

ManhattanLife Insurance and Annuity Company
Outline of Medicare Supplement Coverage-Cover Page
Benefit Plans A, F, G, AND 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 available Plan "A." 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. ManhattanLife Insurance and Annuity Company offers four of the twelve plans available, Plans A, F, G, and N.

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 ¹	K	L	M	N	C	F	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 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.

MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL PREFERRED ATTAINED AGE PREMIUMS
FOR USE IN LOUISIANA ZIP CODES
705-706, 710-714

Attained Age	<i>Female</i>				<i>Male</i>			
	<i>Plan A</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>	<i>Plan A</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>
64	7,253	8,244	6,848	5,178	8,340	9,481	7,875	5,954
65	1,613	1,832	1,521	1,151	1,853	2,107	1,749	1,322
66	1,613	1,832	1,521	1,151	1,853	2,107	1,749	1,322
67	1,613	1,832	1,521	1,151	1,853	2,107	1,749	1,322
68	1,647	1,866	1,526	1,181	1,893	2,146	1,756	1,359
69	1,705	1,929	1,575	1,217	1,960	2,217	1,812	1,399
70	1,763	1,990	1,629	1,256	2,028	2,290	1,872	1,442
71	1,817	2,054	1,683	1,308	2,090	2,363	1,935	1,503
72	1,869	2,118	1,741	1,361	2,150	2,436	2,002	1,564
73	1,923	2,182	1,800	1,411	2,212	2,510	2,069	1,624
74	1,995	2,268	1,866	1,472	2,294	2,609	2,146	1,693
75	2,079	2,367	1,943	1,540	2,391	2,722	2,236	1,772
76	2,148	2,461	2,014	1,597	2,471	2,830	2,318	1,837
77	2,221	2,560	2,097	1,654	2,556	2,944	2,411	1,903
78	2,301	2,664	2,188	1,715	2,645	3,065	2,517	1,971
79	2,385	2,779	2,291	1,774	2,744	3,195	2,635	2,039
80	2,476	2,898	2,403	1,844	2,847	3,333	2,763	2,121
81	2,561	3,024	2,525	1,944	2,945	3,477	2,903	2,236
82	2,653	3,159	2,659	2,051	3,050	3,632	3,058	2,359
83	2,750	3,302	2,804	2,169	3,162	3,796	3,224	2,493
84	2,853	3,453	2,962	2,295	3,281	3,970	3,407	2,638
85	2,963	3,613	3,133	2,433	3,408	4,154	3,604	2,797
86	3,068	3,767	3,300	2,569	3,527	4,333	3,794	2,953
87	3,180	3,930	3,472	2,709	3,656	4,521	3,993	3,116
88	3,296	4,106	3,647	2,852	3,793	4,723	4,194	3,282
89	3,424	4,292	3,823	2,998	3,937	4,936	4,398	3,449
90	3,541	4,470	3,999	3,143	4,072	5,139	4,600	3,615
91	3,644	4,632	4,165	3,281	4,190	5,329	4,790	3,772
92	3,750	4,802	4,329	3,416	4,312	5,523	4,978	3,927
93	3,843	4,959	4,489	3,548	4,419	5,702	5,162	4,082
94	3,935	5,114	4,646	3,679	4,524	5,881	5,344	4,232
95	4,024	5,269	4,800	3,807	4,628	6,060	5,520	4,379
96	4,109	5,380	4,906	3,892	4,726	6,187	5,643	4,474
97	4,192	5,489	5,003	3,969	4,820	6,311	5,755	4,564
98	4,272	5,593	5,098	4,044	4,912	6,431	5,864	4,653
99	4,348	5,693	5,190	4,117	5,001	6,546	5,970	4,736

Premium payable other than annual will be determined according to the following factors:

<i>Semi Annual</i>	<i>Quarterly</i>	<i>Monthly</i>
<i>1/2</i>	<i>1/4</i>	<i>1/12</i>

There is a one-time \$25.00 policy fee.
A discount factor of .93 is applied for household applicants.

MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL STANDARD ATTAINED AGE PREMIUMS
FOR USE IN LOUISIANA ZIP CODES
705-706, 710-714

Attained Age	Female				Male			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
64	8,340	9,481	7,875	5,954	9,593	10,903	9,057	6,848
65	1,853	2,107	1,749	1,322	2,131	2,424	2,013	1,521
66	1,853	2,107	1,749	1,322	2,131	2,424	2,013	1,521
67	1,853	2,107	1,749	1,322	2,131	2,424	2,013	1,521
68	1,893	2,146	1,756	1,359	2,178	2,467	2,018	1,561
69	1,960	2,217	1,812	1,399	2,253	2,550	2,084	1,609
70	2,028	2,290	1,872	1,442	2,334	2,632	2,154	1,660
71	2,090	2,363	1,935	1,503	2,404	2,717	2,226	1,729
72	2,150	2,436	2,002	1,564	2,474	2,802	2,303	1,798
73	2,212	2,510	2,069	1,624	2,543	2,886	2,380	1,868
74	2,294	2,609	2,146	1,693	2,638	3,000	2,467	1,946
75	2,391	2,722	2,236	1,772	2,749	3,131	2,571	2,037
76	2,471	2,830	2,318	1,837	2,841	3,255	2,664	2,112
77	2,556	2,944	2,411	1,903	2,939	3,386	2,773	2,189
78	2,645	3,065	2,517	1,971	3,042	3,525	2,894	2,268
79	2,744	3,195	2,635	2,039	3,154	3,674	3,028	2,346
80	2,847	3,333	2,763	2,121	3,273	3,833	3,178	2,439
81	2,945	3,477	2,903	2,236	3,387	4,001	3,339	2,571
82	3,050	3,632	3,058	2,359	3,508	4,177	3,517	2,713
83	3,162	3,796	3,224	2,493	3,637	4,365	3,709	2,867
84	3,281	3,970	3,407	2,638	3,774	4,565	3,917	3,036
85	3,408	4,154	3,604	2,797	3,919	4,778	4,143	3,217
86	3,527	4,333	3,794	2,953	4,057	4,982	4,364	3,395
87	3,656	4,521	3,993	3,116	4,205	5,200	4,592	3,583
88	3,793	4,723	4,194	3,282	4,361	5,430	4,825	3,774
89	3,937	4,936	4,398	3,449	4,528	5,676	5,055	3,966
90	4,072	5,139	4,600	3,615	4,683	5,911	5,290	4,158
91	4,190	5,329	4,790	3,772	4,818	6,127	5,507	4,338
92	4,312	5,523	4,978	3,927	4,959	6,351	5,724	4,517
93	4,419	5,702	5,162	4,082	5,082	6,557	5,936	4,694
94	4,524	5,881	5,344	4,232	5,204	6,764	6,145	4,867
95	4,628	6,060	5,520	4,379	5,322	6,968	6,349	5,036
96	4,726	6,187	5,643	4,474	5,435	7,115	6,488	5,147
97	4,820	6,311	5,755	4,564	5,544	7,257	6,618	5,249
98	4,912	6,431	5,864	4,653	5,649	7,395	6,743	5,349
99	5,001	6,546	5,970	4,736	5,751	7,528	6,865	5,445

Premium payable other than annual will be determined according to the following factors:

Semi Annual
1/2

Quarterly
1/4

Monthly
1/12

*There is a one-time \$25.00 policy fee.
A discount factor of .93 is applied for household applicants.*

MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL PREFERRED ATTAINED AGE PREMIUMS
FOR USE IN LOUISIANA ZIP CODES
703, 707-708

