



# 2024 Medicare Supplement

*ManhattanLife Insurance and Annuity Company*

This brochure is for solicitation of insurance, and contact will be made by an insurance agent or insurance company.



# ManhattanLife Insurance and Annuity Company

Medicare Supplement

## PROTECTION FROM THE BILLS MEDICARE DOESN'T PAY

Medicare was never meant to cover all of your doctor and hospital bills. Many people do not realize this and expect it to pay all doctor and hospital bills. Reliance on Medicare in this situation can mean financial difficulty with out-of-pocket expenses.

## ManhattanLife Insurance and Annuity Company OFFERS 4\* STANDARDIZED INSURANCE PLANS

The ManhattanLife Insurance and Annuity Company ("ManhattanLife") Plans are designed to give you choices - choices you need to help cover health care costs today! Our Plans allow you to choose a Medicare Supplement Plan to suit your life's situation, budget, and needs.

*\*All plans may not be available in your state. Please refer to the Outline of Coverage your agent provided.*

### INPATIENT HOSPITAL DEDUCTIBLE

#### Medicare Part A

Hospital deductibles have risen \$1,592 since 1968 - just 56 years!

\$1,632 in 2024    \$40 in 1968

## ALL MEDICARE SUPPLEMENT PLANS OFFER THESE BENEFITS:

Part A Coinsurance pays if you are confined in a hospital. Should you require more than 60 continuous days of hospitalization, ManhattanLife will pay the coinsurance amounts up to the 150th\*\* day of confinement and also for the first 3 pints of blood each year. Additionally, if you use your lifetime reserve days, ManhattanLife will provide coverage for up to an additional 365 days.

Part B Coinsurance pays the Medicare Part B coinsurance amount, reducing your out-of-pocket expenses when you require medical services. Plan N requires a co-payment of up to \$20 for an office visit, and up to \$50 co-payment for an emergency room visit.

*\*\*Assumes Emergency Reserve days and/or additional 365 days remain.*

# Your ManhattanLife Benefits

## Medicare Part A Hospital Coverage

**Deductible** - ManhattanLife Plans F, G, and N all pay the \$1,632 inpatient hospital deductible for each benefit period.

**First 60 Days** - After your Part A deductible is met, Medicare pays all eligible expenses for services from your 1st through 60th day of hospital confinement. Services include semi-private room and board, general nursing, and miscellaneous hospital services and supplies.

**Coinsurance** - All ManhattanLife Plans pay up to \$408 a day when you're hospitalized from the 61st through the 90th day. When you're in the hospital from the 91st through 150th day, ManhattanLife Plans pay you up to \$816 a day for each lifetime reserve day used.

**Extended Hospital Coverage** - When you're in the hospital longer than 150 days during a Benefit Period, and you've exhausted your 60 Medicare lifetime reserve days, all ManhattanLife Plans pay the Part A Medicare eligible expenses for hospitalization at the Prospective Payment System (PPS) rate or other appropriate standard of payment, subject to a lifetime maximum benefit of an additional 365 days.

**Benefit for Blood** - Medicare has one calendar year deductible for blood that is the cost of the first three pints needed. All ManhattanLife Plans pay this deductible.

## Skilled Nursing Facility Care

**First 20 Days** - Medicare pays all eligible expenses.

**Coinsurance** - ManhattanLife Plans F, G, and N pay up to \$204 a day from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare-certified skilled nursing facility within 30 days of being hospitalized for at least three days.

**Hospice Care** - After you meet Medicare's requirements, including a doctor's certification of terminal illness, Medicare pays all but very limited co-payment or coinsurance for outpatient drugs and inpatient respite care. ManhattanLife Plans pay the Medicare co-payment or coinsurance.

## Medicare Part B Physician's Services and Supplies

**Deductible** - ManhattanLife Plan F pays the \$240 calendar year deductible.

**Coinsurance** - After the Part B deductible, all ManhattanLife Plans generally pay 20% of Medicare eligible expenses for physician's services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service. Plan N requires the insured to pay a portion of Part B coinsurance or co-payments, up to \$20 co-payment for each covered office visit, including specialists, and up to \$50 co-payment for each covered Emergency Room (ER) visit. The ER co-payment will be waived if admitted to any hospital and the ER visit is covered as a Part A expense.

**Excess Benefits** - Your bill for Part B services and supplies may exceed the Medicare eligible expense. When that occurs, ManhattanLife Plan F and G pay 100% of the difference, up to the charge limitation established by Medicare.

**Benefit for Blood** - Medicare has one calendar year deductible for blood that is the cost of the first three pints needed. All ManhattanLife Plans pay this deductible.

## Additional Benefits

**Emergency Care Received Outside of the U.S.** - After you pay a \$250 calendar year deductible, ManhattanLife Plans F, G, and N pay you 80% of eligible billed expenses incurred for emergency care that began during the first 60 consecutive days of each trip outside of the U.S., that would have otherwise have been covered by Medicare if provided in the U.S., up to a lifetime maximum of \$50,000. Benefits are payable for emergency care you need immediately because of a covered injury or illness of sudden and unexpected onset.



