4370 Peachtree Road, NE, Atlanta, GA 30319

Benefit Chart of Medicare Supplement Plans Sold for Effective Dates On or After 01-01-2020

This chart shows the benefits included in each of the standard Medicare Supplement Plans. Every company must make available Plan "A". Some plans may not be available in your state. Only applicants **first** eligible for Medicare before 2020 may purchase Plan C, Plan F, or High Deductible F.

[†]Bankers Fidelity Assurance Company does not currently offer the plans marked below.

Note: A ✓ means 100% of the benefit is paid.

		Plans Available to All Applicants							first	dicare eligible re 2020
	Α	В [†]	Dţ	G ¹	K [†]	L†	Μ [†]	N	C	only
Benefits				0	I K	_	IVI	,	С	F ¹
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)		1	1	1	1	1	1	1	✓	1
Medicare Part B coinsurance or copayment	1	1	1	1	50%	75%	1	copays apply ³	1	J
Blood (first three pints)	1	1	1	1	50%	75%	1	1	1	1
Part A hospice care coinsurance or copayment	1	1	1	1	50%	75%	1	1	1	1
Skilled nursing facility coinsurance			1	1	50%	75%	1	1	✓	1
Part A deductible		1	1	1	50%	75%	50%	1	1	1
Part B deductible									1	/
Part B excess charges				1						1
Foreign travel emergency (up to plan limits)			1	1			1	J	1	✓
Out-of-pocket limit in [2024] ²					\$[7,060]2	\$[3,530]2				

¹Plans F and G also have a high deductible option which require first paying a plan deductible of \$[2,800] before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

B 21492 OC23 [ILLINOIS CP] (5-24)

²Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the outof-pocket yearly limit.

³Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS - MONTHLY BANK DRAFT RATES

PREFERRED NON-TOBACCO - FEMALE

Rates Effective 05-25-2024

	ATTAINED AGE RATES								
			rea 1 = All Ot		25				
Age	Α	C	F	G	High Ded G	N			
65	228.28	261.28	155.67	230.95	38.13	102.54			
66	228.28	261.28	155.67	230.95	38.13	102.54			
67	228.28	261.28	155.67	230.95	38.13	102.54			
68	238.00	272.56	158.76	241.20	38.89	104.58			
69	247.55	284.13	163.38	251.70	40.02	107.62			
70	256.78	294.87	169.65	261.47	41.55	111.75			
71	264.47	305.28	176.23	270.92	43.17	116.09			
72	272.15	315.69	183.51	280.38	44.95	120.88			
73	279.83	326.10	188.98	289.83	46.29	124.48			
74	287.52	336.51	195.35	299.29	47.85	128.68			
75	295.44	347.20	201.72	309.00	49.41	132.88			
76	301.84	357.52	213.52	318.37	52.30	140.65			
77	308.31	367.98	219.89	327.87	53.86	144.85			
78	315.14	378.90	226.54	337.79	55.49	149.23			
79	322.06	389.99	233.30	347.87	57.14	153.68			
80	329.36	401.58	240.36	358.39	58.87	158.33			
81	335.51	413.25	247.47	368.99	60.61	163.01			
82	342.03	425.46	254.91	380.09	62.44	167.91			
83	348.66	437.89	262.48	391.38	64.29	172.90			
84	355.38	450.54	270.19	402.87	66.18	177.98			
85	362.22	463.41	278.03	414.56	68.10	183.14			
86	369.19	476.18	285.81	426.16	70.00	188.26			
87	376.28	489.23	293.76	438.01	71.95	193.50			
88	383.51 390.54	502.57	301.88 309.93	450.13	73.94 75.91	198.85 204.15			
89 90	390.34	515.77 528.83	317.88	462.12 473.98	75.91	204.15			
91	402.08	539.51	317.00	483.69	79.45	209.39			
92	402.00	550.36	331.00	493.54	81.07	218.03			
93	410.03	560.47	337.16	502.73	82.58	222.09			
94	415.14	570.72	343.40	512.04	84.11	226.20			
95	419.36	581.11	349.73	521.47	85.66	230.37			
96	426.35	590.68	355.56	530.17	87.09	234.21			
97	433.45	600.41	361.49	539.00	88.54	238.12			
98	440.68	610.29	367.51	547.99	90.02	242.09			
99+	448.02	620.35	373.64	557.12	91.52	246.12			

Other Premium Modes: Multiply the Monthly Bank Draft premiums by the following:

Annual = 12; Semi-Annual = 6; Quarterly = 3

Monthly Direct Bill: Add \$2.00 monthly service fee to Monthly Bank Draft Premium.

Monthly Credit Card Premiums: Add 3% to Monthly Bank Draft Rates (refer to Monthly Credit Card rate sheet)

7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS - MONTHLY BANK DRAFT RATES

PREFERRED NON-TOBACCO - FEMALE

Rates Effective 05-25-2024

		ATI	AINED AGE		Rales Ellectiv	0 00 20 2024
			rea 2 = Zip C		8	
Age	Α	С	F	G	High Ded G	N
65	242.87	277.96	171.23	245.72	41.94	112.79
66	242.87	277.96	171.23	245.72	41.94	112.79
67	242.87	277.96	171.23	245.72	41.94	112.79
68	253.21	289.96	174.64	256.62	42.78	115.04
69	263.37	302.26	179.72	267.80	44.02	118.38
70	273.20	313.70	186.61	278.19	45.71	122.93
71	281.38	324.77	193.86	288.25	47.48	127.70
72	289.55	335.84	201.86	298.30	49.44	132.97
73	297.73	346.92	207.88	308.36	50.92	136.93
74	305.90	357.99	214.89	318.42	52.63	141.55
75	314.33	369.36	221.89	328.76	54.35	146.17
76	321.13	380.34	234.87	338.72	57.53	154.71
77	328.03	391.47	241.88	348.84	59.24	159.33
78	335.29	403.08	249.20	359.39	61.04	164.15
79	342.65	414.88	256.63	370.11	62.86	169.04
80	350.41	427.21	264.39	381.31	64.76	174.16
81	356.96	439.63	272.22	392.59	66.67	179.31
82	363.90	452.62	280.40	404.39	68.68	184.70
83	370.95	465.84	288.73	416.40	70.72	190.19
84	378.11	479.30	297.21	428.63	72.80	195.77
85	385.38	492.99	305.83	441.07	74.91	201.46
86	392.79	506.58 520.46	314.39	453.41	77.00	207.09
87	400.34		323.13	466.02 478.91	79.15	212.85 218.74
88	408.03	534.64	332.07		81.34	
	-					266.29
						270.73
89 90 91 92 93 94 95 96 97 98 99+	415.52 422.78 427.79 432.85 437.25 441.69 446.18 453.61 461.17 468.85 476.67	548.70 562.58 573.95 585.49 596.24 607.15 618.20 628.38 638.73 649.25 659.95	340.92 349.67 356.83 364.10 370.87 377.74 384.70 391.12 397.63 404.26 411.00	491.67 504.29 514.61 525.10 534.87 544.78 554.82 564.06 573.47 583.02 592.74	83.50 85.65 87.40 89.18 90.84 92.52 94.23 95.80 97.39 99.02 100.67	

Other Premium Modes: Multiply the Monthly Bank Draft premiums by the following:

Annual = 12; Semi-Annual = 6; Quarterly = 3

Monthly Direct Bill: Add \$2.00 monthly service fee to Monthly Bank Draft Premium.

