UNITED AMERICAN INSURANCE COMPANY

P.O. BOX 8080, MCKINNEY, TEXAS 75070 (972) 529-5085 A Nebraska Stock Company • Administrative Offices: McKinney, Texas

Benefit Chart of Medicare Supplement Plans Sold on or After January 1, 2020

Benefit Plans A B, C, D, F, HDF, G, HDG, K, L, and N

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

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

Benefits		Plans Available to All Applicants								re First Before Only
	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%	✓	✓	✓	✓
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				

^{*} Denotes plans available by United American Insurance Company

¹ Plans F and G also have a high deductible option which requires 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.

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

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

PREMIUM INFORMATION

We, United American Insurance Company, can only raise your premium if we raise the premium for all policies like yours in this state. Until you are age 81, your premiums will increase on each policy anniversary solely because of your age change. Your premiums may also be increased due to increasing health costs for all policies in your class.

The renewal premiums for this policy may change on the renewal date following the effective date of any such applicable change. Any such premium change will be based on the actuarial computations which We then use to determine the renewal premium and must receive prior approval from the Texas Department of Insurance before becoming effective.

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 United American Insurance Company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to United American Insurance Company, P.O. Box 8080, McKinney, Texas 75070. 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 your medical costs.

Neither United American 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

We will not pay benefits under this policy for:

- 1) Any portion of any expense for which payment is made by Medicare; or
- 2) Any type of expense not eligible for coverage under Medicare, except as provided under MEDICALLY NECESSARY EMERGENCY CARE IN A FOREIGN COUNTRY; or
- 3) Services, treatment, or care provided by You, or furnished at Your direction, in Your role as a Physician; or
- 4) Services, treatment, or care provided by, or furnished at the direction of, any member of Your Immediate Family in his or her role as a Physician.
- 5) Loss due to a pre-existing condition is not covered unless the loss is incurred more than 60 days after the policy effective date. If you have a pre-existing condition and qualify for open enrollment and have had continuous period of creditable coverage for at least 60 days, we cannot exclude coverage based on the pre-existing condition. If the period of creditable coverage is less than 60 days, we will give credit for the amount of time of creditable coverage you have had towards fulfilling the pre-existing condition exclusion period.

REFUND OF PREMIUM

In the event of cancellation or Your death, we will promptly refund the unearned portion of any premium paid on Your behalf.

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 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.

PLAN A - AREA 1 (ZIP 770; 772-777)

		Male			Female					
Non-Tobacco L	Jser Effectiv	e Date: 03/15/2	020 Plan Co	ode: 5A4	Non-Tobacco l	Jser Effective	e Date: 03/15/2	020 Plan Co	ode: 5A5	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	1774	887	444	148	65	1543	772	386	129	
66	1860	930	465	155	66	1618	809	405	135	
67	1937	969	485	162	67	1685	843	422	141	
68	1999	1000	500	167	68	1739	870	435	145	
69	2073	1037	519	173	69	1803	902	451	151	
70	2146	1073	537	179	70	1867	934	467	156	
71	2198	1099	550	184	71	1912	956	478	160	
72	2223	1112	556	186	72	1934	967	484	162	
73	2265	1133	567	189	73	1970	985	493	165	
74	2298	1149	575	192	74	1999	1000	500	167	
75	2329	1165	583	195	75	2026	1013	507	169	
76	2348	1174	587	196	76	2042	1021	511	171	
77	2348	1174	587	196	77	2042	1021	511	171	
78	2348	1174	587	196	78	2042	1021	511	171	
79	2348	1174	587	196	79	2042	1021	511	171	
80+	2348	1174	587	196	80+	2042	1021	511	171	
Tobacco User	Effectiv	e Date: 03/15/2	020 Plan Co	ode: 5A6	Tobacco User	Effective	e Date: 03/15/2	020 Plan Co	ode: 5A7	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2041	1021	511	171	65	1774	887	444	148	
66	2140	1070	535	179	66	1860	930	465	155	
67	2229	1115	558	186	67	1937	969	485	162	
68	2301	1151	576	192	68	1999	1000	500	167	
69	2385	1193	597	199	69	2073	1037	519	173	
70	2470	1235	618	206	70	2146	1073	537	179	
71	2530	1265	633	211	71	2198	1099	550	184	
72	2559	1280	640	214	72	2223	1112	556	186	
73	2607	1304	652	218	73	2265	1133	567	189	
74	2645	1323	662	221	74	2298	1149	575	192	
75	2680	1340	670	224	75	2329	1165	583	195	
76	2702	1351	676	226	76	2348	1174	587	196	
77	2702	1351	676	226	77	2348	1174	587	196	
78	2702	1351	676	226	78	2348	1174	587	196	
79	2702	1351	676	226	79	2348	1174	587	196	
80+	2702	1351	676	226	80+	2348	1174	587	196	

PLAN B - AREA 1 (ZIP 770; 772-777)

		Male			Female					
Non-Tobacco l	Jser Effective	e Date: 04/15/20	024 Plan Co	ode: 5AM	Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5AN	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2474	1237	619	207	65	2152	1076	538	180	
66	2604	1302	651	217	66	2265	1133	567	189	
67	2726	1363	682	228	67	2371	1186	593	198	
68	2827	1414	707	236	68	2459	1230	615	205	
69	2948	1474	737	246	69	2564	1282	641	214	
70	3059	1530	765	255	70	2661	1331	666	222	
71	3152	1576	788	263	71	2742	1371	686	229	
72	3205	1603	802	268	72	2788	1394	697	233	
73	3285	1643	822	274	73	2858	1429	715	239	
74	3355	1678	839	280	74	2919	1460	730	244	
75	3422	1711	856	286	75	2977	1489	745	249	
76	3477	1739	870	290	76	3024	1512	756	252	
77	3496	1748	874	292	77	3041	1521	761	254	
78	3513	1757	879	293	78	3056	1528	764	255	
79	3533	1767	884	295	79	3073	1537	769	257	
80+	3533	1767	884	295	80+	3073	1537	769	257	
Tobacco User	Effective	e Date: 04/15/20	024 Plan Co	ode: 5AO	Tobacco User	Effective	P Date: 04/15/2	024 Plan Co	ode: 5AP	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2846	1423	712	238	65	2474	1237	619	207	
66	2996	1498	749	250	66	2604	1302	651	217	
67	3137	1569	785	262	67	2726	1363	682	228	
68	3253	1627	814	272	68	2827	1414	707	236	
69	3392	1696	848	283	69	2948	1474	737	246	
70	3520	1760	880	294	70	3059	1530	765	255	
71	3627	1814	907	303	71	3152	1576	788	263	
72	3688	1844	922	308	72	3205	1603	802	268	
73	3781	1891	946	316	73	3285	1643	822	274	
74	3861	1931	966	322	74	3355	1678	839	280	
75	3938	1969	985	329	75	3422	1711	856	286	
76	4001	2001	1001	334	76	3477	1739	870	290	
77	4023	2012	1006	336	77	3496	1748	874	292	
78	4042	2021	1011	337	78	3513	1757	879	293	
79	4066	2033	1017	339	79	3533	1767	884	295	
80+	4066	2033	1017	339	80+	3533	1767	884	295	

PLAN C - AREA 1 (ZIP 770; 772-777)

	Male Female										
		iviale					remaie				
Non-Tobacco	User Effective	P Date: 04/15/20	224 Plan Co	ode: 5B4	Non-Tobacco l	User Effective	Date: 04/15/2	024 Plan Co	ode: 5B5		
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly		
65	3434	1717	859	287	65	2987	1494	747	249		
66	3614	1807	904	302	66	3143	1572	786	262		
67	3779	1890	945	315	67	3287	1644	822	274		
68	3935	1968	984	328	68	3423	1712	856	286		
69	4121	2061	1031	344	69	3584	1792	896	299		
70	4308	2154	1077	359	70	3747	1874	937	313		
71	4460	2230	1115	372	71	3880	1940	970	324		
72	4578	2289	1145	382	72	3982	1991	996	332		
73	4720	2360	1180	394	73	4105	2053	1027	343		
74	4845	2423	1212	404	74	4215	2108	1054	352		
75	4964	2482	1241	414	75	4318	2159	1080	360		
76	5067	2534	1267	423	76	4408	2204	1102	368		
77	5167	2584	1292	431	77	4494	2247	1124	375		
78	5268	2634	1317	439	78	4582	2291	1146	382		
79	5368	2684	1342	448	79	4670	2335	1168	390		
80+	5544	2772	1386	462	80+	4822	2411	1206	402		
Tobacco User	Effective	e Date: 04/15/20	024 Plan Co	ode: 5B6	Tobacco User	Effective	Date: 04/15/2	024 Plan Co	ode: 5B7		
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly		
65	3951	1976	988	330	65	3434	1717	859	287		
66	4158	2079	1040	347	66	3614	1807	904	302		
67	4349	2175	1088	363	67	3779	1890	945	315		
68	4528	2264	1132	378	68	3935	1968	984	328		
69	4742	2371	1186	396	69	4121	2061	1031	344		
70	4957	2479	1240	414	70	4308	2154	1077	359		
71	5133	2567	1284	428	71	4460	2230	1115	372		
72	5268	2634	1317	439	72	4578	2289	1145	382		
73	5431	2716	1358	453	73	4720	2360	1180	394		
74	5576	2788	1394	465	74	4845	2423	1212	404		
75	5713	2857	1429	477	75	4964	2482	1241	414		
76	5831	2916	1458	486	76	5067	2534	1267	423		
77	5946	2973	1487	496	77	5167	2584	1292	431		
78	6062	3031	1516	506	78	5268	2634	1317	439		
79	6178	3089	1545	515	79	5368	2684	1342	448		
80+	6380	3190	1595	532	80+	5544	2772	1386	462		

PLAN D - AREA 1 (ZIP 770; 772-777)

		Male			Female					
Non-Tobacco L	Jser Effectiv	e Date: 04/15/2	024 Plan Co	ode: 5BM	Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5BN	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	3333	1667	834	278	65	2899	1450	725	242	
66	3515	1758	879	293	66	3058	1529	765	255	
67	3694	1847	924	308	67	3213	1607	804	268	
68	3854	1927	964	322	68	3352	1676	838	280	
69	4049	2025	1013	338	69	3522	1761	881	294	
70	4237	2119	1060	354	70	3686	1843	922	308	
71	4402	2201	1101	367	71	3829	1915	958	320	
72	4524	2262	1131	377	72	3935	1968	984	328	
73	4673	2337	1169	390	73	4065	2033	1017	339	
74	4801	2401	1201	401	74	4176	2088	1044	348	
75	4923	2462	1231	411	75	4283	2142	1071	357	
76	5035	2518	1259	420	76	4380	2190	1095	365	
77	5137	2569	1285	429	77	4469	2235	1118	373	
78	5243	2622	1311	437	78	4560	2280	1140	380	
79	5347	2674	1337	446	79	4651	2326	1163	388	
80+	5530	2765	1383	461	80+	4810	2405	1203	401	
Tobacco User	Effectiv	e Date: 04/15/2	024 Plan Co	ode: 5BO	Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5BP	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	3835	1918	959	320	65	3333	1667	834	278	
66	4045	2023	1012	338	66	3515	1758	879	293	
67	4251	2126	1063	355	67	3694	1847	924	308	
68	4435	2218	1109	370	68	3854	1927	964	322	
69	4660	2330	1165	389	69	4049	2025	1013	338	
70	4876	2438	1219	407	70	4237	2119	1060	354	
71	5065	2533	1267	423	71	4402	2201	1101	367	
72	5206	2603	1302	434	72	4524	2262	1131	377	
73	5378	2689	1345	449	73	4673	2337	1169	390	
74	5525	2763	1382	461	74	4801	2401	1201	401	
75	5666	2833	1417	473	75	4923	2462	1231	411	
76	5795	2898	1449	483	76	5035	2518	1259	420	
77	5912	2956	1478	493	77	5137	2569	1285	429	
78	6033	3017	1509	503	78	5243	2622	1311	437	
79	6153	3077	1539	513	79	5347	2674	1337	446	
80+	6364	3182	1591	531	80+	5530	2765	1383	461	

