

**ACE PROPERTY & CASUALTY INSURANCE COMPANY**  
**Outline of Medicare Supplement Coverage**  
**Benefit Plans A, F, G, N and High Deductible Plan G**

**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. 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 | G <sup>1</sup> | K                   | L                   | M   | N                              | C  | F | F <sup>1</sup> |
| 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%                 | ✓   | ✓<br>copays apply <sup>3</sup> | ✓  | ✓ |                |
| 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 <sup>2</sup>   |                                   |   |   |   |                | \$7060 <sup>2</sup> | \$3530 <sup>2</sup> |     |                                |  |   |                |

<sup>1</sup>Plans F and G also have a high deductible option which requires first paying a plan deductible of \$2800 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.

<sup>2</sup>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.

<sup>3</sup>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.

Effective 04-01-2023

**ACE PROPERTY & CASUALTY INSURANCE COMPANY**

**IDAHO Standard Plans UNISEX Rates - ANNUAL**

FOR USE IN ZIP CODES: ALL OF STATE

| Age      | Preferred |        |        |        |        |
|----------|-----------|--------|--------|--------|--------|
|          | HD        |        |        |        |        |
|          | Plan A    | Plan F | Plan G | Plan G | Plan N |
| Under 65 | 3,193     | 4,081  | 3,224  | 1,289  | 2,362  |
| 65+      | 2,129     | 2,721  | 2,150  | 860    | 1,575  |

| Age      | Standard |        |        |        |        |
|----------|----------|--------|--------|--------|--------|
|          | HD       |        |        |        |        |
|          | Plan A   | Plan F | Plan G | Plan G | Plan N |
| Under 65 | 3,672    | 4,693  | 3,708  | 1,482  | 2,716  |
| 65+      | 2,448    | 3,129  | 2,473  | 989    | 1,811  |

Modal Factors:      Semi Annual: 0.5000   Quarterly: 0.25000   Monthly: Divide by 12

## **PREMIUM INFORMATION**

ACE Property & Casualty Insurance Company may change your premium on any premium due date if a new table of rates is applicable to the policy. The change in the table of rates will apply to all covered persons in the same class. Class is defined as underwriting class and the state of issue. We will give you at least thirty (30) days advance written notice if a new table of rates is applicable to the policy. We will not increase the premiums more frequently than once in a twelve (12) month period.

## **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 ACE Property & Casualty Insurance Company.

## **RIGHT TO RETURN POLICY**

If you find that you are not satisfied with your policy, you may return it to: ACE Property & Casualty Insurance Company, Medicare Supplement Administration, P.O. Box 10858, Clearwater, Florida 33757-8858. 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, less any claims paid.

## **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 ACE Property & Casualty 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**

The policy will not pay benefits for:

- (a) Expenses incurred while this policy is not in force except as provided in the Extension of Benefits section;
- (b) Hospital or Skilled Nursing Facility confinement incurred during a Medicare Part A Benefit Period that begins while this policy 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 in the policy, including, but not limited to, 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.

### **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. ACE Property & Casualty Insurance 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. Please refer to your policy for details.**