Monthly Credit Card Premiums: Add 3% to Monthly Bank Draft Rates (refer to Monthly Credit Card rate sheet)

7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS – MONTHLY BANK DRAFT RATES

PREFERRED NON-TOBACCO - MALE

Rates Effective 05-25-2024

		ΔΤΊ	TAINED AGE		ales Ellective	00 20 2024
			rea 1 = All Ot		<u> </u>	
Age	Α	C	F		High Ded G	N
65	262.52	300.32	178.93	265.60	43.82	117.86
66	262.52	300.32	178.93	265.60	43.82	117.86
67	262.52	300.32	178.93	265.60	43.82	117.86
68	273.70	313.29	182.49	277.38	44.70	120.21
69	284.68	326.58	187.79	289.46	46.00	123.70
70	295.30	338.94	195.00	300.69	47.76	128.45
71	304.14	350.90	202.57	311.56	49.62	133.43
72	312.97	362.86	210.93	322.44	51.66	138.94
73	321.81	374.83	217.22	333.31	53.20	143.08
74	330.64	386.79	224.54	344.18	55.00	147.91
75	339.76	399.08	231.86	355.35	56.79	152.73
76	347.11	410.94	245.42	366.12	60.11	161.66
77	354.56	422.96	252.75	377.05	61.91	166.49
78	362.41	435.51	260.39	388.46	63.78	171.52
79	370.37	448.26	268.16	400.05	65.68	176.64
80	378.76	461.58	276.27	412.15	67.67	181.98
81	385.84	475.00	284.45	424.34	69.67	187.37
82	393.34	489.04	293.00	437.10	71.77	193.00
83	400.95	503.32	301.70	450.09	73.90	198.73
84	408.69	517.86	310.56	463.30	76.07	204.57
85	416.55	532.66	319.58	476.75	78.28	210.51
86	424.56	547.33	328.51	490.08	80.46	216.40
87	432.73	562.33	337.65	503.72	82.70	222.42
88	441.03	577.66	346.99	517.65	84.99	228.57
89	449.13	592.84	356.24	531.44	87.26	234.66
90	456.98	607.85	365.38	545.08	89.49	240.68
91	462.39	620.13	372.86	556.24	91.33	245.61
92	467.86	632.60	380.46	567.57	93.19	250.61
93	472.61	644.22	387.54	578.14	94.92	255.27
94	477.42	656.00	394.71	588.84	96.68	260.00
95	482.26	667.94	401.99	599.70	98.46	264.80
96	490.30	678.94	408.69	609.69	100.10	269.21
97	498.47	690.12 701.49	415.50	619.86 630.19	101.77	273.70
98	506.78		422.43		103.47	278.26
99+	515.23	713.05	429.47	640.69	105.19	282.90

Other Premium Modes: Multiply the Monthly Bank Draft premiums by the following:

Annual = 12; Semi-Annual = 6; Quarterly = 3

Monthly Direct Bill: Add \$2.00 monthly service fee to Monthly Bank Draft Premium.

Monthly Credit Card Premiums: Add 3% to Monthly Bank Draft Rates (refer to Monthly Credit Card rate sheet)

7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS - MONTHLY BANK DRAFT RATES

PREFERRED NON-TOBACCO - MALE

Rates Effective 05-25-2024

		ΔΤ1	AINED AGE		ates Effective	5 03-23-2024
			rea 2 = Zip C		8	
Age	Α	C	F		High Ded G	N
65	279.30	319.49	196.82	282.58	48.21	129.65
66	279.30	319.49	196.82	282.58	48.21	129.65
67	279.30	319.49	196.82	282.58	48.21	129.65
68	291.20	333.29	200.73	295.12	49.17	132.23
69	302.88	347.43	206.57	307.97	50.60	136.07
70	314.18	360.57	214.50	319.91	52.54	141.29
71	323.59	373.30	222.82	331.48	54.58	146.78
72	332.99	386.03	232.03	343.05	56.83	152.84
73	342.38	398.75	238.94	354.62	58.52	157.39
74	351.78	411.48	247.00	366.19	60.50	162.70
75	361.48	424.56	255.05	378.07	62.47	168.00
76	369.30	437.17	269.96	389.53	66.12	177.83
77	377.23	449.96	278.02	401.16	68.10	183.14
78	385.58	463.31	286.43	413.30	70.16	188.68
79 80	394.05	476.88	294.97	425.62 438.50	72.25 74.44	194.30 200.18
81	402.98 410.50	491.04 505.32	303.90 312.89	450.50 451.48	74.44 76.64	200.16
82	410.50	520.25	312.69	465.05	78.94	212.30
83	426.59	535.45	331.87	478.86	81.29	212.30
84	434.82	550.92	341.61	492.92	83.67	225.03
85	443.19	566.66	351.53	507.23	86.10	231.56
86	451.71	582.27	361.37	521.42	88.51	238.04
87	460.39	598.23	371.42	535.92	90.97	244.66
88	469.23	614.53	381.69	550.74	93.49	251.42
89	477.84	630.68	391.86	565.42	95.98	258.13
90	486.20	646.65	401.92	579.93	98.44	264.75
91	491.95	659.71	410.14	591.80	100.46	270.17
92	497.78	672.98	418.50	603.87	102.51	275.67
93	502.83	685.34	426.29	615.10	104.41	280.80
94	507.94	697.87	434.19	626.49	106.35	286.00
95	513.10	710.58	442.19	638.04	108.31	291.28
96	521.65	722.28	449.56	648.68	110.11	296.13
97	530.35	734.17	457.05	659.49	111.95	301.07
98	539.18	746.27	464.67	670.48	113.81	306.08
99+	548.17	758.56	472.41	681.65	115.71	311.18

Other Premium Modes: Multiply the Monthly Bank Draft premiums by the following:

Annual = 12; Semi-Annual = 6; Quarterly = 3

Monthly Direct Bill: Add \$2.00 monthly service fee to Monthly Bank Draft Premium.

Monthly Credit Card Premiums: Add 3% to Monthly Bank Draft Rates (refer to Monthly Credit Card rate sheet)

7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS – MONTHLY BANK DRAFT RATES

STANDARD NON-TOBACCO - FEMALE

Rates Effective 05-25-2024

			AINED ACE		Rates Effective	3 00-20-2024
			AINED AGE			
			ea 1 = All Ot	•		
Age	Α	С	F	G	High Ded G	<u>N</u>
65	273.93	313.54	186.80	277.14	45.75	123.05
66	273.93	313.54	186.80	277.14	45.75	123.05
67	273.93	313.54	186.80	277.14	45.75	123.05
68	285.60	327.08	190.51	289.44	46.66	125.49
69	297.05	340.95	196.06	302.04	48.02	129.14
70	308.14	353.85	203.58	313.76	49.86	134.10
71	317.36	366.34	211.48	325.11	51.80	139.30
72	326.58	378.83	220.22	336.45	53.94	145.06
73	335.80	391.32	226.78	347.80	55.54	149.38
74	345.02	403.81	234.42	359.15	57.42	154.42
75	354.53	416.64	242.07	370.80	59.29	159.45
76	362.20	429.02	256.22	382.04	62.76	168.77
77	369.97	441.57	263.87	393.45	64.63	173.81
78	378.17	454.68	271.85	405.35	66.59	179.07
79	386.48	467.98	279.96	417.44	68.57	184.41
80	395.23	481.89	288.43	430.07	70.65	189.99
81	402.61	495.90	296.96	442.79	72.74	195.61
82	410.44	510.55	305.89	456.11	74.92	201.49
83	418.39	525.47	314.98	469.65	77.15	207.48
84	426.46	540.65	324.22	483.44	79.41	213.57
85	434.66	556.09	333.63	497.48	81.72	219.77
86	443.02	571.42	342.97	511.39	84.00	225.92
87	451.54	587.08	352.51	525.62	86.34	232.20
88	460.21	603.08	362.26	540.15	88.73	238.62
89	468.65	618.93	371.91	554.55	91.09	244.98
90	476.85	634.59	381.45	568.78	93.43	251.27
91	482.49	647.41	389.26	580.42	95.34	256.41
92	488.20	660.43	397.20	592.25	97.29	261.64
93	493.16	672.56	404.59	603.27	99.10	266.51
94	498.17	684.86	412.08	614.45	100.93	271.44
95	503.23	697.33	419.68	625.77	102.79	276.45
96	511.62	708.81	426.67	636.20	104.51	281.05
97	520.15	720.49	433.78	646.80	106.25	285.74
98	528.81	732.35	441.01	657.59	108.02	290.50
99+	537.63	744.42	448.36	668.54	109.82	295.34

Other Premium Modes: Multiply the Monthly Bank Draft premiums by the following:

Annual = 12; Semi-Annual = 6; Quarterly = 3

Monthly Direct Bill: Add \$2.00 monthly service fee to Monthly Bank Draft Premium.