PLAN F - AREA 1 (ZIP 770; 772-777)

		Male		NOT AILE	Female					
Non-Tobacco	Jser Effective	e Date: 04/15/20	024 Plan Co	ode: 5C4	Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5C5	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	3329	1665	833	278	65	2896	1448	724	242	
66	3499	1750	875	292	66	3044	1522	761	254	
67	3665	1833	917	306	67	3188	1594	797	266	
68	3811	1906	953	318	68	3315	1658	829	277	
69	3992	1996	998	333	69	3472	1736	868	290	
70	4167	2084	1042	348	70	3625	1813	907	303	
71	4319	2160	1080	360	71	3757	1879	940	314	
72	4431	2216	1108	370	72	3854	1927	964	322	
73	4569	2285	1143	381	73	3974	1987	994	332	
74	4688	2344	1172	391	74	4078	2039	1020	340	
75	4803	2402	1201	401	75	4178	2089	1045	349	
76	4904	2452	1226	409	76	4266	2133	1067	356	
77	5000	2500	1250	417	77	4350	2175	1088	363	
78	5099	2550	1275	425	78	4435	2218	1109	370	
79	5194	2597	1299	433	79	4518	2259	1130	377	
80+	5362	2681	1341	447	80+	4664	2332	1166	389	
Tobacco User	Effective	P Date: 04/15/20	024 Plan Co	ode: 5C6	Tobacco User	Effective	P Date: 04/15/2	024 Plan Co	ode: 5C7	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	3831	1916	958	320	65	3329	1665	833	278	
66	4027	2014	1007	336	66	3499	1750	875	292	
67	4217	2109	1055	352	67	3665	1833	917	306	
68	4385	2193	1097	366	68	3811	1906	953	318	
69	4593	2297	1149	383	69	3992	1996	998	333	
70	4795	2398	1199	400	70	4167	2084	1042	348	
71	4970	2485	1243	415	71	4319	2160	1080	360	
72	5099	2550	1275	425	72	4431	2216	1108	370	
73	5258	2629	1315	439	73	4569	2285	1143	381	
74	5395	2698	1349	450	74	4688	2344	1172	391	
75	5528	2764	1382	461	75	4803	2402	1201	401	
76	5643	2822	1411	471	76	4904	2452	1226	409	
77	5754	2877	1439	480	77	5000	2500	1250	417	
78	5868	2934	1467	489	78	5099	2550	1275	425	
79	5977	2989	1495	499	79	5194	2597	1299	433	
80+	6170	3085	1543	515	80+	5362	2681	1341	447	

PLAN HDF - AREA 1 (ZIP 770; 772-777)

		Male		71107	Female					
Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5CM	Non-Tobacco	User Effective	e Date: 04/15/2	024 Plan Co	ode: 5CN	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	685	343	172	58	65	596	298	149	50	
66	739	370	185	62	66	643	322	161	54	
67	796	398	199	67	67	692	346	173	58	
68	826	413	207	69	68	719	360	180	60	
69	868	434	217	73	69	755	378	189	63	
70	906	453	227	76	70	788	394	197	66	
71	935	468	234	78	71	813	407	204	68	
72	986	493	247	83	72	858	429	215	72	
73	1044	522	261	87	73	908	454	227	76	
74	1095	548	274	92	74	952	476	238	80	
75	1150	575	288	96	75	1000	500	250	84	
76	1206	603	302	101	76	1049	525	263	88	
77	1271	636	318	106	77	1106	553	277	93	
78	1332	666	333	111	78	1159	580	290	97	
79	1395	698	349	117	79	1213	607	304	102	
80+	1506	753	377	126	80+	1310	655	328	110	
Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5CO	Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5CP	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	788	394	197	66	65	685	343	172	58	
66	851	426	213	71	66	739	370	185	62	
67	916	458	229	77	67	796	398	199	67	
68	951	476	238	80	68	826	413	207	69	
69	999	500	250	84	69	868	434	217	73	
70	1042	521	261	87	70	906	453	227	76	
71	1076	538	269	90	71	935	468	234	78	
72	1135	568	284	95	72	986	493	247	83	
73	1201	601	301	101	73	1044	522	261	87	
74	1260	630	315	105	74	1095	548	274	92	
75	1324	662	331	111	75	1150	575	288	96	
76	1387	694	347	116	76	1206	603	302	101	
77	1463	732	366	122	77	1271	636	318	106	
78	1533	767	384	128	78	1332	666	333	111	
79	1605	803	402	134	79	1395	698	349	117	
80+	1733	867	434	145	80+	1506	753	377	126	

Only applicants first eligible for Medicare before 2020 may purchase Plans C, F, and High Deducible F.

PLAN G - AREA 1 (ZIP 770; 772-777)

		Male			Female					
Non-Tobacco L	Jser Effectiv	re Date: 04/15/2	024 Plan Co	ode: 5D4	Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5D5	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2385	1193	597	199	65	2075	1038	519	173	
66	2514	1257	629	210	66	2187	1094	547	183	
67	2646	1323	662	221	67	2301	1151	576	192	
68	2757	1379	690	230	68	2398	1199	600	200	
69	2897	1449	725	242	69	2520	1260	630	210	
70	3032	1516	758	253	70	2637	1319	660	220	
71	3147	1574	787	263	71	2738	1369	685	229	
72	3233	1617	809	270	72	2812	1406	703	235	
73	3340	1670	835	279	73	2905	1453	727	243	
74	3430	1715	858	286	74	2984	1492	746	249	
75	3523	1762	881	294	75	3065	1533	767	256	
76	3600	1800	900	300	76	3131	1566	783	261	
77	3674	1837	919	307	77	3195	1598	799	267	
78	3746	1873	937	313	78	3259	1630	815	272	
79	3821	1911	956	319	79	3323	1662	831	277	
80+	3950	1975	988	330	80+	3436	1718	859	287	
Tobacco User	Effectiv	re Date: 04/15/2	024 Plan Co	ode: 5D6	Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5D7	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2745	1373	687	229	65	2385	1193	597	199	
66	2893	1447	724	242	66	2514	1257	629	210	
67	3045	1523	762	254	67	2646	1323	662	221	
68	3172	1586	793	265	68	2757	1379	690	230	
69	3334	1667	834	278	69	2897	1449	725	242	
70	3489	1745	873	291	70	3032	1516	758	253	
71	3622	1811	906	302	71	3147	1574	787	263	
72	3721	1861	931	311	72	3233	1617	809	270	
73	3843	1922	961	321	73	3340	1670	835	279	
74	3947	1974	987	329	74	3430	1715	858	286	
75	4054	2027	1014	338	75	3523	1762	881	294	
76	4143	2072	1036	346	76	3600	1800	900	300	
77	4227	2114	1057	353	77	3674	1837	919	307	
78	4311	2156	1078	360	78	3746	1873	937	313	
79	4397	2199	1100	367	79	3821	1911	956	319	
80+	4545	2273	1137	379	80+	3950	1975	988	330	

PLAN HDG - AREA 1 (ZIP 770; 772-777)

	TEANTING - AREA I (EII 170, 172-171)											
		Male					Female					
Non-Tobacco I	User Effective	e Date: 04/15/2	024 Plan Co	ode: 5HO	Non-Tobacco	User Effective	Date: 04/15/2	024 Plan Co	ode: 5HP			
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly			
65	654	327	164	55	65	569	285	143	48			
66	706	353	177	59	66	614	307	154	52			
67	760	380	190	64	67	661	331	166	56			
68	789	395	198	66	68	686	343	172	58			
69	830	415	208	70	69	722	361	181	61			
70	865	433	217	73	70	752	376	188	63			
71	893	447	224	75	71	777	389	195	65			
72	942	471	236	79	72	819	410	205	69			
73	996	498	249	83	73	867	434	217	73			
74	1046	523	262	88	74	910	455	228	76			
75	1098	549	275	92	75	955	478	239	80			
76	1151	576	288	96	76	1001	501	251	84			
77	1214	607	304	102	77	1056	528	264	88			
78	1272	636	318	106	78	1107	554	277	93			
79	1332	666	333	111	79	1159	580	290	97			
80+	1438	719	360	120	80+	1251	626	313	105			
Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5HQ	Tobacco User	Effective	Date: 04/15/2	024 Plan Co	ode: 5HR			
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly			
65	753	377	189	63	65	654	327	164	55			
66	813	407	204	68	66	706	353	177	59			
67	874	437	219	73	67	760	380	190	64			
68	908	454	227	76	68	789	395	198	66			
69	955	478	239	80	69	830	415	208	70			
70	995	498	249	83	70	865	433	217	73			
71	1028	514	257	86	71	893	447	224	75			
72	1084	542	271	91	72	942	471	236	79			
73	1146	573	287	96	73	996	498	249	83			
74	1204	602	301	101	74	1046	523	262	88			
75	1264	632	316	106	75	1098	549	275	92			
76	1325	663	332	111	76	1151	576	288	96			
77	1397	699	350	117	77	1214	607	304	102			
78	1464	732	366	122	78	1272	636	318	106			
79	1533	767	384	128	79	1332	666	333	111			
80+	1654	827	414	138	80+	1438	719	360	120			

PLAN K - AREA 1 (ZIP 770; 772-777)