## 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  |
|---|--|--|--|
| <b>HOSPITALIZATION*</b><br>Semiprivate room and board, general nursing and miscellaneous services and supplies<br>First 60 days<br>61 <sup>st</sup> thru 90 <sup>th</sup> day<br>91 <sup>st</sup> day and after:<br>— While using 60 lifetime reserve days<br>— Once lifetime reserve days are used:<br>— Additional 365 days<br>— Beyond the additional 365 days | All but \$1632<br>All but \$408 a day<br>All but \$816 a day<br>\$0<br>\$0                   | \$0<br>\$408 a day<br>\$816 a day<br>100% of Medicare eligible expenses<br>\$0 | \$1632 (Part A deductible)<br>\$0<br>\$0<br>\$0**<br>All costs |
| <b>SKILLED NURSING FACILITY CARE*</b><br>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<br>First 20 days<br>21 <sup>st</sup> thru 100 <sup>th</sup> day<br>101 <sup>st</sup> day and after                                     | All approved amounts<br>All but \$204 a day<br>\$0   | \$0<br>\$0<br>\$0  | \$0<br>Up to \$204 a day<br>All costs                          |
| <b>BLOOD</b><br>First 3 pints<br>Additional amounts   | \$0<br>100%  | 3 pints<br>\$0   | \$0<br>\$0   |
| <b>HOSPICE CARE</b><br>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 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 for 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  |
|--|--|--|--|
| <b>MEDICAL EXPENSES –</b><br>IN OR OUT OF THE HOSPITAL AND<br>OUTPATIENT HOSPITAL TREATMENT, such as<br>Physician's services, inpatient and outpatient<br>medical and surgical services and supplies,<br>physical and speech therapy, diagnostic tests,<br>durable medical equipment,<br>First \$240 of Medicare<br>Approved Amounts*<br>Remainder of Medicare<br>Approved Amounts | <br><br><br><br><br><br>\$0<br><br>Generally 80% | <br><br><br><br><br><br>\$0<br><br>Generally 20% | <br><br><br><br><br><br>\$240 (Part B deductible)<br><br>\$0 |
| <b>PART B EXCESS CHARGES</b><br>(Above Medicare Approved Amounts)  | \$0  | \$0  | All costs  |
| <b>BLOOD</b><br>First 3 pints<br>Next \$240 of Medicare Approved Amounts*<br>Remainder of Medicare Approved Amounts  | \$0<br>\$0<br>80%                                | All costs<br>\$0<br>20%                          | \$0<br>\$240 (Part B deductible)<br>\$0                      |
| <b>CLINICAL LABORATORY</b><br><b>SERVICES – TESTS FOR DIAGNOSTIC</b><br><b>SERVICES</b>  | 100%   | \$0  | \$0  |

## PARTS A & B

| SERVICES  | MEDICARE PAYS                                      | PLAN PAYS   | YOU PAY   |
|---|--|---|---|
| <b>HOME HEALTH CARE</b><br>MEDICARE APPROVED SERVICES<br>— Medically necessary skilled care services and<br>medical supplies<br>— Durable medical equipment<br>First \$240 of Medicare Approved Amounts*<br>Remainder of Medicare<br>Approved Amounts | <br><br><br><br><br><br>100%<br><br>\$0<br><br>80% | <br><br><br><br><br><br>\$0<br><br>\$0<br><br>20% | <br><br><br><br><br><br>\$0<br><br>\$240 (Part B deductible)<br><br>\$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   |
|---|--|---|---|
| <b>HOSPITALIZATION*</b><br>Semiprivate room and board, general nursing and miscellaneous services and supplies<br>First 60 days<br>61 <sup>st</sup> thru 90 <sup>th</sup> day<br>91 <sup>st</sup> day and after:<br>— While using 60 lifetime reserve days<br>— Once lifetime reserve days are used:<br>— Additional 365 days<br>— Beyond the additional 365 days | All but \$1632<br>All but \$408 a day<br><br><br>All but \$816 a day<br><br>\$0<br>\$0     | \$1632 (Part A deductible)<br>\$408 a day<br><br><br>\$816 a day<br><br>100% of Medicare eligible expenses<br>\$0 | \$0<br>\$0<br><br><br>\$0<br><br>\$0**<br>All costs |
| <b>SKILLED NURSING FACILITY CARE*</b><br>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<br>First 20 days<br>21 <sup>st</sup> thru 100 <sup>th</sup> day<br>101 <sup>st</sup> day and after                                     | All approved amounts<br>All but \$204 a day<br>\$0   | \$0<br>Up to \$204 a day<br>\$0   | \$0<br>\$0<br>All costs                             |
| <b>BLOOD</b><br>First 3 pints<br>Additional amounts   | \$0<br>100%  | 3 pints<br>\$0  | \$0<br>\$0  |
| <b>HOSPICE CARE</b><br>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 for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**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.