Monthly Credit Card Premiums: Add 3% to Monthly Bank Draft Rates (refer to Monthly Credit Card rate sheet)

7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS – MONTHLY BANK DRAFT RATES

STANDARD NON-TOBACCO - FEMALE

Rates Effective 05-25-2024

			TAINED AGE		rates Ellectiv	0 00 20-2024
				odes 600-60	2	
Age	Α	C	F	G	High Ded G	N
65	291.45	333.55	205.48	294.86	50.33	135.35
66	291.45	333.55	205.48	294.86	50.33	135.35
67	291.45	333.55	205.48	294.86	50.33	135.35
68	303.86	347.95	209.57	307.95	51.33	138.04
69	316.05	362.71	215.66	321.35	52.82	142.06
70	327.84	376.44	223.94	333.82	54.85	147.51
71	337.65	389.72	232.63	345.89	56.98	153.23
72	347.46	403.01	242.24	357.97	59.33	159.56
73	357.27	416.30	249.45	370.04	61.10	164.32
74	367.08	429.59	257.86	382.11	63.16	169.86
75	377.20	443.24	266.27	394.51	65.22	175.40
76	385.36	456.40	281.84	406.47	69.03	185.65
77	393.63	469.76	290.26	418.60	71.09	191.20
78	402.34	483.70	299.04	431.27	73.25	196.98
79	411.18	497.86	307.95	444.13	75.43	202.85
80	420.50	512.65	317.27	457.57	77.71	208.99
81	428.35	527.55	326.66	471.11	80.01	215.17
82	436.68	543.14	336.48	485.27	82.42	221.64
83	445.14	559.01	346.47	499.68	84.86	228.23
84	453.73	575.16	356.64	514.35	87.35	234.93
85	462.45	591.59	367.00	529.28	89.89	241.75
86	471.35	607.89	377.27	544.09	92.41	248.51
87	480.41	624.55	387.76	559.22	94.98	255.42
88	489.64	641.57	398.48	574.69	97.60	262.48
89	498.62	658.43	409.10	590.01	100.20	269.48
90	507.34	675.10	419.60	605.15	102.77	276.40
91	513.34	688.73	428.19	617.54	104.88	282.06
92	519.42	702.59	436.92	630.12	107.02	287.80
93	524.69	715.49	445.05	641.84	109.01	293.16
94 95	530.02 535.41	728.58 741.84	453.29 461.64	653.73 665.78	111.03 113.07	298.59 304.09
95	544.33	741.64 754.06	461.64	676.88	113.07	304.09 309.16
96	553.40	754.06 766.48	409.34 477.16	688.16	114.96	314.31
98	562.63	700.46	485.11	699.63	118.82	314.51
99+	572.00	779.10 791.94	493.20	711.29	120.80	319.55
33+	372.00	131.34	433.20	111.23	120.00	JZ4.00

Other Premium Modes: Multiply the Monthly Bank Draft premiums by the following:

Annual = 12; Semi-Annual = 6; Quarterly = 3

Monthly Direct Bill: Add \$2.00 monthly service fee to Monthly Bank Draft Premium.

Monthly Credit Card Premiums: Add 3% to Monthly Bank Draft Rates (refer to Monthly Credit Card rate sheet)

7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS – MONTHLY BANK DRAFT RATES

STANDARD NON-TOBACCO - MALE

Rates Effective 05-25-2024

		ΔT	TAINED AGE		tatoo Enocire	00-20-2024
				her Zip Code	 es	
Age	Α	C	F		High Ded G	N
65	315.02	360.39	214.71	318.71	52.59	141.43
66	315.02	360.39	214.71	318.71	52.59	141.43
67	315.02	360.39	214.71	318.71	52.59	141.43
68	328.43	375.95	218.98	332.86	53.64	144.25
69	341.61	391.90	225.35	347.35	55.20	148.44
70	354.36	406.72	234.00	360.82	57.31	154.14
71	364.97	421.08	243.08	373.88	59.54	160.12
72	375.57	435.44	253.12	386.92	62.00	166.73
73	386.17	449.80	260.66	399.97	63.84	171.70
74	396.77	464.15	269.45 278.24	413.02	66.00	177.49
75 76	407.72 416.54	478.90 493.13	276.24 294.50	426.42 439.35	68.15 72.13	183.28 193.99
77	416.54	507.56	303.30	459.55 452.46	74.13 74.29	193.99
78	434.89	522.62	312.47	466.15	74.29 76.54	205.83
79	444.44	537.91	321.79	480.05	78.82	203.03
80	454.51	553.90	331.53	494.58	81.20	218.38
81	463.00	570.00	341.34	509.21	83.60	224.84
82	472.00	586.84	351.60	524.52	86.12	231.60
83	481.14	603.99	362.04	540.10	88.68	238.48
84	490.43	621.43	372.67	555.96	91.28	245.48
85	499.86	639.19	383.49	572.10	93.93	252.61
86	509.48	656.80	394.22	588.10	96.56	259.68
87	519.27	674.80	405.18	604.46	99.24	266.90
88	529.24	693.19	416.39	621.17	101.99	274.28
89	538.95	711.41	427.49	637.73	104.71	281.59
90	548.38	729.42	438.45	654.10	107.39	288.82
91	554.86	744.15	447.43	667.49	109.59	294.73
92	561.43	759.12	456.55	681.09	111.82	300.74
93	567.14	773.06	465.04	693.76	113.91	306.33
94	572.90	787.20	473.66	706.61	116.02	312.00
95	578.72	801.53	482.39	719.64	118.15	317.75
96	588.36	814.73	490.43	731.63	120.12	323.05
97	598.17	828.15	498.60	743.83	122.13	328.44
98	608.14	841.79	506.91	756.22 768.83	124.16	333.91
99+	618.28	855.66	515.36	100.83	126.23	339.47

Other Premium Modes: Multiply the Monthly Bank Draft premiums by the following:

Annual = 12; Semi-Annual = 6; Quarterly = 3

Monthly Direct Bill: Add \$2.00 monthly service fee to Monthly Bank Draft Premium.

Monthly Credit Card Premiums: Add 3% to Monthly Bank Draft Rates (refer to Monthly Credit Card rate sheet)

7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS – MONTHLY BANK DRAFT RATES

STANDARD NON-TOBACCO - MALE

Rates Effective 05-25-2024

	ATTAINED AGE RATES								
			rea 2 = Zip C		8				
Age	Α	C	F		High Ded G	N			
65	335.16	383.39	236.18	339.09	57.85	155.57			
66	335.16	383.39	236.18	339.09	57.85	155.57			
67	335.16	383.39	236.18	339.09	57.85	155.57			
68	349.44	399.95	240.88	354.14	59.00	158.67			
69	363.46	416.91	240.89	369.56	60.72	163.29			
70	377.02	432.69	257.40	383.90	63.05	169.55			
71	388.30	447.96	267.39	397.78	65.49	176.13			
72	399.58	463.23	278.43	411.66	68.20	183.41			
73	410.86	478.51	286.73	425.54	70.23	188.87			
74	422.14	493.78	296.40	439.42	72.60	195.24			
75	433.78	509.47	306.06	453.68	74.97	201.61			
76	443.17	524.60	323.95	467.44	79.35	213.39			
77	452.68	539.95	333.63	481.39	81.72	219.77			
78	462.69	555.98	343.72	495.96	84.19	226.41			
79	472.86	572.25	353.97	510.75	86.70	233.16			
80	483.57	589.25	364.68	526.20	89.32	240.22			
81	492.60	606.38	375.47	541.77	91.97	247.33			
82	502.18	624.30	386.76	558.06	94.73	254.76			
83	511.91	642.54	398.25	574.64	97.54	262.33			
84	521.79	661.10	409.94	591.51	100.41	270.03			
85	531.82	679.99	421.84	608.67	103.32	277.87			
86	542.05	698.72	433.64	625.70	106.21	285.64			
87	552.47	717.87	445.70	643.11	109.17	293.59			
88	563.08	737.44	458.03	660.89	112.19	301.71			
89	573.41	756.82	470.23	678.51	115.18	309.75			
90	583.44	775.98	482.30	695.92	118.13	317.70			
91	590.34	791.65	492.17	710.16	120.55	324.20			
92	597.33	807.57	502.20	724.64	123.01	330.81			
93	603.40	822.41	511.55	738.12	125.30	336.96			
94	609.53	837.45	521.02	751.79	127.62	343.20			
95	615.72	852.69	530.63	765.65	129.97	349.53			
96	625.98	866.74	539.47	778.41	132.13	355.36			
97	636.41	881.01	548.46	791.38	134.34	361.28			
98	647.02	895.52	557.60	804.57	136.58	367.30			
99+	657.81	910.27	566.90	817.98	138.85	373.42			

Other Premium Modes: Multiply the Monthly Bank Draft premiums by the following:

Annual = 12; Semi-Annual = 6; Quarterly = 3

Monthly Direct Bill: Add \$2.00 monthly service fee to Monthly Bank Draft Premium.

