

ManhattanLife Insurance and Annuity Company
Outline of Medicare Supplement Coverage-Cover Page
Benefit Plans A, F, G, AND N

Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020.

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make available Plan "A." Some plans may not be available in your state. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F, and high deductible F. ManhattanLife Insurance and Annuity Company offers four of the twelve plans available, Plans A, F, G, and N.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants									Medicare first eligible before 2020 only		
	A	B	D	G	G ¹	K	L	M	N	C	F	F ¹
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	✓	✓	✓	✓		50%	75%	✓	✓ Copays apply ³	✓	✓	
Blood (first three pints)	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓	✓	
Medicare Part B deductible										✓	✓	
Medicare Part B excess charges				✓							✓	
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓	✓	
Out-of-pocket limit in 2024 ²						\$7,060 ²	\$3,530 ²					

¹ Plans F and G also have a high deductible option, which require first paying a plan deductible of \$2,800 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

² Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

³ 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.

MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL PREFERRED ATTAINED AGE PREMIUMS
FOR USE IN NEBRASKA ZIP CODES
680-681

Attained Age	Female				Male			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	1,830	2,102	1,728	1,119	2,105	2,416	1,988	1,286
66	1,830	2,102	1,728	1,119	2,105	2,416	1,988	1,286
67	1,830	2,102	1,728	1,119	2,105	2,416	1,988	1,286
68	1,870	2,141	1,733	1,148	2,152	2,461	1,993	1,322
69	1,936	2,213	1,790	1,183	2,226	2,544	2,059	1,360
70	2,004	2,283	1,850	1,220	2,306	2,626	2,127	1,402
71	2,063	2,358	1,911	1,272	2,374	2,711	2,199	1,461
72	2,123	2,431	1,979	1,323	2,443	2,794	2,275	1,521
73	2,185	2,503	2,045	1,373	2,512	2,878	2,350	1,579
74	2,266	2,601	2,121	1,432	2,607	2,991	2,437	1,646
75	2,361	2,717	2,207	1,497	2,717	3,123	2,538	1,722
76	2,440	2,822	2,289	1,553	2,807	3,246	2,631	1,787
77	2,524	2,937	2,382	1,609	2,904	3,377	2,739	1,851
78	2,614	3,056	2,485	1,667	3,004	3,515	2,859	1,917
79	2,710	3,186	2,601	1,726	3,117	3,664	2,991	1,983
80	2,812	3,325	2,730	1,794	3,234	3,823	3,139	2,063
81	2,909	3,470	2,867	1,890	3,346	3,990	3,298	2,173
82	3,015	3,623	3,020	1,995	3,467	4,166	3,473	2,295
83	3,124	3,786	3,185	2,108	3,592	4,354	3,663	2,424
84	3,241	3,960	3,364	2,232	3,727	4,554	3,869	2,566
85	3,365	4,144	3,560	2,366	3,871	4,766	4,094	2,720
86	3,486	4,321	3,748	2,497	4,007	4,969	4,309	2,871
87	3,611	4,509	3,944	2,635	4,154	5,184	4,536	3,031
88	3,746	4,709	4,143	2,775	4,308	5,416	4,766	3,192
89	3,890	4,923	4,343	2,916	4,472	5,663	4,995	3,353
90	4,022	5,126	4,543	3,057	4,626	5,894	5,225	3,516
91	4,139	5,314	4,731	3,190	4,759	6,112	5,441	3,668
92	4,258	5,509	4,917	3,321	4,897	6,335	5,654	3,819
93	4,365	5,688	5,100	3,451	5,020	6,541	5,864	3,970
94	4,469	5,866	5,278	3,579	5,141	6,746	6,070	4,114
95	4,571	6,044	5,453	3,703	5,258	6,950	6,270	4,258
96	4,669	6,171	5,572	3,784	5,368	7,096	6,409	4,351
97	4,762	6,294	5,685	3,861	5,477	7,238	6,537	4,440
98	4,852	6,414	5,791	3,933	5,581	7,376	6,662	4,522
99	4,939	6,529	5,896	4,004	5,679	7,510	6,781	4,605

Premium payable other than annual will be determined according to the following factors:

Semi Annual 1/2	Quarterly 1/4	Monthly 1/12
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There is a one-time \$25.00 policy fee.
A discount factor of .93 is applied for household discount applicants.

MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL STANDARD ATTAINED AGE PREMIUMS
FOR USE IN NEBRASKA ZIP CODES
680-681

Attained Age	Female				Male			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	2,105	2,416	1,988	1,286	2,421	2,781	2,286	1,481
66	2,105	2,416	1,988	1,286	2,421	2,781	2,286	1,481
67	2,105	2,416	1,988	1,286	2,421	2,781	2,286	1,481
68	2,152	2,461	1,993	1,322	2,475	2,831	2,292	1,519
69	2,226	2,544	2,059	1,360	2,560	2,925	2,368	1,564
70	2,306	2,626	2,127	1,402	2,651	3,020	2,447	1,613
71	2,374	2,711	2,199	1,461	2,731	3,117	2,529	1,680
72	2,443	2,794	2,275	1,521	2,810	3,214	2,616	1,748
73	2,512	2,878	2,350	1,579	2,888	3,310	2,703	1,816
74	2,607	2,991	2,437	1,646	2,997	3,441	2,803	1,893
75	2,717	3,123	2,538	1,722	3,123	3,592	2,922	1,981
76	2,807	3,246	2,631	1,787	3,229	3,734	3,027	2,055
77	2,904	3,377	2,739	1,851	3,338	3,882	3,150	2,129
78	3,004	3,515	2,859	1,917	3,455	4,043	3,287	2,205
79	3,117	3,664	2,991	1,983	3,583	4,214	3,440	2,281
80	3,234	3,823	3,139	2,063	3,718	4,397	3,610	2,373
81	3,346	3,990	3,298	2,173	3,848	4,588	3,795	2,499
82	3,467	4,166	3,473	2,295	3,986	4,792	3,994	2,638
83	3,592	4,354	3,663	2,424	4,131	5,007	4,211	2,788
84	3,727	4,554	3,869	2,566	4,287	5,238	4,449	2,952
85	3,871	4,766	4,094	2,720	4,452	5,480	4,708	3,127
86	4,007	4,969	4,309	2,871	4,608	5,714	4,957	3,302
87	4,154	5,184	4,536	3,031	4,775	5,963	5,216	3,485
88	4,308	5,416	4,766	3,192	4,955	6,229	5,480	3,669
89	4,472	5,663	4,995	3,353	5,144	6,510	5,744	3,855
90	4,626	5,894	5,225	3,516	5,319	6,779	6,008	4,044
91	4,759	6,112	5,441	3,668	5,474	7,027	6,258	4,218
92	4,897	6,335	5,654	3,819	5,632	7,285	6,502	4,393
93	5,020	6,541	5,864	3,970	5,772	7,522	6,744	4,564
94	5,141	6,746	6,070	4,114	5,912	7,758	6,980	4,732
95	5,258	6,950	6,270	4,258	6,047	7,994	7,211	4,897
96	5,368	7,096	6,409	4,351	6,173	8,160	7,370	5,005
97	5,477	7,238	6,537	4,440	6,299	8,325	7,517	5,105
98	5,581	7,376	6,662	4,522	6,417	8,483	7,660	5,201
99	5,679	7,510	6,781	4,605	6,532	8,635	7,798	5,294

Premium payable other than annual will be determined according to the following factors:

Semi Annual
1/2

Quarterly
1/4

Monthly
1/12

There is a one-time \$25.00 policy fee.

A discount factor of .93 is applied for household discount applicants.

MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL PREFERRED ATTAINED AGE PREMIUMS
FOR USE IN NEBRASKA ZIP CODES
685

