

Outline of Coverage



MEDICARE SUPPLEMENT INSURANCE

Medicare Supplement Plans A, C, F, G, and N

Rates effective 1/1/2024

Underwritten by:

The EPIC Life Insurance Company[®]

A WPS Company

**The EPIC Life
Insurance Company[®]**
A WPS Company

**WPS[®] | HEALTH
INSURANCE**

Wisconsin Physicians Service
Insurance Corporation
1717 W. Broadway | Madison, WI 53713

Outline of Medicare Supplement Coverage

Benefit Chart of Medicare Supplement Plans Sold with Effective Dates On or After January 1, 2020

This chart shows the benefits included in each of the standardized Medicare supplement plans. Every company must make Plan A available. Some plans may not be available. Only applicants first eligible for Medicare before 2020 may purchase Plans C, F, and high deductible F.

Plans Available to All Applicants									Medicare first eligible before 2020 only	
Benefits	A	B	D	G ¹	K	L	M	N	C	F ¹
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓ Copays apply ³	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in 2024 ²					\$7,060 ²	\$3,530 ²				

✓ indicates 100% of the benefit is paid

Plans shaded in gray are offered by The EPIC Life Insurance Company

¹Plans F and G also have high deductible options which require first paying the plans' deductibles of \$2,800 before the plans begin to pay. Once the plans' deductibles are met, the plans pay 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 payments of the Medicare Part B deductible toward meeting the plan deductibles.

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

³Plan N pays 100% of the Medicare Part B coinsurance, except for copayments of up to \$20 for some office visits and up to \$50 copayments for emergency room visits that do not result in inpatient admissions.

ANNUALIZED PREMIUM RATES

750xx - 753xx, 760xx - 762xx, 770xx - 777xx, 793xx - 794xx, and moving out of state

FEMALE

Age	Plan A	Plan G	Plan N	Plan C	Plan F
Under 65	7,615.92	N/A	N/A	N/A	N/A
65	1,606.80	1,866.00	1,619.88	2,177.52	2,182.08
66	1,663.92	1,932.36	1,677.72	2,255.16	2,259.84
67	1,721.16	1,998.96	1,735.32	2,332.80	2,337.60
68	1,789.08	2,077.92	1,803.96	2,424.84	2,429.76
69	1,857.00	2,156.64	1,872.36	2,516.88	2,522.04
70	1,924.92	2,235.48	1,940.76	2,608.80	2,614.32
71	1,992.84	2,314.44	2,009.16	2,700.84	2,706.48
72	2,060.76	2,393.16	2,077.80	2,793.00	2,798.76
73	2,128.44	2,471.76	2,145.84	2,884.56	2,890.44
74	2,196.00	2,550.24	2,214.00	2,976.12	2,982.24
75	2,263.56	2,628.72	2,282.16	3,067.80	3,074.16
76	2,331.12	2,707.20	2,350.32	3,159.36	3,165.84
77	2,398.80	2,785.80	2,418.48	3,251.04	3,257.64
78	2,462.52	2,859.72	2,482.80	3,337.32	3,344.16
79	2,526.12	2,933.76	2,546.88	3,423.72	3,430.80
80	2,589.96	3,007.92	2,611.08	3,510.12	3,517.32
81	2,653.68	3,081.72	2,675.28	3,596.52	3,603.96
82	2,717.40	3,155.88	2,739.60	3,682.80	3,690.48
83	2,831.64	3,288.48	2,854.80	3,837.72	3,845.64
84	2,946.36	3,421.56	2,970.36	3,993.00	4,001.28
85+	3,060.48	3,554.28	3,085.68	4,147.80	4,156.44

TIP: For monthly rates, shown with available discounts, please see the Medicare supplement booklet that accompanies this Outline of Coverage.