Monthly Credit Card Premiums: Add 3% to Monthly Bank Draft Rates (refer to Monthly Credit Card rate sheet)

7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS – MONTHLY CREDIT CARD RATES PREFERRED NON-TOBACCO - FEMALE

Rates Effective 05-25-2024

	Rates Επέστινε 05-25-2024 ATTAINED AGE RATES								
			rea 1 = All Ot		<u> </u>				
٨٥٥	Α	C	F	G		N			
Age	235.13	269.12	160.34		High Ded G 39.27	105.61			
65 66	235.13	269.12 269.12	160.34	237.88 237.88	39.27	105.61			
67	235.13	269.12	160.34	237.88	39.27	105.61			
68	235.13	280.74	163.53	248.43	40.05	105.01			
69	254.97	292.65	168.28	259.26	41.22	1107.72			
70	264.49	303.72	174.74	269.31	42.80	115.10			
71	272.40	314.44	181.52	279.05	44.46	119.57			
72	280.32	325.16	189.02	288.79	46.30	124.51			
73	288.23	335.89	194.65	298.53	47.68	124.31			
74	296.14	346.61	201.21	308.27	49.28	132.54			
75	304.31	357.62	207.77	318.27	50.89	136.86			
76	310.89	368.24	219.92	327.92	53.87	144.86			
77	317.56	379.02	226.49	337.71	55.47	149.19			
78	324.59	390.27	233.34	347.93	57.15	153.71			
79	331.72	401.69	240.30	358.30	58.86	158.29			
80	339.24	413.62	247.57	369.14	60.64	163.08			
81	345.57	425.65	254.89	380.06	62.43	167.90			
82	352.29	438.23	262.56	391.49	64.31	172.95			
83	359.12	451.03	270.36	403.12	66.22	178.09			
84	366.05	464.06	278.29	414.96	68.16	183.32			
85	373.08	477.31	286.37	427.00	70.14	188.64			
86	380.26	490.47	294.38	438.95	72.10	193.91			
87	387.57	503.91	302.57	451.16	74.11	199.31			
88	395.01	517.64	310.94	463.63	76.16	204.82			
89	402.26	531.25	319.23	475.99	78.19	210.28			
90	409.30	544.69	327.42	488.20	80.20	215.67			
91	414.14	555.70	334.12	498.20	81.84	220.09			
92	419.04	566.87	340.93	508.35	83.50	224.57			
93	423.30	577.28	347.27	517.81	85.06	228.75			
94	427.60	587.84	353.70	527.40	86.63	232.99			
95	431.94	598.54	360.22	537.12	88.23	237.28			
96	439.14	608.40	366.23	546.07	89.70	241.24			
97	446.46	618.42	372.33	555.17	91.20	245.26			
98	453.90	628.60	378.54	564.43	92.72	249.35			
99+	461.46	638.96	384.85	573.83	94.26	253.50			

Premium Modes other than Monthly Credit Card: Refer to Monthly Bank Draft rate sheet. 7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS – MONTHLY CREDIT CARD RATES PREFERRED NON-TOBACCO - FEMALE

Rates Effective 05-25-2024

		ATI	AINED AGE		Rales Ellectiv	0 00 20 2027
			rea 2 = Zip C		8	
Age	Α	С	F	G	High Ded G	N
65	250.16	286.30	176.37	253.09	43.20	116.18
66	250.16	286.30	176.37	253.09	43.20	116.18
67	250.16	286.30	176.37	253.09	43.20	116.18
68	260.81	298.66	179.88	264.32	44.06	118.49
69	271.28	311.33	185.11	275.83	45.34	121.93
70	281.40	323.11	192.21	286.53	47.08	126.61
71	289.82	334.51	199.67	296.89	48.91	131.53
72	298.24	345.92	207.92	307.25	50.93	136.96
73	306.66	357.32	214.11	317.62	52.44	141.04
74	315.08	368.73	221.33	327.98	54.21	145.80
75	323.77	380.45	228.55	338.62	55.98	150.55
76	330.77	391.75	241.91	348.88	59.25	159.35
77	337.87	403.21	249.14	359.30	61.02	164.11
78	345.35	415.18	256.67	370.17	62.87	169.07
79	352.93	427.33	264.33	381.21	64.74	174.11
80	360.93	440.03	272.32	392.75	66.70	179.38
81	367.67	452.82	280.38	404.36	68.68	184.69
82 83	374.82	466.20 479.82	288.81	416.52 428.90	70.74 72.84	190.24
84	382.08 389.45	479.62	297.39 306.12	441.49	74.98	195.89 201.65
85	396.94	507.78	315.01	454.30	74.96	207.50
86	404.58	521.77	323.82	467.01	79.31	213.30
87	412.35	536.07	332.83	480.00	81.52	219.30
88	420.27	550.68	342.03	493.28	83.78	225.30
89	427.98	565.16	351.15	506.42	86.01	231.31
90	435.47	579.46	360.16	519.42	88.22	237.24
91	440.62	591.17	367.53	530.05	90.02	242.10
92	445.83	603.05	375.02	540.85	91.86	247.03
93	450.36	614.13	382.00	550.92	93.56	251.63
94	454.94	625.37	389.07	561.12	95.30	256.29
95	459.56	636.75	396.25	571.46	97.05	261.01
96	467.22	647.23	402.85	580.99	98.67	265.36
97	475.01	657.89	409.56	590.67	100.32	269.79
98	482.92	668.73	416.39	600.51	101.99	274.28
99+	490.97	679.75	423.33	610.52	103.69	278.85

Premium Modes other than Monthly Credit Card: Refer to Monthly Bank Draft rate sheet. 7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS - MONTHLY CREDIT CARD RATES

PREFERRED NON-TOBACCO - MALE

Rates Effective 05-25-2024

	Rates Επεστίνε 05-25-2024 ATTAINED AGE RATES								
			ea 1 = All Ot		es				
Age	Α	C	F	G	High Ded G	N			
65	270.40	309.33	184.29	273.57	45.14	121.40			
66	270.40	309.33	184.29	273.57	45.14	121.40			
67	270.40	309.33	184.29	273.57	45.14	121.40			
68	281.91	322.69	187.96	285.70	46.04	123.81			
69	293.22	336.38	193.43	298.14	47.38	127.41			
70	304.16	349.10	200.85	309.71	49.20	132.30			
71	313.26	361.43	208.64	320.91	51.10	137.44			
72	322.36	373.75	217.26	332.11	53.21	143.11			
73	331.46	386.07	223.73	343.31	54.80	147.38			
74	340.56	398.40	231.28	354.51	56.65	152.35			
75	349.95	411.06	238.82	366.01	58.50	157.32			
76	357.53	423.27	252.78	377.11	61.92	166.51			
77	365.20	435.65	260.33	388.37	63.76	171.48			
78	373.28	448.58	268.21	400.12	65.69	176.67			
79	381.48	461.71	276.20	412.05	67.65	181.94			
80	390.12	475.43	284.56	424.52	69.70	187.44			
81	397.41	489.25	292.98	437.07	71.76	192.99			
82	405.14	503.71	301.79	450.22	73.92	198.79			
83	412.98	518.42	310.75	463.59	76.11	204.70			
84	420.95	533.40	319.88	477.20	78.35	210.71			
85	429.05	548.64	329.16	491.05	80.62	216.82			
86	437.30	563.75 570.20	338.37	504.79	82.88	222.89			
87 88	445.71 454.26	579.20 594.99	347.78 357.40	518.83 533.18	85.18 87.54	229.09 235.42			
89	462.60	610.63	366.92	547.39	89.87	233.42			
90	470.69	626.09	376.34	561.43	92.18	247.70			
91	470.09 476.26	638.73	384.04	572.93	94.07	252.98			
92	481.89	651.58	391.87	584.60	95.98	258.13			
93	486.79	663.55	399.16	595.48	97.77	262.93			
94	491.74	675.68	406.56	606.51	99.58	267.80			
95	496.73	687.98	414.05	617.69	101.42	272.74			
96	505.01	699.31	420.95	627.98	103.11	277.29			
97	513.43	710.83	427.97	638.45	104.82	281.91			
98	521.98	722.54	435.10	649.09	106.57	286.61			
99+	530.68	734.44	442.35	659.91	108.35	291.38			

