

ND



# Medicare Supplement Insurance Plans

**NO WORRIES. NO HASSLES.**

Rates effective Jan. 1, 2024

**Choose peace-of-mind coverage  
with caring customer support.**

1-800-236-8809 • [mywpsmedicare.com](https://mywpsmedicare.com)

Underwritten by:

**The EPIC Life  
Insurance Company®**  
**A WPS Company**

Medicare Supplement Insurance Plans

**WPS** | **HEALTH  
INSURANCE®**

**Medicare Supplement Insurance**

## **Plans A, G, and N**

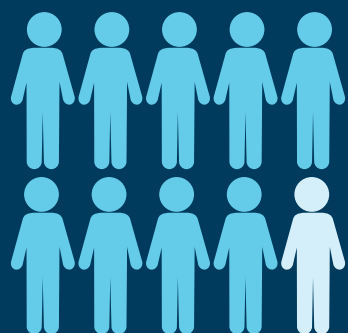
The intent of this advertisement is solicitation of insurance, and contact may be made by the insurer or a licensed agent. Neither Wisconsin Physicians Service Insurance Corporation, nor The EPIC Life Insurance Company, nor their products, nor agents are connected with or endorsed by the United States government or the federal Medicare program. WPS Health Insurance Medicare supplement insurance plans are underwritten by The EPIC Life Insurance Company.

ND\_MSS\_2310



**“I get the privilege of helping seniors through every part of their Medicare journey.”**

—Jordan  
Sales Representative



**9 out of 10**

customers surveyed say they would recommend us to their friends and family<sup>1</sup>



## Get to know us

The EPIC Life Insurance Company<sup>®</sup> is a wholly owned subsidiary of Wisconsin Physicians Service Insurance Corporation (WPS), which is the plan administrator for our Medicare supplement insurance plans. WPS was founded in 1946 by Wisconsin's State Medical Society. The EPIC Life Insurance Company is based in Madison, Wis., and has been doing business in select states across the country for more than 35 years.

## Choose freedom

With Medicare supplement insurance plans, customers can visit any doctor in the United States who accepts Medicare. There are no networks, no worries, and no hassles.

## We give you a healthy edge

Our customers get special programs and services with their plan, including:

- Vision care program<sup>2</sup>
- Hearing care program<sup>2</sup>
- 2% discount when you use automatic bank withdrawal
- 7% household discount<sup>3</sup>

<sup>1</sup>Based on customer support survey response data, 2022. <sup>2</sup>Vision and hearing programs are not insurance, are not part of the insurance policy, and can be changed or discontinued at any time. Limitations, member fees, and restrictions may apply. <sup>3</sup>Household: Two or more individuals who reside together in the same dwelling. In Indiana, this includes your spouse no matter if you reside in the same dwelling or not. Dwelling is defined as a single home, condominium unit, or apartment unit within an apartment complex.

# Our company by the numbers

## 75<sup>+</sup>

Years making health care  
easier for our customers

## 60<sup>+</sup>

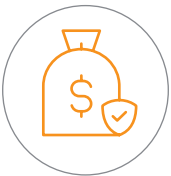
Years serving seniors

Providing  
**Medicare  
supplement  
insurance**  
across the U.S.



### 16 million beneficiaries<sup>4</sup>

Served across all lines of business, including WPS Government Health Administrators' Medicare administrative contracts and WPS Military and Veterans Health



### 214.5 million claims paid<sup>4</sup>

across all lines of business



### Over 65,000 policies<sup>4</sup>

Issued and administered by WPS for Medicare supplement insurance.

<sup>4</sup>WPS Health Solutions Enterprise Fact Sheet, 2023.

**"I don't ever see wanting to  
change to another company.  
Don't go anywhere else!"**

—Dean  
Customer since 2019





## With our Medicare supplement insurance, peace of mind is part of the plan

Only the luckiest of us get to age without ever worrying about our health, medical costs, and the stress of managing it all. No one knows what the future holds. Preparing for life on a fixed income can be challenging, much less trying to predict and budget for future health care needs.

It's important for your customers to know that Original Medicare doesn't pay for everything. With Original Medicare, beneficiaries have no out-of-pocket maximum for deductibles, copays, and coinsurance. When someone needs health care, those costs can add up quickly. Medicare supplement insurance helps cover the costs Original Medicare leaves behind.