		Male			Female					
Non-Tobacco	User Effective	e Date: 03/15/20	020 Plan Co	ode: P44	Non-Tobacco l	Jser Effective	e Date: 03/15/2	020 Plan Co	ode: P45	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	1536	768	384	128	65	1336	668	334	112	
66	1656	828	414	138	66	1441	721	361	121	
67	1752	876	438	146	67	1524	762	381	127	
68	1841	921	461	154	68	1601	801	401	134	
69	1935	968	484	162	69	1683	842	421	141	
70	2048	1024	512	171	70	1781	891	446	149	
71	2105	1053	527	176	71	1831	916	458	153	
72	2145	1073	537	179	72	1866	933	467	156	
73	2187	1094	547	183	73	1903	952	476	159	
74	2222	1111	556	186	74	1933	967	484	162	
75	2272	1136	568	190	75	1976	988	494	165	
76	2300	1150	575	192	76	2001	1001	501	167	
77	2317	1159	580	194	77	2016	1008	504	168	
78	2333	1167	584	195	78	2030	1015	508	170	
79	2347	1174	587	196	79	2041	1021	511	171	
80+	2372	1186	593	198	80+	2063	1032	516	172	
Tobacco User	Effective	e Date: 03/15/20	020 Plan Co	ode: P46	Tobacco User	Effective	P Date: 03/15/2	020 Plan Co	ode: P47	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	1768	884	442	148	65	1536	768	384	128	
66	1906	953	477	159	66	1656	828	414	138	
67	2017	1009	505	169	67	1752	876	438	146	
68	2118	1059	530	177	68	1841	921	461	154	
69	2226	1113	557	186	69	1935	968	484	162	
70	2357	1179	590	197	70	2048	1024	512	171	
71	2422	1211	606	202	71	2105	1053	527	176	
72	2469	1235	618	206	72	2145	1073	537	179	
73	2517	1259	630	210	73	2187	1094	547	183	
74	2557	1279	640	214	74	2222	1111	556	186	
75	2615	1308	654	218	75	2272	1136	568	190	
76	2647	1324	662	221	76	2300	1150	575	192	
77	2667	1334	667	223	77	2317	1159	580	194	
78	2685	1343	672	224	78	2333	1167	584	195	
79	2701	1351	676	226	79	2347	1174	587	196	
80+	2729	1365	683	228	80+	2372	1186	593	198	

PLAN L - AREA 1 (ZIP 770; 772-777)

		Male			Female					
Non-Tobacco	User Effective	e Date: 03/15/20	020 Plan Co	ode: P60	Non-Tobacco l	Jser Effective	e Date: 03/15/2	020 Plan Co	ode: P61	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2161	1081	541	181	65	1880	940	470	157	
66	2326	1163	582	194	66	2024	1012	506	169	
67	2467	1234	617	206	67	2146	1073	537	179	
68	2594	1297	649	217	68	2256	1128	564	188	
69	2726	1363	682	228	69	2371	1186	593	198	
70	2880	1440	720	240	70	2505	1253	627	209	
71	2964	1482	741	247	71	2578	1289	645	215	
72	3018	1509	755	252	72	2625	1313	657	219	
73	3083	1542	771	257	73	2681	1341	671	224	
74	3134	1567	784	262	74	2726	1363	682	228	
75	3196	1598	799	267	75	2780	1390	695	232	
76	3240	1620	810	270	76	2818	1409	705	235	
77	3265	1633	817	273	77	2840	1420	710	237	
78	3286	1643	822	274	78	2859	1430	715	239	
79	3306	1653	827	276	79	2875	1438	719	240	
80+	3335	1668	834	278	80+	2901	1451	726	242	
Tobacco User	Effective	e Date: 03/15/20	020 Plan Co	ode: P62	Tobacco User	Effective	P Date: 03/15/2	020 Plan Co	ode: P63	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2487	1244	622	208	65	2161	1081	541	181	
66	2677	1339	670	224	66	2326	1163	582	194	
67	2839	1420	710	237	67	2467	1234	617	206	
68	2985	1493	747	249	68	2594	1297	649	217	
69	3137	1569	785	262	69	2726	1363	682	228	
70	3314	1657	829	277	70	2880	1440	720	240	
71	3411	1706	853	285	71	2964	1482	741	247	
72	3473	1737	869	290	72	3018	1509	755	252	
73	3547	1774	887	296	73	3083	1542	771	257	
74	3606	1803	902	301	74	3134	1567	784	262	
75	3678	1839	920	307	75	3196	1598	799	267	
76	3728	1864	932	311	76	3240	1620	810	270	
77	3757	1879	940	314	77	3265	1633	817	273	
78	3782	1891	946	316	78	3286	1643	822	274	
79	3804	1902	951	317	79	3306	1653	827	276	
80+	3838	1919	960	320	80+	3335	1668	834	278	

PLAN N - AREA 1 (ZIP 770; 772-777)

		Male			Female					
Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5DM	Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5DN	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2583	1292	646	216	65	2247	1124	562	188	
66	2726	1363	682	228	66	2371	1186	593	198	
67	2869	1435	718	240	67	2495	1248	624	208	
68	2998	1499	750	250	68	2608	1304	652	218	
69	3152	1576	788	263	69	2742	1371	686	229	
70	3302	1651	826	276	70	2872	1436	718	240	
71	3438	1719	860	287	71	2991	1496	748	250	
72	3540	1770	885	295	72	3079	1540	770	257	
73	3658	1829	915	305	73	3182	1591	796	266	
74	3762	1881	941	314	74	3272	1636	818	273	
75	3866	1933	967	323	75	3363	1682	841	281	
76	3962	1981	991	331	76	3447	1724	862	288	
77	4053	2027	1014	338	77	3525	1763	882	294	
78	4142	2071	1036	346	78	3603	1802	901	301	
79	4233	2117	1059	353	79	3682	1841	921	307	
80+	4398	2199	1100	367	80+	3826	1913	957	319	
Tobacco User	Effective	e Date: 04/15/20	024 Plan Co	ode: 5DO	Tobacco User	Effective	P Date: 04/15/2	024 Plan Co	ode: 5DP	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2973	1487	744	248	65	2583	1292	646	216	
66	3137	1569	785	262	66	2726	1363	682	228	
67	3301	1651	826	276	67	2869	1435	718	240	
68	3450	1725	863	288	68	2998	1499	750	250	
69	3627	1814	907	303	69	3152	1576	788	263	
70	3800	1900	950	317	70	3302	1651	826	276	
71	3956	1978	989	330	71	3438	1719	860	287	
72	4074	2037	1019	340	72	3540	1770	885	295	
73	4209	2105	1053	351	73	3658	1829	915	305	
74	4329	2165	1083	361	74	3762	1881	941	314	
75	4449	2225	1113	371	75	3866	1933	967	323	
76	4560	2280	1140	380	76	3962	1981	991	331	
77	4664	2332	1166	389	77	4053	2027	1014	338	
78	4767	2384	1192	398	78	4142	2071	1036	346	
79	4871	2436	1218	406	79	4233	2117	1059	353	
80+	5061	2531	1266	422	80+	4398	2199	1100	367	

PLAN A - AREA 2 (ZIP 765-769; 778-789; 798-799)

		Male		·	Female					
Non-Tobacco	User Effective	e Date: 03/15/2	020 Plan Co	ode: 5A4	Non-Tobacco l	Jser Effective	Date: 03/15/2	020 Plan Co	ode: 5A5	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	1774	887	444	148	65	1543	772	386	129	
66	1860	930	465	155	66	1618	809	405	135	
67	1937	969	485	162	67	1685	843	422	141	
68	1999	1000	500	167	68	1739	870	435	145	
69	2073	1037	519	173	69	1803	902	451	151	
70	2146	1073	537	179	70	1867	934	467	156	
71	2198	1099	550	184	71	1912	956	478	160	
72	2223	1112	556	186	72	1934	967	484	162	
73	2265	1133	567	189	73	1970	985	493	165	
74	2298	1149	575	192	74	1999	1000	500	167	
75	2329	1165	583	195	75	2026	1013	507	169	
76	2348	1174	587	196	76	2042	1021	511	171	
77	2348	1174	587	196	77	2042	1021	511	171	
78	2348	1174	587	196	78	2042	1021	511	171	
79	2348	1174	587	196	79	2042	1021	511	171	
80+	2348	1174	587	196	80+	2042	1021	511	171	
Tobacco User	Effective	e Date: 03/15/2	020 Plan Co	ode: 5A6	Tobacco User	Effective	Date: 03/15/2	020 Plan Co	ode: 5A7	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2041	1021	511	171	65	1774	887	444	148	
66	2140	1070	535	179	66	1860	930	465	155	
67	2229	1115	558	186	67	1937	969	485	162	
68	2301	1151	576	192	68	1999	1000	500	167	
69	2385	1193	597	199	69	2073	1037	519	173	
70	2470	1235	618	206	70	2146	1073	537	179	
71	2530	1265	633	211	71	2198	1099	550	184	
72	2559	1280	640	214	72	2223	1112	556	186	
73	2607	1304	652	218	73	2265	1133	567	189	
74	2645	1323	662	221	74	2298	1149	575	192	
75	2680	1340	670	224	75	2329	1165	583	195	
76	2702	1351	676	226	76	2348	1174	587	196	
77	2702	1351	676	226	77	2348	1174	587	196	
78	2702	1351	676	226	78	2348	1174	587	196	
79	2702	1351	676	226	79	2348	1174	587	196	
80+	2702	1351	676	226	80+	2348	1174	587	196	

PLAN B - AREA 2 (ZIP 765-769; 778-789; 798-799)

		Male		·	Female					
Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5AM	Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5AN	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2474	1237	619	207	65	2152	1076	538	180	
66	2604	1302	651	217	66	2265	1133	567	189	
67	2726	1363	682	228	67	2371	1186	593	198	
68	2827	1414	707	236	68	2459	1230	615	205	
69	2948	1474	737	246	69	2564	1282	641	214	
70	3059	1530	765	255	70	2661	1331	666	222	
71	3152	1576	788	263	71	2742	1371	686	229	
72	3205	1603	802	268	72	2788	1394	697	233	
73	3285	1643	822	274	73	2858	1429	715	239	
74	3355	1678	839	280	74	2919	1460	730	244	
75	3422	1711	856	286	75	2977	1489	745	249	
76	3477	1739	870	290	76	3024	1512	756	252	
77	3496	1748	874	292	77	3041	1521	761	254	
78	3513	1757	879	293	78	3056	1528	764	255	
79	3533	1767	884	295	79	3073	1537	769	257	
80+	3533	1767	884	295	80+	3073	1537	769	257	
Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5AO	Tobacco User	Effective	P Date: 04/15/2	024 Plan Co	ode: 5AP	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2846	1423	712	238	65	2474	1237	619	207	
66	2996	1498	749	250	66	2604	1302	651	217	
67	3137	1569	785	262	67	2726	1363	682	228	
68	3253	1627	814	272	68	2827	1414	707	236	
69	3392	1696	848	283	69	2948	1474	737	246	
70	3520	1760	880	294	70	3059	1530	765	255	
71	3627	1814	907	303	71	3152	1576	788	263	
72	3688	1844	922	308	72	3205	1603	802	268	
73	3781	1891	946	316	73	3285	1643	822	274	
74	3861	1931	966	322	74	3355	1678	839	280	
75	3938	1969	985	329	75	3422	1711	856	286	
76	4001	2001	1001	334	76	3477	1739	870	290	
77	4023	2012	1006	336	77	3496	1748	874	292	
78	4042	2021	1011	337	78	3513	1757	879	293	
79	4066	2033	1017	339	79	3533	1767	884	295	
80+	4066	2033	1017	339	80+	3533	1767	884	295	

