AMERICO

Medicare Supplement

Coverage where Medicare leaves off

Underwritten by Great Southern Life Insurance Company

Client Brochure

GFL500-A, GFL500-F, GFL500-G, GFL500-HDF, GFL500-N

18-247-2-FL (01/20)

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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 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[1]. You don't have to be one of them. Medicare Supplement insurance may 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. Medicare Supplement may 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; except for material misrepresentation and and non-payment of premiums, it cannot be terminated.

Choose Americo

Strength

Americo is the brand name for insurance products issued by the subsidiary insurance companies owned by Americo Life, Inc. For over 100 years, Americo has helped provide protection for thousands of clients with our annuity and life insurance products through our affiliate insurance companies, including Great Southern Life Insurance Company (GSL). Our success has allowed us to offer solutions to help meet your health insurance needs through GSL. GSL is ranked "A" (Excellent) by A.M. Best, an independent rating firm that evaluates our financial strength, stability, and ability to pay claims[2]. 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 Customer Services Associates that are eager to provide you with the personalized support and service you deserve.

[1]Source: Gallup, Inc., Economy and Personal Finance Poll, April 2019 (Based on survey of 1,012 U.S. adults, aged 18 and older), https://news.gallup.com/poll/249164/americans-feel-generally-positive-own-finances.aspx.
[2]Rating for Great Southern Life Insurance Company (GSL), www.ambest.com, September 2018. GSL 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* pays	Plan G pays	Plan N pays
Hospital - Part A				
Hospitalization - 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
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	$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
Hospice Care - 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
Blood				
First 3 pints	3 pints	3 pints	3 pints	3 pints
Additional amounts	$0	$0	$0	$0
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**	$0	$198 Deductible	$0	$0
Remainder of Medicare approved amounts	Generally 20%	Generally 20%	Generally 20%	Balance[1]
Part B Excess Charges - above Medicare approved amounts	$0	100%	100%	$0
Blood				
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%
Clinical Laboratory Services - Tests for diagnostic services	$0	$0	$0	$0
Parts A & B				
Home Health Care - 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%
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	$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

A one-time policy fee of $25 will be added to your first premium payment.

Plan F also offers a high-deductible plan. If you choose this option, this means you must pay for Medicare covered costs up to the deductible amount of $2,340 in 2020 before your Medicare Supplement plan pays anything. **Only applicants who are first eligible for Medicare before January 1, 2020 may purchase Plans F and High Deductible F.*

[1]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.

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 (noted with a double asterisk), your Medicare Part B Deductible will have been met for the calendar year.

GREAT
SOUTHERN LIFE
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About Americo

Americo is the brand name for insurance products issued by the subsidiary insurance companies owned by Americo Life, Inc., including Great Southern Life Insurance Company. For over 100 years, Americo 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, health and future.[1] 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.

[1] *Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies. Great Southern Life Insurance Company has sole financial responsibility for its own products.*

Important Information

Medicare Supplement insurance policies (Policy Series 500) are underwritten by Great Southern Life Insurance Company (GSL), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. GSL is authorized to conduct business in the District of Columbia and all states except NH, NJ, NY, and VT.

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

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

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.

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

We will not pay benefits for: (a) expense incurred while this Policy is not in force, except as provided in the EXTENSION OF BENEFITS section; (b) Hospital or Skilled Nursing Facility confinement incurred during a Medicare Part A Benefit Period that begins while this Policy is not in force; (c) that portion of any expense incurred which is paid for by Medicare; (d) any expense that duplicates payments made under any other provision of the Policy; (e) services for non-Medicare Eligible Expenses, including routine exams, take-home drugs and eye refractions; (f) services for which a charge is not normally made in the absence of insurance; (g) loss or expense that is payable under any other Medicare Supplement Insurance policy or certificate (in the case of multiple policies, the Policy will be cancelled and all premiums will be returned); or (h) expenses which are not determined to be Medicare Eligible Expenses by the Federal Medicare Program or its administrators, except to the extent provided in the Policy, regardless of whether the Insured has Part A and/or Part B of Medicare.

There are no pre-existing conditions.

Licensed Agent's Name

Title