Premium Modes other than Monthly Credit Card: Refer to Monthly Bank Draft rate sheet. 7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS – MONTHLY CREDIT CARD RATES

PREFERRED NON-TOBACCO - MALE

Rates Effective 05-25-2024

ATTAINED AGE RATES							
Area 2 = Zip Codes 600-608							
Age	Α	С	F	G	High Ded G	N	
65	287.68	329.08	202.72	291.06	49.65	133.54	
66	287.68	329.08	202.72	291.06	49.65	133.54	
67	287.68	329.08	202.72	291.06	49.65	133.54	
68	299.93	343.29	206.76	303.97	50.64	136.19	
69	311.97	357.85	212.77	317.20	52.12	140.15	
70	323.61	371.39	220.94	329.51	54.11	145.53	
71	333.29	384.50	229.51	341.43	56.21	151.18	
72	342.98	397.61	238.99	353.34	58.54	157.42	
73	352.66	410.72	246.11	365.26	60.28	162.11	
74	362.34	423.83	254.41	377.17	62.31	167.58	
75	372.33	437.29	262.70	389.41	64.35	173.05	
76	380.38	450.28	278.06	401.22	68.11	183.16	
77	388.55	463.46	286.36	413.20	70.14	188.63	
78	397.15	477.21	295.03	425.70	72.26	194.34	
79	405.87	491.18	303.82	438.39	74.42	200.13	
80	415.07	505.78	313.02	451.66	76.67	206.19	
81 82	422.82 431.04	520.48	322.28 331.97	465.02	78.94 81.31	212.29	
83	431.04	535.86 551.52	341.83	479.00 493.23	83.73	218.67 225.17	
84	439.39	567.44	351.86	507.71	86.18	231.78	
85	456.48	583.66	362.08	522.45	88.69	238.51	
86	465.26	599.74	372.21	537.06	91.17	245.18	
87	474.20	616.17	382.56	552.00	93.70	252.00	
88	483.31	632.97	393.14	567.27	96.29	258.97	
89	492.18	649.60	403.62	582.39	98.86	265.87	
90	500.79	666.05	413.98	597.33	101.40	272.69	
91	506.71	679.50	422.45	609.56	103.47	278.27	
92	512.71	693.17	431.06	621.98	105.58	283.94	
93	517.92	705.90	439.08	633.55	107.55	289.23	
94	523.18	718.81	447.21	645.29	109.54	294.58	
95	528.49	731.90	455.45	657.18	111.56	300.01	
96	537.30	743.95	463.05	668.14	113.42	305.01	
97	546.26	756.20	470.76	679.27	115.31	310.10	
98	555.36	768.66	478.61	690.59	117.23	315.27	
99+	564.62	781.32	486.59	702.10	119.18	320.52	

Premium Modes other than Monthly Credit Card: Refer to Monthly Bank Draft rate sheet. 7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS - MONTHLY CREDIT CARD RATES

STANDARD NON-TOBACCO - FEMALE

Rates Effective 05-25-2024

	Rates Effective 05-25-2024						
	ATTAINED AGE RATES						
			ea 1 = All Ot		1		
Age	Α	С	F	G	High Ded G	N	
65	282.15	322.94	192.40	285.46	47.13	126.74	
66	282.15	322.94	192.40	285.46	47.13	126.74	
67	282.15	322.94	192.40	285.46	47.13	126.74	
68	294.17	336.89	196.23	298.12	48.06	129.26	
69	305.97	351.18	201.94	311.10	49.46	133.02	
70	317.39	364.47	209.69	323.17	51.36	138.12	
71	326.89	377.33	217.82	334.86	53.35	143.48	
72	336.38	390.19	226.82	346.55	55.56	149.41	
73	345.87	403.06	233.58	358.23	57.21	153.86	
74	355.37	415.93	241.46	369.92	59.14	159.05	
75	365.17	429.14	249.33	381.92	61.07	164.24	
76	373.07	441.89	263.90	393.50	64.64	173.84	
77	381.07	454.82	271.79	405.25	66.57	179.03	
78	389.51	468.32	280.01	417.51	68.58	184.45	
79	398.07	482.02	288.36	429.96	70.63	189.94	
80	407.08	496.35	297.08	442.97	72.77	195.69	
81	414.69	510.78	305.87	456.08	74.92	201.48	
82	422.75	525.87	315.07	469.79	77.17	207.54	
83	430.94	541.24	324.43	483.74	79.46	213.70	
84	439.26	556.87	333.95	497.95	81.80	219.98	
85	447.70	572.78	343.64	512.40	84.17	226.36	
86	456.32	588.56	353.26	526.73	86.53	232.70	
87	465.09	604.69	363.08	541.39	88.93	239.17	
88	474.02	621.17	373.12	556.36	91.39	245.78	
89	482.71 491.16	637.50	383.07	571.19	93.83	252.33	
90		653.63	392.90 400.94	585.84	96.23	258.81	
91 92	496.97 502.85	666.83 680.25	400.94	597.84 610.02	98.20 100.21	264.11 269.49	
93	502.65	692.74	416.73	621.37	100.21	209.49 274.50	
			416.73				
94 95	513.12 518.33	705.41 718.25	432.27	632.88 644.55	103.96 105.88	279.59 284.74	
96	516.33	730.08	432.27	655.29	105.66	289.49	
97	535.75	730.00	446.80	666.21	107.04	209.49	
98	544.68	754.33	454.24	677.31	111.26	294.31	
99+	553.76	766.76	461.81	688.60	113.11	304.20	
99+	ეეა./ ზ	700.70	401.01	000.00	113.11	304.20	

Premium Modes other than Monthly Credit Card: Refer to Monthly Bank Draft rate sheet. 7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS - MONTHLY CREDIT CARD RATES

STANDARD NON-TOBACCO - FEMALE

Rates Effective 05-25-2024

	Rates Effective 05-25-2024					
			AINED AGE		•	
	Area 2 = Zip Codes 600-608					
Age	Α	С	F	G	High Ded G	N
65	300.19	343.56	211.64	303.71	51.84	139.41
66	300.19	343.56	211.64	303.71	51.84	139.41
67	300.19	343.56	211.64	303.71	51.84	139.41
68	312.97	358.39	215.85	317.18	52.87	142.19
69	325.53	373.60	222.13	331.00	54.41	146.32
70	337.68	387.73	230.66	343.84	56.50	151.94
71	347.78	401.42	239.61	356.27	58.69	157.83
72	357.89	415.10	249.50	368.71	61.11	164.35
73	367.99	428.79	256.94	381.14	62.93	169.25
74	378.09	442.47	265.60	393.57	65.06	174.96
75	388.52	456.53	274.26	406.34	67.18	180.66
76	396.92	470.10	290.30	418.66	71.10	191.22
77	405.44	483.85	298.96	431.16	73.23	196.93
78	414.41	498.21	308.01	444.21	75.44	202.89
79	423.52	512.79	317.19	457.45	77.69	208.94
80	433.11	528.03	326.79	471.29	80.04	215.26
81	441.20	543.38	336.46	485.24	82.41	221.63
82	449.78	559.44	346.57	499.83	84.89	228.29
83	458.49	575.78	356.87	514.67	87.41	235.07
84	467.34	592.41	367.34	529.78	89.98	241.98
85 86	476.33	609.34	378.01	545.16	92.59	249.00
87	485.49 494.82	626.13 643.28	388.58 399.39	560.41 576.00	95.18 97.82	255.97 263.09
88	494.62 504.33	660.82	399.39 410.44	576.00	100.53	203.09 270.36
89	504.55 513.58	678.19	421.38	607.71	100.53	270.50 277.57
90	522.56	695.36	432.19	623.30	105.21	284.69
91	528.74	709.40	441.04	636.06	103.00	290.52
92	535.00	703.40	450.03	649.03	110.23	296.44
93	540.43	736.96	458.40	661.10	112.28	301.95
94	545.93	750.30 750.44	466.89	673.34	114.36	307.55
95	551.47	764.10	475.49	685.76	116.47	313.22
96	560.66	776.68	483.42	697.19	118.41	318.44
97	570.01	789.47	491.48	708.81	120.38	323.74
98	579.51	802.48	499.67	720.62	122.39	329.14
99+	589.16	815.70	508.00	732.63	124.43	334.62