PLAN C - AREA 2 (ZIP 765-769; 778-789; 798-799)

	FLAN C - ANLA 2 (ZIF 703-703, 736-733)											
		Male					Female					
Non-Tobacco	User Effective	e Date: 04/15/20	024 Plan Co	ode: 5B4	Non-Tobacco	User Effective	Date: 04/15/2	024 Plan Co	ode: 5B5			
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly			
65	3434	1717	859	287	65	2987	1494	747	249			
66	3614	1807	904	302	66	3143	1572	786	262			
67	3779	1890	945	315	67	3287	1644	822	274			
68	3935	1968	984	328	68	3423	1712	856	286			
69	4121	2061	1031	344	69	3584	1792	896	299			
70	4308	2154	1077	359	70	3747	1874	937	313			
71	4460	2230	1115	372	71	3880	1940	970	324			
72	4578	2289	1145	382	72	3982	1991	996	332			
73	4720	2360	1180	394	73	4105	2053	1027	343			
74	4845	2423	1212	404	74	4215	2108	1054	352			
75	4964	2482	1241	414	75	4318	2159	1080	360			
76	5067	2534	1267	423	76	4408	2204	1102	368			
77	5167	2584	1292	431	77	4494	2247	1124	375			
78	5268	2634	1317	439	78	4582	2291	1146	382			
79	5368	2684	1342	448	79	4670	2335	1168	390			
80+	5544	2772	1386	462	80+	4822	2411	1206	402			
Tobacco User	Effective	e Date: 04/15/20	024 Plan Co	ode: 5B6	Tobacco User	Effective	Date: 04/15/2	024 Plan Co	ode: 5B7			
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly			
65	3951	1976	988	330	65	3434	1717	859	287			
66	4158	2079	1040	347	66	3614	1807	904	302			
67	4349	2175	1088	363	67	3779	1890	945	315			
68	4528	2264	1132	378	68	3935	1968	984	328			
69	4742	2371	1186	396	69	4121	2061	1031	344			
70	4957	2479	1240	414	70	4308	2154	1077	359			
71	5133	2567	1284	428	71	4460	2230	1115	372			
72	5268	2634	1317	439	72	4578	2289	1145	382			
73	5431	2716	1358	453	73	4720	2360	1180	394			
74	5576	2788	1394	465	74	4845	2423	1212	404			
75	5713	2857	1429	477	75	4964	2482	1241	414			
76	5831	2916	1458	486	76	5067	2534	1267	423			
77	5946	2973	1487	496	77	5167	2584	1292	431			
78	6062	3031	1516	506	78	5268	2634	1317	439			
79	6178	3089	1545	515	79	5368	2684	1342	448			
80+	6380	3190	1595	532	80+	5544	2772	1386	462			

PLAN D - AREA 2 (ZIP 765-769; 778-789; 798-799)

		Male		·	Female					
Non-Tobacco	User Effective	e Date: 04/15/2	024 Plan Co	ode: 5BM	Non-Tobacco l	User Effective	e Date: 04/15/2	024 Plan Co	ode: 5BN	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	3333	1667	834	278	65	2899	1450	725	242	
66	3515	1758	879	293	66	3058	1529	765	255	
67	3694	1847	924	308	67	3213	1607	804	268	
68	3854	1927	964	322	68	3352	1676	838	280	
69	4049	2025	1013	338	69	3522	1761	881	294	
70	4237	2119	1060	354	70	3686	1843	922	308	
71	4402	2201	1101	367	71	3829	1915	958	320	
72	4524	2262	1131	377	72	3935	1968	984	328	
73	4673	2337	1169	390	73	4065	2033	1017	339	
74	4801	2401	1201	401	74	4176	2088	1044	348	
75	4923	2462	1231	411	75	4283	2142	1071	357	
76	5035	2518	1259	420	76	4380	2190	1095	365	
77	5137	2569	1285	429	77	4469	2235	1118	373	
78	5243	2622	1311	437	78	4560	2280	1140	380	
79	5347	2674	1337	446	79	4651	2326	1163	388	
80+	5530	2765	1383	461	80+	4810	2405	1203	401	
Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5BO	Tobacco User	Effective	P Date: 04/15/2	024 Plan Co	ode: 5BP	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	3835	1918	959	320	65	3333	1667	834	278	
66	4045	2023	1012	338	66	3515	1758	879	293	
67	4251	2126	1063	355	67	3694	1847	924	308	
68	4435	2218	1109	370	68	3854	1927	964	322	
69	4660	2330	1165	389	69	4049	2025	1013	338	
70	4876	2438	1219	407	70	4237	2119	1060	354	
71	5065	2533	1267	423	71	4402	2201	1101	367	
72	5206	2603	1302	434	72	4524	2262	1131	377	
73	5378	2689	1345	449	73	4673	2337	1169	390	
74	5525	2763	1382	461	74	4801	2401	1201	401	
75	5666	2833	1417	473	75	4923	2462	1231	411	
76	5795	2898	1449	483	76	5035	2518	1259	420	
77	5912	2956	1478	493	77	5137	2569	1285	429	
78	6033	3017	1509	503	78	5243	2622	1311	437	
79	6153	3077	1539	513	79	5347	2674	1337	446	
80+	6364	3182	1591	531	80+	5530	2765	1383	461	

PLAN F - AREA 2 (ZIP 765-769; 778-789; 798-799)

		Male					Female		
Non-Tobacco U	ser Effectiv	e Date: 04/15/2	024 Plan Co	ode: 5C4	Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5C5
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3329	1665	833	278	65	2896	1448	724	242
66	3499	1750	875	292	66	3044	1522	761	254
67	3665	1833	917	306	67	3188	1594	797	266
68	3811	1906	953	318	68	3315	1658	829	277
69	3992	1996	998	333	69	3472	1736	868	290
70	4167	2084	1042	348	70	3625	1813	907	303
71	4319	2160	1080	360	71	3757	1879	940	314
72	4431	2216	1108	370	72	3854	1927	964	322
73	4569	2285	1143	381	73	3974	1987	994	332
74	4688	2344	1172	391	74	4078	2039	1020	340
75	4803	2402	1201	401	75	4178	2089	1045	349
76	4904	2452	1226	409	76	4266	2133	1067	356
77	5000	2500	1250	417	77	4350	2175	1088	363
78	5099	2550	1275	425	78	4435	2218	1109	370
79	5194	2597	1299	433	79	4518	2259	1130	377
80+	5362	2681	1341	447	80+	4664	2332	1166	389
Tobacco User	Effectiv	e Date: 04/15/2	024 Plan Co	ode: 5C6	Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5C7
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3831	1916	958	320	65	3329	1665	833	278
66	4027	2014	1007	336	66	3499	1750	875	292
67	4217	2109	1055	352	67	3665	1833	917	306
68	4385	2193	1097	366	68	3811	1906	953	318
69	4593	2297	1149	383	69	3992	1996	998	333
70	4795	2398	1199	400	70	4167	2084	1042	348
71	4970	2485	1243	415	71	4319	2160	1080	360
72	5099	2550	1275	425	72	4431	2216	1108	370
73	5258	2629	1315	439	73	4569	2285	1143	381
74	5395	2698	1349	450	74	4688	2344	1172	391
75	5528	2764	1382	461	75	4803	2402	1201	401
76	5643	2822	1411	471	76	4904	2452	1226	409
77	5754	2877	1439	480	77	5000	2500	1250	417
78	5868	2934	1467	489	78	5099	2550	1275	425
79	5977	2989	1495	499	79	5194	2597	1299	433
80+	6170	3085	1543	515	80+	5362	2681	1341	447

PLAN HDF - AREA 2 (ZIP 765-769; 778-789; 798-799)

		Male			Female					
Non-Tobacco l	User Effectiv	e Date: 04/15/2	024 Plan Co	ode: 5CM	Non-Tobacco L	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5CN	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	685	343	172	58	65	596	298	149	50	
66	739	370	185	62	66	643	322	161	54	
67	796	398	199	67	67	692	346	173	58	
68	826	413	207	69	68	719	360	180	60	
69	868	434	217	73	69	755	378	189	63	
70	906	453	227	76	70	788	394	197	66	
71	935	468	234	78	71	813	407	204	68	
72	986	493	247	83	72	858	429	215	72	
73	1044	522	261	87	73	908	454	227	76	
74	1095	548	274	92	74	952	476	238	80	
75	1150	575	288	96	75	1000	500	250	84	
76	1206	603	302	101	76	1049	525	263	88	
77	1271	636	318	106	77	1106	553	277	93	
78	1332	666	333	111	78	1159	580	290	97	
79	1395	698	349	117	79	1213	607	304	102	
80+	1506	753	377	126	80+	1310	655	328	110	
Tobacco User	Effectiv	e Date: 04/15/2	024 Plan Co	ode: 5CO	Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5CP	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	788	394	197	66	65	685	343	172	58	
66	851	426	213	71	66	739	370	185	62	
67	916	458	229	77	67	796	398	199	67	
68	951	476	238	80	68	826	413	207	69	
69	999	500	250	84	69	868	434	217	73	
70	1042	521	261	87	70	906	453	227	76	
71	1076	538	269	90	71	935	468	234	78	
72	1135	568	284	95	72	986	493	247	83	
73	1201	601	301	101	73	1044	522	261	87	
74	1260	630	315	105	74	1095	548	274	92	
75	1324	662	331	111	75	1150	575	288	96	
76	1387	694	347	116	76	1206	603	302	101	
77	1463	732	366	122	77	1271	636	318	106	
78	1533	767	384	128	78	1332	666	333	111	
79	1605	803	402	134	79	1395	698	349	117	
80+	1733	867	434	145	80+	1506	753	377	126	

PLAN G - AREA 2 (ZIP 765-769; 778-789; 798-799)

		Male			03-703, 770-703	, ,	Female		
Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5D4	Non-Tobacco l	User Effective	P Date: 04/15/2	024 Plan Co	ode: 5D5
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2385	1193	597	199	65	2075	1038	519	173
66	2514	1257	629	210	66	2187	1094	547	183
67	2646	1323	662	221	67	2301	1151	576	192
68	2757	1379	690	230	68	2398	1199	600	200
69	2897	1449	725	242	69	2520	1260	630	210
70	3032	1516	758	253	70	2637	1319	660	220
71	3147	1574	787	263	71	2738	1369	685	229
72	3233	1617	809	270	72	2812	1406	703	235
73	3340	1670	835	279	73	2905	1453	727	243
74	3430	1715	858	286	74	2984	1492	746	249
75	3523	1762	881	294	75	3065	1533	767	256
76	3600	1800	900	300	76	3131	1566	783	261
77	3674	1837	919	307	77	3195	1598	799	267
78	3746	1873	937	313	78	3259	1630	815	272
79	3821	1911	956	319	79	3323	1662	831	277
80+	3950	1975	988	330	80+	3436	1718	859	287
Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5D6	Tobacco User	Effective	Date: 04/15/2	024 Plan Co	ode: 5D7
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2745	1373	687	229	65	2385	1193	597	199
66	2893	1447	724	242	66	2514	1257	629	210
67	3045	1523	762	254	67	2646	1323	662	221
68	3172	1586	793	265	68	2757	1379	690	230
69	3334	1667	834	278	69	2897	1449	725	242
70	3489	1745	873	291	70	3032	1516	758	253
71	3622	1811	906	302	71	3147	1574	787	263
72	3721	1861	931	311	72	3233	1617	809	270
73	3843	1922	961	321	73	3340	1670	835	279
74	3947	1974	987	329	74	3430	1715	858	286
75	4054	2027	1014	338	75	3523	1762	881	294
76	4143	2072	1036	346	76	3600	1800	900	300
77	4227	2114	1057	353	77	3674	1837	919	307
78	4311	2156	1078	360	78	3746	1873	937	313
79	4397	2199	1100	367	79	3821	1911	956	319
80+	4545	2273	1137	379	80+	3950	1975	988	330

