

Medicare Supplement Insurance Plans

Choosing the right Medicare Supplement plan for You.



Not so surprisingly, seniors have questions about health care—especially Medicare. Even with all of the information out there, you may still be wondering what medical services and expenses Medicare actually covers and which of these are not covered. But most importantly, you want to be sure that when you require medical treatment, your Medicare coverage provides sufficient

benefits to meet your needs. We can answer these questions and show you how a Medicare Supplement insurance policy from Shenandoah Life can help pay some eligible expenses not paid for by Medicare Part A and Medicare Part B. There may be charges above what Medicare and your policy pay.



Shenandoah Life sold its first insurance policy in 1916. Through the years we've adapted well to the many changes that time has brought. We've worked hard to create innovative products that meet the changing needs of individuals, families and businesses.

Why A Medicare Supplement?



Out-of-Pocket Costs Have Increased

Your costs of participation in Medicare have increased since the beginning of the Medicare Program, including...

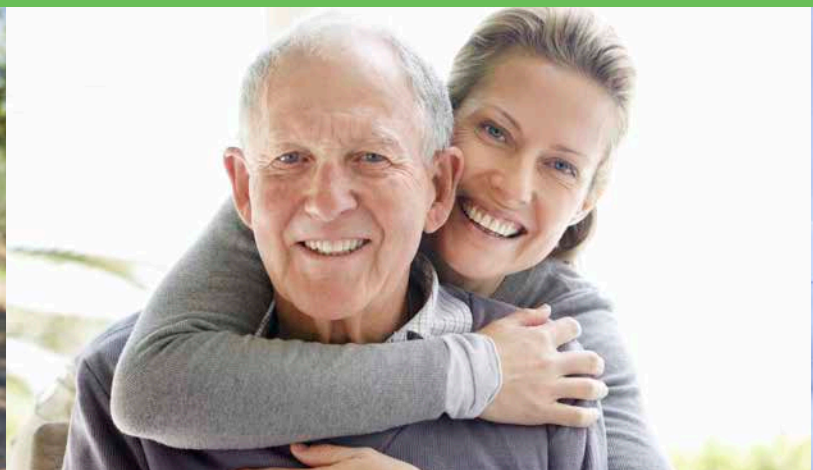
- Monthly premiums
- Deductibles and copayments
- Non-covered expenses

As you may know, gaps in coverage, commonly called medi-gaps, are your out-of-pocket responsibility. In fact, they could be 20%* or more of the entire medical costs. This, combined with ever increasing costs, can lead to a significant financial burden.

* Medicare Part B co-pay, plus any non-covered or excess expenses.

Plan Availability

- Your policy is guaranteed renewable for life. Unless there has been a Material Misrepresentation, we cannot cancel your coverage as long as you pay the required premium payment when it is due.
- The Medicare Supplement insurance benefits will automatically increase as Medicare deductibles and coinsurance increase, although benefits are not paid for Medicare-covered expenses.
- Medicare Supplement benefits are paid directly to you, to your hospital or to your doctor.
- You have a 31 day grace period (starting from your renewal date) to pay your premium and keep your policy in force.
- The premium for this policy may change. However, such premium change cannot be made unless we make the same change to all policies of this form issued to persons of the same classification living in the same geographic area of your state.
- There is no waiting period, and benefits are paid from the time your policy is in force.



Shenandoah Life can help pay some eligible expenses not paid for by Medicare Part A and Medicare Part B. There may be charges above what Medicare and your policy pay.

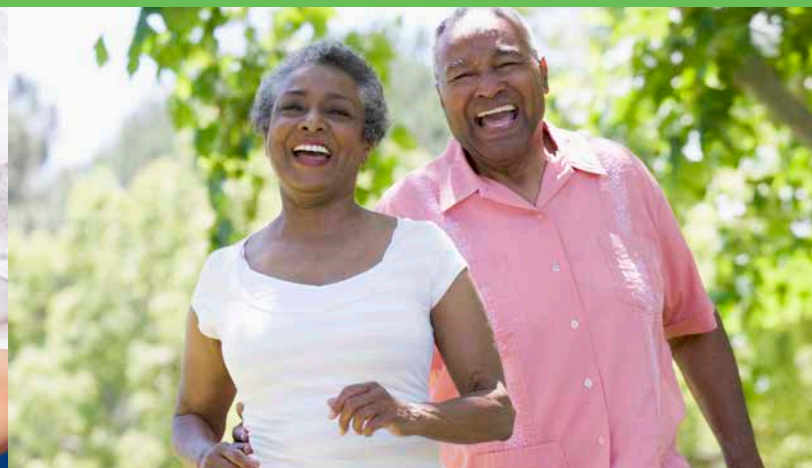
Plan Availability

See your outline of coverage for benefits and limitations.

BENEFITS and RIDERS	PLANS	BASIC PLAN	EXTENDED BASIC PLAN	CO-PAY PLAN
Basic benefits included:				
Part A Coinsurance		✓	✓	✓
Skilled Nursing Facility Coinsurance		✓	✓	*
Hospice Care		✓	✓	✓
Foreign Travel Emergency		✓	✓	✓
Part B Coinsurance		✓	✓	**
Part B Deductible			✓	
Blood: First 3 Pints		✓	✓	✓
Optional riders:				
Part A deductible		optional	Included in plan	Included in plan
Part B excess charges		optional	Included in plan	Not available
Part B deductible		optional	Included in plan	Not available
Non-Medicare covered Preventive Care		optional	Included in plan	Not available

* Skilled Nursing Coinsurance for the 21st through 100th day.