Our Medicare supplement insurance plans:

- **Work with Medicare**—If Medicare pays for a service, we cover it.
- **Are guaranteed renewable**—Your customers keep their policy for life, as long as premiums are paid.
- **Have no networks**—Your customers are free to see any provider, anywhere in the U.S., that accepts Medicare.
- **Offer live, U.S.-based customer support**—Your customers will speak with a friendly, licensed representative who is trained to help get them the answers they need.

When your customers purchase one of our Medicare supplement insurance plans, it doesn't mean they'll never face challenges or hard times. Instead, it means they'll have more peace of mind when those times come. We've been serving seniors for more than 60 years, and we'll be there for them, too.

Medicare Supplement

**NO WORRIES.**

**NO HASSLES.**

**NO NETWORKS.**

Insurance Plans

## Opportunities for connection

It's important to maintain social connections, especially as we age. We offer our Medicare supplement insurance customers options for connecting with us and each other. Our groups and programs educate, inform, and foster a sense of connection and well-being.



### WPS Medicare Solutions Group on Facebook

Our private Facebook group offers ways for seniors to connect with each other, learn more about Medicare options, and find tips for healthy living.

Members can also explore helpful tools like enrollment checklists and “how-to” videos. We curate all the content ourselves and don’t allow any sales pitches or spam posts.

This group is open to anyone approaching or at Medicare age. **You don’t need to be a current customer to join.** To find the group, search “WPS Medicare Solutions” on Facebook and click the “Join group” button.



### Pen Pal Program

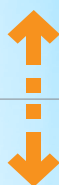
Writing letters can be a fun way to maintain relationships and create new social connections. Sharing stories and receiving mail from someone who cares about you can add joy to your life. Besides, who doesn’t enjoy receiving a letter or card in the mail?

The Pen Pal Program is another special perk available to our Medicare supplement insurance customers. We connect customers who express interest in the program to one of our employees they can correspond with. We send new pen pals a welcome kit to help them get started. Then, participants get to know their pen pal at their own pace.



## Part A

Inpatient/hospital insurance



## Part B

Outpatient/medical insurance

## Part C

Medicare Advantage plans replace Parts A and B and may include prescription drug coverage

## Part D

Prescription drug plans can be used with Medicare supplement insurance

Medicare supplement plans work with Part A and Part B to enhance coverage. With Original Medicare Part A and Part B, customers can also add any stand-alone Medicare prescription drug plan they choose.



## Quick look at our plan options

Coverage of	Plan A	Plan G	Plan N
Part A coinsurance	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓
Blood (first three pints)	✓	✓	✓
Part B coinsurance	✓	✓	✓ <sup>1</sup>
Part A deductible		✓	✓
Skilled nursing facility coinsurance		✓	✓
Foreign travel emergency <sup>2</sup>		✓	✓
Part B excess charges		✓	

**If your customer was eligible for Medicare prior to Jan. 1, 2020, please call us for more plan options**

<sup>1</sup>Plan N pays 100% of the Medicare Part B coinsurance, except for copayments of up to \$20 for some office visits and up to \$50 copayments for emergency room visits that do not result in inpatient admissions. <sup>2</sup>Foreign travel coverage for emergency care that is not covered by Medicare is subject to a \$250 calendar year deductible. Benefits are payable at 80% up to a lifetime maximum of \$50,000 for services beginning during the first 60 days of each trip outside of the USA. The level of benefits under the plan directly corresponds to the premium amount.

**Find out more about our plan options**

1-800-236-8809  
mywpsmedicare.com

**“They make you feel good, they make you feel relaxed, they make you feel special. That’s what service is all about.”**

—Ike  
Customer since 2016





# Medicare supplement insurance plan overview

Medicare supplement insurance plans are designed to work with Original Medicare to pay some of the out-of-pocket costs that Original Medicare (Part A and Part B) doesn't pay, such as coinsurance, copayments, and deductibles. Customers can use this overview to learn about the coverage available through our plans. Plans may include the options below. See the chart on the previous page.

**Part A coinsurance:** Plan pays Part A coinsurance for hospitalization plus 365 days after Medicare ends.

**Part A hospice care coinsurance or copayment:** Plan pays Part A coinsurance for hospice.

**Blood:** Plan pays first three pints each year.

**Part B coinsurance:** Plan pays medical expenses—Part B coinsurance (generally 20% of Medicare-approved expenses) for hospital outpatient services. When selecting Plan N, individual copayments may apply up to a \$20 office visit copayment or \$50 ER visit copayment.

