MEDICARE SUPPLEMENT

2022 MEDICARE SUPPLEMENT INSURANCE PLANS

Select a plan with confidence.

Mutual of Omaha
Protect Your Kingdom

Underwritten by
Mutual of Omaha Insurance Company

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Selecting the right Medicare supplement insurance plan can be confusing. We're here to give you the confidence boost you need. We'll start by getting to know you. We'll uncover your needs and talk about what you want out of life. And together, we'll find the Medicare supplement insurance plan that's perfect for you.

MEDICARE SUPPLEMENT

What a Medicare Supplement Can Do for You

With a Medicare supplement insurance policy, even unexpected medical events aren't likely to impact your financial wellbeing. While Medicare covers a good portion of your health care expenses, you still have out-of-pocket costs, like deductibles, copayments and coinsurance. See how a Medicare supplement insurance policy can help to pay these costs.

Medicare Part A

Hospital Insurance

Medicare Part A provides coverage for hospital inpatient care, recovery care in a skilled nursing facility, hospice care and limited home health care.

Your out-of-pocket costs include the Medicare Part A benefit-period deductible and coinsurance for the services you receive.

Medicare Part B

Medical Insurance

Medicare Part B covers medically necessary and preventive services provided by doctors and other health care providers.

Your out-of-pocket costs include the Medicare Part B calendar-year deductible, coinsurance for services you receive and any charges that exceed the Medicare-approved amount.

Medicare Supplement Insurance

Pays What Medicare Doesn't

Adding a Medicare supplement insurance policy can help by paying some of the out-of-pocket expenses not paid by Medicare Part A and Medicare Part B. And you can be confident that as these costs adjust, your Medicare supplement insurance policy benefits also adjust to help you pay your share of Medicare approved expenses.

How Your Medicare Supplement Works

Your Medicare supplement insurance policy works with Medicare Parts A and B to minimize your share of health care costs. When you receive a covered service, your health care provider bills Medicare. After Medicare pays its share, your Medicare supplement insurance policy pays based on the plan you select. The entire process is electronic, so your claims are paid quickly.

Your Plan Choices

With a variety of Medicare supplement insurance plans that offer varying levels of coverage, you're able to select the one that best meets your needs and fits your budget.

Determining Which Plan is Right for You

When determining which plan is right for you, think about what you would like your plan to cover. Remember there may be charges above what Medicare and your Medicare supplement insurance policy pay, so be sure to consider how much you can comfortably afford to pay for any remaining out-of-pocket expenses.

Plan A

Provides the most basic coverage of all Medicare supplement plans.

Plan D

Covers most Medicare-eligible expenses except the Medicare Part B deductible and medical excess charges.

Plan G

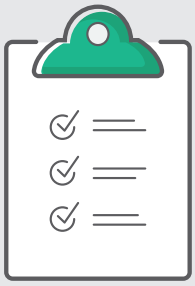
Covers all Medicare-eligible expenses except the Medicare Part B deductible.

High Deductible Plan G

Provides the same coverage as Plan G, but requires payment of deductibles, coinsurance and copayments up to the policy's deductible amount.

Plan N

Offers low premiums in return for copayments for some doctor and emergency room visits that don't result in an inpatient admission.



Plan Highlights

Our Medicare supplement insurance plans offer these features:

- No Waiting Period
- Your Choice of Doctor That Accepts Medicare Patients*
- Cost-Saving Options
- Caring Customer Service
- No Claims to File*
- Automatic Renewal*
- Coast-to-Coast Coverage*
- Worldwide Emergency Care* – Only on Plans D, G, High Deductible G, N

*Standard with all Medicare supplement plans.

If Medicare pays for a claim, a Medicare supplement policy will also pay. Likewise, if Medicare doesn't pay, the Medicare supplement policy will not pay either.

Plan Details

See how our Medicare supplement insurance policies work with Medicare to cover most of your out-of-pocket expenses. Compare plans to determine which is the best fit for you. Refer to the Outline of Coverage for more information.

