



2021 Medicare Supplement  
Insurance Plans

# You've Got This!

Select a plan with confidence.

Policy Forms WM28-25274 - Basic Plan, WM38-25275 - 2020  
High Deductible Plan; Rider Forms OPC1W, OPC2W, OPC3W,  
OPC4W, OPC5W, OPC6W



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

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# 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 approved expenses.



## Plan Highlights

Our Medicare supplement insurance 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.

### 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

Our Medicare supplement insurance plan can provide limited medically necessary emergency care outside the United States.

\*A pre-existing condition is a condition for which medical advice or treatment was recommended by or received from a health care services provider within six months before your coverage effective date.

# Plan Details

See how our Medicare supplement insurance policies work with Medicare to cover most of your out-of-pocket expenses. Refer to the next page and the Outline of Coverage for more information.

	Medicare Pays	Medicare Supplement Insurance Basic Plan Pays	Medicare Supplement Insurance 2020 High Deductible Plan Pays <sup>2</sup>
<b>Medicare Part A Hospital Insurance</b>			
Deductible	\$0	\$0	100%
First 60 days	100%	\$0	\$0
Coinsurance 61-90 days	All but \$371 a day	\$371 a day	\$371 a day
Coinsurance 91-150 days	All but \$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
Benefit for Blood	All but 3 pints	3 pints	3 pints
Skilled Nursing Facility First 20 Days	100%	\$0	\$0
Skilled Nursing Facility 21-100 days	All but \$185.50 a day	Up to \$185.50 a day	Up to \$185.50 a day
<b>Medicare Part B Medical Insurance</b>			
Deductible	\$0	\$0	\$0
Coinsurance	80%	Generally 20%	Generally 20%
Benefit for Blood	All but 3 pints	3 pints	3 pints
<b>Additional Benefit</b>			
Foreign Travel Emergency Care Received Outside the U.S. (Subject to \$250 deductible)	\$0	\$0	Generally 80% up to lifetime max of \$50,000 <sup>3</sup>
<b>Optional Benefit Riders<sup>1</sup></b>			
Part A Deductible Rider	\$0	\$1,484	N/A
Part B Deductible Rider (Available only to those who were first eligible for Medicare before 2020)	\$0	\$203	N/A
Part B Copayment I Coinsurance Rider	80% after your copay	20% after your copay	N/A
Part B Excess Rider	\$0	100% of the difference between the actual charge and the limiting charge	N/A
Foreign Travel Emergency Care Received Outside the U.S. (Subject to \$250 deductible) Rider	\$0	Generally 80% up to lifetime max of \$50,000	N/A
Additional Home Health Care Rider	\$0	Up to 365 visits per policy year	N/A
<b>Your Premium</b>		\$ _____	\$ _____

<sup>1</sup> Riders available only with the Basic policy.

<sup>2</sup> Pays after the calendar-year deductible \$2,370 is met. Out-of-pocket expenses for this deductible are expenses that ordinarily would be paid by the policy. This includes the Medicare Parts A and B deductibles but does not include the foreign travel emergency deductible.

<sup>3</sup> Pays after both the foreign travel emergency benefit and calendar-year deductibles are met.

# Policy Benefits Explained

## Medicare Part A – Hospital Insurance

### Coinsurance

This is the amount you may be required to pay as your share of the cost for hospital services after the Part A hospital deductible is paid. 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. Your plan pays 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, your plan 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. Your plan pays 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. Your plan pays 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. Your plan pays the rest.

## Medicare Part B – Medical Insurance

### 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. Your plan pays 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.

### Benefit for Blood

Medicare pays for blood, excluding a calendar-year deductible equal to the cost of the first 3 pints. Your plan pays the cost for the first 3 pints.

## Optional Benefits

*Available only with the Basic policy.*

### Part A Deductible Rider (OPC1W)

Pays the \$1,484 inpatient hospital deductible for each benefit period.

### Part B Deductible Rider (OPC3W)

Pays the \$203 calendar-year deductible. Available only to those who were first Medicare-eligible before 2020.

### Part B Copayment/Coinsurance Rider (OPC5W)

Pays your 20% portion of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

### Part B Excess Charges Rider (OPC4W)

Your bill for Medicare Part B services and supplies may exceed the Medicare eligible expense. When that occurs, Medicare supplement insurance pays 100% of the difference between the actual charge and the limiting charge established by Medicare.

### Foreign Travel Emergency Rider (OPC6W)

After you pay the \$250 deductible, Medicare supplement insurance pays you 80% of eligible expenses incurred during the first 60 days of a trip up to a lifetime maximum of \$50,000. Benefits are payable for health care you need because of a covered injury or an illness of sudden and unexpected onset.

### Additional Home Care Rider (OPC2W)

Extends your home care visits to 365 visits per policy year including those covered by Medicare.



[MutualofOmaha.com](http://MutualofOmaha.com)

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

**You have 31 days from your renewal date to pay your premiums, 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: (a) each year as you age on the renewal date coinciding with or following the anniversary of your policy date; and (b) 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 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
- Expense 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
- Skilled nursing facility costs beyond what is covered by Medicare and the 30 days covered under the Medicare Part A Skilled Nursing Facility Benefit provision of your policy
- Home care above the number of visits covered by Medicare and the 40 visits per year covered under the Home Care Benefit provision of your policy
- Physician charges above Medicare's approved charge
- Outpatient prescription drugs
- Most care received outside of the United States
- Routine dental care, dentures, cosmetic surgery, routine foot care, the cost of eyeglasses, and the cost of hearing aids, unless eligible under Medicare
- Emergency care anywhere or for care received outside the service area if this care is treated differently from other covered benefits
- Anything beyond usual, customary, and reasonable limitations

**This is a brief description of your coverage.** The Outline of Coverage must accompany this brochure. For complete information on benefits, exceptions, limitations and reductions, please read your Outline of Coverage and your policy. You may also 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.