

MEDICARE SUPPLEMENT INSURANCE

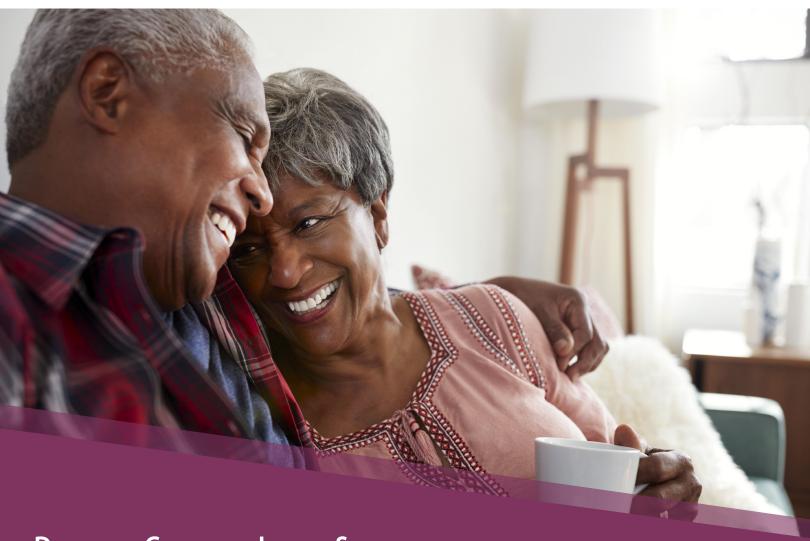
Relying on Medicare alone to cover your healthcare expenses can put your financial well-being at risk. You can protect yourself from large out-of-pocket expenses by enrolling in a Philadelphia American Life Medicare Supplement plan today.

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

The core benefits for all Medicare Supplement plans are the same. However, insurance companies are not all the same. 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, Philadelphia American Life has been providing quality insurance solutions backed by a promise to uphold our unique and innovative consumer first philosophy.

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



Freedom to Choose¹

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

Insurance That Travels With You¹

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

SECURITY & PEACE OF MIND

Enjoy having help with financial predictability and stability. Medicare Supplement policies work hand-inhand 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

GUARANTEED RENEWABLE¹

Your coverage automatically renews every year as long as you continue to pay your premiums on time. Premium rates may change by class or by age.

¹ These features are available from all carriers selling Medicare Supplement plans.

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.



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.

Philadelphia American Life Insurance Company is not affiliated with Social Security, Medicare, or any other governmental agency. Medicare supplement coverage is provided by Philadelphia American Life Insurance Company, a subsidiary company of New Era Life Insurance Company. Each insuring entity is soley responsible for their own financial obligations.

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

Underwritten by: Philadelphia American Life Insurance Company Houston, Texas

Toll Free Number: 877-417-7555