

# Manhattan Life Insurance Company

*A ManhattanLife Company*



## 2020 Medicare Supplement

This brochure is for solicitation of insurance and contact will be made by an insurance agent or insurance company.

# Manhattan Life - Medicare Supplement

## Protection From the Bills Medicare Doesn't Pay

Medicare was never meant to cover all of your doctor and hospital bills. Many people do not realize this and expect it to pay all. Reliance on Medicare in this situation can mean financial difficulty with out-of-pocket expenses.

## Manhattan Life Offers 8\* Standardized Insurance Plans

The Manhattan Life Insurance Company Plans are designed to give you choices - choices you need to help cover health care costs today! Our Plans allow you to choose a Medicare Supplement Plan to suit your life's situation, budget and needs. All of Manhattan Life's Medicare Supplement Plans are offered to Medicare qualified individuals due to disability. All Plans may not be available in all states.

*\*All plans may not be available in your state. Please refer to the Outline of Coverage your agent provided.*

## Initial Hospital Deductible

**Medicare Part A**  
hospital deductibles  
have risen \$1,368  
since 1968 -  
just 52 years!

**\$1,408**  
**2020**

**\$40**

**1968**

## All Medicare Supplement Plans Offer These Benefits:

**Part A Coinsurance** pays if you are confined to a hospital. Should you require more than 60 continuous days hospitalization, Manhattan Life will pay the coinsurance amounts up to the 150th\*\* day of confinement and also for the first 3 pints of blood each year. Additionally, if you use your lifetime reserve days, Manhattan Life will provide coverage for up to an additional 365 days.

**Part B Coinsurance** pays the Medicare Part B coinsurance amount, reducing your out-of-pocket expenses when you require medical services. Plan N requires a co-payment of up to \$20 for an office visit, and up to \$50 co-payment for the emergency room.

*\*\*Assumes Emergency Reserve days and/or additional 365 days remain.*

# Your Manhattan Life Benefits

## Medicare Part A Hospital Coverage

**Part A Deductible** - Manhattan Life Plans B, C, D, F, G and N all pay the \$1,308 inpatient hospital deductible for each benefit period. Plan M pays 50% of the Part A Deductible.

**First 60 Days** - After the Part A deductible, Medicare pays all 100% of Medicare eligible expenses for services from your 1st through 60th day of hospital confinement. Services include semi-private room and board, general nursing and miscellaneous hospital services and supplies.

**Coinsurance** - All Manhattan Life Plans pay up to \$352 a day when you're hospitalized from the 61st through the 90th day. And when you're in the hospital from the 91st through 150th day, Manhattan Life Plans pay you up to \$704 a day for each Lifetime Reserve day used.

**Extended Hospital Coverage** - When you're in the hospital longer than 150 days during a Benefit Period, and you've exhausted your 60 Medicare Lifetime Reserve days, all Manhattan Life Plans pay the Part A Medicare 100% of Medicare eligible expenses for hospitalization, paid at the Prospective Payment System (PPS) rate or other appropriate standard of payment, subject to a lifetime maximum benefit of an additional 365 days.

**Benefit for Blood** - Under Medicare Part A (all plans), the first 3 pints of blood are paid by Medicare and by Manhattan Life; any additional amounts are paid 100% by Medicare.

## Skilled Nursing Facility Care\*\*

**First 20 Days** - Medicare pays all 100% of Medicare eligible expenses.

**Coinsurance** - Manhattan Life Plans C, D, F, G, M and N pay up to \$176 a day from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare-certified skilled nursing facility within 30 days of being hospitalized for at least three days.

**Hospice Care** - After you meet Medicare's requirements, including a doctor's certification of terminal illness, Medicare pays all but very limited co-payment or coinsurance for outpatient drugs and inpatient respite care. Manhattan Life Plans pay the Medicare co-payment or coinsurance.

## Medicare Part B Physician's Services and Supplies

**Part B Deductible** - Manhattan Life Plans C and F pay the \$198 calendar year deductible.

**Coinsurance** - After the Part B deductible, all Manhattan Life Plans generally pay 20% of Medicare eligible expenses for physician's services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service. Plan N requires the insured to pay a portion of Part B coinsurance or co-payments: up to \$20 co-payment for each covered office visit, including specialists, and up to \$50 co-payment for each covered Emergency Room (ER) visit. The ER co-payment will be waived if admitted to any Hospital and the ER visit is covered as a Part A Expense.