Attained Age	Female				Male			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	1,733	1,990	1,636	1,059	1,993	2,287	1,882	1,218
66	1,733	1,990	1,636	1,059	1,993	2,287	1,882	1,218
67	1,733	1,990	1,636	1,059	1,993	2,287	1,882	1,218
68	1,770	2,027	1,641	1,087	2,037	2,330	1,887	1,251
69	1,833	2,095	1,695	1,121	2,108	2,408	1,949	1,288
70	1,897	2,162	1,752	1,155	2,183	2,487	2,014	1,327
71	1,954	2,232	1,809	1,204	2,247	2,567	2,082	1,383
72	2,011	2,302	1,873	1,252	2,313	2,645	2,154	1,440
73	2,068	2,370	1,936	1,300	2,378	2,725	2,225	1,495
74	2,146	2,463	2,008	1,355	2,468	2,832	2,308	1,558
75	2,236	2,572	2,090	1,418	2,572	2,957	2,403	1,630
76	2,310	2,672	2,167	1,470	2,658	3,073	2,491	1,692
77	2,390	2,780	2,255	1,524	2,749	3,198	2,593	1,752
78	2,475	2,893	2,353	1,578	2,844	3,328	2,707	1,815
79	2,566	3,016	2,463	1,634	2,951	3,469	2,832	1,878
80	2,663	3,148	2,585	1,698	3,062	3,620	2,972	1,954
81	2,755	3,285	2,715	1,790	3,168	3,778	3,123	2,058
82	2,854	3,430	2,860	1,889	3,282	3,944	3,289	2,172
83	2,957	3,585	3,015	1,996	3,401	4,122	3,468	2,295
84	3,069	3,750	3,185	2,113	3,529	4,312	3,663	2,430
85	3,186	3,924	3,370	2,240	3,665	4,512	3,876	2,576
86	3,301	4,091	3,548	2,364	3,794	4,705	4,080	2,718
87	3,419	4,269	3,734	2,495	3,933	4,908	4,295	2,869
88	3,547	4,459	3,922	2,627	4,079	5,128	4,512	3,022
89	3,683	4,661	4,112	2,761	4,234	5,361	4,729	3,175
90	3,808	4,853	4,301	2,894	4,380	5,580	4,948	3,329
91	3,919	5,031	4,479	3,021	4,506	5,787	5,151	3,473
92	4,032	5,216	4,656	3,144	4,637	5,998	5,353	3,616
93	4,133	5,385	4,828	3,267	4,753	6,193	5,552	3,758
94	4,231	5,554	4,997	3,388	4,867	6,388	5,747	3,896
95	4,328	5,723	5,163	3,506	4,979	6,581	5,936	4,032
96	4,421	5,843	5,276	3,582	5,083	6,719	6,068	4,120
97	4,509	5,959	5,383	3,655	5,186	6,853	6,189	4,203
98	4,594	6,072	5,483	3,724	5,284	6,984	6,307	4,282
99	4,676	6,182	5,582	3,791	5,377	7,110	6,420	4,360

Premium payable other than annual will be determined according to the following factors:

Semi Annual
1/2

Quarterly
1/4

Monthly
1/12

There is a one-time \$25.00 policy fee.

A discount factor of .93 is applied for household discount applicants.

MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL STANDARD ATTAINED AGE PREMIUMS
FOR USE IN NEBRASKA ZIP CODES
685

Attained Age	Female				Male			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	1,993	2,287	1,882	1,218	2,292	2,633	2,164	1,402
66	1,993	2,287	1,882	1,218	2,292	2,633	2,164	1,402
67	1,993	2,287	1,882	1,218	2,292	2,633	2,164	1,402
68	2,037	2,330	1,887	1,251	2,343	2,681	2,170	1,438
69	2,108	2,408	1,949	1,288	2,423	2,770	2,242	1,481
70	2,183	2,487	2,014	1,327	2,510	2,860	2,317	1,527
71	2,247	2,567	2,082	1,383	2,585	2,951	2,394	1,590
72	2,313	2,645	2,154	1,440	2,660	3,043	2,477	1,655
73	2,378	2,725	2,225	1,495	2,734	3,134	2,559	1,719
74	2,468	2,832	2,308	1,558	2,837	3,258	2,654	1,792
75	2,572	2,957	2,403	1,630	2,957	3,401	2,766	1,875
76	2,658	3,073	2,491	1,692	3,057	3,535	2,866	1,946
77	2,749	3,198	2,593	1,752	3,160	3,676	2,982	2,016
78	2,844	3,328	2,707	1,815	3,272	3,828	3,112	2,088
79	2,951	3,469	2,832	1,878	3,393	3,990	3,257	2,160
80	3,062	3,620	2,972	1,954	3,520	4,163	3,418	2,246
81	3,168	3,778	3,123	2,058	3,644	4,344	3,593	2,367
82	3,282	3,944	3,289	2,172	3,774	4,537	3,782	2,497
83	3,401	4,122	3,468	2,295	3,912	4,741	3,987	2,640
84	3,529	4,312	3,663	2,430	4,059	4,959	4,212	2,795
85	3,665	4,512	3,876	2,576	4,215	5,189	4,457	2,961
86	3,794	4,705	4,080	2,718	4,363	5,410	4,693	3,127
87	3,933	4,908	4,295	2,869	4,521	5,646	4,939	3,299
88	4,079	5,128	4,512	3,022	4,691	5,898	5,189	3,474
89	4,234	5,361	4,729	3,175	4,870	6,164	5,439	3,650
90	4,380	5,580	4,948	3,329	5,036	6,419	5,689	3,829
91	4,506	5,787	5,151	3,473	5,182	6,654	5,925	3,993
92	4,637	5,998	5,353	3,616	5,333	6,898	6,156	4,159
93	4,753	6,193	5,552	3,758	5,465	7,122	6,385	4,321
94	4,867	6,388	5,747	3,896	5,597	7,345	6,609	4,480
95	4,979	6,581	5,936	4,032	5,725	7,569	6,827	4,637
96	5,083	6,719	6,068	4,120	5,845	7,726	6,978	4,738
97	5,186	6,853	6,189	4,203	5,964	7,882	7,117	4,834
98	5,284	6,984	6,307	4,282	6,076	8,031	7,253	4,924
99	5,377	7,110	6,420	4,360	6,185	8,176	7,383	5,012