PLAN HDG - AREA 2 (ZIP 765-769; 778-789; 798-799)

		Male		·	Female					
Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5HO	Non-Tobacco l	Jser Effective	Date: 04/15/2	024 Plan Co	ode: 5HP	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	654	327	164	55	65	569	285	143	48	
66	706	353	177	59	66	614	307	154	52	
67	760	380	190	64	67	661	331	166	56	
68	789	395	198	66	68	686	343	172	58	
69	830	415	208	70	69	722	361	181	61	
70	865	433	217	73	70	752	376	188	63	
71	893	447	224	75	71	777	389	195	65	
72	942	471	236	79	72	819	410	205	69	
73	996	498	249	83	73	867	434	217	73	
74	1046	523	262	88	74	910	455	228	76	
75	1098	549	275	92	75	955	478	239	80	
76	1151	576	288	96	76	1001	501	251	84	
77	1214	607	304	102	77	1056	528	264	88	
78	1272	636	318	106	78	1107	554	277	93	
79	1332	666	333	111	79	1159	580	290	97	
80+	1438	719	360	120	80+	1251	626	313	105	
Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5HQ	Tobacco User	Effective	Date: 04/15/2	024 Plan Co	ode: 5HR	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	753	377	189	63	65	654	327	164	55	
66	813	407	204	68	66	706	353	177	59	
67	874	437	219	73	67	760	380	190	64	
68	908	454	227	76	68	789	395	198	66	
69	955	478	239	80	69	830	415	208	70	
70	995	498	249	83	70	865	433	217	73	
71	1028	514	257	86	71	893	447	224	75	
72	1084	542	271	91	72	942	471	236	79	
73	1146	573	287	96	73	996	498	249	83	
74	1204	602	301	101	74	1046	523	262	88	
75	1264	632	316	106	75	1098	549	275	92	
76	1325	663	332	111	76	1151	576	288	96	
77	1397	699	350	117	77	1214	607	304	102	
78	1464	732	366	122	78	1272	636	318	106	
79	1533	767	384	128	79	1332	666	333	111	
80+	1654	827	414	138	80+	1438	719	360	120	

PLAN K - AREA 2 (ZIP 765-769; 778-789; 798-799)

	FLAN K - AKLA 2 (ZIF 703-703, 778-783)											
		Male			Female							
Non-Tobacco	User Effective	P Date: 03/15/20	020 Plan Co	ode: P44	Non-Tobacco	User Effective	Date: 03/15/2	020 Plan Co	ode: P45			
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly			
65	1536	768	384	128	65	1336	668	334	112			
66	1656	828	414	138	66	1441	721	361	121			
67	1752	876	438	146	67	1524	762	381	127			
68	1841	921	461	154	68	1601	801	401	134			
69	1935	968	484	162	69	1683	842	421	141			
70	2048	1024	512	171	70	1781	891	446	149			
71	2105	1053	527	176	71	1831	916	458	153			
72	2145	1073	537	179	72	1866	933	467	156			
73	2187	1094	547	183	73	1903	952	476	159			
74	2222	1111	556	186	74	1933	967	484	162			
75	2272	1136	568	190	75	1976	988	494	165			
76	2300	1150	575	192	76	2001	1001	501	167			
77	2317	1159	580	194	77	2016	1008	504	168			
78	2333	1167	584	195	78	2030	1015	508	170			
79	2347	1174	587	196	79	2041	1021	511	171			
80+	2372	1186	593	198	80+	2063	1032	516	172			
Tobacco User	Effective	P Date: 03/15/20	D20 Plan Co	ode: P46	Tobacco User	Effective	Date: 03/15/2	020 Plan Co	ode: P47			
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly			
65	1768	884	442	148	65	1536	768	384	128			
66	1906	953	477	159	66	1656	828	414	138			
67	2017	1009	505	169	67	1752	876	438	146			
68	2118	1059	530	177	68	1841	921	461	154			
69	2226	1113	557	186	69	1935	968	484	162			
70	2357	1179	590	197	70	2048	1024	512	171			
71	2422	1211	606	202	71	2105	1053	527	176			
72	2469	1235	618	206	72	2145	1073	537	179			
73	2517	1259	630	210	73	2187	1094	547	183			
74	2557	1279	640	214	74	2222	1111	556	186			
75	2615	1308	654	218	75	2272	1136	568	190			
76	2647	1324	662	221	76	2300	1150	575	192			
77	2667	1334	667	223	77	2317	1159	580	194			
78	2685	1343	672	224	78	2333	1167	584	195			
79	2701	1351	676	226	79	2347	1174	587	196			
80+	2729	1365	683	228	80+	2372	1186	593	198			

PLAN L - AREA 2 (ZIP 765-769; 778-789; 798-799)

		Male		,	Female					
Non-Tobacco	User Effective	e Date: 03/15/2	020 Plan Co	ode: P60	Non-Tobacco l	Jser Effective	e Date: 03/15/2	020 Plan Co	ode: P61	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2161	1081	541	181	65	1880	940	470	157	
66	2326	1163	582	194	66	2024	1012	506	169	
67	2467	1234	617	206	67	2146	1073	537	179	
68	2594	1297	649	217	68	2256	1128	564	188	
69	2726	1363	682	228	69	2371	1186	593	198	
70	2880	1440	720	240	70	2505	1253	627	209	
71	2964	1482	741	247	71	2578	1289	645	215	
72	3018	1509	755	252	72	2625	1313	657	219	
73	3083	1542	771	257	73	2681	1341	671	224	
74	3134	1567	784	262	74	2726	1363	682	228	
75	3196	1598	799	267	75	2780	1390	695	232	
76	3240	1620	810	270	76	2818	1409	705	235	
77	3265	1633	817	273	77	2840	1420	710	237	
78	3286	1643	822	274	78	2859	1430	715	239	
79	3306	1653	827	276	79	2875	1438	719	240	
80+	3335	1668	834	278	80+	2901	1451	726	242	
Tobacco User	Effective	e Date: 03/15/2	020 Plan Co	ode: P62	Tobacco User	Effective	P Date: 03/15/2	020 Plan Co	ode: P63	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2487	1244	622	208	65	2161	1081	541	181	
66	2677	1339	670	224	66	2326	1163	582	194	
67	2839	1420	710	237	67	2467	1234	617	206	
68	2985	1493	747	249	68	2594	1297	649	217	
69	3137	1569	785	262	69	2726	1363	682	228	
70	3314	1657	829	277	70	2880	1440	720	240	
71	3411	1706	853	285	71	2964	1482	741	247	
72	3473	1737	869	290	72	3018	1509	755	252	
73	3547	1774	887	296	73	3083	1542	771	257	
74	3606	1803	902	301	74	3134	1567	784	262	
75	3678	1839	920	307	75	3196	1598	799	267	
76	3728	1864	932	311	76	3240	1620	810	270	
77	3757	1879	940	314	77	3265	1633	817	273	
78	3782	1891	946	316	78	3286	1643	822	274	
79	3804	1902	951	317	79	3306	1653	827	276	
80+	3838	1919	960	320	80+	3335	1668	834	278	

PLAN N - AREA 2 (ZIP 765-769; 778-789; 798-799)

		Male			03-703, 770-703	, ,	Female		
Non-Tobacco l	Jser Effective	P Date: 04/15/20	024 Plan Co	ode: 5DM	Non-Tobacco	User Effective	Date: 04/15/2	024 Plan Co	ode: 5DN
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2583	1292	646	216	65	2247	1124	562	188
66	2726	1363	682	228	66	2371	1186	593	198
67	2869	1435	718	240	67	2495	1248	624	208
68	2998	1499	750	250	68	2608	1304	652	218
69	3152	1576	788	263	69	2742	1371	686	229
70	3302	1651	826	276	70	2872	1436	718	240
71	3438	1719	860	287	71	2991	1496	748	250
72	3540	1770	885	295	72	3079	1540	770	257
73	3658	1829	915	305	73	3182	1591	796	266
74	3762	1881	941	314	74	3272	1636	818	273
75	3866	1933	967	323	75	3363	1682	841	281
76	3962	1981	991	331	76	3447	1724	862	288
77	4053	2027	1014	338	77	3525	1763	882	294
78	4142	2071	1036	346	78	3603	1802	901	301
79	4233	2117	1059	353	79	3682	1841	921	307
80+	4398	2199	1100	367	80+	3826	1913	957	319
Tobacco User	Effective	Date: 04/15/20	024 Plan Co	ode: 5DO	Tobacco User	Effective	Date: 04/15/2	024 Plan Co	ode: 5DP
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2973	1487	744	248	65	2583	1292	646	216
66	3137	1569	785	262	66	2726	1363	682	228
67	3301	1651	826	276	67	2869	1435	718	240
68	3450	1725	863	288	68	2998	1499	750	250
69	3627	1814	907	303	69	3152	1576	788	263
70	3800	1900	950	317	70	3302	1651	826	276
71	3956	1978	989	330	71	3438	1719	860	287
72	4074	2037	1019	340	72	3540	1770	885	295
73	4209	2105	1053	351	73	3658	1829	915	305
74	4329	2165	1083	361	74	3762	1881	941	314
75	4449	2225	1113	371	75	3866	1933	967	323
76	4560	2280	1140	380	76	3962	1981	991	331
77	4664	2332	1166	389	77	4053	2027	1014	338
78	4767	2384	1192	398	78	4142	2071	1036	346
79	4871	2436	1218	406	79	4233	2117	1059	353
80+	5061	2531	1266	422	80+	4398	2199	1100	367

PLAN A - AREA 3 (ZIP 750-764; 790-797)

