

# SENTINEL SECURITY LIFE INSURANCE COMPANY

P.O. Box 27248, Salt Lake City, UT 84127-0248 Phone: 1-800-247-1423

# Benefit Plans A, F, G and N

Outline of Medicare Supplement Coverage – Cover Page

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan “A” available. Some plans may not be available in your state.

**Basic Benefits:**

**Hospitalization:** Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

**Medical Expenses:** Part B coinsurance (generally 20% of Medicare-approved expenses), or copayment for hospital outpatient services.

Plans K, L and N require insured to pay a portion of Part B coinsurance or copayments.

**Blood:** First three pints of blood each year.

**Hospice:** Part A coinsurance.

A	B	C	D	F	F*	G
Basic, including 100% Part B Co-Insurance	Basic, including 100% Part B Co-Insurance	Basic, including 100% Part B Co-Insurance	Basic, including 100% Part B Co-Insurance	Basic, including 100% Part B Co-Insurance		Basic, including 100% Part B Co-Insurance
		Skilled Nursing Facility Co-Insurance	Skilled Nursing Facility Co-Insurance	Skilled Nursing Facility Co-Insurance		Skilled Nursing Facility Co-Insurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible
		Part B Deductible		Part B Deductible		
				Part B Excess (100%)		Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency

\* Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,240 deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed \$2,240. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include Medicare deductibles for Part A and Part B, but do not include the plan’s separate foreign travel emergency deductible.

K	L	M	N
Basic, Including 100% Part B Co-Insurance; other basic benefits paid at 50%	Basic, Including 100% Part B Co-Insurance; other basic benefits paid at 75%	Basic, Including 100% Part B Co-Insurance	Basic, including 100% Part B Co-Insurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER
50% Skilled Nursing Facility Co-Insurance	75% Skilled Nursing Facility Co-Insurance	Skilled Nursing Facility Co-Insurance	Skilled Nursing Facility Co-Insurance
50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Foreign Travel Emergency	Foreign Travel Emergency
Out-of-Pocket limit \$5,240; paid at 100% after limit reached	Out-of-Pocket limit \$2,620; paid at 100% after limit reached		

## **SENTINEL SECURITY LIFE INSURANCE COMPANY**

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### **PREMIUM INFORMATION**

We, Sentinel Security Life Insurance Company, can only raise Your premium if (a) We change the premium rates which apply to all policies of this form issued by Us and in force in Your state; (b) coverage under Medicare changes; or (c) You move to a different zip code. We will send You the advance written notice required by your state when We change the premium rates for all policies of this form issued by Us and in force in Your state.

There will be a one-time enrollment fee of \$25.00 added to the first premium.

### **HOUSEHOLD DISCOUNT**

You may be eligible for a Household Premium Discount if you currently have a household resident (at least one, no more than 3) who is age 50 or older:

- a. With whom you have continuously resided with for the past 12 months, or to whom you are either married or with whom you are in a civil union partnership, or
- b. Who has an existing Medicare supplement policy, or is applying for a policy, with Sentinel Security Life Insurance Company.

### **DISCLOSURES**

Use this Outline to compare benefits and premiums among policies.

### **READ YOUR POLICY VERY CAREFULLY**

This is only an Outline, describing Your Policy's most important features. The Policy is Your insurance contract. You must read the Policy itself to understand all of the rights and duties of both You and Your insurance company.

### **30-DAY RIGHT TO RETURN POLICY**

If You find that You are not satisfied with Your Policy, You may return it to Sentinel Security Life Insurance Company, P.O. Box 27248, Salt Lake City, UT 84127-0248. If You send the policy back to Us within 30 days after You receive it, We will treat the policy as if it had never been issued and return all of Your premiums.

### **POLICY REPLACEMENT**

If You are replacing another health insurance Policy, do NOT cancel it until You have actually received Your new Policy and are sure You want to keep it.

### **NOTICE**

This Policy may not fully cover all of Your medical costs. Neither Sentinel Security Life Insurance Company nor its agents are connected with Medicare. This Outline of Coverage does not give all the details of Medicare coverage. Contact Your local Social Security Office or consult Medicare and You for more details.