Premium payable other than annual will be determined according to the following factors:

Semi Annual
1/2

Quarterly
1/4

Monthly
1/12

There is a one-time \$25.00 policy fee.
A discount factor of .93 is applied for household discount applicants.

MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL PREFERRED ATTAINED AGE PREMIUMS
FOR USE IN NEBRASKA ZIP CODES ALL EXCEPT
680-681, 685

Attained Age	Female				Male			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	1,597	1,834	1,507	976	1,836	2,107	1,734	1,122
66	1,597	1,834	1,507	976	1,836	2,107	1,734	1,122
67	1,597	1,834	1,507	976	1,836	2,107	1,734	1,122
68	1,631	1,868	1,512	1,001	1,877	2,147	1,738	1,153
69	1,689	1,930	1,561	1,032	1,942	2,219	1,796	1,187
70	1,748	1,992	1,614	1,064	2,011	2,291	1,856	1,223
71	1,800	2,057	1,667	1,109	2,071	2,365	1,918	1,274
72	1,852	2,121	1,726	1,154	2,131	2,437	1,984	1,327
73	1,906	2,184	1,784	1,198	2,191	2,511	2,050	1,378
74	1,977	2,269	1,850	1,249	2,274	2,609	2,126	1,436
75	2,060	2,370	1,925	1,306	2,370	2,724	2,214	1,502
76	2,129	2,462	1,997	1,355	2,449	2,831	2,295	1,559
77	2,202	2,562	2,078	1,404	2,533	2,946	2,389	1,615
78	2,280	2,666	2,168	1,454	2,621	3,066	2,494	1,672
79	2,364	2,779	2,269	1,506	2,719	3,196	2,609	1,730
80	2,453	2,900	2,381	1,565	2,821	3,335	2,738	1,800
81	2,538	3,027	2,501	1,649	2,919	3,481	2,877	1,896
82	2,630	3,160	2,635	1,740	3,024	3,634	3,030	2,002
83	2,725	3,303	2,778	1,839	3,133	3,798	3,196	2,115
84	2,827	3,455	2,935	1,947	3,251	3,973	3,375	2,239
85	2,936	3,615	3,105	2,064	3,377	4,157	3,571	2,373
86	3,041	3,770	3,269	2,178	3,496	4,335	3,759	2,504
87	3,150	3,934	3,441	2,298	3,624	4,522	3,957	2,644
88	3,268	4,108	3,614	2,421	3,758	4,725	4,157	2,785
89	3,393	4,294	3,788	2,544	3,901	4,940	4,357	2,925
90	3,509	4,471	3,963	2,667	4,035	5,141	4,558	3,067
91	3,610	4,635	4,127	2,783	4,152	5,332	4,746	3,200
92	3,715	4,806	4,289	2,897	4,272	5,526	4,932	3,332
93	3,808	4,962	4,449	3,010	4,379	5,706	5,115	3,463
94	3,898	5,117	4,604	3,122	4,485	5,885	5,295	3,589
95	3,988	5,273	4,757	3,230	4,587	6,063	5,469	3,715
96	4,073	5,383	4,861	3,301	4,683	6,190	5,591	3,796
97	4,154	5,491	4,959	3,368	4,778	6,314	5,702	3,873
98	4,233	5,595	5,052	3,431	4,868	6,435	5,811	3,945
99	4,308	5,696	5,143	3,493	4,954	6,551	5,915	4,017

Premium payable other than annual will be determined according to the following factors:

Semi Annual
1/2

Quarterly
1/4

Monthly
1/12

There is a one-time \$25.00 policy fee.
A discount factor of .93 is applied for household discount applicants.