Attained Age	Female				Male			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
64	8,267	9,397	7,805	5,902	9,506	10,807	8,976	6,786
65	1,838	2,088	1,734	1,312	2,112	2,402	1,994	1,507
66	1,838	2,088	1,734	1,312	2,112	2,402	1,994	1,507
67	1,838	2,088	1,734	1,312	2,112	2,402	1,994	1,507
68	1,877	2,126	1,739	1,346	2,158	2,445	2,001	1,549
69	1,943	2,198	1,796	1,388	2,233	2,527	2,065	1,594
70	2,010	2,268	1,857	1,431	2,312	2,610	2,134	1,644
71	2,071	2,342	1,919	1,490	2,382	2,693	2,206	1,713
72	2,131	2,414	1,984	1,551	2,451	2,776	2,282	1,783
73	2,192	2,487	2,051	1,608	2,521	2,861	2,359	1,851
74	2,274	2,585	2,126	1,678	2,615	2,973	2,446	1,929
75	2,369	2,698	2,214	1,755	2,725	3,103	2,548	2,019
76	2,449	2,805	2,296	1,820	2,816	3,226	2,642	2,094
77	2,531	2,918	2,390	1,886	2,913	3,356	2,749	2,169
78	2,622	3,036	2,494	1,955	3,015	3,494	2,868	2,246
79	2,719	3,167	2,611	2,022	3,127	3,641	3,003	2,325
80	2,822	3,303	2,739	2,102	3,245	3,799	3,149	2,418
81	2,919	3,447	2,878	2,215	3,357	3,963	3,309	2,548
82	3,024	3,601	3,031	2,337	3,477	4,139	3,485	2,689
83	3,134	3,763	3,196	2,472	3,604	4,327	3,675	2,842
84	3,252	3,936	3,376	2,616	3,740	4,525	3,883	3,007
85	3,377	4,118	3,571	2,773	3,885	4,735	4,108	3,188
86	3,497	4,293	3,761	2,928	4,021	4,939	4,325	3,366
87	3,624	4,480	3,957	3,088	4,167	5,153	4,552	3,552
88	3,757	4,680	4,157	3,251	4,323	5,383	4,781	3,741
89	3,903	4,892	4,358	3,417	4,487	5,626	5,013	3,932
90	4,035	5,094	4,558	3,583	4,641	5,858	5,243	4,120
91	4,153	5,280	4,748	3,740	4,775	6,074	5,459	4,299
92	4,274	5,473	4,934	3,893	4,915	6,295	5,674	4,476
93	4,380	5,652	5,117	4,044	5,037	6,499	5,884	4,652
94	4,485	5,829	5,296	4,193	5,157	6,703	6,091	4,823
95	4,587	6,006	5,471	4,340	5,275	6,907	6,292	4,992
96	4,683	6,132	5,592	4,436	5,387	7,052	6,432	5,100
97	4,777	6,256	5,703	4,524	5,494	7,193	6,559	5,202
98	4,870	6,375	5,811	4,609	5,599	7,330	6,683	5,303
99	4,956	6,489	5,916	4,693	5,700	7,461	6,804	5,398

Premium payable other than annual will be determined according to the following factors:
Semi Annual **Quarterly** **Monthly**
1/2 1/4 1/12

There is a one-time \$25.00 policy fee.
A discount factor of .93 is applied for household applicants.

MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL STANDARD ATTAINED AGE PREMIUMS
FOR USE IN LOUISIANA ZIP CODES
703, 707-708

