CENTRAL STATES HEALTH & LIFE CO. OF OMAHA
Outline of Medicare Supplement Coverage
Benefit Plans A, D, F, and N

Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020

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 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	G[1]	K	L	M	N	C	F	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 2022[2]						$6620[2]	$3310[2]					

[1]Plans F and G also have a high deductible option which requires first paying a plan deductible of $2490 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.

Rates Effective 08-01-2022

CENTRAL STATES HEALTH & LIFE CO. OF OMAHA

Policy Fee $25

SOUTH CAROLINA Standard Plans - ANNUAL Rates

FOR USE IN ZIP CODES: 294, 295, 298, 299

Attained	Female								Male							
	Preferred				Standard				Preferred				Standard			
Age	Plan A	Plan D	Plan F	Plan N	Plan A	Plan D	Plan F	Plan N	Plan A	Plan D	Plan F	Plan N	Plan A	Plan D	Plan F	Plan N
65	1,597	1,797	1,591	1,179	1,837	2,066	1,830	1,356	1,837	2,066	1,830	1,356	2,112	2,376	2,104	1,559
66	1,597	1,797	1,591	1,179	1,837	2,066	1,830	1,356	1,837	2,066	1,830	1,356	2,112	2,376	2,104	1,559
67	1,597	1,797	1,591	1,179	1,837	2,066	1,830	1,356	1,837	2,066	1,830	1,356	2,112	2,376	2,104	1,559
68	1,597	1,797	1,591	1,179	1,837	2,066	1,830	1,356	1,837	2,066	1,830	1,356	2,112	2,376	2,104	1,559
69	1,660	1,868	1,645	1,226	1,909	2,148	1,892	1,409	1,909	2,148	1,892	1,409	2,196	2,470	2,176	1,621
70	1,720	1,935	1,696	1,269	1,978	2,225	1,950	1,460	1,978	2,225	1,950	1,460	2,274	2,559	2,243	1,679
71	1,771	1,992	1,739	1,307	2,037	2,291	2,000	1,503	2,037	2,291	2,000	1,503	2,342	2,635	2,300	1,729
72	1,826	2,055	1,787	1,348	2,100	2,363	2,055	1,550	2,100	2,363	2,055	1,550	2,415	2,717	2,363	1,783
73	1,886	2,121	1,837	1,392	2,168	2,439	2,113	1,601	2,168	2,439	2,113	1,601	2,494	2,805	2,430	1,841
74	1,953	2,197	1,894	1,441	2,246	2,526	2,179	1,658	2,246	2,526	2,179	1,658	2,582	2,905	2,505	1,906
75	2,021	2,274	1,953	1,492	2,324	2,615	2,246	1,716	2,324	2,615	2,246	1,716	2,673	3,007	2,583	1,973
76	2,091	2,352	2,012	1,543	2,405	2,705	2,314	1,775	2,405	2,705	2,314	1,775	2,765	3,111	2,661	2,041
77	2,165	2,435	2,075	1,598	2,489	2,801	2,387	1,838	2,489	2,801	2,387	1,838	2,863	3,221	2,745	2,113