**Excess Benefits** - Your bill for Part B services and supplies may exceed the Medicare Eligible Expense. When that occurs, Manhattan Life Plan F and G pay 100% after deductible is met of the difference, up to the charge limitation established by Medicare.

**Benefit for Blood** - Under Medicare Part B (all plans), the first 3 pints of blood are paid 100% by Manhattan Life; any remainder of Medicare approved amounts require the patient to pay a deductible, then, Medicare pays 80%, and Manhattan Life pays 20%.

## Additional Benefits

### **Emergency Care Received Outside the U.S.** -

After you pay a \$250 calendar year deductible, Manhattan Life Plans C, D, F, G, M and N pay you 80% of eligible billed expenses incurred for emergency care that began during the first 60 consecutive days of each trip outside the U.S., that would have otherwise have been covered by Medicare if provided in the U.S., up to a lifetime maximum of \$50,000. Benefits are payable for emergency health care you need immediately because of a covered injury or illness of sudden and unexpected onset.

\*\* You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital.

# Your Plan - The Facts

**Manhattan Life** helps pay some 100% of Medicare eligible expenses not paid for by Medicare Part A and Medicare Part B. **There may be charges above what Medicare and Manhattan Life pay.**

**Medicare Part A 100% of Medicare eligible expenses for hospital/skilled nursing facility care** include expenses for semi-private room and board, general nursing, miscellaneous services and supplies.

**Medicare Part B 100% of Medicare eligible expenses for medical services** include expenses for physician's services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

**Medicare 100% of Medicare eligible expenses** means expenses of the kind covered by Medicare, to the extent recognized as reasonable and medically necessary by Medicare.

**A benefit period** begins the first full day you are hospitalized and ends when you have not been in a hospital or skilled nursing facility for 60 days in a row.

**Coinsurance** is the portion of the Medicare eligible expense you have to pay. It does not include Part A and B deductible amounts not paid by Medicare.

**As Medicare deductibles and coinsurance increase,** your Manhattan Life benefits will automatically increase. Manhattan Life benefits will not duplicate benefits paid by Medicare.

**Benefits are paid to you** or to your hospital or doctor.

**You have 31 days from your renewal date to pay your premium.** Your policy will stay in force during this 31 day grace period.

**Your policy is guaranteed renewable.** Your policy cannot be cancelled. It will be renewed as long as the premiums are paid on time.

Premium rate adjustments may be made based on current health care cost experience for benefits paid. Manhattan Life reserves the right to establish new premium rates for all insureds based on a class basis, but only after giving you advance notice. **However, we will not increase premiums based on your own claims. Rates may be based on your age** and premiums may increase automatically on each policy anniversary date, based on the age you attain\*.

**You're covered immediately.** There is no waiting period for pre-existing conditions. Benefits will be paid from the time your policy is in force.

**Manhattan Life Medicare Supplement Plans will not pay for:**

- Expenses incurred while the 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 the policy is not in force;
- That portion of any expense incurred which is paid for by Medicare;
- Services for non-Medicare eligible expenses 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 ACCOMPANYING OUTLINE OF COVERAGE.**