Attained Age	<i>Female</i>				<i>Male</i>			
	<i>Plan A</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>	<i>Plan A</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>
64	9,506	10,807	8,976	6,786	10,934	12,427	10,323	7,805
65	2,112	2,402	1,994	1,507	2,428	2,762	2,294	1,733
66	2,112	2,402	1,994	1,507	2,428	2,762	2,294	1,733
67	2,112	2,402	1,994	1,507	2,428	2,762	2,294	1,733
68	2,158	2,445	2,001	1,549	2,483	2,812	2,300	1,780
69	2,233	2,527	2,065	1,594	2,568	2,907	2,375	1,834
70	2,312	2,610	2,134	1,644	2,661	3,000	2,455	1,892
71	2,382	2,693	2,206	1,713	2,740	3,097	2,538	1,971
72	2,451	2,776	2,282	1,783	2,820	3,194	2,625	2,049
73	2,521	2,861	2,359	1,851	2,898	3,289	2,713	2,130
74	2,615	2,973	2,446	1,929	3,007	3,420	2,812	2,219
75	2,725	3,103	2,548	2,019	3,133	3,569	2,930	2,321
76	2,816	3,226	2,642	2,094	3,238	3,710	3,036	2,407
77	2,913	3,356	2,749	2,169	3,350	3,859	3,161	2,495
78	3,015	3,494	2,868	2,246	3,467	4,017	3,299	2,585
79	3,127	3,641	3,003	2,325	3,594	4,188	3,451	2,674
80	3,245	3,799	3,149	2,418	3,730	4,369	3,622	2,780
81	3,357	3,963	3,309	2,548	3,861	4,560	3,805	2,931
82	3,477	4,139	3,485	2,689	3,998	4,760	4,009	3,092
83	3,604	4,327	3,675	2,842	4,146	4,976	4,227	3,268
84	3,740	4,525	3,883	3,007	4,301	5,204	4,465	3,460
85	3,885	4,735	4,108	3,188	4,467	5,446	4,722	3,667
86	4,021	4,939	4,325	3,366	4,624	5,678	4,974	3,870
87	4,167	5,153	4,552	3,552	4,792	5,926	5,234	4,084
88	4,323	5,383	4,781	3,741	4,970	6,189	5,499	4,301
89	4,487	5,626	5,013	3,932	5,161	6,469	5,762	4,520
90	4,641	5,858	5,243	4,120	5,337	6,737	6,029	4,739
91	4,775	6,074	5,459	4,299	5,492	6,983	6,277	4,945
92	4,915	6,295	5,674	4,476	5,652	7,239	6,524	5,148
93	5,037	6,499	5,884	4,652	5,793	7,474	6,766	5,350
94	5,157	6,703	6,091	4,823	5,932	7,709	7,004	5,547
95	5,275	6,907	6,292	4,992	6,066	7,943	7,237	5,740
96	5,387	7,052	6,432	5,100	6,195	8,110	7,395	5,866
97	5,494	7,193	6,559	5,202	6,319	8,271	7,543	5,983
98	5,599	7,330	6,683	5,303	6,438	8,429	7,686	6,097
99	5,700	7,461	6,804	5,398	6,555	8,581	7,825	6,206

Premium payable other than annual will be determined according to the following factors:

<i>Semi Annual</i>	<i>Quarterly</i>	<i>Monthly</i>
<i>1/2</i>	<i>1/4</i>	<i>1/12</i>

There is a one-time \$25.00 policy fee.
A discount factor of .93 is applied for household applicants.

MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL PREFERRED ATTAINED AGE PREMIUMS
FOR USE IN LOUISIANA ZIP CODES
700-701, 704

Attained Age	<i>Female</i>				<i>Male</i>			
	<i>Plan A</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>	<i>Plan A</i>	<i>Plan F</i>	<i>Plan G</i>	<i>Plan N</i>
64	8,813	10,017	8,320	6,292	10,134	11,520	9,569	7,234
65	1,959	2,226	1,849	1,399	2,251	2,561	2,126	1,607
66	1,959	2,226	1,849	1,399	2,251	2,561	2,126	1,607
67	1,959	2,226	1,849	1,399	2,251	2,561	2,126	1,607
68	2,001	2,267	1,854	1,435	2,301	2,607	2,133	1,651
69	2,071	2,344	1,914	1,479	2,381	2,694	2,201	1,700
70	2,142	2,418	1,980	1,526	2,465	2,782	2,275	1,753
71	2,208	2,496	2,045	1,589	2,539	2,871	2,352	1,826
72	2,271	2,573	2,115	1,653	2,613	2,959	2,433	1,901
73	2,337	2,651	2,187	1,714	2,687	3,050	2,514	1,973
74	2,424	2,756	2,267	1,789	2,788	3,170	2,608	2,057
75	2,526	2,876	2,361	1,871	2,905	3,308	2,717	2,153
76	2,610	2,990	2,448	1,940	3,002	3,439	2,816	2,232
77	2,698	3,111	2,548	2,010	3,105	3,578	2,930	2,312
78	2,796	3,236	2,659	2,084	3,214	3,724	3,058	2,394
79	2,898	3,376	2,783	2,156	3,334	3,882	3,201	2,478
80	3,008	3,521	2,920	2,241	3,459	4,050	3,357	2,578
81	3,112	3,675	3,068	2,362	3,579	4,225	3,528	2,717
82	3,224	3,839	3,231	2,492	3,706	4,413	3,715	2,867
83	3,341	4,012	3,407	2,635	3,842	4,613	3,918	3,030
84	3,467	4,196	3,599	2,789	3,987	4,824	4,139	3,206
85	3,600	4,390	3,807	2,956	4,141	5,048	4,379	3,399
86	3,728	4,577	4,009	3,121	4,286	5,265	4,610	3,588
87	3,863	4,775	4,218	3,292	4,442	5,493	4,852	3,787
88	4,005	4,989	4,432	3,466	4,608	5,738	5,096	3,988
89	4,161	5,215	4,645	3,643	4,783	5,998	5,344	4,191
90	4,302	5,431	4,859	3,819	4,947	6,244	5,589	4,392
91	4,427	5,629	5,061	3,987	5,091	6,475	5,820	4,583
92	4,556	5,834	5,260	4,150	5,240	6,711	6,049	4,772
93	4,669	6,025	5,455	4,311	5,370	6,928	6,273	4,960
94	4,781	6,214	5,645	4,470	5,497	7,146	6,493	5,142
95	4,890	6,403	5,832	4,626	5,623	7,363	6,708	5,321
96	4,992	6,537	5,961	4,729	5,743	7,518	6,857	5,436
97	5,093	6,669	6,079	4,823	5,857	7,668	6,992	5,546
98	5,191	6,796	6,195	4,913	5,969	7,814	7,125	5,653
99	5,283	6,918	6,307	5,003	6,076	7,954	7,253	5,754