** Part B Coinsurance except up to \$20 copayment for office visit, and up to \$50 copayment for emergency room visits.



Additional Benefits

Your Medicare Supplement insurance policy pays some expenses not paid by Medicare, or paid under any other part of this policy:

- Home Health Care Services
- Medical Emergency Outside the United States
- Scalp Hair Prosthesis
- Routine Screening Procedures for Cancer
- Temporomandibular Joint Disorder and Craniomandibular Disorder
- Reconstructive Surgery
- Surgical Center Services
- Immunization
- Phenylketonuria
- Diabetes Equipment and Supplies (not covered under Medicare Part D)
- Routine Prostate Cancer Screening
- Testing for Ovarian Cancer
- Alcoholism and Chemical Dependency Treatment
- Treatment of Lyme Disease

See your outline of coverage for benefits and limitations.

Optional Benefits

- **Part A Deductible Rider ADED RDR MN:** Pays the \$1,364 inpatient hospital deductible for each benefit period.
- **Part B Deductible Rider BDED RDR MN:** Pays the \$185 Medicare Part B medical annual deductible.
- **Part B Excess Charges Rider BEXC RDR MN:** Medicare Part B services and supplies may exceed the Medicare eligible expense. When that occurs, this rider pays 100% of the difference, up to the charge limitation established by Medicare.
- **Preventive Medical Care Benefits Rider PREV RDR MN:** Pays up to \$120 per year for covered preventive screening tests and services and an annual physical examination.

Professional In-Home Insurance Service



Your agent will work with you to understand your needs and make choosing the appropriate coverage easy. And you generally don't need to fill out claim forms. Shenandoah Life works with your hospital, doctor's office or other healthcare provider to help get the forms completed for you. Your agent is happy to visit with you, whenever possible, to answer any questions you may have and to help

you better understand your insurance. Shenandoah Life also has a dedicated customer service phone number for all Medicare Supplement policyholders so you can speak with someone well versed in your coverage.



Over the past 10 years alone, Shenandoah Life has paid out nearly a billion dollars in life and health claims* – fulfilling its solemn commitments and keeping customer interests in the forefront. We are an insurance company dedicated to providing financial security and promoting community values.

* Source: Shenandoah Life Annual Statements 2004-2013

An Outstanding Value



Your Medicare Supplement coverage can be purchased to go into effect the moment you qualify for Medicare Part B.

- Pre-existing conditions, which are health problems you had before the date that your new insurance policy starts, are covered immediately and there is no waiting period or reduction in benefits.
- You are not locked into any network, so you can choose your own doctors, hospitals or other healthcare providers that accept Medicare, anywhere in the country.

This brochure contains a brief description of policy benefits for the following policy form numbers: MS-BAS 1-14 MN; MS-EXT 1-14MN; MS-CPY 1-14 MN; ADED RDR MN; BDED RDR MN; BEXC RDR MN; PREV RDR MN. See the outline of coverage and policy for complete details of policy benefits and exclusions and definitions. This is supplemental insurance. It is not a substitute for hospital or medical expense insurance, a health maintenance organization (HMO) contract, or major medical expense insurance.

Other Things You Should Know

Definitions

- **Benefit Period** means the period of time defined by Medicare as a Benefit Period under Medicare Part A. A Benefit Period begins on the first day you are Hospital confined as an inpatient. A Benefit Period generally ends after you have not been confined in a Hospital or Skilled Nursing Facility for 60 days in a row.
- **Coinsurance** is the portion of the eligible expense not paid by Medicare and paid by Shenandoah Life.
- **Hospital** means a place defined as a hospital and approved for payment as a hospital by Medicare.
- **Medicare Eligible Expenses** mean expenses of the kinds covered by Medicare, to the extent recognized as reasonable and medically necessary by Medicare.

Exclusions

Your Medicare Supplement insurance will not pay benefits for:

- An expense incurred while this 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;
- That portion of any expense incurred which is paid for by Medicare;
- 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.



How a Medicare Supplement Can Help

5 Ways A Medicare Supplement Plan Can Help You Get The Care You Need.

NO PRE-EXISTING CONDITION LIMITATIONS OR WAITING PERIODS

Pre-existing conditions are covered immediately.

CHOOSE ANY DOCTOR OR OTHER HEALTH CARE PROVIDER THAT ACCEPTS MEDICARE

Benefits are paid directly to them. There is no “gatekeeper.”

NO CLAIM FORM IS REQUIRED

The Medicare Summary Notice (MSN) and the policy number are all that is needed, in most cases.

A CHOICE OF PLAN OPTIONS

You can find the right plan to fit your needs.

CONVENIENT CUSTOMER SERVICE

Through a dedicated customer service representative, toll-free; or, when possible, in-home by trained, licensed insurance professionals who will answer your questions.





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Shenandoah Life Insurance Company is not connected with or endorsed
by the United States government or the federal Medicare program.

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