**MANHATTANLIFE INSURANCE AND ANNUITY COMPANY
ANNUAL STANDARD ATTAINED AGE PREMIUMS
FOR USE IN NEBRASKA ZIP CODES ALL EXCEPT
680-681, 685**

Attained Age	Female				Male			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	1,836	2,107	1,734	1,122	2,112	2,426	1,994	1,292
66	1,836	2,107	1,734	1,122	2,112	2,426	1,994	1,292
67	1,836	2,107	1,734	1,122	2,112	2,426	1,994	1,292
68	1,877	2,147	1,738	1,153	2,159	2,470	1,999	1,325
69	1,942	2,219	1,796	1,187	2,233	2,552	2,066	1,364
70	2,011	2,291	1,856	1,223	2,312	2,635	2,134	1,407
71	2,071	2,365	1,918	1,274	2,382	2,719	2,206	1,465
72	2,131	2,437	1,984	1,327	2,451	2,804	2,282	1,525
73	2,191	2,511	2,050	1,378	2,519	2,887	2,358	1,584
74	2,274	2,609	2,126	1,436	2,614	3,002	2,445	1,651
75	2,370	2,724	2,214	1,502	2,724	3,133	2,549	1,728
76	2,449	2,831	2,295	1,559	2,817	3,257	2,640	1,793
77	2,533	2,946	2,389	1,615	2,912	3,387	2,748	1,857
78	2,621	3,066	2,494	1,672	3,014	3,527	2,868	1,924
79	2,719	3,196	2,609	1,730	3,126	3,676	3,001	1,990
80	2,821	3,335	2,738	1,800	3,243	3,836	3,149	2,070
81	2,919	3,481	2,877	1,896	3,357	4,002	3,310	2,180
82	3,024	3,634	3,030	2,002	3,477	4,180	3,484	2,301
83	3,133	3,798	3,196	2,115	3,604	4,368	3,674	2,432
84	3,251	3,973	3,375	2,239	3,740	4,569	3,881	2,575
85	3,377	4,157	3,571	2,373	3,884	4,781	4,107	2,728
86	3,496	4,335	3,759	2,504	4,020	4,985	4,324	2,881
87	3,624	4,522	3,957	2,644	4,166	5,202	4,550	3,040
88	3,758	4,725	4,157	2,785	4,322	5,434	4,781	3,200
89	3,901	4,940	4,357	2,925	4,487	5,679	5,011	3,363
90	4,035	5,141	4,558	3,067	4,640	5,914	5,241	3,528
91	4,152	5,332	4,746	3,200	4,775	6,130	5,459	3,679
92	4,272	5,526	4,932	3,332	4,913	6,355	5,672	3,832
93	4,379	5,706	5,115	3,463	5,035	6,562	5,883	3,981
94	4,485	5,885	5,295	3,589	5,157	6,767	6,089	4,128
95	4,587	6,063	5,469	3,715	5,275	6,973	6,290	4,272
96	4,683	6,190	5,591	3,796	5,385	7,118	6,429	4,366
97	4,778	6,314	5,702	3,873	5,495	7,262	6,558	4,453
98	4,868	6,435	5,811	3,945	5,598	7,400	6,682	4,537
99	4,954	6,551	5,915	4,017	5,698	7,533	6,803	4,618

Premium payable other than annual will be determined according to the following factors:

Semi Annual
1/2

Quarterly
1/4

Monthly
1/12

There is a one-time \$25.00 policy fee.

A discount factor of .93 is applied for household discount applicants.

PREMIUM INFORMATION

ManhattanLife Insurance and Annuity Company may change your premium if a new table of rates is applicable to the policy. The change in the table of rates will apply to all covered persons in the same class on the date of change. Class is defined as attained age, underwriting class, and state of residence.

Premiums are based on your attained age and will change on Your Policy Anniversary Date.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and ManhattanLife Insurance and Annuity Company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to our Medicare Supplement Administrative Office at P. O. Box 925568, Houston, Texas 77292-5568. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

NOTICE

This policy may not fully cover all of your medical costs. Neither ManhattanLife Insurance and Annuity Company nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult *Medicare and You* for more details.

LIMITATIONS AND EXCLUSIONS

This Policy does not pay expenses related to any coverage that is limited or excluded by Medicare related to serviced not "reasonable and Medically Necessary" under the Medicare Program Standards for diagnosis or treatment of Injury or Sickness.

REFUND OF PREMIUMS

The Policy does contain a Pro-Rata Refund provision which provides for the partial refund of premium upon death.

