Union Security Insurance Company

Medicare Supplement Insurance Policy

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Peace of Mind

A Medicare Supplement insurance policy with Union Security Insurance Company helps you manage and budget your health care expenses.

Flexible

You are not restricted to use a network of healthcare providers. Any healthcare provider who accepts Medicare patients accepts Medicare supplement insurance. If you move, your coverage goes with you.

You can go directly to the physicians and specialists you chose without any referral needed.

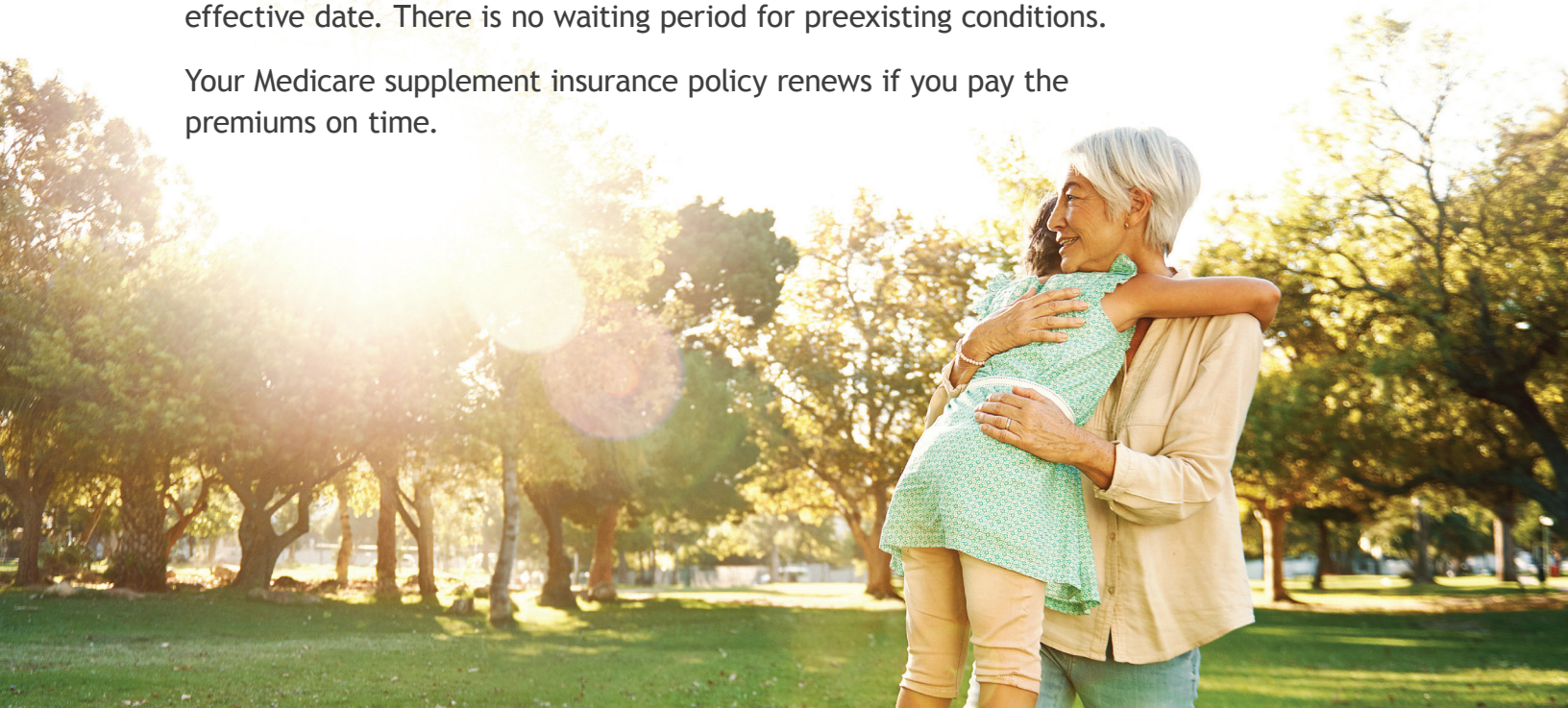
Protective

Your Medicare supplement and Medicare Parts A and B work together to minimize your share of health care costs. With this additional insurance coverage, even unexpected medical events aren't likely to impact your financial health. Plus, as Medicare deductibles, copayments and coinsurance increase, your Medicare supplement benefits also increase to help meet your eligible expenses.

Dependable

With a Medicare Supplement, you are covered day one of your policy effective date. There is no waiting period for preexisting conditions.

Your Medicare supplement insurance policy renews if you pay the premiums on time.



The Basics of Medicare

Medicare Part A - Hospital Insurance

Part A coverage includes hospital inpatient care and recovery care in skilled nursing facilities, hospice and home health care services.

Medicare Part B - Medical Insurance

Part B helps cover some medically necessary services from doctors and other health care providers plus preventative services.

What Medicare Does Not Cover

Medicare was not designed to cover all your doctor and hospital bills. You are required to pay for a portion of those bills in which Medicare does not pay, including:

- Medicare Part A hospital benefit-period deductible and coinsurance.
- Medicare Part B medical annual deductible, generally 20% coinsurance and those charges exceeding the Medicare eligible expense.
- Skilled nursing facility coinsurance.

These bills can be paid for by yourself or through the Medicare supplement policy that you purchase.

Choosing Your Coverage

Union Security Insurance Company offers standardized Medicare Supplement plans A, F, G and N all with varying amounts of coverage. Each plan is designed to fit a variety of client budgets and needs. Plan costs vary based on the amount of coverage provided by a specific plan. A Household Premium Discount may be available for eligible applicants. (See application for details)

Benefits	Plan A	Plan F	Plan G	Plan N
Basic Benefits *(Including Hospice Care)*	✓	✓	✓	✓
Part B Coinsurance	✓	✓	✓	✓
Part A Deductible		✓	✓	✓
Foreign Travel Emergency		✓	✓	✓
Part B Excess Charges		✓	✓	
Part B Deductible		✓		

Open Enrollment

If you are in your open enrollment period, you cannot be denied coverage because of health problems. Open enrollment is the 6 month period beginning on the first day of the month in which you are enrolled in Medicare Part B. If you are on Medicare under age 65, for instance due to disability, you will also have a 6 month open enrollment period when you reach age 65. If you are outside any open enrollment period, when you fill out the application be sure to answer complete all questions about your medical and health history. If you leave out or falsify important medical information the company may cancel your coverage and refuse to pay any claims.

Please Note

- All plans may not be available in your state. Please refer to the Outline of Coverage your agent provided.
- Plan N requires up to a $20 copayment for some office visits and up to a $50 copayment for emergency visits. Copayments do not count toward the annual Part B deductible.

Medicare Part A

Hospital Coverage

Deductible

All plans, except Plan A, pay the Part A deductible for each benefit period.

Coinsurance

Coinsurance is paid from the 61st day through the 90th day and the 91st day through the 150th day.

Extended Hospital Coverage

You also have 60 Medicare Lifetime Reserve days, these plans pay Part A eligible expenses for hospitalization for a maximum of an additional 365 days.

Benefit for Blood

Plans pay for the first three pints of blood needed.

Medicare Part B

Medical Coverage

Only plan F pays the calendar-year deductible.

Coinsurance

After the Part B deductible, all plans, except Plan N, pay 20% of eligible expenses.

Excess Benefits

Plans F and G pay 100% of the difference for excess charges, up to the limitation of charges.

Benefit for Blood

Plans pay for the first three pints of blood needed.

Additional Benefits

Emergency Care Received Outside the U.S.

After a deductible, Plans F, G and N pay 80% of eligible expenses up to the policy maximum.

Skilled Nursing Facility Care

Coinsurance

Plans, except Plan A, pay the coinsurance for the 21st through 100th days, which you received skilled nursing care. This must be a Medicare-certified skilled nursing facility and be within 30 days of being hospitalized.

Hospice Care

After meeting Medicare requirements, all plans pay for co-payment or coinsurance for outpatient drugs and inpatient respite care.

Common Terms

Benefit Period
Begins the first full day you're hospitalized and ends when you haven't been in a hospital or skilled nursing facility for 60 days in a row.

Coinsurance
A percentage of Medicare-approved expenses not paid by Medicare.

Copayment
A fixed dollar amount you may be required to pay as your share of the cost for a medical service or supply.

Deductible
The dollar amount you must pay before Medicare or Medicare supplement insurance pays.

Eligible Expenses
Charges covered by Medicare Parts A and B to the extent Medicare recognizes them as reasonable and medically necessary.

Excess Charge
The difference between what a healthcare provider is permitted to charge and the Medicare-approved amount.

Premium
The periodic payment to Medicare, an insurance company, or a healthcare plan for coverage.

About Union Security Insurance Company
When you purchase a policy backed by Union Security Insurance Company, you partner with a team that points to its history and expertise to help meet your needs.

Underwritten by :

Union Security Insurance Company

Medicare Supplement Administrative Office
800 Crescent Centre Dr. Ste. 200
Franklin, TN 37067

USICcares.com

This is a solicitation of insurance and an insurance agent may contact you by telephone.

This brochure is intended to provide a brief description of policy forms [USCMSP18A, USCMSP18F, USCMSP18G, USCMSP18N]. Not all plans are available in all states. Policy provisions and benefits may vary from state to state. These policies have exclusions, limitations, reduction of benefits, please see the Outline of Coverage and policy (available from Union Security Insurance Company or your agent) for complete details. For costs and complete details, please call 833-552-0827.

Neither Union Security Insurance Company nor our Medicare Supplement policies are connected with or endorsed by the United States Government or the Federal Medicare program.

Some Plans are available to qualified consumers who are under age 65 and disabled.

Nationally Marketed by: Integrity Marketing Group