Effective date: 1/1/2024

ANNUALIZED PREMIUM RATES

750xx - 753xx, 760xx - 762xx, 770xx - 777xx, 793xx - 794xx, and moving out of state

MALE

Age	Plan A	Plan G	Plan N	Plan C	Plan F
Under 65	8,377.56	N/A	N/A	N/A	N/A
65	1,767.48	2,052.60	1,781.88	2,395.44	2,400.36
66	1,830.36	2,125.68	1,845.36	2,480.64	2,485.68
67	1,893.36	2,198.76	1,908.84	2,566.08	2,571.24
68	1,968.12	2,285.52	1,984.20	2,667.24	2,672.76
69	2,042.76	2,372.28	2,059.44	2,768.52	2,774.16
70	2,117.40	2,459.04	2,134.80	2,869.68	2,875.68
71	2,192.16	2,545.92	2,210.04	2,970.96	2,977.20
72	2,266.80	2,632.56	2,285.52	3,072.24	3,078.48
73	2,341.20	2,718.84	2,360.28	3,173.04	3,179.52
74	2,415.60	2,805.24	2,435.28	3,273.84	3,280.56
75	2,489.88	2,891.64	2,510.40	3,374.52	3,381.48
76	2,564.28	2,977.92	2,585.28	3,475.32	3,482.52
77	2,638.68	3,064.44	2,660.16	3,576.00	3,583.44
78	2,708.76	3,145.80	2,730.96	3,671.04	3,678.72
79	2,778.84	3,227.16	2,801.52	3,766.20	3,773.88
80	2,849.04	3,308.52	2,872.32	3,861.12	3,869.04
81	2,919.12	3,390.00	2,943.00	3,956.16	3,964.32
82	2,989.20	3,471.36	3,013.56	4,051.20	4,059.48
83	3,114.84	3,617.28	3,140.28	4,221.48	4,230.12
84	3,240.96	3,763.68	3,267.48	4,392.24	4,401.36
85+	3,366.60	3,909.60	3,394.08	4,562.64	4,572.00

TIP: For monthly rates, shown with available discounts, please see the Medicare supplement booklet that accompanies this Outline of Coverage.

Effective date: 1/1/2024

ANNUALIZED PREMIUM RATES

All other Texas ZIP Codes

FEMALE

Age	Plan A	Plan G	Plan N	Plan C	Plan F
Under 65	6,627.60	N/A	N/A	N/A	N/A
65	1,398.24	1,623.72	1,409.64	1,895.04	1,898.88
66	1,448.04	1,681.68	1,459.80	1,962.48	1,966.56
67	1,497.84	1,739.52	1,510.08	2,030.04	2,034.24
68	1,556.88	1,808.04	1,569.60	2,110.20	2,114.40
69	1,616.04	1,876.68	1,629.24	2,190.24	2,194.68
70	1,675.08	1,945.44	1,688.76	2,270.28	2,274.96
71	1,734.12	2,013.96	1,748.40	2,350.44	2,355.24
72	1,793.28	2,082.60	1,808.04	2,430.48	2,435.40
73	1,852.08	2,151.00	1,867.32	2,510.28	2,515.44
74	1,911.00	2,219.28	1,926.60	2,589.96	2,595.24
75	1,969.80	2,287.56	1,985.88	2,669.64	2,675.04
76	2,028.60	2,355.84	2,045.16	2,749.32	2,755.08
77	2,087.52	2,424.12	2,104.56	2,829.00	2,834.88
78	2,142.96	2,488.56	2,160.48	2,904.24	2,910.12
79	2,198.40	2,553.12	2,216.40	2,979.36	2,985.48
80	2,253.84	2,617.44	2,272.32	3,054.60	3,060.84
81	2,309.40	2,681.76	2,328.12	3,129.72	3,136.20
82	2,364.84	2,746.20	2,384.16	3,204.84	3,211.44
83	2,464.20	2,861.64	2,484.36	3,339.72	3,346.56
84	2,563.92	2,977.56	2,584.92	3,474.84	3,481.92
85+	2,663.28	3,093.00	2,685.00	3,609.48	3,617.04

TIP: For monthly rates, shown with available discounts, please see the Medicare supplement booklet that accompanies this Outline of Coverage.

