

The purpose of this communication is the solicitation of insurance.  
Contact will be made by an insurance agent or insurance company.

AMERICO  
**Medicare**  
**Supplement**  
Coverage where Medicare leaves off

**Client Brochure**  
Policy Series 500



# Medicare covers most of your essential medical expenses, but what about the rest?

Medicare Supplement Insurance may help provide the coverage Original Medicare doesn't.

## Medicare Supplement Basics

Sometimes referred to as Medigap, Medicare Supplement is an individual health insurance policy sold by private insurance companies.

### Eligibility

If you currently have Medicare Part A and Part B, you have the option to purchase a Medicare Supplement insurance policy. You are unable to use Medicare Supplement if you have a Medicare Advantage Plan or Medicaid.

### Coverage

Medicare Supplement insurance includes standardized plans, regulated by the government, that are designed to provide additional medical coverage for expenses not covered by Medicare, such as deductibles<sup>1</sup> and coinsurance / co-payments. See next page for specific plan options and details.

## Reasons to Purchase

### Value

42% of U.S. adults are concerned about being able to afford medical costs for normal healthcare<sup>2</sup>. You don't have to be one of them. Medicare Supplement insurance can be a valuable solution for your healthcare needs.

### Protection

Your Medicare plan only pays a share of your medical expenses; the rest comes straight out of your

pocket, and there's no limit. Medicare Supplement can be an excellent way to reduce your out-of-pocket expenses and provide added protection.

### Freedom

Medicare Supplement insurance policies give you the freedom to choose your healthcare provider. You can receive services from any provider whom accepts Medicare. Your policy is also guaranteed renewable; as long as you continue to pay the premium, it cannot be terminated.

## Choose Americo

### Strength

For over 100 years, Americo has helped provide protection for thousands of clients with our annuity and life insurance products. Due to our success, Americo offers solutions to help meet your health insurance needs as well. Our steady growth is a testament to our strong ratings and financials. We are ranked "A" (Excellent) by A.M. Best, an independent rating firm that evaluates our financial strength, stability, and ability to pay claims<sup>3</sup>. We employ sound investment strategies, so you can feel confident placing your hard-earned money in our hands.

### Service

Our success is rooted in our commitment to you. We have knowledgeable representatives that are eager to provide you with the personalized support and service you deserve.

<sup>1</sup>Plan F includes coverage of the Part B Deductible. Plan F is only available for purchase by applicants first eligible for Medicare prior to January 1, 2020. <sup>2</sup>Source: Gallup, Inc., Economy and Personal Finance Poll, April 2019 (Based on survey of 1,012 U.S. adults, aged 18 and older) <sup>3</sup>A.M. Best rating for Americo Financial Life and Annuity Insurance Company (Americo), 2018. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories.) A.M. Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. A.M. Best uses a scale of 15 ratings, ranging from "A++" to "F."

# POLICY FEATURES

Plan A pays      Plan F<sup>1</sup> pays      Plan G pays      Plan N pays  
*Only applicants who are first eligible for Medicare before January 1, 2020 may purchase Plans F and High Deductible F.*

## Hospital - Part A

**Hospitalization** - Semiprivate room and board, general nursing and miscellaneous services and supplies

First 60 days

61 through 90 days

91 days and after:

- While using 60 lifetime reserve days
- Once lifetime reserve days are used:
  - Additional 365 days (Medicare Eligible Expenses only)
  - Beyond the additional 365 days

**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

21 through 100 days

101 days and after

**Hospice Care** - You must meet Medicare's requirements, including a doctor's certification of terminal illness.

## Blood

First 3 pints

Additional amounts

## Medical Services - Part B

**Medical Expenses** - In or out of the hospital and outpatient hospital treatment, such as Physician's services, in patient 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

**Part B Excess Charges** - above Medicare approved amounts

## Blood

First 3 pints

Next \$198 of Medicare approved amounts\*

Remainder of Medicare approved amounts

**Clinical Laboratory Services** - Tests for diagnostic services

## Parts A & B

**Home Health Care** - Medicare Eligible Services:

Medically necessary skilled care services and medical supplies

Durable medical equipment. First \$198 of Medicare approved amounts\*

Remainder of Medicare approved amounts

## Other Benefits Not Covered

**Foreign Travel** - 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

**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.

**Medicare Part B - Medical Services per Calendar Year** - Once you have been billed \$198 of Medicare Eligible Expenses for covered services (which are noted with an asterisk), your Medicare Part B Deductible will have been met for the calendar year.