| SERVICES   | MEDICARE PAYS  | PLAN PAYS  | YOU PAY                                    |
|--|--|--|--|
| <b>MEDICAL EXPENSES –</b><br>IN OR OUT OF THE HOSPITAL AND<br>OUTPATIENT HOSPITAL TREATMENT,<br>such as Physician’s services, inpatient and<br>outpatient medical and surgical services and<br>supplies, physical and speech therapy,<br>diagnostic tests, durable medical equipment,<br>First \$240 of Medicare<br>Approved Amounts*<br>Remainder of Medicare<br>Approved Amounts | <br><br><br><br><br><br><br>\$0<br><br>Generally 80% | <br><br><br><br><br><br><br>\$240 (Part B deductible)<br><br>Generally 20% | <br><br><br><br><br><br><br>\$0<br><br>\$0 |
| <b>PART B EXCESS CHARGES</b><br>(Above Medicare Approved Amounts)  | \$0  | 100%   | \$0  |
| <b>BLOOD</b><br>First 3 pints<br>Next \$240 of Medicare Approved amounts*<br>Remainder of Medicare Approved amounts  | \$0<br>\$0<br>80%                                    | All costs<br>\$240 (Part B deductible)<br>20%                              | \$0<br>\$0<br>\$0                          |
| <b>CLINICAL LABORATORY SERVICES –</b><br><b>TESTS FOR DIAGNOSTIC SERVICES</b>  | 100%   | \$0  | \$0  |

(continued)



**PLAN F**  
**PARTS A & B**

| SERVICES   | MEDICARE PAYS | PLAN PAYS                 | YOU PAY |
|--|---------------|---------------------------|---------|
| <b>HOME HEALTH CARE</b><br>MEDICARE APPROVED SERVICES<br>Medically necessary skilled care services and medical supplies<br>Durable medical equipment | 100%          | \$0                       | \$0     |
| - 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  |
|--|---------------|---|--|
| <b>FOREIGN TRAVEL – NOT COVERED BY MEDICARE</b><br>Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA<br>First \$250 each calendar year | \$0           | \$0   | \$250  |
| Remainder of charges   | \$0           | 80% to a lifetime maximum benefit of \$50,000 | 20% and amounts over the \$50,000 lifetime maximum |

## 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   |
|---|--|---|---|
| <b>HOSPITALIZATION*</b><br>Semiprivate room and board, general nursing and miscellaneous services and supplies<br>First 60 days<br>61 <sup>st</sup> thru 90 <sup>th</sup> day<br>91 <sup>st</sup> day and after:<br>— While using 60 lifetime reserve days<br>— Once lifetime reserve days are used:<br>— Additional 365 days<br>— Beyond the additional 365 days | All but \$1632<br>All but \$408 a day<br><br>All but \$816 a day<br><br>\$0<br>\$0         | \$1632 (Part A deductible)<br>\$408 a day<br><br>\$816 a day<br><br>100% of Medicare eligible expenses<br>\$0 | \$0<br>\$0<br><br>\$0<br><br>\$0**<br>All costs |
| <b>SKILLED NURSING FACILITY CARE*</b><br>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<br>First 20 days<br>21 <sup>st</sup> thru 100 <sup>th</sup> day<br>101 <sup>st</sup> day and after                                     | All approved amounts<br>All but \$204 a day<br>\$0   | \$0<br>Up to \$204 a day<br>\$0   | \$0<br>\$0<br>All costs                         |
| <b>BLOOD</b><br>First 3 pints<br>Additional amounts   | \$0<br>100%  | 3 pints<br>\$0  | \$0<br>\$0                                      |
| <b>HOSPICE CARE</b><br>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 for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**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.

| SERVICES   | MEDICARE PAYS             | PLAN PAYS                       | YOU PAY  |
|--|---------------------------|---------------------------------|--|
| <b>MEDICAL EXPENSES –</b><br>IN OR OUT OF THE HOSPITAL AND<br>OUTPATIENT HOSPITAL TREATMENT,<br>such as Physician's services, inpatient and<br>outpatient medical and surgical services and<br>supplies, physical and speech therapy,<br>diagnostic tests, durable medical equipment,<br>First \$240 of Medicare<br>Approved Amounts*<br>Remainder of Medicare<br>Approved Amounts | \$0<br><br>Generally 80%  | \$0<br><br>Generally 20%        | \$240 (Unless Part B deductible has<br>been met)<br><br>\$0            |
| <b>PART B EXCESS CHARGES</b> (Above<br>Medicare Approved Amounts)  | \$0                       | 100%                            | \$0  |
| <b>BLOOD</b><br>First 3 pints<br><br>Next \$240 of Medicare Approved Amounts*<br><br>Remainder of Medicare Approved Amounts  | \$0<br><br>\$0<br><br>80% | All costs<br><br>\$0<br><br>20% | \$0<br><br>\$240 (Unless Part B deductible has<br>been met)<br><br>\$0 |
| <b>CLINICAL LABORATORY SERVICES –</b><br>TESTS FOR DIAGNOSTIC SERVICES   | 100%                      | \$0                             | \$0  |