Premium Modes other than Monthly Credit Card: Refer to Monthly Bank Draft rate sheet. 7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS - MONTHLY CREDIT CARD RATES

STANDARD NON-TOBACCO - MALE

Rates Effective 05-25-2024

	ATTAINED AGE RATES						
	Area 1 = All Other Zip Codes						
Age	Α	C	F	G	High Ded G	N	
65	324.47	371.20	221.15	328.28	54.17	145.67	
66	324.47	371.20	221.15	328.28	54.17	145.67	
67	324.47	371.20	221.15	328.28	54.17	145.67	
68	338.29	387.23	225.55	342.84	55.25	148.57	
69	351.86	403.66	232.11	357.77	56.85	152.90	
70	365.00	418.93	241.02	371.65	59.03	158.76	
71	375.92	433.71	250.37	385.09	61.32	164.92	
72	386.83	448.50	260.71	398.53	63.86	171.74	
73	397.76	463.29	268.48	411.97	65.76	176.85	
74	408.68	478.08	277.53	425.41	67.98	182.82	
75	419.95	493.27	286.59	439.21	70.20	188.78	
76	429.03	507.92	303.34	452.53	74.30	199.81	
77	438.24	522.78	312.40	466.04	76.52	205.78	
78 79	447.94 457.78	538.30	321.85 331.44	480.14 494.46	78.83 81.18	212.01 218.33	
80	468.15	554.05 570.52	341.47	509.42	83.64	210.33	
81	476.89	570.52 587.10	351.58	524.49	86.11	224.93	
82	486.16	604.45	362.15	540.26	88.70	231.55	
83	495.58	622.11	372.90	556.31	91.34	245.64	
84	505.14	640.08	383.85	572.64	94.02	252.85	
85	514.86	658.37	394.99	589.26	96.75	260.19	
86	524.76	676.51	406.04	605.75	99.45	267.47	
87	534.85	695.04	417.34	622.59	102.22	274.91	
88	545.12	713.99	428.88	639.81	105.05	282.51	
89	555.12	732.75	440.31	656.87	107.85	290.04	
90	564.83	751.30	451.61	673.72	110.61	297.48	
91	571.51	766.48	460.85	687.51	112.88	303.57	
92	578.27	781.89	470.25	701.52	115.18	309.76	
93	584.15	796.25	478.99	714.58	117.32	315.52	
94	590.08	810.82	487.87	727.81	119.50	321.36	
95	596.08	825.58	496.86	741.23	121.70	327.29	
96	606.01	839.17	505.14	753.58	123.73	332.74	
97	616.11	852.99	513.56	766.14	125.79	338.29	
98	626.38	867.04	522.12	778.91	127.89	343.93	
99+	636.82	881.33	530.82	791.89	130.02	349.66	

Premium Modes other than Monthly Credit Card: Refer to Monthly Bank Draft rate sheet. 7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

ILLINOIS – MONTHLY CREDIT CARD RATES

STANDARD NON-TOBACCO - MALE

Rates Effective 05-25-2024

	Rates Effective 05-25-2024					
ATTAINED AGE RATES Area 2 = Zip Codes 600-608						
A	•					N.I
Age	A	C	F		High Ded G	N
65	345.22	394.90	243.27	349.27	59.58	160.24
66	345.22	394.90	243.27	349.27	59.58	160.24
67	345.22	394.90	243.27	349.27	59.58	160.24
68	359.92	411.95	248.11	364.76	60.77	163.43
69	374.36	429.42	255.32	380.65	62.54	168.18
70	388.33	445.67	265.12	395.41	64.94	174.64
71	399.95	461.40	275.41	409.71	67.46	181.41
72	411.57	477.13	286.79	424.01	70.24	188.91
73 74	423.19 434.81	492.86	295.33	438.31	72.34	194.54
	446.80	508.59 524.75	305.29 315.24	452.61	74.78 77.21	201.10 207.66
75 76	456.46	544.75 540.34	333.67	467.29 481.47	81.73	207.00
77	456.46	540.34 556.15	343.64	495.84	84.17	219.79
78	476.58	572.66	354.03	510.84	86.72	233.21
79	487.05	589.42	364.59	526.07	89.30	240.16
80	498.08	606.93	375.62	541.99	92.00	240.10
81	507.38	624.57	386.73	558.03	94.72	254.75
82	517.25	643.03	398.36	574.80	97.57	262.41
83	527.27	661.82	410.19	591.88	100.47	270.20
84	537.44	680.93	422.24	609.25	103.42	278.13
85	547.78	700.39	434.49	626.93	106.42	286.21
86	558.32	719.69	446.65	644.48	109.40	294.21
87	569.04	739.41	459.07	662.40	112.44	302.40
88	579.97	759.56	471.77	680.72	115.55	310.76
89	590.61	779.53	484.34	698.86	118.63	319.04
90	600.95	799.26	496.77	716.80	121.68	327.23
91	608.05	815.40	506.94	731.47	124.17	333.93
92	615.25	831.80	517.27	746.38	126.70	340.73
93	621.50	847.08	526.89	760.26	129.05	347.07
94	627.81	862.57	536.65	774.34	131.45	353.50
95	634.19	878.27	546.55	788.62	133.87	360.02
96	644.76	892.74	555.65	801.76	136.10	366.02
97	655.51	907.44	564.92	815.12	138.37	372.12
98	666.43	922.38	574.33	828.71	140.67	378.32
99+	677.54	937.58	583.90	842.52	143.02	384.62

Premium Modes other than Monthly Credit Card: Refer to Monthly Bank Draft rate sheet. 7% Household Discount may be available; refer to application for qualifications.

4370 Peachtree Road, NE, Atlanta, GA 30319

PREMIUM INFORMATION

We, Bankers Fidelity Assurance Company, can only raise your premium if we raise the premium for all policies like yours in this State.

Premiums are Attained Age Premiums; which means that they will increase each year as your age increases. The increase will be effective on the first premium due date on or after each Anniversary Date of your Policy. Premium rates are based on where you live, and therefore may change if you your place of residence changes. Rates can also increase periodically as stated above.

Household Premium Discount: You will be eligible for the Household Premium Discount if you are married and residing with Your spouse or residing with at least one other (1) person, but not more than three other (3) persons, who are all aged 50 or older for at least the last 12 consecutive months. The discounted premium will be 7% lower than the rates illustrated. Your Household Premium Discount will be removed if, other than in the event of the other person(s) death, You no longer reside with Your spouse, or You are no longer residing with at least one other (1) person who is aged 50 or older; or You are living with more than three other (3) persons regardless of their age.

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.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to 4370 Peachtree Road, NE, Atlanta, GA 30319. 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 payments.

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 Bankers Fidelity Assurance 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.