<sup>1</sup>Plan F also has a high deductible option which requires 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.

<sup>2</sup>Except co-payments not in excess of \$20 per office visit and \$50 per emergency room visit for Plan N. The co-payment of up to \$50 is waived if insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.

	Plan A pays	Plan F <sup>1</sup> pays	Plan G pays	Plan N pays
<b>Hospitalization</b> - Semiprivate room and board, general nursing and miscellaneous services and supplies				
First 60 days	\$0	\$1408 Deductible	\$1408 Deductible	\$1408 Deductible
61 through 90 days	\$352 a day	\$352 a day	\$352 a day	\$352 a day
91 days and after:				
• While using 60 lifetime reserve days	\$704 a day	\$704 a day	\$704 a day	\$704 a day
• Once lifetime reserve days are used:				
- Additional 365 days (Medicare Eligible Expenses only)	100%	100%	100%	100%
- Beyond the additional 365 days	\$0	\$0	\$0	\$0
<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	\$0	\$0	\$0	\$0
21 through 100 days	\$0	Up to \$176 a day	Up to \$176 a day	Up to \$176 a day
101 days and after	\$0	\$0	\$0	\$0
<b>Hospice Care</b> - You must meet Medicare's requirements, including a doctor's certification of terminal illness.	Medicare co-payment/ coinsurance	Medicare co-payment/ coinsurance	Medicare co-payment/ coinsurance	Medicare co-payment/ coinsurance
<b>Blood</b>				
First 3 pints	3 pints	3 pints	3 pints	3 pints
Additional amounts	\$0	\$0	\$0	\$0
<b>Medical Expenses</b> - In or out of the hospital and outpatient hospital treatment, such as Physician's services, in patient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment				
First \$198 of Medicare approved amounts*	\$0	\$198 Deductible	\$0	\$0
Remainder of Medicare approved amounts	Generally 20%	Generally 20%	Generally 20%	Balance <sup>2</sup>
<b>Part B Excess Charges</b> - above Medicare approved amounts	\$0	100%	100%	\$0
<b>Blood</b>				
First 3 pints	All costs	All costs	All costs	All costs
Next \$198 of Medicare approved amounts*	\$0	\$198 Deductible	\$0	\$0
Remainder of Medicare approved amounts	20%	20%	20%	20%
<b>Clinical Laboratory Services</b> - Tests for diagnostic services	\$0	\$0	\$0	\$0
<b>Home Health Care</b> - Medicare Eligible Services:				
Medically necessary skilled care services and medical supplies	\$0	\$0	\$0	\$0
Durable medical equipment. First \$198 of Medicare approved amounts*	\$0	\$198 Deductible	\$0	\$0
Remainder of Medicare approved amounts	20%	20%	20%	20%
<b>Foreign Travel</b> - Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.				
First \$250 each calendar year	\$0	\$0	\$0	\$0
Remainder of charges	\$0	80% to a lifetime maximum of \$50,000	80% to a lifetime maximum of \$50,000	80% to a lifetime maximum of \$50,000



Amerigo Financial Life and Annuity Insurance Company  
 300 W. 11th Street  
 Kansas City, MO 64105



Amerigo's administrative offices in downtown Kansas City, MO

## About Amerigo

For over 100 years, Amerigo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.<sup>1</sup> We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking has helped us build a strong financial foundation for our business. Amerigo Financial Life and Annuity Insurance Company (Amerigo) is a member of the Amerigo Life, Inc. family of companies. Amerigo Life, Inc., is one of the largest, independent, privately held insurance groups in the United States<sup>2</sup> with \$6.5 billion in assets for year-end 2018.<sup>3</sup>

<sup>1</sup>Amerigo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

<sup>2</sup>"Admitted Assets, Top Life Writers-2018," A.M. Best Co., as of September 2018.

<sup>3</sup>Information is as of year end 2018 on a consolidated basis for Amerigo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Amerigo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

## Important Information

Amerigo Financial Life and Annuity Insurance Company is authorized to conduct health insurance business in the District of Columbia and all states except CT, ME, and NY.

Amerigo Medicare Supplement (Policy Series 500) is underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states.

Neither Amerigo Financial Life and Annuity Insurance Company nor any agent representing Amerigo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

This is a brief description of your coverage. This brochure must be accompanied by the Outline of Coverage. For a complete description of benefits, exceptions and limitations, please read your outline of coverage and your policy.

**Neither Amerigo nor its Medicare Supplement insurance policy are connected with or endorsed by the US government or the federal Medicare program.**

This is a solicitation of insurance and an agent may contact you.