**Part A deductible:** Plan pays Medicare Part A hospital deductible.

**Skilled nursing facility coinsurance:** Plan pays Medicare copayments for 21st through 100th day of stay in a Medicare-approved facility.

**Foreign travel emergency:** After a \$250 calendar year deductible, plan covers 80% of expenses for emergency medical care received outside the United States, beginning during the first 60 consecutive days of a trip, up to a lifetime maximum of \$50,000.

**Part B excess charges:** Plan pays the difference between the Medicare-eligible charge and the amount charged by the provider (no greater than the limiting charge allowed by Medicare), whichever is less.

## Determine the rate area

Medicare supplement insurance plan rate areas  
Effective Jan. 1, 2024.

Determine the rate area using the customer's  
ZIP code:

 **Area 1**  
All North Dakota ZIP codes



 Area 1

### Relocation

If, in the future, your customer permanently relocates to another state, their rates won't change.



said their Medicare supplement plan makes it  
easier to handle medical bills and paperwork.<sup>3</sup>

<sup>3</sup>Seniors' Satisfaction with their Medicare Supplemental Insurance Coverage, conducted by Global Strategy Group on behalf of America's Health Insurance Plans (AHIP), 2023.

# Help your customer select a plan

## 1. Determine the rate area (see previous page)



### Area 1

See rates on page 9

## 2. Select a plan (choose one)



### Plan A

**Basic benefits:** Hospitalization—Part A coinsurance plus 365 days after Medicare ends; Hospice—Part A coinsurance; and Blood—first three pints each year.

**Part B coinsurance:** Medical Expenses—Part B coinsurance (generally 20% of Medicare-approved expenses) for hospital outpatient services.



### Plan G

**Basic benefits:** Hospitalization—Part A coinsurance plus 365 days after Medicare ends; Hospice—Part A coinsurance; and Blood—first three pints each year.

**Part B coinsurance:** Medical Expenses—Part B coinsurance (generally 20% of Medicare-approved expenses) for hospital outpatient services.

**Part A deductible:** Plan pays 100% of Medicare Part A hospital deductible.

**Skilled nursing facility coinsurance:** Plan pays Medicare copayments for 21st through 100th day of stay in a Medicare-approved facility.

**Foreign travel emergency:** After a \$250 calendar year deductible, plan covers 80% of expenses for emergency medical care received outside the United States, beginning during the first 60 consecutive days of a trip, up to a lifetime maximum of \$50,000.

**Part B excess charges:** Plan pays the difference between the Medicare-eligible charge and the amount charged by the provider (no greater than the limiting charge allowed by Medicare, and whichever is less).



### Plan N

**Basic benefits:** Hospitalization—Part A coinsurance plus 365 days after Medicare ends; Hospice—Part A coinsurance; and Blood—first three pints each year.

**Part A deductible:** Plan pays 100% of Medicare Part A hospital deductible.

**Part B coinsurance:** Medical Expenses—Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services; copayments of up to \$20 for office visits or up to \$50 for ER visits may apply.

**Skilled nursing facility coinsurance:** Plan pays Medicare copayments for 21st through 100th day of stay in a Medicare-approved facility.

**Foreign travel emergency:** After a \$250 calendar year deductible, plan covers 80% of expenses for emergency medical care received outside the United States, beginning during the first 60 consecutive days of a trip, up to a lifetime maximum of \$50,000.

## 3. Apply discounts for which you qualify



**2% Automatic Bank Withdrawal Discount**—Receive a 2% discount when you pay your premium by automatic bank withdrawal each month.



**7% Household Discount**—Receive a 7% discount when you and another member of your household enroll in one of our Medicare supplement insurance plans. Household is defined as two or more individuals who reside together in the same dwelling. Dwelling is defined as a single home, condominium unit, or apartment unit within an apartment complex.