### **COMPLETE ANSWERS ARE VERY IMPORTANT**

When You fill out the application for the new Policy, be sure to answer truthfully and completely all questions about Your medical and health history. The Company may cancel Your Policy and refuse to pay any claims if You leave out or falsify important medical information.

Review the application carefully before You sign it. Be certain that all information has been properly recorded.

### **RENEWABILITY**

This Policy is guaranteed renewable for life.

**SENTINEL SECURITY LIFE INSURANCE COMPANY**  
**HOUSEHOLD DISCOUNT MONTHLY RATES\***

(Refer to page 2 of this Outline of Coverage for Household Discount rules)

**STANDARD NON-TOBACCO**

**ZIP CODES: ALL ZIP CODES**

Female				Attained/ Issue Age	Male			
Std. Plan A SSLA10ST- MD	Std. Plan F SSLF10ST- MD	Std. Plan G SSLG10ST- MD	Std. Plan N SSLN10ST- MD		Std. Plan A SSLA10ST- MD	Std. Plan F SSLF10ST- MD	Std. Plan G SSLG10ST- MD	Std. Plan N SSLN10ST- MD
\$149.22	N/A	N/A	N/A	Under 65	\$171.52	N/A	N/A	N/A
\$114.26	\$149.27	\$119.63	\$98.25	65	\$131.33	\$171.58	\$137.50	\$112.93
\$114.26	\$149.27	\$119.63	\$98.25	66	\$131.33	\$171.58	\$137.50	\$112.93
\$114.26	\$149.27	\$119.63	\$98.25	67	\$131.33	\$171.58	\$137.50	\$112.93
\$119.43	\$149.86	\$120.09	\$102.70	68	\$137.28	\$172.25	\$138.04	\$118.04
\$124.58	\$156.01	\$125.05	\$107.12	69	\$143.19	\$179.32	\$143.73	\$123.13
\$129.71	\$162.10	\$129.98	\$111.54	70	\$149.10	\$186.33	\$149.40	\$128.21
\$135.49	\$168.99	\$135.54	\$116.51	71	\$155.74	\$194.23	\$155.80	\$133.92
\$136.76	\$170.21	\$136.58	\$117.59	72	\$157.19	\$195.64	\$156.98	\$135.17
\$144.55	\$179.54	\$144.12	\$124.29	73	\$166.15	\$206.37	\$165.65	\$142.87
\$152.56	\$189.09	\$151.86	\$131.18	74	\$175.35	\$217.35	\$174.56	\$150.79
\$160.70	\$198.77	\$159.81	\$138.18	75	\$184.71	\$228.47	\$183.69	\$158.82
\$169.00	\$208.60	\$167.97	\$145.31	76	\$194.25	\$239.77	\$193.06	\$167.02
\$177.53	\$218.70	\$176.33	\$152.66	77	\$204.06	\$251.37	\$202.68	\$175.47
\$184.29	\$226.54	\$182.89	\$158.46	78	\$211.82	\$260.39	\$210.21	\$182.14
\$191.34	\$234.71	\$189.70	\$164.52	79	\$219.93	\$269.79	\$218.05	\$189.11
\$199.14	\$243.79	\$197.25	\$171.23	80	\$228.89	\$280.21	\$226.72	\$196.81
\$207.28	\$253.21	\$205.11	\$178.23	81	\$238.24	\$291.05	\$235.76	\$204.86
\$215.76	\$263.04	\$213.28	\$185.53	82	\$248.00	\$302.34	\$245.15	\$213.25
\$225.21	\$273.99	\$222.37	\$193.65	83	\$258.86	\$314.93	\$255.60	\$222.59
\$235.09	\$285.40	\$231.83	\$202.14	84	\$270.22	\$328.05	\$266.47	\$232.36
\$245.42	\$297.32	\$241.71	\$211.03	85	\$282.09	\$341.74	\$277.82	\$242.56
\$256.21	\$309.74	\$252.03	\$220.32	86	\$294.50	\$356.03	\$289.69	\$253.24
\$267.52	\$322.72	\$262.79	\$230.02	87	\$307.49	\$370.95	\$302.06	\$264.40
\$279.24	\$336.16	\$273.94	\$240.13	88	\$320.97	\$386.39	\$314.88	\$276.00
\$291.61	\$350.31	\$285.71	\$250.75	89	\$335.18	\$402.65	\$328.40	\$288.22
\$304.71	\$365.26	\$298.13	\$262.00	90	\$350.24	\$419.84	\$342.67	\$301.15
\$318.44	\$380.91	\$311.13	\$273.82	91	\$366.02	\$437.83	\$357.62	\$314.73
\$332.91	\$397.37	\$324.84	\$286.26	92	\$382.66	\$456.75	\$373.38	\$329.04
\$348.14	\$414.66	\$339.25	\$299.35	93	\$400.15	\$476.62	\$389.94	\$344.08
\$364.32	\$433.00	\$354.53	\$313.27	94	\$418.76	\$497.70	\$407.50	\$360.08
\$381.34	\$452.27	\$370.58	\$327.91	95	\$438.32	\$519.85	\$425.96	\$376.90
\$399.34	\$472.60	\$387.54	\$343.38	96	\$459.02	\$543.22	\$445.46	\$394.69
\$418.26	\$493.92	\$405.34	\$359.65	97	\$480.76	\$567.72	\$465.91	\$413.39
\$438.35	\$516.52	\$424.22	\$376.92	98	\$503.85	\$593.71	\$487.61	\$433.24
\$459.62	\$540.42	\$444.19	\$395.21	99	\$528.29	\$621.17	\$510.56	\$454.26

