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 2023[2]						$6,940[2]	$3,470[2]					

[1] Plans F and G also have a high deductible option, which require first paying a plan deductible of $2,700 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 OREGON ZIP CODES
970-972

Attained Age	Female				Male			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	1,904	2,014	1,666	1,266	2,093	2,215	1,832	1,392
65	1,904	2,014	1,666	1,266	2,093	2,215	1,832	1,392
66	1,904	2,014	1,666	1,266	2,093	2,215	1,832	1,392
67	1,904	2,014	1,666	1,266	2,093	2,215	1,832	1,392
68	1,945	2,197	1,749	1,339	2,139	2,417	1,922	1,473
69	2,013	2,298	1,833	1,394	2,214	2,527	2,016	1,533
70	2,084	2,390	1,895	1,447	2,292	2,628	2,084	1,592
71	2,147	2,479	1,972	1,508	2,361	2,726	2,170	1,658
72	2,209	2,568	2,050	1,568	2,429	2,824	2,255	1,725
73	2,271	2,663	2,129	1,628	2,498	2,930	2,342	1,792
74	2,356	2,760	2,209	1,689	2,592	3,037	2,429	1,858
75	2,455	2,863	2,300	1,750	2,701	3,149	2,530	1,925
76	2,538	2,953	2,377	1,805	2,792	3,248	2,614	1,986
77	2,624	3,050	2,459	1,872	2,887	3,355	2,705	2,059
78	2,717	3,154	2,547	1,938	2,988	3,470	2,802	2,132
79	2,817	3,259	2,636	2,016	3,099	3,585	2,900	2,218
80	2,924	3,367	2,727	2,096	3,216	3,704	3,001	2,305
81	3,025	3,476	2,820	2,176	3,327	3,823	3,101	2,394
82	3,133	3,587	2,914	2,259	3,447	3,947	3,206	2,485
83	3,247	3,702	3,011	2,333	3,572	4,072	3,313	2,566
84	3,370	3,818	3,110	2,407	3,707	4,200	3,422	2,648
85	3,499	3,918	3,196	2,482	3,849	4,310	3,515	2,730
86	3,623	3,983	3,252	2,532	3,985	4,381	3,576	2,786
87	3,755	4,027	3,290	2,570	4,130	4,430	3,620	2,826
88	3,895	4,072	3,330	2,606	4,284	4,479	3,664	2,867
89	4,044	4,117	3,370	2,644	4,448	4,529	3,706	2,908
90	4,181	4,161	3,409	2,680	4,600	4,577	3,750	2,949
91	4,303	4,196	3,440	2,711	4,733	4,616	3,784	2,982
92	4,427	4,231	3,471	2,741	4,871	4,655	3,818	3,014
93	4,539	4,266	3,502	2,769	4,992	4,693	3,852	3,046
94	4,647	4,302	3,533	2,799	5,112	4,731	3,886	3,079
95	4,754	4,337	3,563	2,829	5,229	4,771	3,920	3,111
96	4,853	4,337	3,563	2,829	5,339	4,771	3,920	3,111
97	4,950	4,337	3,563	2,829	5,446	4,771	3,920	3,111
98	5,045	4,337	3,563	2,829	5,549	4,771	3,920	3,111
99	5,136	4,337	3,563	2,829	5,649	4,771	3,920	3,111

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

Semi Annual	Quarterly	Monthly
1/2	1/4	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 OREGON ZIP CODES
970-972

Attained Age	Female				Male			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	2,189	2,316	1,916	1,456	2,408	2,548	2,107	1,602
65	2,189	2,316	1,916	1,456	2,408	2,548	2,107	1,602
66	2,189	2,316	1,916	1,456	2,408	2,548	2,107	1,602
67	2,189	2,316	1,916	1,456	2,408	2,548	2,107	1,602
68	2,237	2,527	2,010	1,541	2,460	2,779	2,211	1,695
69	2,314	2,643	2,109	1,603	2,547	2,906	2,319	1,763
70	2,396	2,748	2,179	1,664	2,636	3,023	2,397	1,831
71	2,468	2,850	2,268	1,734	2,714	3,135	2,494	1,907
72	2,540	2,953	2,357	1,804	2,794	3,248	2,593	1,984
73	2,611	3,063	2,449	1,873	2,872	3,369	2,693	2,060
74	2,710	3,174	2,540	1,942	2,981	3,491	2,794	2,138
75	2,823	3,292	2,645	2,012	3,107	3,622	2,909	2,213
76	2,918	3,395	2,733	2,076	3,209	3,735	3,006	2,284
77	3,018	3,508	2,829	2,152	3,319	3,859	3,111	2,368
78	3,124	3,626	2,929	2,229	3,436	3,989	3,221	2,452
79	3,240	3,748	3,032	2,319	3,563	4,122	3,335	2,551
80	3,362	3,872	3,137	2,411	3,698	4,260	3,451	2,651
81	3,479	3,997	3,243	2,504	3,827	4,397	3,568	2,753
82	3,604	4,126	3,352	2,598	3,963	4,539	3,686	2,858
83	3,735	4,256	3,463	2,682	4,109	4,682	3,810	2,950
84	3,875	4,390	3,577	2,768	4,263	4,830	3,935	3,044
85	4,024	4,505	3,675	2,854	4,427	4,956	4,043	3,139
86	4,167	4,579	3,740	2,912	4,583	5,038	4,112	3,203
87	4,317	4,631	3,784	2,954	4,749	5,094	4,163	3,250
88	4,478	4,682	3,830	2,997	4,926	5,151	4,213	3,298
89	4,650	4,734	3,875	3,040	5,115	5,207	4,262	3,344
90	4,809	4,785	3,920	3,083	5,289	5,264	4,312	3,391
91	4,948	4,826	3,956	3,117	5,443	5,308	4,352	3,429
92	5,091	4,865	3,991	3,151	5,601	5,353	4,390	3,466
93	5,219	4,907	4,027	3,184	5,740	5,397	4,430	3,503
94	5,344	4,946	4,063	3,218	5,879	5,441	4,469	3,541
95	5,467	4,987	4,098	3,253	6,014	5,486	4,508	3,578
96	5,581	4,987	4,098	3,253	6,140	5,486	4,508	3,578
97	5,693	4,987	4,098	3,253	6,262	5,486	4,508	3,578
98	5,802	4,987	4,098	3,253	6,381	5,486	4,508	3,578
99	5,906	4,987	4,098	3,253	6,497	5,486	4,508	3,578