Effective date: 1/1/2024

ANNUALIZED PREMIUM RATES

All other Texas ZIP Codes

MALE

Age	Plan A	Plan G	Plan N	Plan C	Plan F
Under 65	7,290.24	N/A	N/A	N/A	N/A
65	1,538.04	1,786.20	1,550.64	2,084.52	2,088.72
66	1,592.76	1,849.80	1,605.84	2,158.80	2,163.12
67	1,647.60	1,913.40	1,661.04	2,232.96	2,237.52
68	1,712.64	1,988.88	1,726.68	2,321.16	2,325.96
69	1,777.56	2,064.36	1,792.20	2,409.24	2,414.16
70	1,842.60	2,139.96	1,857.72	2,497.32	2,502.48
71	1,907.76	2,215.44	1,923.24	2,585.40	2,590.68
72	1,972.68	2,290.92	1,988.88	2,673.48	2,679.00
73	2,037.36	2,366.16	2,054.04	2,761.20	2,766.84
74	2,102.16	2,441.28	2,119.20	2,848.92	2,854.68
75	2,166.84	2,516.28	2,184.48	2,936.64	2,942.52
76	2,231.40	2,591.52	2,249.76	3,024.24	3,030.48
77	2,296.08	2,666.64	2,314.92	3,111.96	3,118.32
78	2,357.16	2,737.56	2,376.48	3,194.64	3,201.24
79	2,418.24	2,808.36	2,438.04	3,277.32	3,284.04
80	2,479.20	2,879.16	2,499.48	3,360.00	3,366.84
81	2,540.16	2,949.96	2,560.92	3,442.68	3,449.88
82	2,601.24	3,020.88	2,622.60	3,525.36	3,532.68
83	2,710.56	3,147.84	2,732.76	3,673.68	3,681.12
84	2,820.24	3,275.28	2,843.28	3,822.24	3,830.04
85+	2,929.56	3,402.24	2,953.56	3,970.44	3,978.60

TIP: For monthly rates, shown with available discounts, please see the Medicare supplement booklet that accompanies this Outline of Coverage.

Effective date: 1/1/2024

Premium Information

The EPIC Life Insurance Company can only raise your premium if we raise the premium for all policies like yours in this state, you enter a new age category, your residence changes such that you move to a new rating area, or if there is a change in Medicare benefits. Any rate increase for the state is subject to approval by the Texas Department of Insurance. If your policy was issued as an under age 65 policy due to a disability, when you turn age 65, your premiums will remain at the disabled rates. When entering a new age category, the premium increase will be effective on your anniversary date.

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.

Right to Return Policy

If you find that you are not satisfied with your policy, you may return it to: The EPIC Life Insurance Company, P.O. Box 8190, Madison, WI 53708-8190. 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 The EPIC 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.

Limitations and Exclusions

No insurance policy covers everything. Here's a list of things this Medicare supplement doesn't cover:

- Expenses you incur while your policy is not in force, except as provided in the EXTENSION OF BENEFITS Section of the Medicare supplement policy
- That portion of any expense you incur which is paid for by Medicare
- Non-Medicare-eligible expenses, including, but not limited to, routine exams, take-home drugs, and eye refractions
- Services for which a charge is not normally made in the absence of insurance

Pre-existing Conditions Limitation

You are not covered for pre-existing conditions until after a six-month waiting period. A pre-existing condition is a condition for which: (1) medical advice was given from a physician within six months prior to your effective date; or (2) treatment was recommended or received from a physician within six months prior to your effective date.

However, you will not have a waiting period for pre-existing conditions if on the day preceding your effective date under this policy, you had a continuous period of creditable coverage of at least six months. If your continuous period of creditable coverage was less than six months, we will shorten the six-month waiting period by the time served under the prior coverage.