**\*To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premiums Amount by 12, 6, or 3, respectively.**

**SENTINEL SECURITY LIFE INSURANCE COMPANY**  
**HOUSEHOLD DISCOUNT MONTHLY RATES\***

(Refer to page 2 of this Outline of Coverage for Household Discount rules)

**STANDARD TOBACCO**

**ZIP CODES: ALL ZIP CODES**

Female				Attained/ Issue Age	Male			
Std. Plan A SSLA10ST- MD	Std. Plan F SSLF10ST- MD	Std. Plan G SSLG10ST- MD	Std. Plan N SSLN10ST- MD		Std. Plan A SSLA10ST- MD	Std. Plan F SSLF10ST- MD	Std. Plan G SSLG10ST- MD	Std. Plan N SSLN10ST- MD
\$171.52	N/A	N/A	N/A	Under 65	\$197.16	N/A	N/A	N/A
\$131.33	\$171.58	\$137.50	\$112.93	65	\$150.96	\$197.23	\$158.05	\$129.80
\$131.33	\$171.58	\$137.50	\$112.93	66	\$150.96	\$197.23	\$158.05	\$129.80
\$131.33	\$171.58	\$137.50	\$112.93	67	\$150.96	\$197.23	\$158.05	\$129.80
\$137.28	\$172.25	\$138.04	\$118.04	68	\$157.79	\$197.99	\$158.66	\$135.68
\$143.19	\$179.32	\$143.73	\$123.13	69	\$164.60	\$206.11	\$165.21	\$141.53
\$149.10	\$186.33	\$149.40	\$128.21	70	\$171.38	\$214.17	\$171.72	\$147.36
\$155.74	\$194.23	\$155.80	\$133.92	71	\$179.02	\$223.26	\$179.07	\$153.93
\$157.19	\$195.64	\$156.98	\$135.17	72	\$180.68	\$224.88	\$180.44	\$155.36
\$166.15	\$206.37	\$165.65	\$142.87	73	\$190.98	\$237.20	\$190.41	\$164.22
\$175.35	\$217.35	\$174.56	\$150.79	74	\$201.56	\$249.83	\$200.64	\$173.32
\$184.71	\$228.47	\$183.69	\$158.82	75	\$212.31	\$262.61	\$211.14	\$182.56
\$194.25	\$239.77	\$193.06	\$167.02	76	\$223.27	\$275.60	\$221.91	\$191.98
\$204.06	\$251.37	\$202.68	\$175.47	77	\$234.56	\$288.93	\$232.97	\$201.69
\$211.82	\$260.39	\$210.21	\$182.14	78	\$243.48	\$299.31	\$241.62	\$209.36
\$219.93	\$269.79	\$218.05	\$189.11	79	\$252.79	\$310.10	\$250.63	\$217.37
\$228.89	\$280.21	\$226.72	\$196.81	80	\$263.09	\$322.08	\$260.60	\$226.22
\$238.24	\$291.05	\$235.76	\$204.86	81	\$273.84	\$334.54	\$270.99	\$235.47
\$248.00	\$302.34	\$245.15	\$213.25	82	\$285.06	\$347.52	\$281.78	\$245.12
\$258.86	\$314.93	\$255.60	\$222.59	83	\$297.55	\$361.98	\$293.79	\$255.85
\$270.22	\$328.05	\$266.47	\$232.36	84	\$310.60	\$377.06	\$306.29	\$267.07
\$282.09	\$341.74	\$277.82	\$242.56	85	\$324.24	\$392.81	\$319.34	\$278.81
\$294.50	\$356.03	\$289.69	\$253.24	86	\$338.51	\$409.24	\$332.97	\$291.08
\$307.49	\$370.95	\$302.06	\$264.40	87	\$353.43	\$426.38	\$347.20	\$303.91
\$320.97	\$386.39	\$314.88	\$276.00	88	\$368.93	\$444.13	\$361.94	\$317.24
\$335.18	\$402.65	\$328.40	\$288.22	89	\$385.27	\$462.82	\$377.47	\$331.28
\$350.24	\$419.84	\$342.67	\$301.15	90	\$402.57	\$482.57	\$393.88	\$346.16
\$366.02	\$437.83	\$357.62	\$314.73	91	\$420.71	\$503.25	\$411.07	\$361.76
\$382.66	\$456.75	\$373.38	\$329.04	92	\$439.84	\$525.00	\$429.18	\$378.21
\$400.15	\$476.62	\$389.94	\$344.08	93	\$459.95	\$547.84	\$448.20	\$395.50
\$418.76	\$497.70	\$407.50	\$360.08	94	\$481.32	\$572.07	\$468.39	\$413.88
\$438.32	\$519.85	\$425.96	\$376.90	95	\$503.82	\$597.53	\$489.61	\$433.22
\$459.02	\$543.22	\$445.46	\$394.69	96	\$527.60	\$624.39	\$512.02	\$453.67
\$480.76	\$567.72	\$465.91	\$413.39	97	\$552.60	\$652.56	\$535.52	\$475.16
\$503.85	\$593.71	\$487.61	\$433.24	98	\$579.14	\$682.42	\$560.47	\$497.98
\$528.29	\$621.17	\$510.56	\$454.26	99	\$607.24	\$713.99	\$586.85	\$522.15

