

HELP YOU ACHIEVE
PEACE OF MIND &
FINANCIAL SECURITY



**MEDICARE
SUPPLEMENT
INSURANCE**



Underwritten by S.USA Life Insurance Company, Inc.
Our company and agents are not connected with or endorsed by the U.S. Government or the federal Medicare program. This is a solicitation for insurance.

WHY CHOOSE S.USA?

Shopping by price is easy, but shopping for value is a challenge. S.USA makes it easy by offering you the right prices and a customer-centric team to help you during life's difficult times.

S.USA is a member of Prosperity Life Group®, with an A- (Excellent) rating for financial strength by A.M. Best Company.*

We know you have many options to choose from, but S.USA is the obvious choice because of our:

- Rate stability
- Excellent service
- Established reputation
- Reliable support
- Decades of industry experience

We are committed to giving you personal service, quick claims payment, and friendly, knowledgeable associates. Relationships form the foundation of our company, and the personal connections we make with our customers will continue to be our focus.



MEDICARE SUPPLEMENT INSURANCE HELPS FILL IN GAPS THAT ORIGINAL MEDICARE LEAVES BEHIND.

Original Medicare doesn't cover everything. That includes out-of-pocket expenses like:

- Copayments
- Co-insurance
- Deductibles
- Foreign travel emergencies
- Excess charges

Help for the little surprises.

Unexpected medical events (and even routine visits) can turn into a financial crisis. That's where S.USA steps in to help relieve the burden of life's surprises. With a Medicare Supplement policy, you can create a predictable medical budget, providing stability and security for your finances. Rest assured that a Medicare Supplement insurance policy has no network restrictions, meaning you have the freedom to visit any physician you choose who accepts Medicare.

*Rating as of January 2018. For latest rating, access www.ambest.com.



You can trust that when you need us the most, we'll be there.



SERVING YOU & YOUR NEEDS FROM START TO FINISH

Household Discount

As long as you reside in the same household with your legal spouse or another person for at least the past year, and he or she has, or is applying for, a Medicare Supplement policy with us, you qualify for a household discount.

A 30-Day Free Look Period

If you aren't satisfied with your policy, you have the right to return it within 30 days. We will treat the policy as if it had never been issued and will return all of your payments.

Your Benefits Won't Change

If Medicare changes its deductible and copayment amounts, the policy benefits will also change to cover you for the difference. Rest assured there will be no surprises or unexpected adjustments.

Guaranteed Renewable for the Life of the Policy

Your coverage will be intact for the entire life of your policy. As long as you pay your premiums on time, your policy will always be there.

12-Month Rate Increase Guarantee

We are proud to offer a 12-month rate increase guarantee, meaning that your rates are locked in place for your first year of coverage, as long as your premiums are paid on time. After the first year your premium may increase based on your age.

S.U.S.A OFFERS MEDICARE SUPPLEMENT PLANS A, F, G

These are the basic benefits of each plan:

	Plan A	Plan F	Plan G
Basic Benefits	✓	✓	✓
Part B Coinsurance	✓	✓	✓
Part A Deductible		✓	✓
Skilled Nursing Facility Coinsurance		✓	✓
Foreign Travel Emergency		80%	80%
Part B Excess Charges		✓	✓
Part B Deductible		✓	

All plans not available in all states. Medicare Supplement plans do not pay for any expenses that are not eligible for reimbursement under Medicare, unless otherwise covered in the policy you select, or for any expense you are not legally obligated to pay. The policies have exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your insurance agent.



Pre-Existing Condition

With the exception of open enrollment/guaranteed issue periods, loss due to a condition for which medical advice or treatment was recommended by a physician or received from a physician within 6 months prior to the policy effective date is not covered, unless the loss is incurred more than 60 days (6 months for under age 65 disability) after the effective date. Waiting period waived if you had a continuous period of creditable coverage for at least 6 months or your policy replaces another Medicare Supplement Policy which has been in effect for at least 6 months. If you had a Continuous Period of Creditable Coverage for less than 6 months, or a Medicare Supplement policy being replaced was in force for less than 6 months, the period of the Pre-Existing Conditions Limitation will be reduced by the aggregate of the period of your Creditable Coverage or the amount of time you were covered under the prior policy, as applicable, on the date of your application.



PROSPERITY
LIFE GROUP®

Contact Us

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S.USA IS YOUR TRUSTED MEDICARE SUPPLEMENT PROVIDER.

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