(continued)

**PLAN G**  
**PARTS A & B**

| SERVICES   | MEDICARE PAYS | PLAN PAYS | YOU PAY                                       |
|--|---------------|-----------|---|
| <b>HOME HEALTH CARE</b><br>MEDICARE APPROVED SERVICES<br>Medically necessary skilled care services and medical supplies<br>Durable medical equipment | 100%          | \$0       | \$0   |
| - 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  |
|--|---------------|---|--|
| <b>FOREIGN TRAVEL – NOT COVERED BY MEDICARE</b><br>Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA |               |   |  |
| First \$250 each calendar year   | \$0           | \$0   | \$250  |
| Remainder of Charges   | \$0           | 80% to a lifetime maximum benefit of \$50,000 | 20% and amounts over the \$50,000 lifetime maximum |

**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 \$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  |
|---|--|---|--|
| <b>HOSPITALIZATION*</b><br>Semiprivate room and board, general nursing and miscellaneous services and supplies<br>First 60 days<br>61 <sup>st</sup> thru 90 <sup>th</sup> day<br>91 <sup>st</sup> day and after:<br>— While using 60 lifetime reserve days<br>— Once lifetime reserve days are used:<br>— Additional 365 days<br>— Beyond the additional 365 days | All but \$1632<br>All but \$408 a day<br><br>All but \$816 a day<br><br>\$0<br>\$0         | \$1632 (Part A deductible)<br>\$408 a day<br><br>\$816 a day<br><br>100% of Medicare eligible expenses<br>\$0 | \$0<br>\$0<br><br>\$0<br>\$0***<br>All costs |
| <b>SKILLED NURSING FACILITY CARE*</b><br>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<br>First 20 days<br>21 <sup>st</sup> thru 100 <sup>th</sup> day<br>101 <sup>st</sup> day and after                                     | All approved amounts<br>All but \$204 a day<br>\$0   | \$0<br>Up to \$204 a day<br>\$0   | \$0<br>\$0<br>All costs                      |
| <b>BLOOD</b><br>First 3 pints<br>Additional amounts   | \$0<br>100%  | 3 pints<br>\$0  | \$0<br>\$0                                   |
| <b>HOSPICE CARE</b><br>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 for the balance based on any difference between its billed charges and the amount Medicare would have paid.

## HIGH DEDUCTIBLE PLAN G

### MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

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

\*\*This high deductible plan pays the same benefits as Plan G after you have paid a calendar year \$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                         |
|---|---------------------------|--|---|
| <b>MEDICAL EXPENSES –</b><br>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,<br>First \$240 of Medicare Approved Amounts*<br>Remainder of Medicare Approved Amounts | \$0<br><br>Generally 80%  | \$0<br><br>Generally 20%                     | \$240 (Unless Part B deductible has been met)<br><br>\$0            |
| <b>PART B EXCESS CHARGES</b><br>(Above Medicare Approved Amounts)   | \$0                       | 100%   | \$0   |
| <b>BLOOD</b><br>First 3 pints<br><br>Next \$240 of Medicare Approved amounts*<br><br>Remainder of Medicare Approved amounts   | \$0<br><br>\$0<br><br>80% | All costs<br><br>\$0<br><br>20%              | \$0<br><br>\$240 (Unless Part B deductible has been met)<br><br>\$0 |
| <b>CLINICAL LABORATORY SERVICES –</b><br>TESTS FOR DIAGNOSTIC SERVICES  | 100%                      | \$0  | \$0   |

(continued)

**HIGH DEDUCTIBLE PLAN G****PARTS A & B**

| SERVICES  | MEDICARE PAYS | AFTER YOU PAY \$2800<br>DEDUCTIBLE ** PLAN PAYS | IN ADDITION TO \$2800<br>DEDUCTIBLE ** YOU PAY   |
|---|---------------|---|--|
| <b>HOME HEALTH CARE</b><br>MEDICARE APPROVED SERVICES<br>Medically necessary skilled care services<br>and medical supplies<br>Durable medical equipment | 100%          | \$0   | \$0  |
| - First \$240 of Medicare Approved<br>Amounts*  | \$0           | \$0   | \$240 (Unless Part B<br>deductible has been met) |
| - Remainder of Medicare<br>Approved Amounts   | 80%           | 20%   | \$0  |