**\*To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premiums Amount by 12, 6, or 3, respectively.**

**SENTINEL SECURITY LIFE INSURANCE COMPANY**  
**MONTHLY RATES\***

**STANDARD NON-TOBACCO**  
**ZIP CODES: ALL ZIP CODES**

Female				Attained/ Issue Age	Male			
Std. Plan A SSLA10ST- MD	Std. Plan F SSLF10ST- MD	Std. Plan G SSLG10ST- MD	Std. Plan N SSLN10ST- MD		Std. Plan A SSLA10ST- MD	Std. Plan F SSLF10ST- MD	Std. Plan G SSLG10ST- MD	Std. Plan N SSLN10ST- MD
\$169.57	N/A	N/A	N/A	Under 65	\$194.91	N/A	N/A	N/A
\$129.84	\$169.63	\$135.94	\$111.65	65	\$149.24	\$194.98	\$156.25	\$128.33
\$129.84	\$169.63	\$135.94	\$111.65	66	\$149.24	\$194.98	\$156.25	\$128.33
\$129.84	\$169.63	\$135.94	\$111.65	67	\$149.24	\$194.98	\$156.25	\$128.33
\$135.72	\$170.29	\$136.47	\$116.70	68	\$156.00	\$195.74	\$156.86	\$134.14
\$141.57	\$177.28	\$142.10	\$121.73	69	\$162.72	\$203.77	\$163.33	\$139.92
\$147.40	\$184.21	\$147.70	\$126.75	70	\$169.43	\$211.74	\$169.77	\$145.69
\$153.97	\$192.03	\$154.02	\$132.40	71	\$176.98	\$220.72	\$177.04	\$152.18
\$155.41	\$193.42	\$155.20	\$133.63	72	\$178.63	\$222.32	\$178.39	\$153.60
\$164.26	\$204.02	\$163.77	\$141.24	73	\$188.81	\$234.51	\$188.24	\$162.35
\$173.36	\$214.88	\$172.57	\$149.07	74	\$199.26	\$246.99	\$198.36	\$171.35
\$182.61	\$225.88	\$181.60	\$157.02	75	\$209.90	\$259.63	\$208.74	\$180.48
\$192.04	\$237.05	\$190.87	\$165.13	76	\$220.74	\$272.47	\$219.39	\$189.80
\$201.74	\$248.52	\$200.38	\$173.48	77	\$231.89	\$285.65	\$230.32	\$199.40
\$209.42	\$257.43	\$207.83	\$180.07	78	\$240.71	\$295.90	\$238.88	\$206.98
\$217.43	\$266.72	\$215.57	\$186.96	79	\$249.92	\$306.58	\$247.78	\$214.90
\$226.29	\$277.03	\$224.15	\$194.58	80	\$260.10	\$318.42	\$257.64	\$223.65
\$235.54	\$287.74	\$233.08	\$202.53	81	\$270.73	\$330.74	\$267.91	\$232.79
\$245.18	\$298.91	\$242.36	\$210.83	82	\$281.82	\$343.57	\$278.58	\$242.33
\$255.92	\$311.35	\$252.69	\$220.06	83	\$294.16	\$357.87	\$290.45	\$252.94
\$267.15	\$324.32	\$263.44	\$229.71	84	\$307.07	\$372.78	\$302.81	\$264.04
\$278.89	\$337.86	\$274.67	\$239.81	85	\$320.56	\$388.34	\$315.71	\$275.64
\$291.15	\$351.98	\$286.40	\$250.36	86	\$334.66	\$404.58	\$329.19	\$287.77
\$304.00	\$366.73	\$298.63	\$261.39	87	\$349.42	\$421.53	\$343.25	\$300.45
\$317.32	\$382.00	\$311.30	\$272.87	88	\$364.74	\$439.08	\$357.82	\$313.64
\$331.37	\$398.08	\$324.67	\$284.94	89	\$380.89	\$457.56	\$373.18	\$327.52
\$346.26	\$415.07	\$338.78	\$297.73	90	\$398.00	\$477.09	\$389.40	\$342.22
\$361.86	\$432.85	\$353.56	\$311.16	91	\$415.93	\$497.53	\$406.39	\$357.65
\$378.31	\$451.56	\$369.14	\$325.30	92	\$434.84	\$519.03	\$424.30	\$373.91
\$395.61	\$471.20	\$385.51	\$340.17	93	\$454.72	\$541.61	\$443.11	\$391.00
\$414.00	\$492.05	\$402.87	\$355.99	94	\$475.86	\$565.57	\$463.07	\$409.18
\$433.34	\$513.94	\$421.11	\$372.62	95	\$498.09	\$590.74	\$484.04	\$428.30
\$453.80	\$537.04	\$440.39	\$390.20	96	\$521.61	\$617.29	\$506.20	\$448.51
\$475.30	\$561.27	\$460.61	\$408.69	97	\$546.32	\$645.14	\$529.44	\$469.76
\$498.13	\$586.96	\$482.07	\$428.32	98	\$572.56	\$674.67	\$554.10	\$492.32
\$522.29	\$614.11	\$504.76	\$449.10	99	\$600.33	\$705.87	\$580.18	\$516.21