78	2,241	2,522	2,141	1,654	2,578	2,900	2,462	1,903	2,578	2,900	2,462	1,903	2,964	3,335	2,831	2,188
79	2,321	2,611	2,209	1,713	2,669	3,003	2,540	1,970	2,669	3,003	2,540	1,970	3,070	3,453	2,921	2,266
80	2,403	2,704	2,279	1,774	2,764	3,109	2,621	2,040	2,764	3,109	2,621	2,040	3,178	3,576	3,014	2,346
81	2,489	2,800	2,351	1,837	2,862	3,220	2,704	2,112	2,862	3,220	2,704	2,112	3,291	3,702	3,110	2,429
82	2,577	2,899	2,427	1,902	2,963	3,334	2,791	2,187	2,963	3,334	2,791	2,187	3,408	3,834	3,209	2,515
83	2,668	3,002	2,505	1,969	3,068	3,452	2,880	2,265	3,068	3,452	2,880	2,265	3,529	3,970	3,312	2,605
84	2,763	3,108	2,585	2,039	3,177	3,574	2,973	2,345	3,177	3,574	2,973	2,345	3,654	4,111	3,419	2,697
85	2,856	3,213	2,665	2,108	3,285	3,695	3,065	2,424	3,285	3,695	3,065	2,424	3,777	4,249	3,524	2,788
86	2,948	3,316	2,743	2,176	3,390	3,814	3,154	2,502	3,390	3,814	3,154	2,502	3,898	4,386	3,628	2,877
87	3,037	3,417	2,819	2,242	3,493	3,929	3,242	2,578	3,493	3,929	3,242	2,578	4,017	4,519	3,729	2,965
88	3,124	3,515	2,894	2,306	3,593	4,042	3,328	2,652	3,593	4,042	3,328	2,652	4,132	4,648	3,827	3,050
89	3,211	3,613	2,968	2,370	3,693	4,154	3,413	2,726	3,693	4,154	3,413	2,726	4,247	4,778	3,925	3,135
90	3,300	3,712	3,043	2,436	3,795	4,269	3,500	2,801	3,795	4,269	3,500	2,801	4,364	4,909	4,025	3,221
91	3,389	3,813	3,120	2,502	3,898	4,385	3,588	2,877	3,898	4,385	3,588	2,877	4,483	5,043	4,126	3,309
92	3,481	3,916	3,198	2,569	4,003	4,503	3,677	2,954	4,003	4,503	3,677	2,954	4,603	5,178	4,229	3,398
93	3,573	4,020	3,276	2,637	4,109	4,623	3,768	3,033	4,109	4,623	3,768	3,033	4,725	5,316	4,333	3,488
94	3,667	4,125	3,357	2,707	4,217	4,744	3,860	3,113	4,217	4,744	3,860	3,113	4,850	5,456	4,439	3,580
95	3,764	4,234	3,439	2,778	4,328	4,869	3,955	3,195	4,328	4,869	3,955	3,195	4,977	5,600	4,548	3,674
96	3,860	4,343	3,521	2,849	4,439	4,994	4,050	3,277	4,439	4,994	4,050	3,277	5,105	5,743	4,657	3,768
97	3,960	4,455	3,606	2,923	4,553	5,123	4,147	3,361	4,553	5,123	4,147	3,361	5,237	5,891	4,769	3,865
98	4,059	4,566	3,691	2,996	4,668	5,251	4,244	3,445	4,668	5,251	4,244	3,445	5,368	6,039	4,881	3,962
99+	4,161	4,681	3,778	3,071	4,785	5,383	4,344	3,532	4,785	5,383	4,344	3,532	5,503	6,191	4,996	4,062

