2021 Medicare Supplement Insurance Plans

You've Got This!

Select a plan with confidence.

Policy Forms UM20 – Plan A, UM24 – Plan G, UM36 - High Deductible Plan G, UM30 - Plan M

Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Selecting the right Medicare supplement 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 plan that's perfect for you.

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 increase, your Medicare supplement insurance policy benefits also increase to help you pay your share of Medicare 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 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 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 M

Offers a low premium in return for you cost-sharing the Medicare Part A deductible at 50%.

If you want a plan that pays:	You may want to consider:
Part A hospital deductible	Plans G, High-Deductible G or M
Part B medical coinsurance	Plans A, G, High-Deductible G or M
Part B medical excess charges	Plans G or High-Deductible G
Skilled nursing facility coinsurance	Plans G, High-Deductible G or M
Emergency care received outside the U.S.	Plans G, High-Deductible G or M

Plan Highlights

Our Medicare supplement plans offer these features:

No Waiting Period

You're covered immediately – no waiting period for pre-existing conditions. You're eligible to receive benefits as soon as your policy becomes effective.

Your Choice of Doctor

Any health care provider who accepts Medicare patients accepts our Medicare supplement insurance. You won't have to find a network provider or get referrals to see specialists.

Cost-Saving Options

In addition to affordable premiums, we offer cost-sharing plans plus opportunities to save even more with premium discounts for people living in the same household.

Caring Customer Service

Our service sets us apart. You always receive friendly, knowledgeable assistance from our U.S.-based customer care team.

No Claims to File or Bills to Pay

Your health care provider bills Medicare, so there are no claims for you to file. And payment is seamless so you rarely see a bill.

Automatic Renewal

You're covered as long as you pay your premiums on time. What's more, the annual Medicare Open Enrollment Period and the Affordable Care Act Open Enrollment Period don't affect your Medicare supplement insurance.

Coast-to-Coast Coverage

Just like Medicare, your Medicare supplement insurance goes with you anywhere in the United States. So, you're free to visit family and friends or live wherever you choose.

Worldwide Emergency Care

Many of our Medicare supplement plans provide limited medically necessary emergency care outside the United States.

Plan Details

See how our Medicare supplement 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 page 6 and the Outline of Coverage for more information.

	Medicare Pays	Plan A Pays	Plan G and High-Deductible G** Pay	Plan M Pays
Medicare Part A Hospital Insurance				
Deductible	$0	$0	$1,484	$1,484*
First 60 days	100%			
Coinsurance 61-90 days	All but $371 a day	$371 a day	$371 a day	$371 a day
Coinsurance 91-150 days	All but $742 a day	$742 a day	$742 a day	$742 a day
Extended Hospital Coverage *(up to an additional 365 days in your lifetime)*	$0	Eligible expenses	Eligible expenses	Eligible expenses
Benefit for Blood	All but 3 pints	3 pints	3 pints	3 pints
Skilled Nursing Facility First 20 Days	100%			
Skilled Nursing Facility 21-100 days	All but $185.50 a day	$0	Up to $185.50 a day	Up to $185.50 a day
Hospice Outpatient Prescription Drugs	All but $5	$5	$5	$5
Hospice Inpatient Respite Care	All but 5%	5% of Medicare's approved amount	5% of Medicare's approved amount	5% of Medicare's approved amount
Medicare Part B Medical Insurance				
Deductible	$0			
Coinsurance	80%	Generally 20%	Generally 20%	Generally 20%
Excess Benefits			100% up to Medicare's limit	
Benefit for Blood	All but 3 pints	3 pints	3 pints	3 pints
Additional Benefit				
Emergency Care Received Outside the U.S.	$0	$0	Generally 80% to lifetime max of $50,000	Generally 80% to lifetime max of $50,000
Your Premium		$ _____	$ _____	$ _____

* Plan M pays half of the Medicare Part A deductible and you pay half.

**Before High Deductible G pays benefits, you pay your Medicare-covered costs (deductibles, coinsurance and copayments) up to the policy's deductible amount of $2,370 in 2021.

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 G and High-Deductible G cover this cost. Plan M pays 50 percent 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 percent 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 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 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 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 G, High-Deductible G and M pay the remaining coinsurance amount.

Hospice Care

Medicare pays all but $5 of the cost for each outpatient prescription drug used in a hospice setting for pain and symptom management. In addition, Medicare pays all but 5 percent of the cost for short-term hospice care given by another caregiver to provide a break for the usual caregiver. All Medicare supplement plans pay the rest.

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 percent of eligible expenses. All Medicare supplement plans pay the remaining coinsurance amount.

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

Additional Benefit

Emergency Care Received Outside the U.S.

After you pay a $250 calendar-year deductible, all Medicare supplement Plans G and M pay 80 percent 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.

Why Mutual of Omaha

For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance, financial and banking products.

MutualofOmaha.com

Medicare supplement insurance is underwritten by United of Omaha Life 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. Your policy contains details about your household discount eligibility.

This Medicare supplement insurance does not pay for:

- Any expense incurred before your policy date
- 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 for 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.

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