**\*To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premiums Amount by 12, 6, or 3, respectively.**

**SENTINEL SECURITY LIFE INSURANCE COMPANY**  
**MONTHLY RATES\***

**STANDARD TOBACCO**  
**ZIP CODES: ALL ZIP CODES**

Female				Attained/ Issue Age	Male			
Std. Plan A SSLA10ST- MD	Std. Plan F SSLF10ST- MD	Std. Plan G SSLG10ST- MD	Std. Plan N SSLN10ST- MD		Std. Plan A SSLA10ST- MD	Std. Plan F SSLF10ST- MD	Std. Plan G SSLG10ST- MD	Std. Plan N SSLN10ST- MD
\$194.91	N/A	N/A	N/A	Under 65	\$224.04	N/A	N/A	N/A
\$149.24	\$194.98	\$156.25	\$128.33	65	\$171.54	\$224.12	\$179.60	\$147.50
\$149.24	\$194.98	\$156.25	\$128.33	66	\$171.54	\$224.12	\$179.60	\$147.50
\$149.24	\$194.98	\$156.25	\$128.33	67	\$171.54	\$224.12	\$179.60	\$147.50
\$156.00	\$195.74	\$156.86	\$134.14	68	\$179.31	\$224.99	\$180.30	\$154.18
\$162.72	\$203.77	\$163.33	\$139.92	69	\$187.04	\$234.22	\$187.74	\$160.83
\$169.43	\$211.74	\$169.77	\$145.69	70	\$194.75	\$243.38	\$195.14	\$167.46
\$176.98	\$220.72	\$177.04	\$152.18	71	\$203.43	\$253.70	\$203.49	\$174.92
\$178.63	\$222.32	\$178.39	\$153.60	72	\$205.32	\$255.54	\$205.05	\$176.55
\$188.81	\$234.51	\$188.24	\$162.35	73	\$217.02	\$269.55	\$216.37	\$186.61
\$199.26	\$246.99	\$198.36	\$171.35	74	\$229.04	\$283.90	\$228.00	\$196.95
\$209.90	\$259.63	\$208.74	\$180.48	75	\$241.26	\$298.42	\$239.93	\$207.45
\$220.74	\$272.47	\$219.39	\$189.80	76	\$253.72	\$313.18	\$252.17	\$218.16
\$231.89	\$285.65	\$230.32	\$199.40	77	\$266.54	\$328.33	\$264.74	\$229.19
\$240.71	\$295.90	\$238.88	\$206.98	78	\$276.68	\$340.12	\$274.57	\$237.91
\$249.92	\$306.58	\$247.78	\$214.90	79	\$287.26	\$352.39	\$284.81	\$247.01
\$260.10	\$318.42	\$257.64	\$223.65	80	\$298.97	\$366.00	\$296.14	\$257.07
\$270.73	\$330.74	\$267.91	\$232.79	81	\$311.18	\$380.16	\$307.94	\$267.58
\$281.82	\$343.57	\$278.58	\$242.33	82	\$323.93	\$394.91	\$320.21	\$278.54
\$294.16	\$357.87	\$290.45	\$252.94	83	\$338.12	\$411.34	\$333.85	\$290.74
\$307.07	\$372.78	\$302.81	\$264.04	84	\$352.95	\$428.48	\$348.06	\$303.49
\$320.56	\$388.34	\$315.71	\$275.64	85	\$368.46	\$446.37	\$362.89	\$316.83
\$334.66	\$404.58	\$329.19	\$287.77	86	\$384.67	\$465.04	\$378.38	\$330.77
\$349.42	\$421.53	\$343.25	\$300.45	87	\$401.63	\$484.52	\$394.54	\$345.35
\$364.74	\$439.08	\$357.82	\$313.64	88	\$419.24	\$504.69	\$411.29	\$360.50
\$380.89	\$457.56	\$373.18	\$327.52	89	\$437.81	\$525.93	\$428.94	\$376.46
\$398.00	\$477.09	\$389.40	\$342.22	90	\$457.47	\$548.38	\$447.59	\$393.36
\$415.93	\$497.53	\$406.39	\$357.65	91	\$478.08	\$571.87	\$467.12	\$411.09
\$434.84	\$519.03	\$424.30	\$373.91	92	\$499.82	\$596.59	\$487.70	\$429.78
\$454.72	\$541.61	\$443.11	\$391.00	93	\$522.67	\$622.54	\$509.32	\$449.43
\$475.86	\$565.57	\$463.07	\$409.18	94	\$546.96	\$650.08	\$532.26	\$470.32
\$498.09	\$590.74	\$484.04	\$428.30	95	\$572.52	\$679.01	\$556.37	\$492.30
\$521.61	\$617.29	\$506.20	\$448.51	96	\$599.55	\$709.53	\$581.84	\$515.53
\$546.32	\$645.14	\$529.44	\$469.76	97	\$627.95	\$741.54	\$608.55	\$539.95
\$572.56	\$674.67	\$554.10	\$492.32	98	\$658.11	\$775.48	\$636.90	\$565.89
\$600.33	\$705.87	\$580.18	\$516.21	99	\$690.04	\$811.35	\$666.87	\$593.35