Medicare Part A Hospital Insurance

Benefits	Plan	Medicare Pays	Plan Pays	You Pay
Deductible	Plan A	$0	$0	$1,556
	Plans D, G, N	$0	$1,556	$0
	Plan HDG	$0	$0	$2,490*
First 60 Days	Plan A	All but $1,556	$0	$1,556**
	Plans D, G, HDG, N	All but $1,556	$1,556**	$0
Coinsurance 61-90 Days	Plans A, D G, HDG, N	All but $389/day	$389/day	$0
Coinsurance 91-150 Days	Plans A, D G, HDG, N	All but $778/day	$778/day	$0
Extended Hospital Coverage (up to an additional 365 days in your lifetime)	Plans A, D, G, HDG, N	$0	100% of Eligible Expenses	$0
Benefit for Blood	Plans A, D, G, HDG, N	All but 3 pints	3 pints	$0
Skilled Nursing Facility (first 20 days)	Plans A, D, G, HDG, N	All approved amounts	$0	$0
Skilled Nursing Facility (21-100 days)	Plan A	All but $194.50/day	$0	$194.50/ day
	Plans D, G, HDG, N	All but $194.50/day	Up to $194.50/day	$0
Hospice Outpatient Prescription Drugs	Plans A, D, G, HDG, N	All but very limited copayment/ coinsurance	Medicare copayment/ coinsurance	$0
Hospice Inpatient Respite Care	Plans A, D, G, HDG, N	All but very limited copayment/ coinsurance	Medicare copayment/ coinsurance	$0

* Before High Deductible Plan G pays benefits, you pay your Medicare-covered costs (deductibles, coinsurance and copayments) up to the policy's deductible amount of $2,490 in 2022.
**Part A deductible
Plans C, F and High Deductible F are available to customers who became Medicare eligible prior to Jan 1, 2020.

Medicare Part B Medical Insurance

Benefits	Plan	Medicare Pays	Plan Pays	You Pay
Deductible	**Plans A, D, G, HDG, N**	$0	$0	$233*
Coinsurance	**Plans A, D, G, HDG**	Generally, 80% after member pays the initial $233 for the calendar year	Generally, 20%	$0
	Plan N	Generally 80% after member pays the initial $233 for the calendar year	Generally, 20%	Up to $20/ office visit and $50/ER visit
Excess Benefits	**Plan A, D, N**	$0	$0	All Costs
	Plans G, HDG	$0	100% up to Medicare's limit	$0
Benefit for Blood	**Plans A, D, G, HDG, N**	All but 3 pints	3 pints	$0

Additional Benefit

Benefits	Plan	Medicare Pays	Plan Pays	You Pay
Emergency Care Received Outside the U.S.	**Plan A**	$0	$0	$250
	Plans D, G, HDG, N (Coverage amount after the $250 deductible)	$0	Generally, 80% to the lifetime max of $50,000	20% and amounts over the $50,000 lifetime Maximum Benefit

*Part B deductible

Policy Benefits Explained

Medicare Part A – Hospital Insurance

Inpatient Hospital Deductible

This is the amount you must pay before you are eligible to receive Part A benefits under your Medicare supplement insurance policy. You're responsible for paying the Part A deductible for each benefit period, which begins the first full day you're hospitalized and ends when you haven't been in a hospital or skilled nursing facility for 60 consecutive days. Medicare supplement plans B, D and G cover the full Part A deductible, while Plan M covers 50% of the deductible.

Coinsurance

This is the amount you may be required to pay as your share of the cost for hospital services after you have paid your Part A deductible. Medicare pays 100% of Part A coinsurance for the first 60 days of inpatient hospital care plus a portion of the coinsurance for days 61 through 150. All Medicare supplement insurance plans pay the remaining Part A coinsurance amount.

Extended Hospital Coverage

Should you need to be hospitalized longer than 150 days during a benefit period, and you've exhausted your 60 Medicare Lifetime Reserve Days, all Medicare supplement insurance plans will pay eligible expenses at the rate Medicare would have paid, subject to a lifetime maximum benefit of an additional 365 days.

Benefit for Blood

Medicare pays for blood, excluding a calendar-year deductible equal to the cost of the first 3 pints. All Medicare supplement insurance plans pay the cost for the first 3 pints.