Modal Factors: Semi Annual: 0.5000 Quarterly: 0.25000 Monthly: Divide by 12

Household Discount Factor: 0.93

Rates Effective 08-01-2022

CENTRAL STATES HEALTH & LIFE CO. OF OMAHA

Policy Fee $25

SOUTH CAROLINA Standard Plans - ANNUAL Rates

FOR USE IN ZIP CODES: ALL EXCEPT 294, 295, 298, 299

Attained	Female								Male							
	Preferred				Standard				Preferred				Standard			
Age	Plan A	Plan D	Plan F	Plan N	Plan A	Plan D	Plan F	Plan N	Plan A	Plan D	Plan F	Plan N	Plan A	Plan D	Plan F	Plan N
65	1,479	1,664	1,473	1,092	1,701	1,913	1,694	1,255	1,701	1,913	1,694	1,255	1,956	2,200	1,949	1,444
66	1,479	1,664	1,473	1,092	1,701	1,913	1,694	1,255	1,701	1,913	1,694	1,255	1,956	2,200	1,949	1,444
67	1,479	1,664	1,473	1,092	1,701	1,913	1,694	1,255	1,701	1,913	1,694	1,255	1,956	2,200	1,949	1,444
68	1,479	1,664	1,473	1,092	1,701	1,913	1,694	1,255	1,701	1,913	1,694	1,255	1,956	2,200	1,949	1,444
69	1,537	1,730	1,523	1,135	1,768	1,989	1,752	1,305	1,768	1,989	1,752	1,305	2,033	2,287	2,015	1,501
70	1,592	1,791	1,570	1,175	1,831	2,060	1,806	1,352	1,831	2,060	1,806	1,352	2,106	2,369	2,076	1,554
71	1,640	1,845	1,611	1,210	1,886	2,122	1,852	1,392	1,886	2,122	1,852	1,392	2,169	2,440	2,130	1,601
72	1,691	1,902	1,654	1,248	1,945	2,188	1,902	1,435	1,945	2,188	1,902	1,435	2,236	2,516	2,188	1,651
73	1,746	1,964	1,701	1,289	2,008	2,259	1,956	1,482	2,008	2,259	1,956	1,482	2,309	2,598	2,250	1,704
74	1,808	2,034	1,754	1,335	2,079	2,339	2,017	1,535	2,079	2,339	2,017	1,535	2,391	2,690	2,320	1,765
75	1,871	2,105	1,808	1,381	2,152	2,421	2,079	1,589	2,152	2,421	2,079	1,589	2,475	2,784	2,391	1,827
76	1,936	2,178	1,863	1,429	2,227	2,505	2,143	1,643	2,227	2,505	2,143	1,643	2,560	2,881	2,464	1,890
77	2,004	2,255	1,922	1,479	2,305	2,593	2,210	1,701	2,305	2,593	2,210	1,701	2,651	2,982	2,541	1,957
78	2,075	2,335	1,982	1,532	2,387	2,685	2,280	1,762	2,387	2,685	2,280	1,762	2,745	3,088	2,621	2,026
79	2,149	2,418	2,045	1,586	2,471	2,780	2,352	1,824	2,471	2,780	2,352	1,824	2,842	3,197	2,704	2,098
80	2,225	2,503	2,110	1,643	2,559	2,879	2,426	1,889	2,559	2,879	2,426	1,889	2,943	3,311	2,790	2,172
81	2,304	2,592	2,177	1,701	2,650	2,981	2,504	1,956	2,650	2,981	2,504	1,956	3,047	3,428	2,879	2,249
82	2,386	2,684	2,247	1,761	2,744	3,087	2,584	2,025	2,744	3,087	2,584	2,025	3,155	3,550	2,972	2,329
83	2,471	2,779	2,319	1,824	2,841	3,196	2,667	2,097	2,841	3,196	2,667	2,097	3,267	3,676	3,067	2,412
84	2,558	2,878	2,394	1,888	2,942	3,310	2,753	2,171	2,942	3,310	2,753	2,171	3,383	3,806	3,166	2,497
85	2,645	2,975	2,468	1,952	3,041	3,421	2,838	2,245	3,041	3,421	2,838	2,245	3,497	3,935	3,263	2,582
86	2,729	3,070	2,540	2,015	3,139	3,531	2,921	2,317	3,139	3,531	2,921	2,317	3,610	4,061	3,359	2,664
87	2,812	3,164	2,610	2,076	3,234	3,638	3,002	2,387	3,234	3,638	3,002	2,387	3,719	4,184	3,452	2,745
88	2,893	3,254	2,679	2,135	3,327	3,742	3,081	2,455	3,327	3,742	3,081	2,455	3,826	4,304	3,543	2,824
89	2,973	3,345	2,748	2,195	3,419	3,847	3,160	2,524	3,419	3,847	3,160	2,524	3,932	4,424	3,634	2,902
90	3,055	3,437	2,818	2,255	3,513	3,953	3,240	2,593	3,513	3,953	3,240	2,593	4,041	4,546	3,727	2,982
91	3,138	3,531	2,889	2,317	3,609	4,060	3,322	2,664	3,609	4,060	3,322	2,664	4,150	4,669	3,820	3,064
92	3,223	3,626	2,961	2,379	3,706	4,169	3,405	2,736	3,706	4,169	3,405	2,736	4,262	4,795	3,916	3,146
93	3,308	3,722	3,034	2,442	3,805	4,280	3,489	2,808	3,805	4,280	3,489	2,808	4,375	4,922	4,012	3,230
94	3,395	3,820	3,108	2,506	3,905	4,393	3,574	2,882	3,905	4,393	3,574	2,882	4,490	5,052	4,110	3,314
95	3,485	3,920	3,184	2,572	4,008	4,509	3,662	2,958	4,008	4,509	3,662	2,958	4,609	5,185	4,211	3,402
96	3,574	4,021	3,261	2,638	4,110	4,624	3,750	3,034	4,110	4,624	3,750	3,034	4,727	5,318	4,312	3,489
97	3,666	4,125	3,339	2,706	4,216	4,743	3,840	3,112	4,216	4,743	3,840	3,112	4,849	5,455	4,416	3,579
98	3,758	4,228	3,417	2,774	4,322	4,862	3,930	3,190	4,322	4,862	3,930	3,190	4,970	5,592	4,520	3,669
99+	3,853	4,334	3,498	2,844	4,431	4,984	4,023	3,270	4,431	4,984	4,023	3,270	5,095	5,732	4,626	3,761