		Male			Female					
Non-Tobacco l	Jser Effective	e Date: 03/15/2	020 Plan Co	ode: 5A4	Non-Tobacco l	User Effective	Date: 03/15/2	020 Plan Co	ode: 5A5	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	1540	770	385	129	65	1339	670	335	112	
66	1614	807	404	135	66	1404	702	351	117	
67	1681	841	421	141	67	1462	731	366	122	
68	1735	868	434	145	68	1509	755	378	126	
69	1799	900	450	150	69	1565	783	392	131	
70	1863	932	466	156	70	1620	810	405	135	
71	1908	954	477	159	71	1660	830	415	139	
72	1930	965	483	161	72	1679	840	420	140	
73	1966	983	492	164	73	1710	855	428	143	
74	1995	998	499	167	74	1735	868	434	145	
75	2021	1011	506	169	75	1758	879	440	147	
76	2038	1019	510	170	76	1773	887	444	148	
77	2038	1019	510	170	77	1773	887	444	148	
78	2038	1019	510	170	78	1773	887	444	148	
79	2038	1019	510	170	79	1773	887	444	148	
80+	2038	1019	510	170	80+	1773	887	444	148	
Tobacco User	Effective	e Date: 03/15/2	020 Plan Co	ode: 5A6	Tobacco User	Effective	Date: 03/15/2	020 Plan Co	ode: 5A7	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	1772	886	443	148	65	1540	770	385	129	
66	1858	929	465	155	66	1614	807	404	135	
67	1935	968	484	162	67	1681	841	421	141	
68	1997	999	500	167	68	1735	868	434	145	
69	2070	1035	518	173	69	1799	900	450	150	
70	2144	1072	536	179	70	1863	932	466	156	
71	2196	1098	549	183	71	1908	954	477	159	
72	2221	1111	556	186	72	1930	965	483	161	
73	2262	1131	566	189	73	1966	983	492	164	
74	2295	1148	574	192	74	1995	998	499	167	
75	2326	1163	582	194	75	2021	1011	506	169	
76	2345	1173	587	196	76	2038	1019	510	170	
77	2345	1173	587	196	77	2038	1019	510	170	
78	2345	1173	587	196	78	2038	1019	510	170	
79	2345	1173	587	196	79	2038	1019	510	170	
80+	2345	1173	587	196	80+	2038	1019	510	170	

PLAN B - AREA 3 (ZIP 750-764; 790-797)

		Male		·	Female				
Non-Tobacco	User Effective	e Date: 04/15/2	024 Plan Co	ode: 5AM	Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5AN
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2147	1074	537	179	65	1867	934	467	156
66	2260	1130	565	189	66	1966	983	492	164
67	2366	1183	592	198	67	2058	1029	515	172
68	2453	1227	614	205	68	2134	1067	534	178
69	2559	1280	640	214	69	2226	1113	557	186
70	2655	1328	664	222	70	2309	1155	578	193
71	2735	1368	684	228	71	2379	1190	595	199
72	2782	1391	696	232	72	2420	1210	605	202
73	2851	1426	713	238	73	2480	1240	620	207
74	2912	1456	728	243	74	2533	1267	634	212
75	2970	1485	743	248	75	2584	1292	646	216
76	3017	1509	755	252	76	2625	1313	657	219
77	3034	1517	759	253	77	2639	1320	660	220
78	3049	1525	763	255	78	2652	1326	663	221
79	3067	1534	767	256	79	2667	1334	667	223
80+	3067	1534	767	256	80+	2667	1334	667	223
Tobacco User	Effective	e Date: 04/15/20	024 Plan Co	ode: 5AO	Tobacco User	Effective	P Date: 04/15/2	024 Plan Co	ode: 5AP
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2471	1236	618	206	65	2147	1074	537	179
66	2601	1301	651	217	66	2260	1130	565	189
67	2723	1362	681	227	67	2366	1183	592	198
68	2823	1412	706	236	68	2453	1227	614	205
69	2944	1472	736	246	69	2559	1280	640	214
70	3055	1528	764	255	70	2655	1328	664	222
71	3148	1574	787	263	71	2735	1368	684	228
72	3201	1601	801	267	72	2782	1391	696	232
73	3281	1641	821	274	73	2851	1426	713	238
74	3351	1676	838	280	74	2912	1456	728	243
75	3418	1709	855	285	75	2970	1485	743	248
76	3472	1736	868	290	76	3017	1509	755	252
77	3492	1746	873	291	77	3034	1517	759	253
78	3509	1755	878	293	78	3049	1525	763	255
79	3529	1765	883	295	79	3067	1534	767	256
80+	3529	1765	883	295	80+	3067	1534	767	256

PLAN C - AREA 3 (ZIP 750-764; 790-797)

		Male		C AREA 3 (EII	Female					
Non-Tobacco	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5B4	Non-Tobacco	User Effective	Date: 04/15/2	024 Plan Co	ode: 5B5	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2980	1490	745	249	65	2592	1296	648	216	
66	3136	1568	784	262	66	2728	1364	682	228	
67	3280	1640	820	274	67	2853	1427	714	238	
68	3415	1708	854	285	68	2971	1486	743	248	
69	3577	1789	895	299	69	3111	1556	778	260	
70	3739	1870	935	312	70	3252	1626	813	271	
71	3871	1936	968	323	71	3367	1684	842	281	
72	3973	1987	994	332	72	3456	1728	864	288	
73	4096	2048	1024	342	73	3563	1782	891	297	
74	4205	2103	1052	351	74	3658	1829	915	305	
75	4309	2155	1078	360	75	3748	1874	937	313	
76	4398	2199	1100	367	76	3826	1913	957	319	
77	4484	2242	1121	374	77	3901	1951	976	326	
78	4572	2286	1143	381	78	3977	1989	995	332	
79	4659	2330	1165	389	79	4053	2027	1014	338	
80+	4812	2406	1203	401	80+	4185	2093	1047	349	
Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5B6	Tobacco User	Effective	Date: 04/15/2	024 Plan Co	ode: 5B7	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	3429	1715	858	286	65	2980	1490	745	249	
66	3609	1805	903	301	66	3136	1568	784	262	
67	3774	1887	944	315	67	3280	1640	820	274	
68	3930	1965	983	328	68	3415	1708	854	285	
69	4116	2058	1029	343	69	3577	1789	895	299	
70	4302	2151	1076	359	70	3739	1870	935	312	
71	4455	2228	1114	372	71	3871	1936	968	323	
72	4572	2286	1143	381	72	3973	1987	994	332	
73	4714	2357	1179	393	73	4096	2048	1024	342	
74	4839	2420	1210	404	74	4205	2103	1052	351	
75	4958	2479	1240	414	75	4309	2155	1078	360	
76	5061	2531	1266	422	76	4398	2199	1100	367	
77	5160	2580	1290	430	77	4484	2242	1121	374	
78	5261	2631	1316	439	78	4572	2286	1143	381	
79	5362	2681	1341	447	79	4659	2330	1165	389	
80+	5537	2769	1385	462	80+	4812	2406	1203	401	

PLAN D - AREA 3 (ZIP 750-764; 790-797)

		Male			Female				
Non-Tobacco	User Effective	e Date: 04/15/2	024 Plan Co	ode: 5BM	Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5BN
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2893	1447	724	242	65	2516	1258	629	210
66	3051	1526	763	255	66	2654	1327	664	222
67	3206	1603	802	268	67	2789	1395	698	233
68	3345	1673	837	279	68	2909	1455	728	243
69	3515	1758	879	293	69	3057	1529	765	255
70	3678	1839	920	307	70	3199	1600	800	267
71	3820	1910	955	319	71	3323	1662	831	277
72	3926	1963	982	328	72	3415	1708	854	285
73	4056	2028	1014	338	73	3528	1764	882	294
74	4167	2084	1042	348	74	3625	1813	907	303
75	4273	2137	1069	357	75	3717	1859	930	310
76	4370	2185	1093	365	76	3802	1901	951	317
77	4459	2230	1115	372	77	3879	1940	970	324
78	4550	2275	1138	380	78	3958	1979	990	330
79	4641	2321	1161	387	79	4037	2019	1010	337
80+	4800	2400	1200	400	80+	4175	2088	1044	348
Tobacco User	Effective	e Date: 04/15/20	024 Plan Co	ode: 5BO	Tobacco User	Effective	P Date: 04/15/2	024 Plan Co	ode: 5BP
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3329	1665	833	278	65	2893	1447	724	242
66	3511	1756	878	293	66	3051	1526	763	255
67	3689	1845	923	308	67	3206	1603	802	268
68	3849	1925	963	321	68	3345	1673	837	279
69	4044	2022	1011	337	69	3515	1758	879	293
70	4232	2116	1058	353	70	3678	1839	920	307
71	4396	2198	1099	367	71	3820	1910	955	319
72	4518	2259	1130	377	72	3926	1963	982	328
73	4667	2334	1167	389	73	4056	2028	1014	338
74	4795	2398	1199	400	74	4167	2084	1042	348
75	4917	2459	1230	410	75	4273	2137	1069	357
76	5029	2515	1258	420	76	4370	2185	1093	365
77	5131	2566	1283	428	77	4459	2230	1115	372
78	5236	2618	1309	437	78	4550	2275	1138	380
79	5340	2670	1335	445	79	4641	2321	1161	387
80+	5523	2762	1381	461	80+	4800	2400	1200	400

PLAN F - AREA 3 (ZIP 750-764; 790-797)

		Male			Female					
Non-Tobacco l	User Effectiv	e Date: 04/15/2	024 Plan Co	ode: 5C4	Non-Tobacco L	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5C5	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2890	1445	723	241	65	2514	1257	629	210	
66	3037	1519	760	254	66	2642	1321	661	221	
67	3181	1591	796	266	67	2767	1384	692	231	
68	3307	1654	827	276	68	2877	1439	720	240	
69	3465	1733	867	289	69	3014	1507	754	252	
70	3617	1809	905	302	70	3146	1573	787	263	
71	3748	1874	937	313	71	3261	1631	816	272	
72	3846	1923	962	321	72	3345	1673	837	279	
73	3966	1983	992	331	73	3449	1725	863	288	
74	4069	2035	1018	340	74	3539	1770	885	295	
75	4169	2085	1043	348	75	3626	1813	907	303	
76	4256	2128	1064	355	76	3702	1851	926	309	
77	4340	2170	1085	362	77	3775	1888	944	315	
78	4425	2213	1107	369	78	3849	1925	963	321	
79	4508	2254	1127	376	79	3921	1961	981	327	
80+	4653	2327	1164	388	80+	4048	2024	1012	338	
Tobacco User	Effectiv	e Date: 04/15/2	024 Plan Co	ode: 5C6	Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5C7	
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	3325	1663	832	278	65	2890	1445	723	241	
66	3495	1748	874	292	66	3037	1519	760	254	
67	3660	1830	915	305	67	3181	1591	796	266	
68	3806	1903	952	318	68	3307	1654	827	276	
69	3987	1994	997	333	69	3465	1733	867	289	
70	4162	2081	1041	347	70	3617	1809	905	302	
71	4314	2157	1079	360	71	3748	1874	937	313	
72	4425	2213	1107	369	72	3846	1923	962	321	
73	4563	2282	1141	381	73	3966	1983	992	331	
74	4682	2341	1171	391	74	4069	2035	1018	340	
75	4797	2399	1200	400	75	4169	2085	1043	348	
76	4898	2449	1225	409	76	4256	2128	1064	355	
77	4994	2497	1249	417	77	4340	2170	1085	362	
78	5093	2547	1274	425	78	4425	2213	1107	369	
79	5188	2594	1297	433	79	4508	2254	1127	376	
80+	5355	2678	1339	447	80+	4653	2327	1164	388	

