



LifeShield

NATIONAL INSURANCE CO

MEDICARE SUPPLEMENT INSURANCE



YOU NEED CHOICES

- Choose the plan that best meets your financial and coverage needs. Make the choice knowing the premium charged will not change during the first year of coverage, and with the confidence that your coverage is guaranteed renewable.
- Choose any physician or provider who accepts Medicare. Your choice is not restricted to a network participant, giving you the freedom to seek treatment where you want.



MEDICARE SUPPLEMENT INSURANCE COVERAGE

Medicare coverage offers protection for the cost of many healthcare services and supplies for eligible participants. However, there are additional out-of-pocket costs including deductibles and co-pays not covered by Medicare for which participants are responsible.

Medicare Supplement Insurance policies, also referred to as “Medigap”, are health insurance policies underwritten by private insurers such as LifeShield which offer coverage for many of the additional costs associated with Medicare coverage.

Please remember that while Medicare Supplement Insurance offers supplemental coverage in conjunction with Medicare Parts A and B, it does not offer such coverage for Medicare Advantage, VA/Tricare benefits, or other group health insurance.

This chart shows the benefits included in each of the standard Medicare Supplement plans. Some plans may not be available. Only applicants first eligible for Medicare before 2020 may purchase Plan F.

Benefits	Supplemental Plans Available to All Applicants			
	A	F	G	N
Note: A ✓ means 100% of the benefit is paid.				
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	✓	✓	✓	✓ copays apply ¹
Blood (first three pints)	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓
Skilled nursing facility coinsurance		✓	✓	✓
Medicare Part A deductible		✓	✓	✓
Medicare Part B deductible		✓		
Medicare Part B excess charges		✓	✓	
Foreign travel emergency (up to plan limits)		✓	✓	✓

¹Plan 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.



LifeShield National Insurance Co.

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LifeShield National Insurance Co. is an Oklahoma City-based life and health insurance company, and a member of the LifeShield National family of insurance companies. Together with its affiliates Individual Assurance Company Life, Health, & Accident, and Life Assurance Company, LifeShield has been protecting families for nearly 50 years with affordable life, health, and accident insurance solutions to help you live the life you choose.

LifeShield National Insurance Co. is rated B++ (Good), the 5th highest rating possible out of a total of 16 by AM Best*, a widely recognized independent insurance industry ratings firm. For the latest rating information, visit www.ambest.com

We will not pay benefits for:

- (a) expenses incurred while coverage is not in force except as provided in the Extension of Benefit section;*
- (b) hospital or Skilled Nursing Facility confinement incurred during a Medicare Part A Benefit Period that begins while coverage is not in force;*
- (c) that portion of any expense incurred which is paid for by Medicare;*
- (d) services for non-Medicare Eligible Expenses unless specifically covered under this policy, including routine exams, take-home drugs and eye refractions;*
- (e) services for which a charge is not normally made in the absence of insurance; or*
- (f) loss or expense that is payable under any other Medicare Supplement insurance policy or certificate*

This is a brief description of Medicare Supplement coverage underwritten by LifeShield National Insurance Co. For complete information on benefits, exceptions, and limitations, please read your Outline of Coverage.

Medicare Supplement Insurance policies underwritten by LifeShield National Insurance Co. are not affiliated with or endorsed by any agency of the U.S. Government or the federal Medicare program. Plans are not available in all states.

This is a solicitation of insurance.

*This brochure applies to policy form number series
LN070A-FL, LN070F-FL, LN070G-FL, LN070N-FL.*

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