Refund of Premium

In the event of cancellation or death, we will promptly return the unearned portion of any premium paid.

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 and be certain that all information has been properly recorded.

PLAN A

Medicare Supplement Part A—Hospital Services—per benefit period				
Services		Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies.	First 60 days	All but \$1,632	\$0	\$1,632 (Part A deductible)
	61st to 90th day	All but \$408 per day	\$408 a day	\$0
	91st day and after while using 60 lifetime reserve days	All but \$816 per day	\$816 a day	\$0
	Once lifetime reserve days are used: —Additional 365 days	\$0	100% of Medicare-eligible expenses	\$0**
	—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 to 100th day	All but \$204 per day	\$0	Up to \$204 per 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 requirements, including a doctor's certification of terminal illness.		All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

* 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.

** 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 A

Medicare Supplement Part B—Medical Services—per 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 medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$240 of Medicare-approved amounts***	\$0	\$0	\$240 (Part B deductible)
	Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES (Above Medicare-approved amounts)		\$0	\$0	All costs
BLOOD	First 3 pints	\$0	All costs	\$0
	Next \$240 of Medicare-approved amounts***	\$0	\$0	\$240 (Part B deductible)
	Remainder of Medicare-approved amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES Tests for diagnostic services		100%	\$0	\$0
Medicare Parts A & B				
Services		Medicare Pays	Plan Pays	You Pay
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 (Part B deductible)
	Remainder of Medicare-approved amounts	80%	20%	\$0

*** Once you have been billed \$240 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year. Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

This plan is only available to applicants who were eligible for Medicare prior to 1/1/2020.

PLAN C

Medicare Supplement Part A—Hospital Services—per benefit period				
Services		Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies.	First 60 days	All but \$1,632	\$1,632 (Part A deductible)	\$0
	61st to 90th day	All but \$408 per day	\$408 a day	\$0
	91st day and after while using 60 lifetime reserve days	All but \$816 per day	\$816 a day	\$0
	Once lifetime reserve days are used: —Additional 365 days	\$0	100% of Medicare-eligible expenses	\$0**
	—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 to 100th day	All but \$204 per day	Up to \$204 per 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 requirements, including a doctor's certification of terminal illness.		All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

* 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.

** 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.

This plan is only available to applicants who were eligible for Medicare prior to 1/1/2020.

PLAN C

Medicare Supplement Part B—Medical Services—per 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 medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$240 of Medicare-approved amounts***	\$0	\$240 (Part B deductible)	\$0
	Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES (Above Medicare-approved amounts)		\$0	\$0	All costs
BLOOD	First 3 pints	\$0	All costs	\$0
	Next \$240 of Medicare-approved amounts***	\$0	\$240 (Part B deductible)	\$0
	Remainder of Medicare-approved amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES Tests for diagnostic services		100%	\$0	\$0
Medicare Parts A & B				
Services		Medicare Pays	Plan Pays	You Pay
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	\$240 (Part B deductible)	\$0
	Remainder of Medicare-approved amounts	80%	20%	\$0
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 benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

*** Once you have been billed \$240 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year. Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

This plan is only available to applicants who were eligible for Medicare prior to 1/1/2020.

PLAN F

Medicare Supplement Part A—Hospital Services—per benefit period				
Services		Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies.	First 60 days	All but \$1,632	\$1,632 (Part A deductible)	\$0
	61st to 90th day	All but \$408 per day	\$408 a day	\$0
	91st day and after while using 60 lifetime reserve days	All but \$816 per day	\$816 a day	\$0
	Once lifetime reserve days are used: —Additional 365 days	\$0	100% of Medicare-eligible expenses	\$0**
	—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 to 100th day	All but \$204 per day	Up to \$204 per 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 requirements, including a doctor's certification of terminal illness.		All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

* 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.

** 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.

This plan is only available to applicants who were eligible for Medicare prior to 1/1/2020.