The Policy does contain a Cancellation By Insured provision which provides for a refund of premium upon surrender of the Policy.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

Please refer to your policy for details.

PLAN A
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61 st thru 90 th day 91 st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the additional 365 days	All but \$1632 All but \$408 a day All but \$816 a day \$0 \$0	\$0 \$408 a day \$816 a day 100% of Medicare eligible expenses \$0	\$1632 (Part A deductible) \$0 \$0 \$0** All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital: First 20 days 21 st thru 100 th day 101 st day and after	All approved amounts All but \$204 a day \$0	\$0 \$0 \$0	\$0 Up to \$204 a day All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-payment/coinsurance for out-patient drugs and inpatient respite care	Medicare co-payment/coinsurance	\$0

****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$240 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, First \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 \$0 Generally 80%	 \$0 Generally 20%	 \$240 (Part B deductible) \$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD First 3 pints Next \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$240 (Part B deductible) \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES — Medically necessary skilled care services and medical supplies — Durable medical equipment First \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 100% \$0 80%	 \$0 \$0 20%	 \$0 \$240 (Part B deductible) \$0

PLAN F

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61 st thru 90 th day 91 st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the additional 365 days	All but \$1632 All but \$408 a day All but \$816 a day \$0 \$0	\$1632 (Part A deductible) \$408 a day \$816 a day 100% of Medicare eligible expenses \$0	\$0 \$0 \$0 \$0** All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital: First 20 days 21 st thru 100 th day 101 st day and after	All approved amounts All but \$204 a day \$0	\$0 Up to \$204 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-payment/coinsurance for outpatient drugs and inpatient respite care	Medicare co-payment/coinsurance	\$0

****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$240 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, First \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$240 (Part B deductible) Generally 20%	\$0 \$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	100%	\$0
BLOOD First 3 pints Next \$240 of Medicare Approved amounts* Remainder of Medicare Approved amounts	\$0 \$0 80%	All costs \$240 (Part B deductible) 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES — Medically necessary skilled care services and medical supplies — Durable medical equipment First \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100% \$0 80%	\$0 \$240 (Part B deductible) 20%	\$0 \$0 \$0

OTHER SERVICES – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61 st thru 90 th day 91 st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the additional 365 days	All but \$1632 All but \$408 a day All but \$816 a day \$0 \$0	\$1632 (Part A deductible) \$408 a day \$816 a day 100% of Medicare eligible expenses \$0	\$0 \$0 \$0 \$0** All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital: First 20 days 21 st thru 100 th day 101 st day and after	All approved amounts All but \$204 a day \$0	\$0 Up to \$204 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-payment/coinsurance for out-patient drugs and inpatient respite care	Medicare co-payment/coinsurance	\$0

****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$240 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, First \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 \$0 Generally 80%	 \$0 Generally 20%	 \$240 (Part B deductible) \$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	100%	0%
BLOOD First 3 pints Next \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$240 (Part B deductible) \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES — Medically necessary skilled care services and medical supplies — Durable medical equipment First \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 100% \$0 80%	 \$0 \$0 20%	 \$0 \$240 (Part B deductible) \$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of Charges	 \$0 \$0	 \$0 80% to a lifetime maximum benefit of \$50,000.	 \$250 20% and amounts over the \$50,000 lifetime maximum

PLAN N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61 st thru 90 th day 91 st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the additional 365 days	All but \$1632 All but \$408 a day All but \$816 a day \$0 \$0	\$1632 (Part A deductible) \$408 a day \$816 a day 100% of Medicare eligible expenses \$0	\$0 \$0 \$0 \$0** All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital: First 20 days 21 st thru 100 th day 101 st day and after	All approved amounts All but \$204 a day \$0	\$0 Up to \$204 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-payment/coinsurance for out-patient drugs and inpatient respite care	Medicare co-payment/coinsurance	\$0

****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$240 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, First \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 \$0 Generally 80%	 \$0 Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The co- payment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	 \$240 (Part B deductible) Up to \$20 per office visit and up to \$50 per emergency room visit. The co-payment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD First 3 pints Next \$240 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$240 (Part B deductible) \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PLAN N
PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES			
— Medically necessary skilled care services and medical supplies	100%	\$0	\$0
— Durable medical equipment			
First \$240 of Medicare Approved Amounts*	\$0	\$0	\$240 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000.	20% and amounts over the \$50,000 lifetime maximum.