Skilled Nursing Facility Care

Medicare pays 100 percent for the first 20 days in a skilled nursing facility that follow a hospitalization of at least 3 days and all but a portion of the cost or days 21-100. Medicare supplement Plans D, G, High Deductible G and N pay the remaining coinsurance amount.

Hospice Care

All Medicare supplement insurance plans pay the copayment/coinsurance amount for all Part A Medicare-eligible expenses you incur for hospice care and respite care.

Medicare Part B – Medical Insurance

Deductible

This is the amount you must pay before you are eligible to receive Part B benefits under your Medicare supplement insurance policy. Medicare does not cover the Part B calendar-year deductible.

Coinsurance

This is the amount you may be required to pay as your share of the cost for doctor visits after you have paid your Part B deductible. Medicare pays 80% of eligible expenses. All Medicare supplement insurance plans pay the remaining coinsurance amount. With Plan N, you pay up to a $20 copayment for some office visits and up to a $50 copayment for emergency room visits that don't result in an inpatient admission.

For hospital outpatient services, the copayment amount will be paid under a prospective payment system*. If this system is not used, then 20% of eligible expenses will be paid.

Excess Benefits

If your bill for Medicare Part B services and supplies exceeds the Medicare-approved amount, Medicare supplement Plans G and High Deductible G pay the resulting excess charges up to the charge limitation established by Medicare.

Benefit for Blood

Medicare pays for blood, excluding a calendar-year deductible equal to the cost of the first 3 pints. All Medicare supplement plans pay the cost for the first 3 pints.

*A Prospective Payment System (PPS) is a method of reimbursement in which Medicare payment is made based on a predetermined, fixed amount. Under the outpatient prospective payment system, hospitals are paid a set amount of money (called the payment rate) to give certain outpatient services to people with Medicare. For most services, you must pay the yearly Part B deductible before Medicare pays its share. Once you meet the deductible, Medicare pays most of the total payment and you pay a copayment. For some services, you don't need to meet the yearly Part B deductible before Medicare pays (for example, for a screening mammography). The payment rate isn't the same for all hospitals because it's adjusted to reflect what people are paid to work in the area where the hospital is located. Also, each year the rate is adjusted for other factors.

Sources: Quick Facts about Payment for Outpatient Services for People with Medicare Part B (https://www.medicare.gov/Pubs/pdf/02118-Part-B-Outpatient-Services.pdf), Prospective Payment Systems – General Information (https://www.cms.gov/Medicare/Medicare-Fee-for-Service-Payment/ProspMedicareFeeSvcPmtGen)

Additional Benefit

Emergency Care Received Outside the U.S.

After you pay a $250 calendar-year deductible, Medicare supplement Plans D, G, High Deductible G and N pays 80% of eligible expenses for health care you need because of a covered injury or illness that begins during the first 60 days of each trip. Pays up to a lifetime maximum of $50,000.

Medicare supplement insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175.

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

You can't be singled out for a rate increase, no matter how many times you receive benefits. Your premium changes when the same premium change is made on all in-force Medicare supplement insurance policies of the same form issued to persons of your classification in the same geographic area of your state.

This Medicare supplement insurance does not pay for:

- Any expense incurred while your policy is not in force
- Hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while this policy is not in force
- Expenses paid by Medicare
- Expense payable under any other insurance plan, policy, or certificate, or any employee benefit plan, which pays benefits on an expense-incurred basis
- Services for non-Medicare eligible expenses
- Services for which no charge is made when there is no insurance
- Loss or expense that is payable under any other Medicare supplement insurance policy or certificate

This is a brief description of coverage. The outline of coverage must accompany this brochure. For complete information on benefits, exceptions and limitations, please read your outline of coverage and your policy. You also may contact your agent or call toll-free 800-228-7104.

This is a solicitation of insurance and an insurance agent will contact you by telephone.

Not connected with or endorsed by the U.S. government or the federal Medicare program.

In some states, if you receive Medicare benefits because of a disability, you may apply for a Medicare supplement insurance policy regardless of your age.

Policy Forms MM20 - Plan A, MM23 - Plan D,
MM25 - Plan G, MM36 - High Deductible Plan G, MM35 - Plan N

Mutual of Omaha