B 21492 OC23 DIS-ATN (1-24)

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 PAYS	YOU PAY
HOSPITALIZATION*			
Semi-private room and board, general			
nursing and miscellaneous services			
and supplies			
First 60 days	All but \$[1,632]	\$0	\$[1,632] (Part A deductible)
61st through 90th day	All but \$[408] a day	\$[408] a day	\$0
91st day and after			
- While using 60 lifetime reserve days	All but \$[816] a day	\$[816] a day	\$0
- Once lifetime reserve days are used			
- Additional 365 days	\$0	100% of Medicare-eligible	\$0**
		expenses	
- Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
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	All approved amounts	\$0	\$0
21st through 100th day	All but \$[204] a day	\$0	Up to \$[204] a day
101st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional Amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's	All but very limited	Medicare	\$0
requirements, including a doctor's	copayment/ coinsurance for	copayment/coinsurance	
certification of terminal illness.	outpatient drugs and		
	inpatient respite care		

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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.

B 21492 OC23 [PLAN A] (1-24)

PLAN A

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed \$[240] 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.

your Part B deductible will have been	met for the calendar year.		
SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES - IN OR OUT			
OF THE HOSPITAL AND			
OUTPATIENT HOSPITAL			
TREATMENT, such as physician's			
services, inpatient and outpatient			
services and supplies, physical and			
speech therapy, diagnostic tests,			
durable medical equipment			
First \$[240] of Medicare Approved	\$0	\$0	\$[240] (Part B deductible)
Amounts*			, ,
Remainder of Medicare Approved	Generally 80%	Generally 20%	\$0
Amounts	,	,	·
PART B EXCESS CHARGES	\$0	\$0	All costs
(above Medicare Approved Amounts)			
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$[240] of Medicare Approved	\$0	\$0	\$[240] (Part B deductible)
Amounts*			, ,
Remainder of Medicare Approved	80%	20%	\$0
Amounts			
CLINICAL LABORATORY SERVICES			
- TESTS FOR DIAGNOSTIC	100%	\$0	\$0
SERVICES			
	PARTS A &	В	
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
- Medically necessary skilled care	100%	\$0	\$0
services and medical supplies			
- Durable medical equipment			
First \$[240] of Medicare approved	\$0	\$0	\$[240] (Part B deductible)
amounts*			
Remainder of Medicare approved	80%	20%	\$0
amounts			

B 21492 OC23 [PLAN A] (1-24)

PLAN C

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.

MEDICARE YOU PAY SERVICES PLAN PAYS PAYS HOSPITALIZATION* Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days \$[1,632] (Part A deductible) All but \$[1,632] \$0 61st through 90th day All but \$[408] a day \$[408] a day \$0 91st day and after While using 60 lifetime reserve days All but \$[816] a day \$0 \$[816] a day Once lifetime reserve days are used Additional 365 days \$0 100% of Medicare-eligible \$0** expenses Beyond the additional 365 days \$0 \$0 All costs **SKILLED NURSING FACILITY CARE*** 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 All approved amounts \$0 \$0 21st through 100th day All but \$[204] a day Up to \$[204] a day 101st day and after \$0 All costs **BLOOD** First 3 pints \$0 \$0 3 pints \$0 \$0 **Additional Amounts** 100% **HOSPICE CARE** You must meet Medicare's All but very limited Medicare \$0

copayment/coinsurance

copayment/ coinsurance for

outpatient drugs and inpatient respite care

requirements, including a doctor's

certification of terminal illness.

B 21492 OC23 [PLAN C] (3-23)

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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 C

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed \$[240] 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.

your Part B deductible will have been i	net for the calendar year.		
SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES - IN OR OUT			
OF THE HOSPITAL AND			
OUTPATIENT HOSPITAL			
TREATMENT, such as physician's			
services, inpatient and outpatient			
services, inpatient and outpatient services and supplies, physical and			
speech therapy, diagnostic tests,			
durable medical equipment			
	\$0	¢[240] (Dort D. dodustible)	60
First \$[240] of Medicare Approved	Φ0	\$[240] (Part B deductible)	\$0
Amounts*	O Ib - 000/	O Ib - 000/	Φ0
Remainder of Medicare Approved	Generally 80%	Generally 20%	\$0
Amounts			
PART B EXCESS CHARGES	\$0	\$0	All costs
(above Medicare Approved Amounts)			
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$[240] of Medicare Approved	\$0	\$[240] (Part B deductible)	\$0
Amounts*			
Remainder of Medicare Approved	80%	20%	\$0
Amounts			
CLINICAL LABORATORY SERVICES			
- TESTS FOR DIAGNOSTIC	100%	\$0	\$0
SERVICES			
	PARTS A &	В	I
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
- Medically necessary skilled care	100%	\$0	\$0
services and medical supplies			
- Durable medical equipment			
First \$[240] of Medicare approved	\$0	\$[240] (Part B deductible)	\$0
amounts*			
Remainder of Medicare approved	80%	20%	\$0
amounts			
ОТ	HER BENEFITS NOT COVE	RED 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	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum	20% and amounts over the
	,	of \$50,000	\$50,000 lifetime maximum
L	l	·	· ·

B 21492 OC23 [PLAN C] (3-23)

PLANF

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.

the hospital and have not received skill	od dare in any other lacinty it	or dayo iir a row.	
SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semi-private room and board, general			
nursing and miscellaneous services			
and supplies			
First 60 days	All but \$[1,632]	\$[1,632] (Part A deductible)	\$0
61st through 90th day	All but \$[408] a day	\$[408] a day	\$0
91st day and after			
- While using 60 lifetime reserve days	All but \$[816] a day	\$[816] a day	\$0
- Once lifetime reserve days are used			
- Additional 365 days	\$0	100% of Medicare-eligible	\$0**
		expenses	
- Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
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	All approved amounts	\$0	\$0
21st through 100th day	All but \$[204] a day	Up to \$[204] a day	\$0
101st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional Amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's	All but very limited	Medicare	\$0
requirements, including a doctor's	copayment/ coinsurance for	copayment/coinsurance	
certification of terminal illness.	outpatient drugs and		
	inpatient respite care		

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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.

B 21492 OC23 [PLAN F] (1-24)

PLAN F

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed \$[240] 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.

your Part B deductible will have been	met for the calendar year.		
SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES - IN OR OUT			
OF THE HOSPITAL AND			
OUTPATIENT HOSPITAL			
TREATMENT, such as physician's			
services, inpatient and outpatient			
services, inpatient and outpatient services and supplies, physical and			
speech therapy, diagnostic tests,			
durable medical equipment			
First \$[240] of Medicare Approved	\$0	\$[240] (Part B deductible)	\$0
Amounts*	φ0	φ[240] (Fait Β deductible)	φυ
	Caparally 909/	Conorolly 20%	\$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	ΦΟ
PART B EXCESS CHARGES	\$0	100%	\$0
	\$0	100%	\$0
(above Medicare Approved Amounts)			
BLOOD	60	All costs	\$ 0
First 3 pints	\$0	All costs	\$0
Next \$[240] of Medicare Approved	\$0	\$[240] (Part B deductible)	\$0
Amounts*	80%	20%	\$0
Remainder of Medicare Approved Amounts	0070	2070	ΦΟ
CLINICAL LABORATORY SERVICES			
- TESTS FOR DIAGNOSTIC	100%	\$0	\$0
SERVICES	100 /0	φυ	φυ
SERVICES	PARTS A &	<u> </u> R	
HOME HEALTH CARE	ranto a œ		
MEDICARE APPROVED SERVICES			
- Medically necessary skilled care	100%	\$0	\$0
services and medical supplies	10070	Ψ	Ψ0
- Durable medical equipment			
First \$[240] of Medicare approved	\$0	\$[240] (Part B deductible)	\$0
amounts*	Ψ		Ψ0
Remainder of Medicare approved	80%	20%	\$0
amounts	3070	2070	**
	 THER BENEFITS NOT COVE	DED DV MEDICADE	
FOREIGN TRAVEL- NOT	HER DEMETING MOT COAE	NED DI MEDICARE	
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	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum	20% and amounts over the
		of \$50,000	\$50,000 lifetime maximum

B 21492 OC23 [PLAN F] (1-24)

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.

the hospital and have not received skill	od dare in any other lacinty it	or dayo iir a row.	
SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semi-private room and board, general			
nursing and miscellaneous services			
and supplies			
First 60 days	All but \$[1,632]	\$[1,632] (Part A deductible)	\$0
61st through 90th day	All but \$[408] a day	\$[408] a day	\$0
91st day and after			
- While using 60 lifetime reserve days	All but \$[816] a day	\$[816] a day	\$0
- Once lifetime reserve days are used			
- Additional 365 days	\$0	100% of Medicare-eligible	\$0**
		expenses	
- Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
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	All approved amounts	\$0	\$0
21st through 100th day	All but \$[204] a day	Up to \$[204] a day	\$0
101st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional Amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's	All but very limited	Medicare	\$0
requirements, including a doctor's	copayment/ coinsurance for	copayment/coinsurance	
certification of terminal illness.	outpatient drugs and		
	inpatient respite care		

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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.

