All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care | Medicare co-payment/ 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 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 $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* | $0 | $0 | $198 (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 co-payment 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 co-payment 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 $198 of Medicare-Approved amounts* | $0 | $0 | $198 (Part B Deductible) |
| Remainder of Medicare-Approved amounts | 80% | 20% | $0 |
| **CLINICAL LABORATORY SERVICES –** TESTS FOR DIAGNOSTIC SERVICES | 100% | $0 | $0 |

## 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 |