## Your Plan – The Facts

*ManhattanLife* helps pay some eligible expenses not paid for by Medicare Part A and Medicare Part B. *There may be charges above what Medicare and ManhattanLife pay.*

*Medicare Part A eligible expenses for hospital/skilled nursing facility care* include expenses for semi-private room and board, general nursing, miscellaneous services and supplies.

*Medicare Part B eligible expenses for medical services* include expenses for physician's services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

*Medicare eligible expenses* means expenses of the kind covered by Medicare, to the extent recognized as reasonable and medically necessary by Medicare.

*A benefit period* begins the first full day you are hospitalized and ends when you have not been in a hospital or skilled nursing facility for 60 days in a row.

*Coinsurance* is the portion of the Medicare eligible expense you have to pay. It does not include Part A and B deductible amounts not paid by Medicare.

*As Medicare deductibles and coinsurance increase*, your ManhattanLife benefits will automatically increase. ManhattanLife benefits will not duplicate benefits paid by Medicare.

*Benefits are paid to you* or to your hospital or doctor.

*You have 31 days from your renewal date to pay your premium.* Your policy will stay in force during this 31 day grace period.

*Your policy is guaranteed renewable.* Your policy cannot be canceled by us. It will be renewed as long as the premiums are paid on time.

Premium rate adjustments may be made based on current health care cost experience for benefits paid. ManhattanLife reserves the right to establish new premium rates for all insureds based on a class basis, but only after giving you advance notice. *However, we will not increase premiums based on your own claims.*

*You're covered immediately.* There is no waiting period for pre-existing conditions. Benefits will be paid from the time your policy is in force.

*ManhattanLife Medicare Supplement Plans will not pay for:*

- Expenses incurred while the policy is not in force except as provided in the Extension of Benefits section;
- Hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while the policy is not in force;
- That portion of any expense incurred which is paid for by Medicare;
- Services for non-Medicare eligible expenses, including but not limited to, routine exams, take-home drugs and eye refractions;
- Services for which a charge is not normally made in the absence of insurance; or
- Loss or expense that is payable under any other Medicare Supplement insurance policy or certificate.

*THIS IS A BRIEF DESCRIPTION* of your coverage. For complete information on benefits, exceptions and limitations, *PLEASE READ YOUR ACCOMPANYING OUTLINE OF COVERAGE.*

**Neither ManhattanLife nor its agents** are connected in any way with the federal or state government or Medicare.



## Medicare Plans\*

	Medicare Pays	Plan A Pays MCMSCAID	Plan F** Pays MCMSCFID	Plan G Pays MCMSCGID	Plan N Pays MCMSCNID
<b>Medicare Part A Hospital Coverage</b>					
<b>Deductible</b>	All but \$1,632	—	\$1,632	\$1,632	\$1,632
<b>First 60 days</b>	100%	—	—	—	—
<b>Coinsurance 61-90 days</b>	All but \$408	Up to \$408	Up to \$408	Up to \$408	Up to \$408
<b>Coinsurance 91-150 days</b>	All but \$816	Up to \$816	Up to \$816	Up to \$816	Up to \$816
<b>Extended Hospital Coverage (up to an additional 365 days in your lifetime)</b>	—	Eligible Expenses	Eligible Expenses	Eligible Expenses	Eligible Expenses
<b>Benefit for Blood First Three Pints</b>	\$0	Three Pints	Three Pints	Three Pints	Three Pints
<b>Additional Amounts</b>	100%	—	—	—	—
<b>Hospice Care</b>	All but very limited co-payment/coinsurance for outpatient drugs & inpatient respite care	Medicare co-payment/ coinsurance	Medicare co-payment/ coinsurance	Medicare co-payment/ coinsurance	Medicare co-payment/ coinsurance
<b>Skilled Nursing Facility Care</b>					
<b>First 20 Days</b>	100%	—	—	—	—
<b>Coinsurance 21 - 100 Days</b>	All but \$204 a day	—	Up to \$204	Up to \$204	Up to \$204
<b>Medicare Part B Physician Services and Supplies</b>					
<b>Deductible</b>	—	—	\$240	—	—
<b>Coinsurance</b>	Generally 80%	Generally 20%	Generally 20%	Generally 20%	Up to \$20 co-payment for office visit  Up to \$50 co-payment for ER
<b>Excess Benefits</b>	—	—	100% up to Medicare's Limit	100% up to Medicare's Limit	—
<b>Benefit for Blood First Three Pints</b>	\$0	Three pints	Three Pints	Three Pints	Three Pints
<b>Additional Amounts</b>	100%	—	—	—	—
<b>Additional Benefits</b>					
<b>Emergency Care Received Outside the U.S.</b>	—	—	Up to \$50,000	Up to \$50,000	Up to \$50,000

\*All plans may not be available in your state. Please refer to the Outline of Coverage your agent provided.

\*\*Plan F is only available for those first eligible for Medicare prior to January 1, 2020.



**ManhattanLife™**

*Standing By You. Since 1850.*

Underwritten by:

ManhattanLife Insurance and Annuity Company

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