Premium payable other than annual will be determined according to the following factors:

Semi Annual
1/2

Quarterly
1/4

Monthly
1/12

There is a one-time \$25.00 policy fee.
A discount factor of .93 is applied for household applicants.

Attained Age	Female				Male			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
64	10,134	11,520	9,569	7,234	11,656	13,248	11,005	8,320
65	2,251	2,561	2,126	1,607	2,589	2,945	2,445	1,848
66	2,251	2,561	2,126	1,607	2,589	2,945	2,445	1,848
67	2,251	2,561	2,126	1,607	2,589	2,945	2,445	1,848
68	2,301	2,607	2,133	1,651	2,646	2,998	2,452	1,897
69	2,381	2,694	2,201	1,700	2,738	3,098	2,532	1,955
70	2,465	2,782	2,275	1,753	2,836	3,198	2,617	2,017
71	2,539	2,871	2,352	1,826	2,921	3,302	2,705	2,101
72	2,613	2,959	2,433	1,901	3,006	3,405	2,798	2,184
73	2,687	3,050	2,514	1,973	3,089	3,506	2,892	2,270
74	2,788	3,170	2,608	2,057	3,206	3,645	2,998	2,365
75	2,905	3,308	2,717	2,153	3,340	3,805	3,123	2,475
76	3,002	3,439	2,816	2,232	3,452	3,955	3,236	2,566
77	3,105	3,578	2,930	2,312	3,571	4,114	3,370	2,660
78	3,214	3,724	3,058	2,394	3,696	4,283	3,517	2,756
79	3,334	3,882	3,201	2,478	3,832	4,465	3,679	2,851
80	3,459	4,050	3,357	2,578	3,976	4,658	3,861	2,964
81	3,579	4,225	3,528	2,717	4,115	4,861	4,057	3,124
82	3,706	4,413	3,715	2,867	4,262	5,075	4,274	3,296
83	3,842	4,613	3,918	3,030	4,419	5,304	4,506	3,484
84	3,987	4,824	4,139	3,206	4,586	5,547	4,760	3,688
85	4,141	5,048	4,379	3,399	4,762	5,806	5,034	3,909
86	4,286	5,265	4,610	3,588	4,929	6,053	5,302	4,126
87	4,442	5,493	4,852	3,787	5,109	6,318	5,580	4,354
88	4,608	5,738	5,096	3,988	5,299	6,598	5,862	4,586
89	4,783	5,998	5,344	4,191	5,502	6,896	6,143	4,818
90	4,947	6,244	5,589	4,392	5,690	7,182	6,427	5,052
91	5,091	6,475	5,820	4,583	5,855	7,444	6,692	5,271
92	5,240	6,711	6,049	4,772	6,025	7,717	6,955	5,488
93	5,370	6,928	6,273	4,960	6,175	7,968	7,213	5,703
94	5,497	7,146	6,493	5,142	6,323	8,218	7,467	5,913
95	5,623	7,363	6,708	5,321	6,467	8,467	7,715	6,119
96	5,743	7,518	6,857	5,436	6,604	8,646	7,883	6,253
97	5,857	7,668	6,992	5,546	6,736	8,817	8,041	6,378
98	5,969	7,814	7,125	5,653	6,864	8,986	8,194	6,500
99	6,076	7,954	7,253	5,754	6,988	9,147	8,342	6,616