# Area 1 Monthly Rates

Age at Time of Enrollment	Plan A Male	Plan A Female	Plan G Male	Plan G Female	Plan N Male	Plan N Female
65	155.55	141.39	164.89	149.89	147.33	133.92
66	160.99	146.37	170.66	155.16	152.48	138.63
67	166.28	151.19	176.26	160.27	157.49	143.20
68	172.81	157.10	183.19	166.54	163.67	148.80
69	179.18	162.86	189.96	172.64	169.72	154.25
70	185.57	168.77	196.71	178.90	175.76	159.85
71	192.10	174.52	203.64	185.00	181.94	165.30
72	198.47	180.43	210.40	191.27	187.99	170.90
73	204.86	186.19	217.16	197.37	194.03	176.35
74	211.23	192.10	223.91	203.64	200.07	181.94
75	217.60	197.85	230.67	209.74	206.10	187.39
76	223.99	203.61	237.44	215.84	212.15	192.85
77	230.36	209.52	244.20	222.11	218.19	198.45
78	236.43	214.81	250.62	227.71	223.93	203.46
79	242.34	220.25	256.89	233.48	229.53	208.61
80	248.25	225.70	263.16	239.25	235.13	213.77
81	254.15	231.14	269.43	245.03	240.73	218.93
82	260.22	236.43	275.86	250.62	246.48	223.93
83	271.43	246.84	287.73	261.68	257.08	233.80
84	282.78	257.11	299.76	272.56	267.83	243.53
85+	294.14	267.38	311.81	283.44	278.60	253.25
under 65	N/A	N/A	N/A	N/A	N/A	N/A

## Calculate plan cost—Area 1

Please refer to pages 6-8 for descriptions of benefit options.

1. **Select a plan (choose one)** and add the premium from the chart above to the line labeled **Total** at right.

☐ Plan A    ☐ Plan G    ☐ Plan N

Total per month

Total = \$ \_\_\_\_\_

2. **Apply discounts** for which the customer qualifies.<sup>1</sup>

2% Automatic Bank Withdrawal Discount

Total x 0.98 = \$ \_\_\_\_\_

OR, 7% Household Discount

Total x 0.93 = \$ \_\_\_\_\_

OR, BOTH Discounts

Total x 0.9114 = \$ \_\_\_\_\_

<sup>1</sup>Discounts are approximate; actual discount amount will be determined when application is approved.

## Limitations and exclusions

No insurance policy covers everything. Here's a list of things our Medicare supplement plans don't cover:

- A. Treatment, services, or supplies Medicare does not cover, unless this policy specifically provides for them.
- B. Treatment, services, or supplies which neither the customer nor a party on their behalf has a legal obligation to pay in the absence of insurance.
- C. Treatment, services, or supplies to the extent that they are paid for by Medicare, or would have been paid for by Medicare if the customer enrolled in Medicare Parts A and B.
- D. Treatment, services, or supplies to the extent that a workers' compensation law or other state or federal plan covers them.
- E. Treatment, services, or supplies for confinement, surgery, or care before the insurance policy becomes effective or after coverage ends, except as stated in the policy.
- F. Custodial care, including maintenance care and supportive care.
- G. Professional services not provided by a physician.
- H. Physician charges exceeding the Medicare-eligible expense for treatment, services, or supplies.
- I. Routine immunizations, except if eligible under Medicare.

## Notes

[illegible]

**“You want an insurer that’s going to be there, somebody that’s been around for a while, has a track record.”**

—Brende  
Customer since 2014

## Vision and hearing programs for a healthy edge

Being able to see and hear well can help make it easier to enjoy your favorite activities and time with your favorite people. Unfortunately, routine hearing and vision care is not currently covered by Original Medicare, and hearing aids and eyeglasses can be expensive. We offer programs that can help make hearing and vision care more affordable. The Hearing Care Solutions and EyeMed programs are available to all our Medicare supplement insurance customers.<sup>1</sup>

<sup>1</sup>Vision and hearing programs are not insurance, are not part of the insurance policy, and can be changed or discontinued at any time. Vision program is administered by EyeMed Vision Care, LLC. Hearing program is administered by Hearing Care Solutions, Inc.





## Hearing Care Solutions makes better hearing affordable



Available to all our Medicare supplement customers, the Hearing Care Solutions program offers fixed prices for hearing aids. Plus, you're eligible for:

- » Free comprehensive hearing exam
- » Free hearing aid evaluation and fitting
- » Three-year manufacturer's warranty including loss, damage, and repair
- » Three-year supply of batteries (up to 64 cells per aid, per year)
- » One year of follow-up care at no charge
- » A 60-day evaluation period for your hearing aid
- » 12-month interest-free financing (to those who qualify)



## Examples of how you can save

Sample Savings	MSRP or Average Price	You Pay <sup>1</sup>
Three-year repair, loss, and damage warranty	\$500	\$0
Three years of hearing aid batteries	\$360	\$0
One year of office service with original provider	\$300	\$0
Basic digital hearing aid	\$1,300	\$450
Mid-level hearing aid	\$1,800	\$750
Premium digital hearing aid	\$3,000	\$1,350

<sup>1</sup>These are savings examples only. May be used in conjunction with your existing insurance coverage. Hearing program is not part of the insurance policy, is offered at no additional charge, and can be changed or discontinued at any time. Hearing program is administered by Hearing Care Solutions, Inc.