PLAN HDF - AREA 3 (ZIP 750-764; 790-797)

		Male				. 730 704, 73	,	Female		
Non-Tobacco	User Effective	e Date: 04/15/2	024 Plan Co	ode: 5CM		Non-Tobacco	User Effective	Date: 04/15/2	024 Plan Co	ode: 5CN
Attained Age	Annual	Semi Annual	Quarterly	Monthly		Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	594	297	149	50	-	65	517	259	130	44
66	642	321	161	54		66	558	279	140	47
67	691	346	173	58		67	601	301	151	51
68	717	359	180	60		68	624	312	156	52
69	754	377	189	63		69	656	328	164	55
70	786	393	197	66		70	684	342	171	57
71	812	406	203	68		71	706	353	177	59
72	856	428	214	72		72	744	372	186	62
73	906	453	227	76		73	788	394	197	66
74	950	475	238	80		74	826	413	207	69
75	998	499	250	84		75	868	434	217	73
76	1046	523	262	88		76	910	455	228	76
77	1103	552	276	92		77	960	480	240	80
78	1156	578	289	97		78	1006	503	252	84
79	1211	606	303	101		79	1053	527	264	88
80+	1307	654	327	109		80+	1137	569	285	95
Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5CO	•	Tobacco User	Effective	Date: 04/15/2	024 Plan Co	ode: 5CP
Attained Age	Annual	Semi Annual	Quarterly	Monthly		Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	684	342	171	57		65	594	297	149	50
66	738	369	185	62		66	642	321	161	54
67	795	398	199	67		67	691	346	173	58
68	825	413	207	69		68	717	359	180	60
69	867	434	217	73		69	754	377	189	63
70	905	453	227	76		70	786	393	197	66
71	934	467	234	78		71	812	406	203	68
72	985	493	247	83		72	856	428	214	72
73	1042	521	261	87		73	906	453	227	76
74	1093	547	274	92		74	950	475	238	80
75	1149	575	288	96		75	998	499	250	84
76	1204	602	301	101		76	1046	523	262	88
77	1270	635	318	106		77	1103	552	276	92
78	1331	666	333	111		78	1156	578	289	97
79	1393	697	349	117		79	1211	606	303	101
80+	1504	752	376	126		80+	1307	654	327	109

PLAN G - AREA 3 (ZIP 750-764; 790-797)

		Male			Female				
Non-Tobacco l	User Effective	e Date: 04/15/2	024 Plan Co	ode: 5D4	Non-Tobacco l	Jser Effective	e Date: 04/15/2	024 Plan Co	ode: 5D5
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2070	1035	518	173	65	1801	901	451	151
66	2182	1091	546	182	66	1898	949	475	159
67	2296	1148	574	192	67	1997	999	500	167
68	2393	1197	599	200	68	2081	1041	521	174
69	2514	1257	629	210	69	2187	1094	547	183
70	2631	1316	658	220	70	2289	1145	573	191
71	2732	1366	683	228	71	2376	1188	594	198
72	2806	1403	702	234	72	2441	1221	611	204
73	2899	1450	725	242	73	2521	1261	631	211
74	2977	1489	745	249	74	2590	1295	648	216
75	3058	1529	765	255	75	2660	1330	665	222
76	3125	1563	782	261	76	2718	1359	680	227
77	3188	1594	797	266	77	2773	1387	694	232
78	3251	1626	813	271	78	2828	1414	707	236
79	3316	1658	829	277	79	2885	1443	722	241
80+	3428	1714	857	286	80+	2982	1491	746	249
Tobacco User	Effective	e Date: 04/15/2	024 Plan Co	ode: 5D6	Tobacco User	Effective	P Date: 04/15/2	024 Plan Co	ode: 5D7
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2382	1191	596	199	65	2070	1035	518	173
66	2511	1256	628	210	66	2182	1091	546	182
67	2642	1321	661	221	67	2296	1148	574	192
68	2753	1377	689	230	68	2393	1197	599	200
69	2893	1447	724	242	69	2514	1257	629	210
70	3028	1514	757	253	70	2631	1316	658	220
71	3143	1572	786	262	71	2732	1366	683	228
72	3229	1615	808	270	72	2806	1403	702	234
73	3336	1668	834	278	73	2899	1450	725	242
74	3426	1713	857	286	74	2977	1489	745	249
75	3519	1760	880	294	75	3058	1529	765	255
76	3596	1798	899	300	76	3125	1563	782	261
77	3669	1835	918	306	77	3188	1594	797	266
78	3741	1871	936	312	78	3251	1626	813	271
79	3816	1908	954	318	79	3316	1658	829	277
80+	3945	1973	987	329	80+	3428	1714	857	286

PLAN HDG - AREA 3 (ZIP 750-764; 790-797)

		Male				•	Female		
Non-Tobacco	User Effective	e Date: 04/15/20	024 Plan Co	ode: 5HO	Non-Tobacco l	User Effective	Date: 04/15/2	024 Plan Co	ode: 5HP
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	568	284	142	48	65	494	247	124	42
66	613	307	154	52	66	533	267	134	45
67	659	330	165	55	67	573	287	144	48
68	685	343	172	58	68	596	298	149	50
69	720	360	180	60	69	626	313	157	53
70	751	376	188	63	70	653	327	164	55
71	775	388	194	65	71	674	337	169	57
72	817	409	205	69	72	711	356	178	60
73	865	433	217	73	73	752	376	188	63
74	908	454	227	76	74	790	395	198	66
75	953	477	239	80	75	829	415	208	70
76	999	500	250	84	76	869	435	218	73
77	1053	527	264	88	77	916	458	229	77
78	1104	552	276	92	78	961	481	241	81
79	1156	578	289	97	79	1006	503	252	84
80+	1248	624	312	104	80+	1085	543	272	91
Tobacco User	Effective	e Date: 04/15/20	024 Plan Co	ode: 5HQ	Tobacco User	Effective	Date: 04/15/2	024 Plan Co	ode: 5HR
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	654	327	164	55	65	568	284	142	48
66	706	353	177	59	66	613	307	154	52
67	759	380	190	64	67	659	330	165	55
68	788	394	197	66	68	685	343	172	58
69	829	415	208	70	69	720	360	180	60
70	864	432	216	72	70	751	376	188	63
71	892	446	223	75	71	775	388	194	65
72	941	471	236	79	72	817	409	205	69
73	995	498	249	83	73	865	433	217	73
74	1045	523	262	88	74	908	454	227	76
75	1097	549	275	92	75	953	477	239	80
76	1150	575	288	96	76	999	500	250	84
77	1212	606	303	101	77	1053	527	264	88
78	1271	636	318	106	78	1104	552	276	92
79	1331	666	333	111	79	1156	578	289	97
80+	1436	718	359	120	80+	1248	624	312	104

PLAN K - AREA 3 (ZIP 750-764; 790-797)

			. =/ \. \		11 750-70-7, 750	737			
		Male					Female		
Non-Tobacco	User Effective	e Date: 03/15/2	020 Plan Co	ode: P44	Non-Tobacco	User Effective	P Date: 03/15/2	020 Plan Co	ode: P45
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	1333	667	334	112	65	1160	580	290	97
66	1437	719	360	120	66	1250	625	313	105
67	1521	761	381	127	67	1323	662	331	111
68	1598	799	400	134	68	1390	695	348	116
69	1679	840	420	140	69	1461	731	366	122
70	1777	889	445	149	70	1546	773	387	129
71	1827	914	457	153	71	1589	795	398	133
72	1862	931	466	156	72	1620	810	405	135
73	1898	949	475	159	73	1651	826	413	138
74	1929	965	483	161	74	1678	839	420	140
75	1972	986	493	165	75	1715	858	429	143
76	1997	999	500	167	76	1737	869	435	145
77	2011	1006	503	168	77	1750	875	438	146
78	2025	1013	507	169	78	1761	881	441	147
79	2037	1019	510	170	79	1772	886	443	148
80+	2058	1029	515	172	80+	1791	896	448	150
Tobacco User	Effective	e Date: 03/15/2	020 Plan Co	ode: P46	Tobacco User	Effective	P Date: 03/15/2	020 Plan Co	ode: P47
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	1534	767	384	128	65	1333	667	334	112
66	1654	827	414	138	66	1437	719	360	120
67	1750	875	438	146	67	1521	761	381	127
68	1838	919	460	154	68	1598	799	400	134
69	1932	966	483	161	69	1679	840	420	140
70	2045	1023	512	171	70	1777	889	445	149
71	2102	1051	526	176	71	1827	914	457	153
72	2143	1072	536	179	72	1862	931	466	156
73	2184	1092	546	182	73	1898	949	475	159
74	2220	1110	555	185	74	1929	965	483	161
75	2269	1135	568	190	75	1972	986	493	165
76	2298	1149	575	192	76	1997	999	500	167
77	2315	1158	579	193	77	2011	1006	503	168
78	2330	1165	583	195	78	2025	1013	507	169
79	2344	1172	586	196	79	2037	1019	510	170
80+	2369	1185	593	198	80+	2058	1029	515	172

PLAN L - AREA 3 (ZIP 750-764; 790-797)

		Male			Female				
Non-Tobacco l	Jser Effectiv	e Date: 03/15/2	020 Plan Co	ode: P60	Non-Tobacco U	Jser Effective	e Date: 03/15/2	020 Plan Co	ode: P61
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	1876	938	469	157	65	1632	816	408	136
66	2019	1010	505	169	66	1756	878	439	147
67	2141	1071	536	179	67	1862	931	466	156
68	2251	1126	563	188	68	1958	979	490	164
69	2366	1183	592	198	69	2058	1029	515	172
70	2500	1250	625	209	70	2174	1087	544	182
71	2572	1286	643	215	71	2238	1119	560	187
72	2620	1310	655	219	72	2279	1140	570	190
73	2676	1338	669	223	73	2327	1164	582	194
74	2720	1360	680	227	74	2366	1183	592	198
75	2774	1387	694	232	75	2413	1207	604	202
76	2812	1406	703	235	76	2446	1223	612	204
77	2834	1417	709	237	77	2465	1233	617	206
78	2852	1426	713	238	78	2481	1241	621	207
79	2869	1435	718	240	79	2496	1248	624	208
80+	2895	1448	724	242	80+	2518	1259	630	210
Tobacco User	Effectiv	e Date: 03/15/2	020 Plan Co	ode: P62	Tobacco User	Effective	P Date: 03/15/2	020 Plan Co	ode: P63
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2158	1079	540	180	65	1876	938	469	157
66	2324	1162	581	194	66	2019	1010	505	169
67	2464	1232	616	206	67	2141	1071	536	179
68	2590	1295	648	216	68	2251	1126	563	188
69	2723	1362	681	227	69	2366	1183	592	198
70	2876	1438	719	240	70	2500	1250	625	209
71	2960	1480	740	247	71	2572	1286	643	215
72	3014	1507	754	252	72	2620	1310	655	219
73	3079	1540	770	257	73	2676	1338	669	223
74	3130	1565	783	261	74	2720	1360	680	227
75	3192	1596	798	266	75	2774	1387	694	232
76	3236	1618	809	270	76	2812	1406	703	235
77	3261	1631	816	272	77	2834	1417	709	237
78	3282	1641	821	274	78	2852	1426	713	238
79	3302	1651	826	276	79	2869	1435	718	240
80+	3331	1666	833	278	80+	2895	1448	724	242