1/12

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PREMIUM INFORMATION

ManhattanLife Insurance and Annuity Company may change your premium 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 on the date of change. Class is defined as attained age, underwriting class, and state of residence.

Premiums are based on your attained age and will change on Your Policy Anniversary Date.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

READ YOUR POLICY VERY CAREFULLY

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

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to our Medicare Supplement Administrative Office at P. O. Box 925568, Houston, Texas 77292-5568. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

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

NOTICE

This policy may not fully cover all of your medical costs. Neither ManhattanLife Insurance and Annuity 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

This Policy does not pay expenses related to any coverage that is limited or excluded by Medicare related to services not "reasonable and Medically Necessary" under the Medicare Program Standards for diagnosis or treatment of Injury or Sickness.

REFUND OF PREMIUMS

The Policy does contain a Pro-Rata Refund provision which provides for the partial refund of premium upon death.

The Policy does contain a Cancellation By Insured provision which provides for a refund of premium upon surrender of the Policy.

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.

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
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61 st thru 90 th day 91 st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the additional 365 days	All but \$1632 All but \$408 a day All but \$816 a day \$0 \$0	\$0 \$408 a day \$816 a day 100% of Medicare eligible expenses \$0	\$1632 (Part A deductible) \$0 \$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 21 st thru 100 th day 101 st day and after	All approved amounts All but \$204 a day \$0	\$0 \$0 \$0	\$0 Up to \$204 a day All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$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

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* Remainder of Medicare Approved Amounts	 \$0 Generally 80%	 \$0 Generally 20%	 \$240 (Part B deductible) \$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD First 3 pints Next \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$240 (Part B deductible) \$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 — Durable medical equipment First \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 100% \$0 80%	 \$0 \$0 20%	 \$0 \$240 (Part B deductible) \$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 61 st thru 90 th day 91 st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the additional 365 days	All but \$1632 All but \$408 a day All but \$816 a day \$0 \$0	\$1632 (Part A deductible) \$408 a day \$816 a day 100% of Medicare eligible expenses \$0	\$0 \$0 \$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 21 st thru 100 th day 101 st day and after	All approved amounts All but \$204 a day \$0	\$0 Up to \$204 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$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 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
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 SERVICES – 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 Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 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
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61 st thru 90 th day 91 st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the additional 365 days	All but \$1632 All but \$408 a day All but \$816 a day \$0 \$0	\$1632 (Part A deductible) \$408 a day \$816 a day 100% of Medicare eligible expenses \$0	\$0 \$0 \$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 21 st thru 100 th day 101 st day and after	All approved amounts All but \$204 a day \$0	\$0 Up to \$204 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$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 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
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%	 \$0 Generally 20%	 \$240 (Part B deductible) \$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	100%	0%
BLOOD First 3 pints Next \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$240 (Part B deductible) \$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 — Durable medical equipment First \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 100% \$0 80%	 \$0 \$0 20%	 \$0 \$240 (Part B deductible) \$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 Remainder of Charges	 \$0 \$0	 \$0 80% to a lifetime maximum benefit of \$50,000.	 \$250 20% and amounts over the \$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 61 st thru 90 th day 91 st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the additional 365 days	All but \$1632 All but \$408 a day All but \$816 a day \$0 \$0	\$1632 (Part A deductible) \$408 a day \$816 a day 100% of Medicare eligible expenses \$0	\$0 \$0 \$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 21 st thru 100 th day 101 st day and after	All approved amounts All but \$204 a day \$0	\$0 Up to \$204 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$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

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* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 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.	\$240 (Part B deductible) 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 Next \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$240 (Part B deductible) \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PLAN N
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 the \$50,000 lifetime maximum.