



Mailing Address:
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2020

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. Some plans may not be available. Only Applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and high deductible F.

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(hd) ¹	K	L	M	N	C	F/	F(hd) 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 2020 ²					\$5,880 ²	\$2,940 ²					

¹ Plans F and G also have a high deductible option which require first paying a plan deductible of \$2,340 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. The annual OOP limits are determined in accordance with section 1882(w)(2) of the Social Security Act. That provision prescribed an OOP limit for 2006 of \$4,000 for Plan K and \$2,000 for Plan L, and directed that these amounts increase each subsequent year by an appropriate inflation adjustment specified by the Secretary of the United States Department of Health & Human Services. For 2019 the calculation of the OOP limits is based on estimates of the United States Per Capita Costs (USPCC) of the Medicare program developed by CMS as published with the announcement of Calendar Year (CY) 2018 and CY 2019 Medicare Advantage (MA) payment rates.

³ Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

OREGON PREMIUMS FOR PLAN A, F, G, GHD, M AND N

2020		MONTHLY PREMIUM RATE (NO DISCOUNT)										2020	
Attained Age	Plan A				Plan F ¹				Plan G				
	Female NTU	Female TU	Male NTU	Male TU	Female NTU	Female TU	Male NTU	Male TU	Female NTU	Female TU	Male NTU	Male TU	
Under 65	\$115.97	\$138.06	\$131.70	\$156.78	\$196.56	\$234.00	\$222.77	\$265.20	\$142.83	\$170.04	\$162.49	\$193.44	
65-67	115.97	138.06	131.70	156.78	196.56	234.00	222.77	265.20	142.83	170.04	162.49	193.44	
68	119.90	142.74	136.28	162.24	203.11	241.80	230.63	274.56	147.42	175.50	167.73	199.68	
69	123.83	147.42	140.87	167.70	209.01	248.82	238.49	283.92	152.01	180.96	172.97	205.92	
70	127.76	152.10	146.11	173.94	216.22	257.40	246.36	293.28	156.59	186.42	179.52	213.72	
71	131.70	156.78	151.35	180.18	222.77	265.20	254.87	303.42	161.18	191.88	184.77	219.96	
72	136.28	162.24	155.94	185.64	229.98	273.78	263.39	313.56	167.08	198.90	191.32	227.76	
73	140.21	166.92	161.18	191.88	237.84	283.14	271.91	323.70	172.32	205.14	197.87	235.56	
74	146.11	173.94	167.08	198.90	245.70	292.50	281.74	335.40	178.87	212.94	204.42	243.36	
75	150.70	179.40	172.32	205.14	254.22	302.64	291.56	347.10	184.77	219.96	211.63	251.94	
76	155.94	185.64	178.87	212.94	262.74	312.78	301.39	358.80	191.32	227.76	219.49	261.30	
77	160.52	191.10	184.77	219.96	271.25	322.92	311.88	371.28	197.22	234.78	226.04	269.10	
78	166.42	198.12	190.01	226.20	279.77	333.06	321.05	382.20	203.77	242.58	233.25	277.68	
79	171.01	203.58	195.90	233.22	288.29	343.20	330.88	393.90	209.66	249.60	240.46	286.26	
80	176.25	209.82	201.80	240.24	297.46	354.12	340.70	405.60	216.22	257.40	248.32	295.62	
81	181.49	216.06	208.35	248.04	306.63	365.04	351.84	418.86	222.11	264.42	254.87	303.42	
82	187.39	223.08	214.25	255.06	315.81	375.96	362.98	432.12	229.32	273.00	263.39	313.56	
83	192.63	229.32	221.46	263.64	326.29	388.44	373.46	444.60	236.53	281.58	271.25	322.92	
84	199.18	237.12	228.66	272.22	336.12	400.14	385.26	458.64	244.39	290.94	279.77	333.06	
85	205.08	244.14	234.56	279.24	346.60	412.62	397.05	472.68	250.94	298.74	288.29	343.20	
86-90	222.11	264.42	254.87	303.42	375.43	446.94	430.47	512.46	272.56	324.48	312.53	372.06	
91-95	248.32	295.62	285.01	339.30	419.33	499.20	480.92	572.52	304.67	362.70	349.22	415.74	
96-98	271.25	322.92	310.56	369.72	457.33	544.44	524.16	624.00	332.19	395.46	380.67	453.18	
99+	283.05	336.96	324.32	386.10	477.64	568.62	547.75	652.08	347.26	413.40	397.71	473.46	