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

Semi Annual	Quarterly	Monthly
1/2	1/4	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 OREGON ZIP CODES
973-979

Attained	Female				Male			
Age	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	1,798	1,902	1,573	1,196	1,977	2,092	1,731	1,315
65	1,798	1,902	1,573	1,196	1,977	2,092	1,731	1,315
66	1,798	1,902	1,573	1,196	1,977	2,092	1,731	1,315
67	1,798	1,902	1,573	1,196	1,977	2,092	1,731	1,315
68	1,837	2,075	1,652	1,265	2,020	2,282	1,816	1,391
69	1,901	2,170	1,731	1,317	2,091	2,387	1,904	1,448
70	1,969	2,257	1,789	1,367	2,165	2,482	1,969	1,504
71	2,027	2,341	1,862	1,424	2,230	2,575	2,049	1,566
72	2,086	2,425	1,936	1,481	2,294	2,667	2,130	1,629
73	2,145	2,515	2,010	1,538	2,360	2,767	2,212	1,692
74	2,225	2,607	2,086	1,595	2,448	2,868	2,294	1,754
75	2,319	2,704	2,172	1,652	2,551	2,974	2,389	1,818
76	2,397	2,789	2,245	1,705	2,637	3,068	2,468	1,876
77	2,479	2,881	2,322	1,768	2,727	3,169	2,555	1,945
78	2,566	2,978	2,406	1,830	2,822	3,277	2,646	2,014
79	2,661	3,078	2,490	1,904	2,927	3,386	2,739	2,094
80	2,762	3,180	2,576	1,980	3,037	3,498	2,834	2,177
81	2,857	3,283	2,663	2,055	3,142	3,611	2,929	2,261
82	2,959	3,388	2,752	2,134	3,256	3,727	3,028	2,347
83	3,067	3,496	2,844	2,203	3,374	3,845	3,129	2,423
84	3,182	3,606	2,938	2,273	3,501	3,967	3,232	2,501
85	3,305	3,700	3,018	2,344	3,635	4,071	3,320	2,578
86	3,421	3,761	3,071	2,391	3,764	4,138	3,377	2,631
87	3,546	3,803	3,108	2,427	3,901	4,184	3,419	2,669
88	3,679	3,845	3,145	2,462	4,046	4,230	3,460	2,707
89	3,819	3,888	3,182	2,497	4,201	4,277	3,500	2,746
90	3,949	3,930	3,220	2,531	4,344	4,323	3,542	2,785
91	4,064	3,963	3,249	2,560	4,470	4,360	3,573	2,816
92	4,181	3,996	3,278	2,588	4,600	4,396	3,606	2,847
93	4,287	4,029	3,307	2,615	4,715	4,432	3,638	2,876
94	4,389	4,063	3,336	2,644	4,828	4,468	3,670	2,908
95	4,490	4,096	3,365	2,672	4,939	4,506	3,703	2,938
96	4,583	4,096	3,365	2,672	5,042	4,506	3,703	2,938
97	4,675	4,096	3,365	2,672	5,143	4,506	3,703	2,938
98	4,764	4,096	3,365	2,672	5,241	4,506	3,703	2,938
99	4,851	4,096	3,365	2,672	5,335	4,506	3,703	2,938

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

Semi Annual	Quarterly	Monthly
1/2	1/4	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 OREGON ZIP CODES
973-979