**\*To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premiums Amount by 12, 6, or 3, respectively.**

## PLAN A MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

\* A benefit period begins on the first day You receive service as an inpatient in a hospital and ends after You have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: <ul style="list-style-type: none"> <li>• While using 60 lifetime reserve days</li> <li>• Once lifetime reserve days are used:                             <ul style="list-style-type: none"> <li>- Additional 365 days</li> <li>- Beyond the additional 365 days</li> </ul> </li> </ul>	All but \$1,340 All but \$335 a day All but \$670 a day \$0 \$0	\$0 \$335 a day \$670 a day 100% of Medicare Eligible Expenses \$0	\$1,340 (Part A Deductible) \$0 \$0 \$0** All Costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital. First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$167.50 a day \$0	\$0 \$0 \$0	\$0 Up to \$167.50 a day All Costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited coinsurance for outpatient drugs and inpatient respite care	Medicare copayment / coinsurance	\$0

**\*\*NOTICE:** When Your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing You for the balance based on any difference between its billed charges and the amount Medicare would have paid.

## **PLAN A MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\* Once You have been billed \$183 of Medicare-approved amounts for covered services (which are noted with an asterisk), Your Part B Deductible will have been met for the calendar year.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$183 of Medicare approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts	\$0 Generally 80%	\$0 Generally 20%	\$183 (Part B Deductible) \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD First 3 pints Next \$183 of Medicare approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$183 (Part B Deductible) \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

### **PARTS A & B**

HOME HEALTH CARE MEDICARE-APPROVED SERVICES • Medically necessary skilled care services and medical supplies • Durable medical equipment	100%	\$0	\$0
- First \$183 of Medicare-approved amounts*	\$0	\$0	\$183 (Part B Deductible)
- Remainder of Medicare-approved amounts	80%	20%	\$0



## PLAN F MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

\* A benefit period begins on the first day You receive service as an inpatient in a hospital and ends after You have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: • While using 60 lifetime reserve days • Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$1,340 All but \$335 a day All but \$670 a day \$0 \$0	\$1,340 (Part A Deductible) \$335 a day \$670 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0** All Costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital. First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$167.50 a day \$0	\$0 Up to \$167.50 a day \$0	\$0 \$0 All Costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited Co-Insurance for out-patient drugs and inpatient respite care	Medicare copayment/ coinsurance	\$0

**\*\*NOTICE:** When Your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing You for the balance based on any difference between its billed charges and the amount Medicare would have paid.

