

# MEDICARE SUPPLEMENT INSURANCE

Relying on Medicare alone to cover your healthcare expenses can put your financial well-being at risk. You can protect yourself from large out-of-pocket expenses by enrolling in a New Era Life Medicare Supplement plan today.

Medicare Supplement Insurance can help pay your share of some of the following healthcare costs that original Medicare does not pay:

- ✓ Annual deductibles
- ✓ Co-insurance
- √ Co-payments

Benefits vary by plan.

 Charges in excess of the Medicare approved amount



## **DEPENDABLE CARRIER AND INSPIRED SERVICE**

Medicare Supplement plans are the same, but insurance companies are not. We know that your choice comes down to the price that fits your budget, the company's service, reputation, reliability, and experience. For nearly thirty years and counting, New Era Life has been providing quality insurance solutions backed by a promise to uphold our unique and innovative consumer first philosophy.

When you choose a New Era Life Medicare Supplement plan, you are also choosing a company with an unwavering commitment to provide a first-class customer service experience.



### FREEDOM TO CHOOSE

Keep your doctor! You can use any Medicareparticipating physician and any Medicare-approved hospital in the United States. No restrictions.

### **Insurance That Travels With You**

Whether you are a seasonal resident or enjoy living life on the road, New Era Life's Supplement Plans are recognized nationwide providing you with ultimate flexibility.

## **SECURITY & PEACE OF MIND**

Enjoy having financial predictability and stability. Medicare Supplement policies work hand-in-hand with Medicare to provide you more insurance coverage.

## PROMPT ELECTRONIC CLAIMS PAYMENT

Feel good knowing that we provide a quick and effortless claims experience.

### **EASE OF USE**

Enjoy easy access to policy correspondence and ID cards, along with the convenience of online payments through our technologically advanced Policyholder Portal.

# **GUARANTEED RENEWABLE**

Your coverage automatically renews every year as long as you continue to pay your premiums on time. Cancellation will only occur in the event of non-payment or material misrepresentation on the application.

#### FEEL GOOD ABOUT YOUR CHOICES

Choosing a quality carrier is just as important as selecting the right policy. Before choosing a plan, make sure you understand what your Medicare coverage includes, what your health needs are, and what your budget is. Please refer to the accompanying Outline of Coverage for plans available in your state.



#### These Policies Have Exclusions

For costs and complete details of the coverage, you can call or write your insurance agent or the Company.

#### 30 Day Right to Examine the Policy

If you are not satisfied with your policy for any reason, the policy may be returned to us within the first thirty (30) days after you receive it, for a full refund of all premium paid. If the policy is returned, it shall be void from the effective date. To return the policy, simply mail or deliver it to us at our mailing address: P.O. Box 4884, Houston, TX 77210-4884.

#### **Pre-Existing Condition Limitation**

Pre-existing Condition Limitations may apply if there is no prior creditable coverage. Please read your policy for details.

New Era Life Insurance Company is not connected with or endorsed by the U.S. Government or the Federal Medicare Program. Medicare supplement coverage is provided by New Era Life Insurance Company.

The purpose of this brochure is solicitation of insurance and contact will be made by an insurance agent or New Era Life Insurance Company.

Underwritten by: New Era Life Insurance Company Houston, Texas





New Era Life Insurance Company New Era Life Insurance Company of the Midwest LIFE INSURANCE COMPANIES PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY