Medicare Supplement Insurance Plans

Choosing the right Medicare Supplement plan for You.

SHENANDOAH LIFE INSURANCE COMPANY

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.

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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.

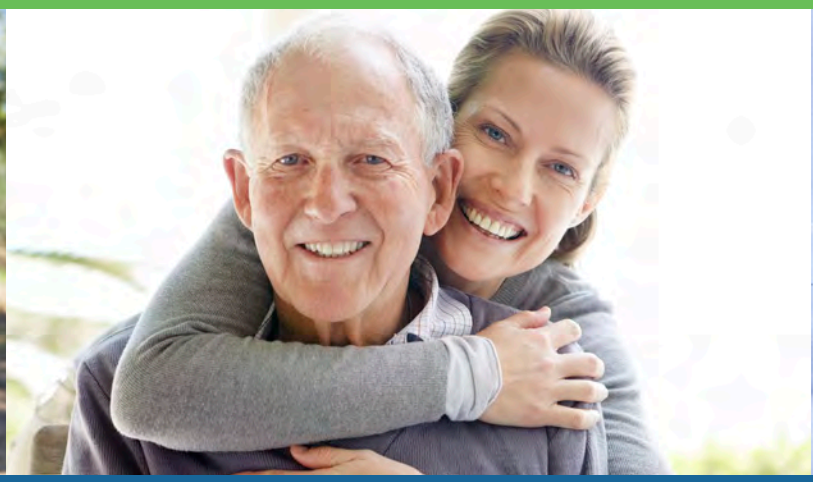
Options

Original Medicare Part A coverage

Hospital** Expenses

Medicare-eligible, for semiprivate room and board, general nursing, and miscellaneous services and supplies during each benefit period.*

Services and Supplies	What you pay with Medicare alone	Your out-of-pocket costs with plan:			
		A	F***	G	N
For the first 60 days (Part A deductible)	$_____	$_____	$0	$0	$0
From 61st thru 90th day	$_____ a day	$0	$0	$0	$0
From 91st through 150th day (60 lifetime reserve days)	$_____ a day	$0	$0	$0	$0
For additional 365 days	All costs	$0	$0	$0	$0
Beyond additional 365 days	All costs	All costs	All costs	All costs	All costs
Blood — first three pints (not replaced)	All costs	$0	$0	$0	$0
Hospice care copayment (for inpatient respite care)	5%	$0	$0	$0	$0



Shenandoah Life offers a choice of different standardized Medicare Supplement policies. Let's review the details of these policies to see how a Medicare Supplement plan 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.

Skilled Nursing Care

In a Medicare-certified nursing facility, when received within 30 days of a three-day Medicare-approved hospital** stay.

Services and Supplies	What you pay with Medicare alone	Your out-of-pocket costs with plan:			
		A	F***	G	N
For the first 20 days (Part A deductible)	$0	$0	$0	$0	$0
From 21st thru 100th day	$_____ a day	$____ a day	$0	$0	$0
Beyond 100 days	All costs	All costs	All costs	All costs	All costs

* "Benefit period" means a period starting on the first day of covered hospital confinement and ending on the 60th consecutive day you are not confined in a hospital (as defined by Medicare).

** "Hospital" means a place defined as a hospital and approved for payment as a hospital by Medicare.

*** Plan F not available to Medicare beneficiaries who become eligible for Medicare on or after 1/1/2020.

Options

Original Medicare Part B coverage

Medical Care

Medicare-approved physician services, in- and outpatient medical & surgical services and supplies, physical and speech therapy, diagnostic tests[1], and durable medical equipment.

Services and Supplies	What you pay with Medicare alone	Your out-of-pocket costs with plan:			
		A	F[4]	G	N
Part B annual deductible	$_____	$_____	$0	$_____	$_____
Remainder of Medicare-approved charges (Part B coinsurance)	20%	$0	$0	$0	$0
Part B office visit copayment[2]	20%	$0	$0	$0	Up to $_____
Part B emergency room visit copayment [2]	20%	$0	$0	$0	Up to $_____
Part B excess charges	All costs	All costs	$0	$0	All costs
Blood — first three pints (not replaced)	All costs	$0	$0	$0	$0

Foreign Travel

For medically necessary emergency care that begins during the first 60 days of each trip outside of the U.S., for care that would have been covered by Medicare if provided in the U.S.[3]

Services and Supplies	What you pay with Medicare alone	Your out-of-pocket costs with plan:			
		A	F[4]	G	N
First $250 per year	All costs	All costs	$250	$250	$250
Remainder of charges	All costs	All costs	20%	20%	20%

NOTES:
(1) Diagnostic laboratory work for Medicare-approved blood tests is paid in full by Medicare.
(2) Copayment amounts apply after the Part B deductible has been met.
(3) The Foreign Travel benefit is subject to a Lifetime Maximum of $50,000.
(4) Plan F not available to Medicare beneficiaries who become eligible for Medicare on or after 1/1/2020.

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.

SHENANDOAH LIFE INSURANCE COMPANY

Over the past 15 years alone, Shenandoah Life has paid out over 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 2004-2018

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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.

NOTE:
This brochure contains a brief description of policy benefits for the following policy form numbers: Plan A: MS-AA 8-14 TN; Plan F: MS-AF 8-14 TN; Plan G: MS-AG 8-14 TN; Plan N: MS-AN 8-14 TN. See the 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

Exclusions

Shenandoah Life's Medicare Supplement policies do not cover or pay for:

- Services for non-Medicare eligible expenses such as routine exams, take-home drugs and eye refractions or those for which a charge is not normally made in the absence of insurance
- Expenses covered and payable under any other Medicare or Medicare supplement insurance policy or certificate.
- Expenses including Hospital or Skilled Nursing Facility confinement incurred during a Medicare Part A Benefit Period that begins while this Policy is not in force except as provided by the extension of benefits in the policy.

Renewability

Your coverage is guaranteed renewable for your lifetime (so long as the required premium is paid). Shenandoah Life reserves the right to change the premium as approved by appropriate insurance regulators. Any change in premium will be made on all policies of the same class. You will receive written notification of any changes as required by your state's regulations.

30-Day Trial

If you are not satisfied with the policy for any reason, you may cancel your policy within 30 days of the effective date and still receive a full refund.

Definitions

"Hospital" means a place defined as a hospital and approved for payment as a hospital by Medicare.

"Excess Charges" (only available under Plan F and Plan G) is the difference between the Medicare Part B-approved expense and the amount charged by the attending physician, which can be no more than the limiting charge allowed by Medicare.

Payment Changes

If Medicare changes its deductible and copayment amounts, the policy benefits will also change. When this happens, your renewal premium may increase. Premiums are based on attained age rating which means your renewal premiums will increase as your age increases.

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 YOUR OWN DOCTORS AND OTHER HEALTH CARE PROVIDERS
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.

SHENANDOAH LIFE INSURANCE COMPANY

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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.