## **PLAN F MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\* Once You have been billed \$183 of Medicare-approved amounts for covered services (which are noted with an asterisk), Your Part B Deductible will have been met for the calendar year.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$183 of Medicare approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts	\$0  Generally 80%	\$183 (Part B Deductible)  Generally 20%	\$0  \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	100%	\$0
BLOOD First 3 pints Next \$183 of Medicare approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$183 (Part B Deductible) 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

### **PARTS A & B**

HOME HEALTH CARE MEDICARE-APPROVED SERVICES • Medically necessary skilled care services and medical supplies • Durable medical equipment - First \$183 of Medicare-approved amounts* - Remainder of Medicare-approved amounts	100%  \$0 80%	\$0  \$183 (Part B Deductible) 20%	\$0  \$0 \$0
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### **OTHER BENEFITS – NOT COVERED BY MEDICARE**

FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum
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## PLAN G MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

\* A benefit period begins on the first day You receive service as an inpatient in a hospital and ends after You have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: • While using 60 lifetime reserve days • Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$1,340 All but \$335 a day All but \$670 a day \$0 \$0	\$1,340 (Part A Deductible) \$335 a day \$670 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0** All Costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital. First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$167.50 a day \$0	\$0 Up to \$167.50 a day \$0	\$0 \$0 All Costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited Co-Insurance / Co-Insurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	\$0

**\*\*NOTICE:** When Your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing You for the balance based on any difference between its billed charges and the amount Medicare would have paid.

## **PLAN G MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\* Once You have been billed \$183 of Medicare-approved amounts for covered services (which are noted with an asterisk), Your Part B Deductible will have been met for the calendar year.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$183 of Medicare approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts	\$0  Generally 80%	\$0  Generally 20%	\$183 (Part B Deductible)  \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	100%	\$0
BLOOD First 3 pints Next \$183 of Medicare approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$183 (Part B Deductible) \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

### **PARTS A & B**

HOME HEALTH CARE MEDICARE-APPROVED SERVICES • Medically necessary skilled care services and medical supplies • Durable medical equipment - First \$183 of Medicare-approved amounts* - Remainder of Medicare-approved amounts	100%  \$0 80%	\$0  \$0 20%	\$0  \$183 (Part B Deductible) \$0
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### **OTHER BENEFITS – NOT COVERED BY MEDICARE**

FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum
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## **PLAN N MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

\* A benefit period begins on the first day You receive service as an inpatient in a hospital and ends after You have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: • While using 60 lifetime reserve days • Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	All but \$1,340 All but \$335 a day All but \$670 a day \$0 \$0	\$1,340 (Part A Deductible) \$335 a day \$670 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0** All Costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital. First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$167.50 a day \$0	\$0 Up to \$167.50 a day \$0	\$0 \$0 All Costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited Co-Insurance / Co-Insurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	\$0

**\*\*NOTICE:** When Your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing You for the balance based on any difference between its billed charges and the amount Medicare would have paid.

## **PLAN N MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\* Once You have been billed \$183 of Medicare-approved amounts for covered services (which are noted with an asterisk), Your Part B Deductible will have been met for the calendar year.

MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$183 of Medicare approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts	\$0  Generally 80%	\$0  Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	\$183 (Part B Deductible)  Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All Costs
BLOOD First 3 pints Next \$183 of Medicare approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$183 (Part B Deductible) \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

## **PLAN N MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\* Once You have been billed \$183 of Medicare-approved amounts for covered services (which are noted with an asterisk), Your Part B Deductible will have been met for the calendar year.

### **PARTS A & B**

<b>HOME HEALTH CARE MEDICARE-APPROVED SERVICES</b> <ul style="list-style-type: none"> <li>• Medically necessary skilled care services and medical supplies</li> <li>• Durable medical equipment               <ul style="list-style-type: none"> <li>- First \$183 of Medicare-approved amounts*</li> <li>- Remainder of Medicare-approved amounts</li> </ul> </li> </ul>	100%  \$0 80%	\$0  \$0 20%	\$0  \$183 (Part B Deductible) \$0
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### **OTHER BENEFITS – NOT COVERED BY MEDICARE**

<b>FOREIGN TRAVEL – NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum
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