Lumico
medigap solutions

Underwritten by
Elips Life Insurance Company

Medicare Supplement Insurance Plans

Medicare Supplement. Now, Made Clear

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Understanding Your Original Medicare.

What it covers:

Medicare Part A - Hospital Insurance

Part A coverage includes hospital inpatient care and recovery care in skilled nursing facilities, hospice and home health care services.

Medicare Part B - Medical Insurance

Part B helps cover some medically necessary services from doctors and other health care providers plus preventative services.

What it does not cover:

Medicare was not designed to cover all your doctor and hospital bills. You are required to pay for a portion of those bills in which Medicare **does not pay**, including:

- Medicare Part A hospital benefit-period deductible and coinsurance
- Medicare Part B medical annual deductible, generally 20% coinsurance and those charges exceeding the Medicare eligible expense
- Skilled nursing facility coinsurance

These bills can be paid for by yourself or through the Medicare Supplement policy that you purchase.

Medicare Supplements, A Clear Value.

No provider restrictions

You are not restricted to use a network of healthcare providers. Any healthcare provider who accepts Medicare patients accepts Medicare Supplement insurance. If you move, your coverage goes with you. You can go directly to the physician and specialist you choose, meaning you do not need any referrals or pre-approvals.

Instant coverage

There is no waiting period for pre-existing conditions and benefits are paid from the time your policy is in force.

Low out of pocket costs

Your Medicare Supplement and Medicare Parts A and B work together to minimize your share of healthcare costs. With this additional insurance coverage, even unexpected medical events aren’t likely to impact your financial health.

Guaranteed renewable

Your Medicare Supplement insurance policy renews as long as you pay the premiums on time and make no material misrepresentations.

Clear Choices

Selecting your Plan.[1]

Lumico Medigap Solutions underwritten by **Elips Life Insurance Company** includes Medicare Supplement plans A, F, G,N and High Deductible Plan G - all with varying amounts of coverage. These standardized plans are created to fit various lifestyles, budgets and needs. The premiums vary based on the amount of coverage provided by a specific plan. A household premium discount may be available for eligible applicants.

(See application for details)

Benefits	Plan A	Plan F[2]	Plan G	Plan N[3]	High Deductible Plan G[4]
Basic benefits (including hospice)	●	●	●	●	●
Part B coinsurance	●	●	●	●	●
Part A deductible		●	●	●	●
Skilled nursing facility coinsurance		●	●	●	●
Foreign travel emergency		●	●	●	●
Part B excess charges		●	●		●
Part B deductible		●			
Your Premium	$	$	$	$	$

Any rates provided are illustrative only

[1]Plan availability varies by state. Premium and benefits vary by plan selected. Please refer to the Outline of Coverage your agent provided.
[2]Plan F is available only to individuals that became eligible for Medicare before January 1, 2020.
[3]Plan N requires up to a $20 copayment for some office visits and up to a $50 copayment for emergency room visits. Copayments do not count toward the annual Part B deductible.
[4]For High Deductible Plan G you must pay for Medicare-covered costs up to the deductible amount of $2,370 before your Medigap plan pays anything.

Medicare Part A Hospital Coverage

Deductible	All plans, except plan A, pay the Part A deductible for each benefit period.
Coinsurance	All plans pay coinsurance from the 61st day through the 90th day and the 91st day through the 150th day.
Extended Hospital Coverage	You also have 60 Medicare Lifetime Reserve days, which these plans pay the Part A eligible expenses for hospitalization for a maximum of an additional 365 days.
Benefit for Blood	All plans will pay for the first three pints of blood needed.

Skilled Nursing Facility Care

Coinsurance	With the exception of Plan A, these plans pay the coinsurance for the 21st through the 100th days, which you receive skilled nursing care. This must be a Medicare-certified facility and be within 30 days of being hospitalized.
Hospice Care	After meeting the Medicare requirements, all plans pay for co-payment or coinsurance for outpatient drugs and inpatient respite care.

Medicare Part B Medical Coverage

Deductible	Only plan F pays the calendar-year deductible.
Coinsurance	After the Part B deductible, all plans except plan N, pay 20% of the eligible expenses.
Excess Benefits	Only plans F and G pay 100% of the difference for any excess charges, up to the limitation of charges established by Medicare.
Benefit for Blood	All plans pay for the first three pints of blood needed.
Additional Benefits	Emergency Care Outside of the U.S. - After the annual deductible plans F, G and N pay 80% of the eligible expenses up to the policy maximum for injuries and illnesses incurred during the first 60 days of a trip.

This is a brief description of your coverage. The policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your insurance agent.

Clear Terms

Benefit Period	Begins the first full day you're hospitalized and ends when you haven't been in a hospital or skilled nursing facility for 60 days in a row.
Coinsurance	A percentage of Medicare-approved expenses not paid by Medicare.
Copayment	A fixed dollar amount you may be required to pay as your share of the cost for a medical service or supply.
Deductible	The dollar amount you must pay before Medicare or Medicare Supplement insurance pays.
Eligible Expenses	Charges covered by Medicare Parts A and B to the extent Medicare recognizes them as resonable and medically necessary.
Excess Charge	The difference between what a healthcare provider is permitted to charge and the Medicare-approved amount.
Premium	The periodic payment to Medicare, and insurance company, or a healthcare plan for coverage.

About Lumico Medigap Solutuons.

Safe and financially secure

Part of Swiss Re, a large, gloal financial services organization that has been in the insurance business for more than 150 years.

Rated “A”* by A.M. Best, the leading rating agency in the insurance industry.

Straighforward

We use simple, straightforward language so that it’s easier to decide what product is best for you. We want you to feel confident and clear in your choice.

Offers insurance you need and trust

Offers a range of the most commonly needed life and supplemental health products.

Broad portfolio of products including:
- Level Term Life
- Final Expense Life Insurance
- Medicare Supplement

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This is a solicitation of insurance and an insurance agent or insurance company may contact you by telephone.

Rates are based on your age and the premiums will increase automatically on each policy anniversary date, based on the age you attain.** Premium rate adjustments may also be made based on current health care cost experience for benefits paid. Elips Life Insurance Company reserves the right to establish new premium rates for all insureds based on class basis, but only after giving you advance notice.

You will not see an increase in premiums based on your own claims.

We will NOT pay benefits for: expenses incurred while this policy is not in force except as provided in the EXTENSION OF BENEFITS section; hospital or skilled nursing facility confinement incurred during a Medicare Part A Benefit Period that begins while this policy is not in force; that portion of any expense incurred which is paid for by Medicare; services for non-Medicare Eligible Expenses unless specifically covered in the policy, including, but not limited to, routine exams, take-home drugs and eye refractions; services for which a charge is not normally made in the absence of insurance; or loss or expense that is payable under any other Medicare Supplement insurance policy or certificate.

This is a brief description of your coverage. For complete information on benefits, exceptions, and limitations, please read your Outline of Coverage and your policy. (Policy Series ELI-MSA, et al)

Neither Lumico nor its agents are connected in any way with or endorced by the U.S. government or Medicare.

*These ratings reflect claims paying ability but are not a guarantee of future performance.
**States that will not increase based on age: [AR, AZ, GA, ID, MO].

For questions about your Medicare Supplement policy:

[1-855-774-4491]
[Elipslife.lumico.com]

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Underwritten by
Elips Life Insurance Company

Marketed by:
Integrity Marketing Group