Attained Age	Plan G(hd)				Plan M				Plan N			
	Female NTU	Female TU	Male NTU	Male TU	Female NTU	Female TU	Male NTU	Male TU	Female NTU	Female TU	Male NTU	Male TU
Under 65	\$ 45.21	\$ 53.82	\$ 51.76	\$ 61.62	\$121.21	\$144.30	\$137.59	\$163.80	\$114.00	\$135.72	\$129.73	\$154.44
65-67	45.21	53.82	51.76	61.62	121.21	144.30	137.59	163.80	114.00	135.72	129.73	154.44
68	46.52	55.38	53.07	63.18	124.49	148.20	142.18	169.26	117.94	140.40	134.32	159.90
69	48.48	57.72	54.38	64.74	128.42	152.88	146.76	174.72	121.87	145.08	138.25	164.58
70	49.80	59.28	57.00	67.86	132.35	157.56	151.35	180.18	125.80	149.76	142.83	170.04
71	51.76	61.62	58.31	69.42	136.28	162.24	156.59	186.42	129.73	154.44	148.08	176.28
72	53.07	63.18	60.93	72.54	140.87	167.70	162.49	193.44	133.66	159.12	152.66	181.74
73	54.38	64.74	62.24	74.10	146.11	173.94	167.73	199.68	138.25	164.58	158.56	188.76
74	56.35	67.08	64.86	77.22	151.35	180.18	172.97	205.92	142.83	170.04	163.80	195.00
75	58.31	69.42	66.83	79.56	155.94	185.64	179.52	213.72	147.42	175.50	169.04	201.24
76	60.28	71.76	69.45	82.68	161.18	191.88	184.77	219.96	152.01	180.96	174.94	208.26
77	62.24	74.10	72.07	85.80	167.08	198.90	191.32	227.76	157.25	187.20	180.84	215.28
78	64.21	76.44	74.04	88.14	172.32	205.14	197.22	234.78	162.49	193.44	186.73	222.30
79	66.18	78.78	76.66	91.26	176.90	210.60	203.77	242.58	167.73	199.68	191.97	228.54
80	68.80	81.90	78.62	93.60	182.80	217.62	209.66	249.60	172.32	205.14	197.87	235.56
81	70.11	83.46	81.24	96.72	188.70	224.64	216.22	257.40	177.56	211.38	204.42	243.36
82	72.73	86.58	83.21	99.06	193.94	230.88	222.77	265.20	183.46	218.40	210.32	250.38
83	74.69	88.92	85.83	102.18	200.49	238.68	229.32	273.00	188.70	224.64	216.87	258.18
84	77.31	92.04	88.45	105.30	206.39	245.70	236.53	281.58	195.25	232.44	224.08	266.76
85	79.28	94.38	91.07	108.42	212.94	253.50	244.39	290.94	201.15	239.46	229.98	273.78
86-90	86.49	102.96	98.94	117.78	230.63	274.56	264.70	315.12	217.53	258.96	249.63	297.18
91-95	96.31	114.66	110.73	131.82	257.49	306.54	295.50	351.78	243.08	289.38	279.12	332.28
96-98	105.49	125.58	120.56	143.52	281.08	334.62	322.36	383.76	265.36	315.90	304.67	362.70
99+	110.07	131.04	125.80	149.76	293.53	349.44	336.12	400.14	277.15	329.94	317.77	378.30

¹ In accordance with the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA), Plan F is only available to applicants eligible for Medicare prior to 1.1.2020.

For premium modes other than monthly, multiply the above rates by: Annual: 12, Semi-Annual: 6, Quarterly: 3.

