



# LifeShield

NATIONAL INSURANCE CO

## MEDICARE SUPPLEMENT INSURANCE





## YOU NEED CHOICES

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- Choose the Medicare Supplement insurance plan that best meets your financial and coverage needs. Make the choice knowing the premium charged will not change during the first year of coverage, and with the confidence that your coverage is guaranteed renewable.
- Choose any physician or provider who accepts Medicare. Your choice is not restricted to a network participant, giving you the freedom to seek treatment where you want.





# MEDICARE SUPPLEMENT INSURANCE COVERAGE

Medicare coverage offers protection for the cost of many healthcare services and supplies for eligible participants. However, there are additional out-of-pocket costs including deductibles and co-pays not covered by Medicare for which participants are responsible.

Medicare Supplement Insurance policies, also referred to as “Medigap”, are health insurance policies underwritten by private insurers such as LifeShield which offer coverage for many of the additional costs associated with Medicare coverage.

Please remember that while Medicare Supplement Insurance offers supplemental coverage in conjunction with Medicare Parts A and B, it does not offer such coverage for Medicare Advantage, VA/Tricare benefits, or other group health insurance.

This chart shows the benefits included in each of the standard Medicare Supplement plans. Plan A is available to qualified consumers under age 65. Only applicants first eligible for Medicare before 2020 may purchase Plan F.

Benefits	Supplemental Plans Available to All Applicants			
	A	F	G	N
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	✓	✓	✓	✓ copays apply <sup>1</sup>
Blood (first three pints)	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓
Skilled nursing facility coinsurance		✓	✓	✓
Medicare Part A deductible		✓	✓	✓
Medicare Part B deductible		✓		
Medicare Part B excess charges		✓	✓	
Foreign travel emergency <sup>2</sup>		✓	✓	✓

<sup>1</sup>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. <sup>2</sup>80% Medically Necessary emergency Hospital, Physician and medical care subject to \$250 deductible and \$50,000 lifetime max benefit.



## LifeShield National Insurance Co.

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LifeShield National Insurance Co. is an Oklahoma City-based life and health insurance company, and a member of the LifeShield National family of insurance companies. Together with its affiliates Individual Assurance Company Life, Health, & Accident, and Life Assurance Company, LifeShield has been protecting families for nearly 50 years with affordable life, health, and accident insurance solutions to help you live the life you choose.

LifeShield National Insurance Co. is rated B++ (Good), the 5th highest rating possible out of a total of 16 by AM Best\*, a widely recognized independent insurance industry ratings firm. For the latest rating information, visit [www.ambest.com](http://www.ambest.com)

*This is a brief description of Medicare Supplement coverage underwritten by LifeShield National Insurance Co. For complete information on benefits, exceptions, and limitations, please read your Outline of Coverage.*

### **Premium**

*Benefits and premium under this policy may be suspended for up to 24 months if you become entitled to benefits under Medicaid. You must request that your policy be suspended within 90 days of becoming entitled to Medicaid. If you lose (are no longer entitled to) benefits from Medicaid, this policy can be reinstated if you requested reinstatement within 90 days of the loss of such benefits and pay the required premium.*

### **Open Enrollment**

*Open Enrollment is the six month period beginning on the first date of the month in which you are enrolled in Medicare Part B. If you are on Medicare under age 65, you will also have a six month open enrollment period when you reach age 65.*

*Medicare Supplement Insurance policies underwritten by LifeShield National Insurance Co. are not affiliated with or endorsed by any agency of the U.S. Government or the federal Medicare program. Plans are not available in all states.*

*This is a solicitation of insurance.*

*This brochure applies to policy form number series  
LN070A-TX, LN070F-TX, LN070G-TX, LN070N-TX.*

*\*The AM Best rating is current as of 7/30/2021.*