B 21492 OC23 [PLAN G] (1-24)

PLAN G

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed \$[240] 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.

your Part B deductible will have been met for the calendar year.						
SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY			
MEDICAL EXPENSES - IN OR OUT						
OF THE HOSPITAL AND						
OUTPATIENT HOSPITAL						
TREATMENT, such as physician's						
services, inpatient and outpatient						
services and supplies, physical and						
speech therapy, diagnostic tests,						
durable medical equipment						
First \$[240] of Medicare Approved	\$0	\$0	\$[240] (Unless Part B			
Amounts*			deductible has been met)			
Remainder of Medicare Approved	Generally 80%	Generally 20%	\$0			
Amounts	, ,	, ,				
PART B EXCESS CHARGES	\$0	100%	\$0			
(above Medicare Approved Amounts)						
BLOOD						
First 3 pints	\$0	All costs	\$0			
Next \$[240] of Medicare Approved	\$0	\$0	\$[240] (Unless Part B			
Amounts*			deductible has been met)			
Remainder of Medicare Approved	80%	20%	\$0			
Amounts						
CLINICAL LABORATORY SERVICES						
- TESTS FOR DIAGNOSTIC	100%	\$0	\$0			
SERVICES						
	PARTS A &	<u>B</u>	<u> </u>			
HOME HEALTH CARE						
MEDICARE APPROVED SERVICES	1000/					
- Medically necessary skilled care	100%	\$0	\$0			
services and medical supplies						
- Durable medical equipment	00	00	↑ 1 1 1 1 1 1 1 1 1 1			
First \$[240] of Medicare approved	\$0	\$0	\$[240] (Unless Part B			
amounts*	000/	000/	deductible has been met)			
Remainder of Medicare approved	80%	20%	\$0			
amounts						
	HER BENEFITS NOT COVE	RED 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	ro.	60	¢050			
First \$250 each calendar year	\$0	\$0	\$250			
Remainder of Charges	\$0	80% to a lifetime maximum	20% and amounts over the			
		of \$50,000	\$50,000 lifetime maximum			

B 21492 OC23 [PLAN G] (1-24)

HIGH DEDUCTIBLE 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.

**This high deductible plan pays the same benefits as Plan G after you have paid a calendar year [\$2,800] deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are [\$2,800]. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy.

This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$[2,800] DEDUCTIBLE,**	IN ADDITION TO \$[2,800] DEDUCTIBLE,**
	PAIS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semi-private room and board, general			
nursing and miscellaneous services			
and supplies			
First 60 days	All but \$[1,632]	\$[1,632] (Part A deductible)	
61st through 90th day	All but \$[408] a day	\$[408] a day	\$0
91st day and after			
- While using 60 lifetime reserve days	All but \$[816] a day	\$[816] a day	\$0
- Once lifetime reserve days are used			
- Additional 365 days	\$0	100% of Medicare-eligible	\$0***
		expenses	
- Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
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	All	(0)	(0)
First 20 days	All approved amounts	\$0	\$0
21st through 100th day	All but \$[204] a day	Up to \$[204] a day	\$0
101st day and after BLOOD	\$0	\$0	All costs
	\$0	2 ninto	\$0
First 3 pints Additional Amounts	100%	3 pints \$0	\$0
HOSPICE CARE	100%	Φ 0	Φυ
You must meet Medicare's	All but very limited	 Medicare	\$0
requirements, including a doctor's	copayment/ coinsurance for		Ψ
certification of terminal illness.	outpatient drugs and		
Certification of terminal filless.	inpatient respite care		
	ן וווףמנוכוונ ובטףונל למול		

^{***}NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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.

B 21492 OC23 [PLAN HDG] (1-24)

HIGH DEDUCTIBLE PLAN G

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed \$[240] 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.

**This high deductible plan pays the same benefits as Plan G after you have paid a calendar year [\$2,800] deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are [\$2,800]. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$[2,800] DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$[2,800] DEDUCTIBLE,** YOU PAY
MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient services and supplies, physical and speech therapy, diagnostic tests,			
durable medical equipment First \$[240] of Medicare Approved Amounts*	\$0	\$0	\$[240] (Unless Part B deductible has been met)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES (above Medicare Approved Amounts)	\$0	100%	\$0
BLOOD			
First 3 pints Next \$[240] of Medicare Approved Amounts*	\$0 \$0	All costs \$0	\$0 \$[240] (Unless Part B deductible has been met)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0
	PARTS A &	В	
HOME HEALTH CARE MEDICARE APPROVED SERVICES - Medically necessary skilled care services and medical supplies	100%	\$0	\$0
- Durable medical equipment First \$[240] of Medicare approved amounts*	\$0	\$0	\$[240] (Unless Part B deductible has been met)
Remainder of Medicare approved amounts	80%	20%	\$0

B 21492 OC23 [PLAN HDG] (1-24)

HIGH DEDUCTIBLE PLAN G

OTHER BENEFITS NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$[2,800] DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$[2,800] DEDUCTIBLE,** YOU PAY
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	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum of	20% and amounts over the
		\$50,000	\$50,000 lifetime maximum

B 21492 OC23 [PLAN HDG] (1-24)

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.

the hospital and have not received skilled care in any other lability for oblidays in a row.			
SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semi-private room and board, general			
nursing and miscellaneous services			
and supplies			
First 60 days	All but \$[1,632]	\$[1,632] (Part A deductible)	\$0
61st through 90th day	All but \$[408] a day	\$[408] a day	\$0
91st day and after			
- While using 60 lifetime reserve days	All but \$[816] a day	\$[816] a day	\$0
- Once lifetime reserve days are used			
- Additional 365 days	\$0	100% of Medicare-eligible	\$0**
		expenses	
- Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
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	All approved amounts	\$0	\$0
21st through 100th day	All but \$[204] a day	Up to \$[204] a day	\$0
101st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional Amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's	All but very limited	Medicare	\$0
requirements, including a doctor's	copayment/ coinsurance for	copayment/coinsurance	
certification of terminal illness.	outpatient drugs and		
	inpatient respite care		

^{**}NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the 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.

B 21492 OC23 [PLAN N] (1-24)

PLAN N

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

*Once you have been billed \$[240] 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.

SERVICES MEDICAL EXPENSES - IN OR OUT	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES IN OR OUT			100171
OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$[240] of Medicare Approved Amounts*		\$0	\$[240] (Part B deductible)
Remainder of Medicare Approved Amounts Ger		Balance, other than up to \$[20] per office visit and up to \$[50] per emergency room visit. The co-payment 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.	Up to \$[20] per office visit and up to \$[50] per emergency room visit. The co-payment 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 \$[240] of Medicare Approved Amounts* \$0 \$0		All costs \$0	\$0 \$[240] (Part B deductible)
Remainder of Medicare Approved 80% Amounts	%	20%	\$0
CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC 100 SERVICES		\$0	\$0
PARTS A & B			
HOME HEALTH CARE MEDICARE APPROVED SERVICES - Medically necessary skilled care services and medical supplies - Durable medical equipment	0%	\$0	\$0
First \$[240] of Medicare approved amounts*		\$0	\$[240] (Part B deductible)
Remainder of Medicare approved amounts 80%	%	20%	\$0

B 21492 OC23 [PLAN N] (1-24)

PLAN N

OTHER BENEFITS NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum	20% and amounts over the
		of \$50,000	\$50,000 lifetime maximum

B 21492 OC23 [PLAN N] (1-24)