PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

P.O. Box 4884, Houston, Texas 77210-4884

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE

AVAILABLE BENEFIT PLANS: A, F, High Deductible F, G, High Deductible G, N

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

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan "A" available. Some plans may not be available in your state. 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								Medicare first eligible before 2020 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]				

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

[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 co-payment of up to $20 for some office visits and up to a $50 co-payment for emergency room visits that do not result in an inpatient admission.

PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

MEDICARE SUPPLEMENT MONTHLY PREMIUM

South Dakota

Effective 8/1/2023

STANDARD PLAN A

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
<65	146.43	161.08	133.12	146.43
65	116.43	128.07	105.84	116.43
66	116.43	128.07	105.84	116.43
67	116.43	128.07	105.84	116.43
68	120.02	132.02	109.11	120.02
69	123.71	136.09	112.47	123.71
70	127.52	140.27	115.93	127.52
71	131.46	144.61	119.51	131.46
72	135.50	149.06	123.19	135.50
73	139.68	153.64	126.97	139.68
74	143.98	158.38	130.89	143.98
75	146.43	161.08	133.12	146.43
76	149.40	164.34	135.82	149.40
77	151.73	166.89	137.94	151.73
78	153.98	169.38	139.98	153.98
79	156.17	171.78	141.97	156.17
80	157.38	173.12	143.08	157.38
81	159.53	175.48	145.03	159.53
82	161.58	177.74	146.89	161.58
83	163.49	179.84	148.63	163.49
84	165.35	181.89	150.32	165.35
85	167.68	184.45	152.44	167.68
86	169.44	186.39	154.04	169.44
87	171.83	189.01	156.20	171.83
88	173.56	190.91	157.78	173.56
89	175.38	192.92	159.44	175.38
90	177.21	194.93	161.10	177.21
91	179.05	196.95	162.77	179.05
92	180.90	198.99	164.45	180.90
93	182.77	201.04	166.15	182.77
94	184.74	203.22	167.95	184.74
95	186.70	205.38	169.73	186.70
96	188.75	207.62	171.59	188.75
97	190.79	209.88	173.45	190.79
98	192.92	212.22	175.38	192.92
99	195.09	214.60	177.35	195.09

MNTU:	Male Non-Tobacco User
MTU:	Male Tobacco User
FNTU:	Female Non-Tobacco User
FTU:	Female Tobacco User

Modal Factors: Monthly Bank Draft = 1.0; Quarterly = 3.0
Semi-annual = 6.0; Annual = 12.0
Add $2.00 processing fee for monthly direct bill
Spousal Discount: 6% discount on each policy if both applications are approved.
Add Modal Factor for Credit Card Payment 1.035

Add one time non-refundable $20 application fee.

PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

MEDICARE SUPPLEMENT MONTHLY PREMIUM

South Dakota

Effective 8/1/2023

STANDARD PLAN F

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
<65	257.51	283.26	234.10	257.51
65	194.73	214.21	177.03	194.73
66	194.73	214.21	177.03	194.73
67	194.73	214.21	177.03	194.73
68	195.87	215.46	178.06	195.87
69	196.97	216.68	179.06	196.97
70	204.91	225.40	186.27	204.91
71	215.37	236.90	195.79	215.37
72	225.99	248.59	205.44	225.99
73	237.06	260.77	215.51	237.06
74	247.34	272.07	224.85	247.34
75	257.51	283.26	234.10	257.51
76	262.50	288.75	238.63	262.50
77	267.24	293.96	242.95	267.24
78	271.67	298.84	246.97	271.67
79	275.99	303.58	250.89	275.99
80	280.08	308.09	254.62	280.08
81	286.80	315.48	260.73	286.80
82	293.42	322.77	266.74	293.42
83	299.87	329.87	272.62	299.87
84	306.17	336.78	278.33	306.17
85	311.97	343.16	283.61	311.97
86	317.60	349.36	288.72	317.60
87	322.67	354.93	293.34	322.67
88	326.55	359.21	296.87	326.55
89	329.81	362.80	299.83	329.81
90	333.10	366.41	302.82	333.10
91	335.78	369.36	305.25	335.78
92	338.14	371.96	307.39	338.14
93	339.82	373.81	308.92	339.82
94	341.47	375.61	310.43	341.47
95	342.71	376.98	311.56	342.71
96	343.94	378.34	312.67	343.94
97	345.32	379.86	313.93	345.32
98	346.56	381.22	315.06	346.56
99	347.11	381.82	315.55	347.11

MNTU:	Male Non-Tobacco User
MTU:	Male Tobacco User
FNTU:	Female Non-Tobacco User
FTU:	Female Tobacco User

Modal Factors: Monthly Bank Draft = 1.0; Quarterly = 3.0
Semi-annual = 6.0; Annual = 12.0
Add $2.00 processing fee for monthly direct bill
Spousal Discount: 6% discount on each policy if both applications are approved.
Add Modal Factor for Credit Card Payment 1.035

Add one time non-refundable $20 application fee.

PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

MEDICARE SUPPLEMENT MONTHLY PREMIUM

South Dakota

Effective 8/1/2023

HIGH DEDUCTIBLE STANDARD PLAN F

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
<65	47.87	52.66	43.52	47.87
65	35.79	39.37	32.54	35.79
66	35.79	39.37	32.54	35.79
67	35.79	39.37	32.54	35.79
68	36.56	40.22	33.24	36.56
69	38.04	41.84	34.58	38.04
70	39.47	43.42	35.88	39.47
71	41.13	45.24	37.39	41.13
72	42.85	47.14	38.95	42.85
73	44.51	48.96	40.46	44.51
74	46.05	50.66	41.86	46.05
75	47.87	52.66	43.52	47.87
76	48.41	53.25	44.01	48.41
77	48.85	53.74	44.41	48.85
78	49.12	54.03	44.65	49.12
79	54.46	59.91	49.51	54.46
80	55.00	60.50	50.00	55.00
81	55.55	61.11	50.50	55.55
82	56.11	61.72	51.01	56.11
83	56.76	62.44	51.60	56.76
84	57.50	63.25	52.27	57.50
85	58.15	63.97	52.86	58.15
86	58.80	64.68	53.45	58.80
87	63.50	69.85	57.73	63.50
88	64.21	70.63	58.37	64.21
89	64.93	71.42	59.03	64.93
90	65.67	72.24	59.70	65.67
91	66.42	73.06	60.38	66.42
92	67.16	73.88	61.05	67.16
93	67.90	74.69	61.73	67.90
94	68.67	75.54	62.43	68.67
95	69.44	76.38	63.13	69.44
96	70.22	77.24	63.84	70.22
97	71.01	78.11	64.55	71.01
98	71.81	78.99	65.28	71.81
99	72.61	79.87	66.01	72.61

MNTU:	Male Non-Tobacco User
MTU:	Male Tobacco User
FNTU:	Female Non-Tobacco User
FTU:	Female Tobacco User

Modal Factors: Monthly Bank Draft = 1.0; Quarterly = 3.0
Semi-annual = 6.0; Annual = 12.0
Add $2.00 processing fee for monthly direct bill
Spousal Discount: 6% discount on each policy if both applications are approved.
Add Modal Factor for Credit Card Payment 1.035

Add one time non-refundable $20 application fee.

PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

MEDICARE SUPPLEMENT MONTHLY PREMIUM

South Dakota

Effective 8/1/2023

STANDARD PLAN G

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
<65	169.48	186.43	154.07	169.48
65	118.66	130.53	107.87	118.66
66	118.66	130.53	107.87	118.66
67	118.66	130.53	107.87	118.66
68	121.01	133.11	110.00	121.01
69	125.82	138.40	114.38	125.82
70	131.54	144.69	119.58	131.54
71	138.94	152.83	126.31	138.94
72	146.53	161.18	133.21	146.53
73	154.46	169.90	140.42	154.46
74	161.97	178.17	147.25	161.97
75	169.48	186.43	154.07	169.48
76	173.62	190.99	157.84	173.62
77	177.66	195.42	161.51	177.66
78	181.51	199.65	165.00	181.51
79	185.31	203.85	168.47	185.31
80	189.00	207.90	171.82	189.00
81	194.51	213.96	176.83	194.51
82	199.99	219.99	181.81	199.99
83	205.41	225.94	186.73	205.41
84	210.77	231.84	191.61	210.77
85	215.85	237.43	196.23	215.85
86	220.82	242.91	200.75	220.82
87	225.49	248.04	204.99	225.49
88	229.34	252.28	208.49	229.34
89	232.78	256.06	211.62	232.78
90	236.30	259.93	214.81	236.30
91	239.38	263.32	217.62	239.38
92	242.26	266.49	220.24	242.26
93	244.70	269.17	222.46	244.70
94	247.11	271.83	224.65	247.11
95	249.24	274.17	226.59	249.24
96	251.40	276.54	228.55	251.40
97	253.67	279.03	230.61	253.67
98	255.86	281.44	232.60	255.86
99	257.54	283.29	234.13	257.54

MNTU:	Male Non-Tobacco User
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FTU:	Female Tobacco User

Modal Factors: Monthly Bank Draft = 1.0; Quarterly = 3.0
Semi-annual = 6.0; Annual = 12.0
Add $2.00 processing fee for monthly direct bill
Spousal Discount: 6% discount on each policy if both applications are approved.
Add Modal Factor for Credit Card Payment 1.035

Add one time non-refundable $20 application fee.

PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

MEDICARE SUPPLEMENT MONTHLY PREMIUM

South Dakota

Effective 8/1/2023

STANDARD PLAN G (HIGH DEDUCTIBLE)

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
<65	45.00	49.50	40.91	45.00
65	31.02	34.12	28.20	31.02
66	32.31	35.54	29.37	32.31
67	33.64	37.00	30.59	33.65
68	34.37	37.81	31.25	34.38
69	35.76	39.34	32.51	35.76
70	37.10	40.81	33.73	37.10
71	38.66	42.53	35.15	38.67
72	40.28	44.31	36.61	40.27
73	41.84	46.02	38.03	41.83
74	43.29	47.62	39.35	43.29
75	45.00	49.50	40.91	45.00
76	45.51	50.06	41.37	45.51
77	45.92	50.51	41.75	45.93
78	46.17	50.79	41.97	46.17
79	51.19	56.31	46.54	51.19
80	51.70	56.87	47.00	51.70
81	52.22	57.44	47.47	52.22
82	52.74	58.01	47.95	52.75
83	53.35	58.69	48.50	53.35
84	54.05	59.46	49.13	54.04
85	54.66	60.13	49.69	54.66
86	55.27	60.80	50.24	55.26
87	59.69	65.66	54.27	59.70
88	60.36	66.40	54.87	60.36
89	61.03	67.13	55.49	61.04
90	61.73	67.90	56.12	61.73
91	62.43	68.67	56.76	62.44
92	63.13	69.44	57.39	63.13
93	63.83	70.21	58.03	63.83
94	64.55	71.01	58.68	64.55
95	65.27	71.80	59.34	65.27
96	66.01	72.61	60.01	66.01
97	66.75	73.43	60.68	66.75
98	67.50	74.25	61.36	67.50
99	68.25	75.08	62.05	68.26

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Semi-annual = 6.0; Annual = 12.0
Add $2.00 processing fee for monthly direct bill
Spousal Discount: 6% discount on each policy if both applications are approved.
Add Modal Factor for Credit Card Payment 1.035

Add one time non-refundable $20 application fee.

PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

MEDICARE SUPPLEMENT MONTHLY PREMIUM

South Dakota

Effective 8/1/2023

STANDARD PLAN N

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
<65	148.75	163.63	135.23	148.75
65	107.06	117.77	97.32	107.06
66	107.06	117.77	97.32	107.06
67	107.06	117.77	97.32	107.06
68	109.44	120.38	99.48	109.44
69	113.79	125.17	103.44	113.79
70	118.38	130.21	107.61	118.38
71	124.41	136.86	113.10	124.41
72	130.55	143.61	118.68	130.55
73	136.94	150.63	124.49	136.94
74	142.88	157.17	129.89	142.88
75	148.75	163.63	135.23	148.75
76	151.64	166.81	137.85	151.64
77	154.39	169.83	140.35	154.39
78	156.94	172.64	142.67	156.94
79	159.43	175.38	144.94	159.43
80	161.81	178.00	147.10	161.81
81	165.68	182.25	150.62	165.68
82	169.49	186.45	154.09	169.49
83	173.22	190.55	157.48	173.22
84	176.87	194.55	160.79	176.87
85	180.21	198.23	163.83	180.21
86	183.46	201.81	166.78	183.46
87	186.40	205.05	169.46	186.40
88	188.64	207.50	171.50	188.64
89	190.53	209.58	173.20	190.53
90	192.43	211.68	174.94	192.43
91	193.98	213.38	176.34	193.98
92	195.33	214.87	177.58	195.33
93	196.30	215.93	178.46	196.30
94	197.26	216.99	179.33	197.26
95	197.97	217.77	179.97	197.97
96	198.70	218.57	180.63	198.70
97	199.49	219.45	181.35	199.49
98	200.20	220.22	182.00	200.20
99	200.51	220.56	182.29	200.51

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Semi-annual = 6.0; Annual = 12.0
Add $2.00 processing fee for monthly direct bill
Spousal Discount: 6% discount on each policy if both applications are approved.
Add Modal Factor for Credit Card Payment 1.035

Add one time non-refundable $20 application fee.

PREMIUM INFORMATION

We, Philadelphia American Life Insurance Company, can only raise the premium for all policies like yours in this State. There are two distinct occurrences (attained age and table of rates changes) which might affect a change in premiums. Premiums will change upon each change in attained age. Additionally, we reserve the right to revise the table of premium rates.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to P.O. Box 4884, Houston Texas 77210-4884. If you send the policy back to us within 30 days after you receive it, we'll treat the policy as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

NOTICE

This policy may not fully cover all of your medical costs.