**“It’s just incredible, the peace of mind you get from knowing that you’re covered.”**

**Rick** | Customer since 2020

**Find out more about this program**  
**Call 1-800-236-8809 today!**



# EyeMed Vision Care Program

All our Medicare supplement insurance plan customers receive access to the EyeMed Vision Care program at no additional cost.<sup>2</sup> EyeMed offers substantial savings on eyewear at thousands of provider locations nationwide.

EyeMed's provider network includes many familiar national optical retailers.



**Find out more  
about this program**  
**Call 1-800-236-8809**

**Does your vision provider  
accept EyeMed?**

We would be happy to explain how this valuable program works and help you find a provider.

Vision Care Services		Customer Benefits
Eye exam (with dilation, as necessary)		\$5 off routine exam \$5 off contact lens exam
<b>Complete Pair Eyeglass Purchase<sup>3</sup></b>		
<b>Frames</b>		
Any available frame at provider location		35% off retail price
<b>Standard Plastic Lenses</b>		
Single vision		\$50 patient responsibility
Bifocal		\$70 patient responsibility
Trifocal		\$105 patient responsibility
<b>Lens Options</b>		
UV coating		\$15 patient responsibility
Tint (solid and gradient)		\$15 patient responsibility
Standard scratch-resistant coating		\$15 patient responsibility
Standard polycarbonate		\$40 patient responsibility
Standard anti-reflective coating		\$45 patient responsibility
Standard progressive (add-on to bifocal)		\$65 patient responsibility
Other add-ons and services		20% off retail price
<b>Contact Lenses</b> (discount applies to materials only)		
Conventional		15% off retail price
<b>Laser Vision Correction</b>		
LASIK or PRK from U.S. Laser Network		15% off retail price 5% off promotional price
Frequency of use for examination, frames, lenses, or contact lenses unlimited		



**Contact your local agent or call WPS today at 1-800-236-8809.**

<sup>2</sup>Vision program is not insurance and is not part of the insurance policy and can be changed or discontinued at any time. Vision program is administered by EyeMed Vision Care, LLC. <sup>3</sup>Frame, lens, and lens option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, customers receive 20% off the retail price. Benefits may not be combined with any discount, promotional offering, or other group benefit plans, except as indicated. Contract is effective July 1, 2022 through June 30, 2024.



## Notes



## Medicare supplement insurance plans help give you peace of mind.

Original Medicare covers a lot—about 80% of your approved health care costs. But covering even just the 20% that Medicare leaves behind can be an inconvenience. Our Medicare supplement insurance plans help reduce these out-of-pocket costs when medical care is needed. When customers join our Medicare supplement insurance plan family, they will get worry-free peace of mind they'll enjoy for years to come!

**Choose peace-of-mind coverage  
with caring customer support.**

1-800-236-8809 • [mywpsmedicare.com](https://mywpsmedicare.com)

**The EPIC Life  
Insurance Company®**  
**A WPS Company**

Medicare Supplement Insurance Plans

**WPS** | **HEALTH  
INSURANCE®**

**Medicare Supplement Insurance**

### IMPORTANT INFORMATION

In some states, all Medicare supplement plans are offered to qualified individuals under the age of 65 and/or to Medicare-qualified individuals due to disability or end-stage renal disease. In North Dakota, our Medicare supplement insurance plans are underwritten by The EPIC Life Insurance Company, a wholly owned subsidiary of Wisconsin Physicians Service Insurance Corporation, the plan administrator. These policies have exclusions, limitations, and reductions. For costs and complete details of the coverage, call or write your insurance agent or the insurer. Medicare supplement policy forms: E\_ND\_A\_2111, E\_ND\_C\_2111, E\_ND\_F\_2111, E\_ND\_G\_2111, E\_ND\_N\_2111. The EPIC Life Insurance Company and Wisconsin Physicians Service Insurance Corporation comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.