PLAN N - AREA 3 (ZIP 750-764; 790-797)

		Male			Female				
Non-Tobacco L	ser Effectiv	ve Date: 04/15/2	024 Plan Co	ode: 5DM	Non-Tobacco l	User Effectiv	e Date: 04/15/2	024 Plan C	ode: 5DN
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2242	1121	561	187	65	1950	975	488	163
66	2366	1183	592	198	66	2058	1029	515	172
67	2490	1245	623	208	67	2166	1083	542	181
68	2602	1301	651	217	68	2263	1132	566	189
69	2735	1368	684	228	69	2379	1190	595	199
70	2866	1433	717	239	70	2493	1247	624	208
71	2984	1492	746	249	71	2596	1298	649	217
72	3072	1536	768	256	72	2673	1337	669	223
73	3175	1588	794	265	73	2761	1381	691	231
74	3265	1633	817	273	74	2840	1420	710	237
75	3355	1678	839	280	75	2919	1460	730	244
76	3439	1720	860	287	76	2991	1496	748	250
77	3518	1759	880	294	77	3060	1530	765	255
78	3595	1798	899	300	78	3127	1564	782	261
79	3674	1837	919	307	79	3196	1598	799	267
80+	3817	1909	955	319	80+	3320	1660	830	277
Tobacco User	Effectiv	re Date: 04/15/2	024 Plan Co	ode: 5DO	Tobacco User	Effectiv	e Date: 04/15/2	024 Plan Co	ode: 5DP
Attained Age	Annual	Semi Annual	Quarterly	Monthly	Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2580	1290	645	215	65	2242	1121	561	187
66	2723	1362	681	227	66	2366	1183	592	198
67	2865	1433	717	239	67	2490	1245	623	208
68	2994	1497	749	250	68	2602	1301	651	217
69	3148	1574	787	263	69	2735	1368	684	228
70	3298	1649	825	275	70	2866	1433	717	239
71	3434	1717	859	287	71	2984	1492	746	249
72	3536	1768	884	295	72	3072	1536	768	256
73	3653	1827	914	305	73	3175	1588	794	265
74	3757	1879	940	314	74	3265	1633	817	273
75	3861	1931	966	322	75	3355	1678	839	280
76	3957	1979	990	330	76	3439	1720	860	287
77	4048	2024	1012	338	77	3518	1759	880	294
78	4137	2069	1035	345	78	3595	1798	899	300
79	4228	2114	1057	353	79	3674	1837	919	307
80+	4393	2197	1099	367	80+	3817	1909	955	319

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*			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1632	\$0	\$1632 (Part A Deductible)
61st thru 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 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 thru 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 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

^{**} **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 the balance based on any difference between its billed charges and the amount Medicare would have paid.

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

* Once you have been billed \$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	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

PARTS A & B

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

PLAN B 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*			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1632	\$1632 (Part A Deductible)	\$0
61st thru 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 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 thru 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 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

^{**} **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 the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN B 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	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

PARTS A & B

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

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.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and			
miscellaneous services and supplies			
First 60 days	All but \$1632	\$1632 (Part A Deductible)	\$0
61st thru 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 thru 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 requirements, including a doctor's	All but very limited copayment,	Medicare copayment/	\$0
certification of terminal illness.	coinsurance for outpatient drugs and	coinsurance	
	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 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.

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

PARTS A & B

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

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
		benefit of \$50,000	\$50,000 lifetime maximum

PLAN D 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*			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1632	\$1632 (Part A Deductible)	\$0
61st thru 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 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 thru 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 requirements, including a doctor's certification of terminal illness.	All but very limited coinsurance, coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	\$0

^{**} **NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN D 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	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

PARTS A & B

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

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
		benefit of \$50,000	\$50,000 lifetime maximum

PLAN F or HIGH DEDUCTIBLE PLAN F MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

- * A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.
- ** This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2800 deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$2800. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2800 DEDUCTIBLE,*** PLAN PAYS	IN ADDITION TO \$2800 DEDUCTIBLE,** YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1632	\$1632 (Part A Deductible)	\$0
61st thru 90th day	All but \$408 a day	\$408 a day	\$0
91st day and after:			
 While using 60 lifetime reserve days Once lifetime reserve days are used: 	All but \$816 a day	\$816 a day	\$0
– 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 thru 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 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

^{***} **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 the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F or HIGH DEDUCTIBLE 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.
- ** This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2800 deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$2800. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2800 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2800 DEDUCTIBLE,** 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* Remainder of Medicare-Approved Amounts	\$0 Generally 80%	\$240 (Part B Deductible) Generally 20%	\$0 \$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

PARTS A & B

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

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
		benefit of \$50,000	\$50,000 lifetime maximum

PLAN G or 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 one has paid a calendar year \$2800 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are \$2800. 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 \$2800 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2800 DEDUCTIBLE,** YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1632	\$1632 (Part A Deductible)	\$0
61st thru 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 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	All and wave decreases	¢0	60
First 20 days	All approved amounts	\$0	\$0
21st thru 100th day	All but \$204 a day \$0	Up to \$204 a day \$0	\$0 All Costs
101st day and after BLOOD	\$0	\$0	All Costs
First 3 pints	\$0	3 pints	\$0
Additional Amounts	100%	\$0	\$0
HOSPICE CARE	10070) V	0,
You must meet Medicare's requirements, including a doctor's	All but very limited copayment/	Medicare copayment/	\$0
certification of terminal illness	coinsurance for outpatient drugs and	coinsurance	
	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 the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G or 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 one has paid a calendar year \$2800 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are \$2800. 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 idoes not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2800 DEDUCTIBLE,*** PLAN PAYS	IN ADDITION TO \$2800 DEDUCTIBLE,** 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

PARTS A & B

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

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
		benefit of \$50,000	\$50,000 lifetime maximum

PLANK

* You will pay half the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$7060 each calendar year. The amounts that count toward your annual limit are noted with diamonds (*) in the chart below. Once you reach the annual limit, the plan pays 100% of your Medicare copayment and coinsurance for the rest of the calendar year. However, this limit DOES NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying the difference in the amount charged by your provider and the amount paid by Medicare for the item or service.

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**			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1632	\$816 (50% of Part A Deductible)	\$816 (50% of Part A Deductible) ◆
61st thru 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 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		\$0	60
First 20 days 21st thru 100th day	All approved amounts All but \$204 a day	Up to \$102 a day (50% of Part A Coinsurance)	\$0 Up to \$102 a day (50% of Part A Coinsurance) •
101st day and after	\$0	\$0	All Costs
BLOOD			
First 3 pints	\$0	50%	50%♦
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	50% of copayment/ coinsurance	50% of copayment/ coinsurance◆

^{***} **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 the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN K 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	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) ◆
Preventive Benefits for Medicare-Covered Services	Generally 80% or more of	Remainder of Medicare-	All costs above Medicare-approved
	Medicare-approved amounts	approved amounts	amounts
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 10%	Generally 10% ◆
Part B Excess Charges (Above Medicare-Approved Amounts)	\$0	\$0	All Costs (and they do not count toward annual out-of-pocket limit of \$7060)*
BLOOD			
First 3 pints	\$0	50%	50%♦
Next \$240 of Medicare-Approved Amounts ****	\$0	\$0	\$240 (Part B Deductible) ◆
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 10%	Generally 10%◆
CLINICAL LABORATORY SERVICES			
– Tests for diagnostic services	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE – MEDICARE-APPROVED SERVICES			
 Medically necessary skilled care services and medical supplies 	100%	\$0	\$0
– Durable medical equipment			
First \$240 of Medicare-Approved Amounts ****	\$0	\$0	\$240 (Part B Deductible) ◆
Remainder of Medicare-Approved Amounts	80%	10%	10%♦

PLANL

* You will pay one-fourth of the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$3530 each calendar year. The amounts that count toward your annual limit are noted with diamonds (*) in the chart below. Once you reach the annual limit, the plan pays 100% of your Medicare copayment and coinsurance for the rest of the calendar year. However, this limit DOES NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying the difference in the amount charged by your provider and the amount paid by Medicare for the item or service.

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**			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1632	\$1224 (75% of Part A Deductible)	\$408 (25% of Part A Deductible) ◆
61st thru 90th day 91st day and after:	All but \$408 a day	\$408 a day	\$0
 – While using 60 lifetime reserve days Once lifetime reserve days are used: 	All but \$816 a day	\$816 a day	\$0
– 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 Medicareapproved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21st thru 100th day	All but \$204 a day	Up to \$153 a day (75% of Part A Coinsurance)	Up to \$51 a day (25% of Part A Coinsurance) ◆
101st day and after	\$0	\$0	All Costs
BLOOD			
First 3 pints	\$0	75%	25%♦
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	75% of copayment/ coinsurance	25% of copayment/ coinsurance ◆

^{***} **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 the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN L 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	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) ◆
Preventive Benefits for Medicare-Covered Services	Generally 80% or more of Medicare-approved amounts	Remainder of Medicare- approved amounts	All costs above Medicare- approved amounts
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 15%	Generally 5% ◆
Part B Excess Charges (Above Medicare-Approved Amounts)	\$0	\$0	All Costs (and they do not count toward annual out-of-pocket limit of \$3530)*
BLOOD			
First 3 pints	\$0	75%	25%♦
Next \$240 of Medicare-Approved Amounts ****	\$0	\$0	\$240 (Part B Deductible) ◆
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 15%	Generally 5% ◆
CLINICAL LABORATORY SERVICES			
– Tests for diagnostic services	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE – MEDICARE-APPROVED SERVICES			
 Medically necessary skilled care services and medical supplies 	100%	\$0	\$0
– Durable medical equipment			
First \$240 of Medicare-Approved Amounts ****	\$0	\$0	\$240 (Part B Deductible) ♦
Remainder of Medicare-Approved Amounts	80%	15%	5%♦

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.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$1632	\$1632 (Part A Deductible)	\$0
61st thru 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		1.0	
First 20 days	All approved amounts	\$0	\$0
21st thru 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 requirements, including a doctor's	All but very limited copayment/	Medicare copayment/	\$0
certification of terminal illness	coinsurance for outpatient drugs and inpatient respite care	coinsurance	

^{**} **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 the balance based on any difference between its billed charges and the amount Medicare would have paid.

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

* Once you have been billed \$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	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%	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

PARTS A & B

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

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
		benefit of \$50,000	\$50,000 lifetime maximum