Attained	Female				Male			
Age	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	2,067	2,187	1,810	1,375	2,274	2,406	1,990	1,513
65	2,067	2,187	1,810	1,375	2,274	2,406	1,990	1,513
66	2,067	2,187	1,810	1,375	2,274	2,406	1,990	1,513
67	2,067	2,187	1,810	1,375	2,274	2,406	1,990	1,513
68	2,112	2,387	1,898	1,455	2,323	2,625	2,088	1,601
69	2,185	2,496	1,992	1,514	2,406	2,745	2,190	1,665
70	2,263	2,595	2,058	1,572	2,490	2,855	2,264	1,729
71	2,331	2,692	2,142	1,638	2,564	2,961	2,355	1,801
72	2,399	2,789	2,226	1,703	2,638	3,068	2,449	1,873
73	2,466	2,893	2,313	1,769	2,712	3,182	2,543	1,946
74	2,559	2,998	2,399	1,834	2,815	3,297	2,638	2,019
75	2,666	3,109	2,498	1,901	2,934	3,420	2,747	2,090
76	2,756	3,206	2,581	1,961	3,031	3,528	2,839	2,157
77	2,850	3,313	2,672	2,032	3,135	3,645	2,938	2,236
78	2,950	3,425	2,766	2,105	3,245	3,767	3,042	2,315
79	3,060	3,539	2,864	2,190	3,365	3,893	3,149	2,409
80	3,176	3,657	2,962	2,277	3,493	4,023	3,259	2,504
81	3,285	3,775	3,063	2,365	3,614	4,152	3,369	2,600
82	3,403	3,896	3,165	2,454	3,743	4,287	3,482	2,699
83	3,528	4,020	3,271	2,533	3,880	4,422	3,598	2,786
84	3,660	4,146	3,378	2,614	4,026	4,562	3,716	2,875
85	3,800	4,255	3,471	2,695	4,181	4,681	3,818	2,965
86	3,936	4,325	3,532	2,750	4,328	4,758	3,884	3,025
87	4,077	4,373	3,573	2,790	4,485	4,811	3,932	3,069
88	4,230	4,422	3,617	2,831	4,652	4,865	3,979	3,114
89	4,392	4,471	3,659	2,871	4,831	4,918	4,026	3,159
90	4,542	4,519	3,703	2,912	4,995	4,972	4,072	3,203
91	4,673	4,558	3,737	2,944	5,141	5,013	4,110	3,239
92	4,808	4,595	3,769	2,976	5,290	5,056	4,146	3,273
93	4,929	4,634	3,803	3,007	5,421	5,097	4,184	3,308
94	5,047	4,672	3,837	3,040	5,552	5,139	4,220	3,344
95	5,163	4,710	3,870	3,072	5,680	5,182	4,258	3,379
96	5,271	4,710	3,870	3,072	5,799	5,182	4,258	3,379
97	5,377	4,710	3,870	3,072	5,914	5,182	4,258	3,379
98	5,480	4,710	3,870	3,072	6,027	5,182	4,258	3,379
99	5,578	4,710	3,870	3,072	6,136	5,182	4,258	3,379

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

Semi Annual	Quarterly	Monthly
1/2	1/4	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 services 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	All but $1600	$0	$1600 (Part A deductible)
61st thru 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
— While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
— Once lifetime reserve days are used:			
— Additional 365 days	$0	100% of Medicare eligible expenses	$0**
— Beyond the additional 365 days	$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	All approved amounts	$0	$0
21st thru 100th day	All but $200 a day	$0	Up to $200 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$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 $226 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 $226 of Medicare Approved Amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare Approved Amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$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	100%	$0	$0
— Durable medical equipment			
First $226 of Medicare Approved Amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$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	All but $1600	$1600 (Part A deductible)	$0
61st thru 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
— While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
— Once lifetime reserve days are used:			
— Additional 365 days	$0	100% of Medicare eligible expenses	$0**
— Beyond the additional 365 days	$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	All approved amounts	$0	$0
21st thru 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$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 $226 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 $226 of Medicare Approved Amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare Approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare Approved amounts	80%	20%	$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	100%	$0	$0
— Durable medical equipment			
First $226 of Medicare Approved Amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare Approved Amounts	80%	20%	$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	$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

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	All but $1600	$1600 (Part A deductible)	$0
61st thru 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
— While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
— Once lifetime reserve days are used:			
— Additional 365 days	$0	100% of Medicare eligible expenses	$0**
— Beyond the additional 365 days	$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	All approved amounts	$0	$0
21st thru 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$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 $226 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 $226 of Medicare Approved Amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	$0	100%	0%
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare Approved Amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$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	100%	$0	$0
— Durable medical equipment			
First $226 of Medicare Approved Amounts*	$0	$0	$226 (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

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	All but $1600	$1600 (Part A deductible)	$0
61st thru 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
— While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
— Once lifetime reserve days are used:			
— Additional 365 days	$0	100% of Medicare eligible expenses	$0**
— Beyond the additional 365 days	$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	All approved amounts	$0	$0
21st thru 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$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 $226 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 $226 of Medicare Approved Amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	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.	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	$0	All costs	$0
Next $226 of Medicare Approved Amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$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 — Durable medical equipment First $226 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 100% $0 80%	 $0 $0 20%	 $0 $226 (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.