Neither Philadelphia American Life Insurance Company nor its agents are connected to Medicare.

This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult *Medicare and You* for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

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

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

PRE-EXISTING CONDITION LIMITATION

Pre-existing conditions are not covered during the first six months after the effective date of coverage unless the applicant is an eligible person for guaranteed issue. Pre-existing conditions are those conditions for which medical advice or treatment was recommended by a physician within a six month period preceding the effective date of coverage.

PLAN A

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION *			
Semi-private room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,632	$0	$1,632 (Part A deductible)
61st 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 $204.00 a day	$0	Up to $204.00 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 co-payment/ coinsurance for out-patient drugs and inpatient respite care	Medicare co-payment / 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 for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A (continued)

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

PART A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment			
- First $240 of Medicare Approved Amounts*	$0	$0	$240 (Part B deductible)
- Remainder of Medicare Approved Amounts	80%	20%	$0

PLAN F

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION * Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,632	$1,632 (Part A deductible)	$0
61st 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 $204.00 a day	Up to $204.00 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 co-payment / coinsurance for out-patient drugs and inpatient respite care	Medicare co-payment / 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 for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F (continued)

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	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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment - First $240 of Medicare Approved Amounts*	$0	$240 (Part B deductible)	$0
- Remainder of Medicare - Approved Amounts	80%	20%	$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

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

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 you have paid a calendar year $2,800 deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are $2,800. 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 $2,800 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO $2,800 DEDUCTIBLE,** YOU PAY
HOSPITALIZATION *			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,632	$1,632 (Part A deductible)	$0
61st 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 $204.00 a day	Up to $204.00 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 co-payment / coinsurance for out-patient drugs and inpatient respite care	Medicare co-payment / 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 for the balance based on any difference between its billed charges and the amount Medicare would have paid.

HIGH DEDUCTIBLE PLAN F (continued)

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 you have paid a calendar year $2,800 deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are $2,800. 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 $2,800 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO $2,800 DEDUCTIBLE,** YOU PAY
MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $240 of Medicare Approved Amounts*	$0	$240 (Part B deductible)	$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $240 of Medicare Approved Amounts*	$0	$240 (Part B deductible)	$0
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A & B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,800 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO $2,800 DEDUCTIBLE,** YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
- Durable medical equipment			
First $240 of Medicare Approved ... Amounts*	$0	$240 (Part B deductible)	$0
Remainder of Medicare - Approved ... Amounts	80%	20%	$0

HIGH DEDUCTIBLE PLAN F (continued)

OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,800 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO $2,800 DEDUCTIBLE,** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over $50,000 lifetime maximum

PLAN G

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION *			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,632	$1,632 (Part A deductible)	$0
61st 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 $204.00 a day	Up to $204.00 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 co-payment / coinsurance for outpatient drugs and inpatient respite care	Medicare co-payment / 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 for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G (continued)

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 (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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment - First $240 of Medicare Approved Amounts*	$0	$0	$240 (Unless Part B deductible has been met)
- Remainder of Medicare Approved Amounts	80%	20%	$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

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

HIGH DEDUCTIBLE PLAN G

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

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

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

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,800 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO $2,800 DEDUCTIBLE,** YOU PAY
HOSPITALIZATION *			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,632	$1,632 (Part A deductible)	$0
61st 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 $204.00 a day	Up to $204.00 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 co-payment / coinsurance for outpatient drugs and inpatient respite care	Medicare co-payment / 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 for the balance based on any difference between its billed charges and the amount Medicare would have paid.

HIGH DEDUCTIBLE PLAN G (continued)

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

***** Once you have been billed $240 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

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

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,800 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO $2,800 DEDUCTIBLE,** YOU PAY
MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient 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

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,800 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO $2,800 DEDUCTIBLE,** YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment - First $240 of Medicare Approved Amounts*	$0	$0	$240 (Unless Part B deductible has been met)
- Remainder of Medicare Approved Amounts	80%	20%	$0

HIGH DEDUCTIBLE PLAN G (continued)

OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,800 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO $2,800 DEDUCTIBLE,** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over $50,000 lifetime maximum

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 $1,632	$1,632 (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 $204.00 a day	Up to $204.00 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 co-payment / coinsurance for out-patient drugs and inpatient respite care	Medicare co-payment / 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 for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N (continued)

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 co-payment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	Up to $20 per office visit and up to $50 per emergency room visit. The co-payment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment - First $240 of Medicare Approved Amounts*	$0	$0	$240 (Part B deductible)
- Remainder of Medicare Approved Amounts	80%	20%	$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of Charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over $50,000 lifetime maximum