Modal Factors: Semi Annual: 0.5000 Quarterly: 0.25000 Monthly: Divide by 12

Household Discount Factor: 0.93

PREMIUM INFORMATION

We, Central States Health & Life Co. of Omaha can only raise your premium if we raise the premium for all policies like yours in this State. The change in the premium will apply to all covered persons in the same class. Class is defined as attained age, sex, underwriting class, state of issue, and your most recent zip code of residence in the state of issue. Premiums are based on your attained age and will change on your policy anniversary date. You will be notified, in writing, at least thirty-one (31) days in advance if a new premium is applicable to the policy.

There is a 7% household discount that may be available to you. You are eligible for a household premium discount if, You currently live with your spouse, including validly recognized civil union and domestic partners, or have a household resident (at least one, no more than three) with whom you have continuously resided for the last 12 months.

DISCLOSURES

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 Central States Health & Life Co. of Omaha.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to: Central States Health & Life Co. of Omaha, Medicare Supplement Administration, P.O. Box 10845, Clearwater, Florida 33757-8845. 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, less any claims paid.

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 Central States Health & Life Co. of Omaha 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. Central States Health & Life Co. of Omaha 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. Please refer to your policy for details.

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 $1556	$0	$1556 (Part A deductible)
61st thru 90th day	All but $389 a day	$389 a day	$0
91st day and after:			
— While using 60 lifetime reserve days	All but $778 a day	$778 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 $194.50 a day	$0	Up to $194.50 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 doctor's certification of terminal illness.	All but very limited co-payment/ 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 $233 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 $233 of Medicare Approved Amounts*	$0	$0	$233 (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 $233 of Medicare Approved Amounts*	$0	$0	$233 (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 $233 of Medicare Approved Amounts*	$0	$0	$233 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0

PLAN D

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 $1556	$1556 (Part A deductible)	$0
61st thru 90th day	All but $389 a day	$389 a day	$0
91st day and after:			
— While using 60 lifetime reserve days	All but $778 a day	$778 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 $194.50 a day	Up to $194.50 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 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 D

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $233 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 $233 of Medicare Approved Amounts*	$0	$0	$233 (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 $233 of Medicare Approved amounts*	$0	$0	$233 (Part B deductible)
Remainder of Medicare Approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

(continued)

PLAN D

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 $233 of Medicare Approved Amounts*	$0	$0	$233 (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

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 $1556	$1556 (Part A deductible)	$0
61st thru 90th day	All but $389 a day	$389 a day	$0
91st day and after:			
— While using 60 lifetime reserve days	All but $778 a day	$778 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 $194.50 a day	Up to $194.50 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 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 F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $233 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 $233 of Medicare Approved Amounts*	$0	$233 (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 $233 of Medicare Approved amounts*	$0	$233 (Part B deductible)	$0
Remainder of Medicare Approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

(continued)

PLAN F

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 $233 of Medicare Approved Amounts*	$0	$233 (Part B deductible)	$0
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

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 $1556	$1556 (Part A deductible)	$0
61st thru 90th day	All but $389 a day	$389 a day	$0
91st day and after:			
— While using 60 lifetime reserve days	All but $778 a day	$778 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 $194.50 a day	Up to $194.50 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 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 N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $233 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 $233 of Medicare Approved Amounts*	$0	$0	$233 (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 $233 of Medicare Approved Amounts*	$0	$0	$233 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

(continued)

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 $233 of Medicare Approved Amounts*	$0	$0	$233 (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.