**OTHER BENEFITS – NOT COVERED BY MEDICARE**

| SERVICES   | MEDICARE PAYS | AFTER YOU PAY \$2800<br>DEDUCTIBLE ** PLAN PAYS  | IN ADDITION TO \$2800<br>DEDUCTIBLE ** YOU PAY        |
|--|---------------|--|---|
| <b>FOREIGN TRAVEL – NOT<br/>COVERED BY MEDICARE</b><br>Medically necessary emergency care<br>services beginning during the first 60 days of<br>each trip outside the USA<br>First \$250 each calendar year | \$0           | \$0  | \$250   |
| Remainder of charges   | \$0           | 80% to a lifetime maximum benefit of<br>\$50,000 | 20% and amounts over the<br>\$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                                 |
|---|--|---|---|
| <b>HOSPITALIZATION*</b><br>Semiprivate room and board, general nursing and miscellaneous services and supplies<br>First 60 days<br>61 <sup>st</sup> thru 90 <sup>th</sup> day<br>91 <sup>st</sup> day and after:<br>— While using 60 lifetime reserve days<br>— Once lifetime reserve days are used:<br>— Additional 365 days<br>— Beyond the additional 365 days | All but \$1632<br>All but \$408 a day<br>All but \$816 a day<br>\$0<br>\$0                 | \$1632 (Part A deductible)<br>\$408 a day<br>\$816 a day<br>100% of Medicare eligible expenses<br>\$0 | \$0<br>\$0<br>\$0<br>\$0**<br>All costs |
| <b>SKILLED NURSING FACILITY CARE*</b><br>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<br>First 20 days<br>21 <sup>st</sup> thru 100 <sup>th</sup> day<br>101 <sup>st</sup> day and after                                     | All approved amounts<br>All but \$204 a day<br>\$0   | \$0<br>Up to \$204 a day<br>\$0   | \$0<br>\$0<br>All costs                 |
| <b>BLOOD</b><br>First 3 pints<br>Additional amounts   | \$0<br>100%  | 3 pints<br>\$0  | \$0<br>\$0                              |
| <b>HOSPICE CARE</b><br>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 for 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   |
|---|--------------------------|---|---|
| <b>MEDICAL EXPENSES –</b><br>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,<br><br>First \$240 of Medicare Approved Amounts*<br><br>Remainder of Medicare Approved Amounts | \$0<br><br>Generally 80% | \$0<br><br>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. | \$240 (Part B deductible)<br><br>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. |
| <b>PART B EXCESS CHARGES</b><br>(Above Medicare Approved Amounts)   | \$0                      | \$0   | All costs   |
| <b>BLOOD</b><br>First 3 pints<br>Next \$240 of Medicare Approved Amounts*<br>Remainder of Medicare Approved Amounts   | \$0<br>\$0<br>80%        | All costs<br>\$0<br>20%   | \$0<br>\$240 (Part B deductible)<br>\$0   |
| <b>CLINICAL LABORATORY SERVICES –</b><br>TESTS FOR DIAGNOSTIC SERVICES  | 100%                     | \$0   | \$0   |

(continued)

**PLAN N**  
**PARTS A & B**

| SERVICES   | MEDICARE PAYS | PLAN PAYS | YOU PAY                   |
|--|---------------|-----------|---------------------------|
| <b>HOME HEALTH CARE</b><br>MEDICARE APPROVED SERVICES<br>Medically necessary skilled care services and medical supplies<br>Durable medical equipment | 100%          | \$0       | \$0                       |
| - 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  |
|--|---------------|---|--|
| <b>FOREIGN TRAVEL – NOT COVERED BY MEDICARE</b><br>Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA<br>First \$250 each calendar year<br>Remainder of charges | \$0<br>\$0    | \$0<br>80% to a lifetime maximum benefit of \$50,000. | \$250<br>20% and amounts over the \$50,000 lifetime maximum. |