OREGON PREMIUMS FOR PLAN A, F, G, GHD, M AND N

2020		MONTHLY PREMIUM RATE (7% HOUSEHOLD DISCOUNT)										2020
Attained Age	Plan A				Plan F ¹				Plan G			
	Female NTU	Female TU	Male NTU	Male TU	Female NTU	Female TU	Male NTU	Male TU	Female NTU	Female TU	Male NTU	Male TU
Under 65	\$107.85	\$128.40	\$122.48	\$145.81	\$182.80	\$217.62	\$207.18	\$246.64	\$132.83	\$158.14	\$151.12	\$179.90
65-67	107.85	128.40	122.48	145.81	182.80	217.62	207.18	246.64	132.83	158.14	151.12	179.90
68	111.51	132.75	126.74	150.88	188.89	224.87	214.49	255.34	137.10	163.22	155.99	185.70
69	115.16	137.10	131.01	155.96	194.38	231.40	221.80	264.05	141.37	168.29	160.86	191.51
70	118.82	141.45	135.88	161.76	201.08	239.38	229.11	272.75	145.63	173.37	166.95	198.76
71	122.48	145.81	140.76	167.57	207.18	246.64	237.03	282.18	149.90	178.45	171.84	204.56
72	126.74	150.88	145.02	172.65	213.88	254.62	244.95	291.61	155.38	184.98	177.93	211.82
73	130.40	155.24	149.90	178.45	221.19	263.32	252.88	301.04	160.26	190.78	184.02	219.07
74	135.88	161.76	155.38	184.98	228.50	272.03	262.02	311.92	166.35	198.03	190.11	226.32
75	140.15	166.84	160.26	190.78	236.42	281.46	271.15	322.80	171.84	204.56	196.82	234.30
76	145.02	172.65	166.35	198.03	244.35	290.89	280.29	333.68	177.93	211.82	204.13	243.01
77	149.28	177.72	171.84	204.56	252.26	300.32	290.05	345.29	183.41	218.35	210.22	250.26
78	154.77	184.25	176.71	210.37	260.19	309.75	298.58	355.45	189.51	225.60	216.92	258.24
79	159.04	189.33	182.19	216.89	268.11	319.18	307.72	366.33	194.98	232.13	223.63	266.22
80	163.91	195.13	187.67	223.42	276.64	329.33	316.85	377.21	201.08	239.38	230.94	274.93
81	168.79	200.94	193.77	230.68	285.17	339.49	327.21	389.54	206.56	245.91	237.03	282.18
82	174.27	207.46	199.25	237.21	293.70	349.64	337.57	401.87	213.27	253.89	244.95	291.61
83	179.15	213.27	205.96	245.19	303.45	361.25	347.32	413.48	219.97	261.87	252.26	300.32
84	185.24	220.52	212.65	253.16	312.59	372.13	358.29	426.54	227.28	270.57	260.19	309.75
85	190.72	227.05	218.14	259.69	322.34	383.74	369.26	439.59	233.37	277.83	268.11	319.18
86-90	206.56	245.91	237.03	282.18	349.15	415.65	400.34	476.59	253.48	301.77	290.65	346.02
91-95	230.94	274.93	265.06	315.55	389.98	464.26	447.26	532.44	283.34	337.31	324.77	386.64
96-98	252.26	300.32	288.82	343.84	425.32	506.33	487.47	580.32	308.94	367.78	354.02	421.46
99+	263.24	313.37	301.62	359.07	444.21	528.82	509.41	606.43	322.95	384.46	369.87	440.32