PLAN F

Medicare Supplement Part B—Medical Services—per 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 medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$240 of Medicare-approved amounts***	\$0	\$240 (Part B deductible)	\$0
	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	\$0	All costs	\$0
	Next \$240 of Medicare-approved amounts***	\$0	\$240 (Part B deductible)	\$0
	Remainder of Medicare-approved amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES Tests for diagnostic services		100%	\$0	\$0
Medicare Parts A & B				
Services		Medicare Pays	Plan Pays	You Pay
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	\$240 (Part B deductible)	\$0
	Remainder of Medicare-approved amounts	80%	20%	\$0
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 benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

*** Once you have been billed \$240 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year. Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

PLAN G

Medicare Supplement Part A—Hospital Services—per benefit period				
Services		Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies.	First 60 days	All but \$1,632	\$1,632 (Part A deductible)	\$0
	61st to 90th day	All but \$408 per day	\$408 a day	\$0
	91st day and after while using 60 lifetime reserve days	All but \$816 per day	\$816 a day	\$0
	Once lifetime reserve days are used: —Additional 365 days	\$0	100% of Medicare-eligible expenses	\$0**
	—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 to 100th day	All but \$204 per day	Up to \$204 per 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 requirements, including a doctor's certification of terminal illness.		All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

* 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.

** 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 G

Medicare Supplement Part B—Medical Services—per 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 medical and surgical 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	\$0	All costs	\$0
	Next \$240 of Medicare-approved amounts***	\$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
Medicare Parts A & B				
Services		Medicare Pays	Plan Pays	You Pay
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
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 benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

*** Once you have been billed \$240 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year. Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

PLAN N

Medicare Supplement Part A—Hospital Services—per benefit period				
Services		Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies.	First 60 days	All but \$1,632	\$1,632 (Part A deductible)	\$0
	61st to 90th day	All but \$408 per day	\$408 a day	\$0
	91st day and after while using 60 lifetime reserve days	All but \$816 per day	\$816 a day	\$0
	Once lifetime reserve days are used: —Additional 365 days	\$0	100% of Medicare-eligible expenses	\$0**
	—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 to 100th day	All but \$204 per day	Up to \$204 per 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 requirements, including a doctor's certification of terminal illness.		All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

* 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.

** 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 N

Medicare Supplement Part B—Medical Services—per calendar year				
Services		Medicare Pays		You Pay
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 \$240 of Medicare-approved amounts***	\$0	\$0	\$240 (Part B deductible)
	Remainder of Medicare-approved amounts	Generally 80%	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.	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	\$0	All costs	\$0
	Next \$240 of Medicare-approved amounts***	\$0	\$0	\$240 (Part B deductible)
	Remainder of Medicare-approved amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES Tests for diagnostic services		100%	\$0	\$0
Medicare Parts A & B				
Services		Medicare Pays		You Pay
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 (Part B deductible)
	Remainder of Medicare-approved amounts	80%	20%	\$0
Other Benefits—Not Covered by Medicare				
Services		Medicare 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 benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

*** Once you have been billed \$240 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year. Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.

Notes

[illegible]

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-731-0459 (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-731-0459 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-731-0459 (телетайп: 711).

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-800-731-0459 (TTY: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-731-0459 (ATS : 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-731-0459 (TTY: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-731-0459 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-731-0459 (TTY: 711).

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-731-0459 (TTY: 711).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-731-0459 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-731-0459 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-731-0459 (رقم هاتف الصم والبكم: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-731-0459 (TTY: 711)。

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-731-0459 (TTY: 711) 번으로 전화해 주십시오.

ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີ ອັນໃຫ້ທ່ານ. ໂທ 1-800-731-0459 (TTY: 711).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-731-0459 (TTY: 711) पर कॉल करें।

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**IMPORTANT: If there's ever a discrepancy between the policy
and this outline of coverage, the policy has final authority.**

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