**Neither Manhattan Life nor its agents** are connected in any way with the federal or state government or Medicare.

# Medicare Supplement Plans\*

	Medicare Pays	Plan A Pays	Plan B Pays	Plan C** Pays	Plan D Pays	Plan F** Pays	Plan G Pays	Plan M Pays	Plan N Pays
<b>Medicare Part A Hospital Coverage</b>									
<b>Deductible</b>	All but \$1,408	--	\$1,408	\$1,408	\$1,408	\$1,408	\$1,408	50% of Deductible	\$1,408
<b>First 60 days</b>	100%	--	--	--	--	--	--	--	--
<b>61st thru 90th Day</b>	All but \$352	Up to \$352	Up to \$352	Up to \$352	Up to \$352	Up to \$352	Up to \$352	Up to \$352	Up to \$352
<b>91st thru 150th Day</b>	All but \$704	Up to \$704	Up to \$704	Up to \$704	Up to \$704	Up to \$704	Up to \$704	Up to \$704	Up to \$704
<b>Extended Hospital Coverage (up to an additional 365 days in your lifetime)</b>	--	Eligible Expenses							
<b>Benefit for Blood First Three Pints</b>	100% paid by Medicare and Manhattan Life	100% paid by Medicare and Manhattan Life	100% paid by Medicare and Manhattan Life	100% paid by Medicare and Manhattan Life	100% paid by Medicare and Manhattan Life	100% paid by Medicare and Manhattan Life	100% paid by Medicare and Manhattan Life	100% paid by Medicare and Manhattan Life	100% paid by Medicare and Manhattan Life
<b>Additional Amounts</b>	100%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Hospice Care</b>	All but very limited co-payment/coinsurance for outpatient drugs & inpatient respite care	Medicare co-payment/coinsurance							
<b>Skilled Nursing Facility Care</b>									
<b>First 20 Days</b>	All approved amounts	--	--	--	--	--	--	--	--
<b>21st thru 100th Day</b>	All but \$176 a day	--	--	Up to \$176					
<b>Medicare Part B In or Out of the Hospital and Outpatient Hospital Treatment</b>									
<b>First \$166 of Medicare Approved Amounts</b>	--	\$0	--	\$198 Part B Deductible	--	\$198 Part B Deductible	--	--	Up to \$20 co-payment for office visit
<b>Remainder of Medicare Approved Amounts</b>	Generally 80%	Generally 20%	Up to \$50 co-payment for ER						
<b>Excess Benefits</b>	--	--	--	--	--	100% up to Medicare's Limit	100% up to Medicare's Limit	--	--
<b>Benefit for Blood First Three Pints</b>	0%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Additional Amounts After Deductible is Met</b>	80% paid by Medicare 20% paid by Manhattan Life	80% paid by Medicare 20% paid by Manhattan Life	80% paid by Medicare 20% paid by Manhattan Life	80% paid by Medicare 20% paid by Manhattan Life	80% paid by Medicare 20% paid by Manhattan Life	80% paid by Medicare 20% paid by Manhattan Life	80% paid by Medicare 20% paid by Manhattan Life	80% paid by Medicare 20% paid by Manhattan Life	80% paid by Medicare 20% paid by Manhattan Life
<b>Clinical Laboratory Services/Tests for Diagnostic Services</b>	100%	0%	0%	0%	0%	0%	0%	0%	0%
<b>Additional Benefits</b>									
<b>Emergency Care Received Outside the U.S.</b>	--	--	--	Up to \$50,000					

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\*\* Plan C and Plan F are only available for those first eligible for Medicare prior to January 1, 2020.

**PARTS A & B**

Services	Medicare Pays	Plan A Pays	Plan B Pays	Plan C Pays	Plan D Pays	Plan F Pays	Plan G Pays	Plan M Pays	Plan N Pays
<b>Home Health Care</b> Medically necessary skilled care services and medical supplies	100%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Durable Medical Equipment • First \$166 of Medicare approved amounts	\$0	\$0	\$0	\$185 Part B Deductible	\$0	After you pay \$1184 deductible, plan pays, \$198 Part B Deductible	\$0	\$0	\$0
Approved Amounts	80%	20%	20%	20%	20%	20%	20%	20%	20%

# Manhattan Life

## Medicare Supplement Plans

**For Claims, Please Call:**

**1-800-877-7703**

This brochure is an illustration, not a contract. Consult your Outline of Coverage for a complete description of benefits available to you.

### RECEIPT

Received from \_\_\_\_\_  
this \_\_\_\_\_ day of \_\_\_\_\_ the sum of \$ \_\_\_\_\_  
being the payment of \_\_\_\_\_ Premium.

This insurance applied for shall not take effect until the effective date of the policy and the payment of the first premium. In the event the application is declined, any payments made by the applicant will be returned.

\_\_\_\_\_  
Agent's Signature

**Make checks payable to The Manhattan Life Insurance Company.  
Do not make payable to agent or leave payee blank.**

**Underwritten by:  
The Manhattan Life Insurance Company**

**10777 Northwest Freeway, Suite 600  
Houston, Texas 77092**

**1-800-877-7703**