Attained Age	Plan G(hd)				Plan M				Plan N			
	Female NTU	Female TU	Male NTU	Male TU	Female NTU	Female TU	Male NTU	Male TU	Female NTU	Female TU	Male NTU	Male TU
Under 65	\$ 42.05	\$ 50.05	\$ 48.14	\$ 57.31	\$112.73	\$134.20	\$127.96	\$152.33	\$106.02	\$126.22	\$120.65	\$143.63
65-67	42.05	50.05	48.14	57.31	112.73	134.20	127.96	152.33	106.02	126.22	120.65	143.63
68	43.26	51.50	49.36	58.76	115.78	137.83	132.23	157.41	109.68	130.57	124.92	148.71
69	45.09	53.68	50.57	60.21	119.43	142.18	136.49	162.49	113.34	134.92	128.57	153.06
70	46.31	55.13	53.01	63.11	123.09	146.53	140.76	167.57	116.99	139.28	132.83	158.14
71	48.14	57.31	54.23	64.56	126.74	150.88	145.63	173.37	120.65	143.63	137.71	163.94
72	49.36	58.76	56.66	67.46	131.01	155.96	151.12	179.90	124.30	147.98	141.97	169.02
73	50.57	60.21	57.88	68.91	135.88	161.76	155.99	185.70	128.57	153.06	147.46	175.55
74	52.41	62.38	60.32	71.81	140.76	167.57	160.86	191.51	132.83	158.14	152.33	181.35
75	54.23	64.56	62.15	73.99	145.02	172.65	166.95	198.76	137.10	163.22	157.21	187.15
76	56.06	66.74	64.59	76.89	149.90	178.45	171.84	204.56	141.37	168.29	162.69	193.68
77	57.88	68.91	67.03	79.79	155.38	184.98	177.93	211.82	146.24	174.10	168.18	200.21
78	59.72	71.09	68.86	81.97	160.26	190.78	183.41	218.35	151.12	179.90	173.66	206.74
79	61.55	73.27	71.29	84.87	164.52	195.86	189.51	225.60	155.99	185.70	178.53	212.54
80	63.98	76.17	73.12	87.05	170.00	202.39	194.98	232.13	160.26	190.78	184.02	219.07
81	65.20	77.62	75.55	89.95	175.49	208.92	201.08	239.38	165.13	196.58	190.11	226.32
82	67.64	80.52	77.39	92.13	180.36	214.72	207.18	246.64	170.62	203.11	195.60	232.85
83	69.46	82.70	79.82	95.03	186.46	221.97	213.27	253.89	175.49	208.92	201.69	240.11
84	71.90	85.60	82.26	97.93	191.94	228.50	219.97	261.87	181.58	216.17	208.39	248.09
85	73.73	87.77	84.70	100.83	198.03	235.76	227.28	270.57	187.07	222.70	213.88	254.62
86-90	80.44	95.75	92.01	109.54	214.49	255.34	246.17	293.06	202.30	240.83	232.16	276.38
91-95	89.57	106.63	102.98	122.59	239.47	285.08	274.82	327.16	226.06	269.12	259.58	309.02
96-98	98.11	116.79	112.12	133.47	261.40	311.20	299.79	356.90	246.78	293.79	283.34	337.31
99+	102.37	121.87	116.99	139.28	272.98	324.98	312.59	372.13	257.75	306.84	295.53	351.82

¹ In accordance with the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA), Plan F is only available to applicants eligible for Medicare prior to 1.1.2020.

For premium modes other than monthly, multiply the above rates by: Annual: 12, Semi-Annual: 6, Quarterly: 3.

PREMIUM INFORMATION

We, Garden State Life Insurance Company, can only raise your premium if we raise the premium for all policies like yours in this state. The premiums of this policy are based on attained age rating. "Attained Age Rating" means that rates increase as you age or as you cross over into a different age group. Premiums for other Medicare Supplement policies that are issue age rated do not increase as the insured ages. Other Medicare Supplement policies that are issue age rated should be compared to policies that are attained age rated.

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 your insurance company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to:

Mailing Address:
Garden State Life Insurance Company
P.O. Box 10627
Springfield, MO 65808

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 Garden State Life Insurance 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.

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.

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.

PLAN A

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61st thru 90th day 91st 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 \$1,408 All but \$352 a day All but \$704 a day \$0 \$0	\$0 \$352 a day \$704 a day 100% of Medicare Eligible Expenses \$0	\$1,408 (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 21st thru 100th day 101st day and after	All approved amounts All but \$176 a day \$0	\$0 \$0 \$0	\$0 Up to \$176 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 copayment/coinsurance for out-patient drugs inpatient respite care	Medicare copayment/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.

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

*Once you have been billed \$198 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.

PLAN A

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 \$198 of Medicare-Approved Amounts*	\$0	\$0	\$198 (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 \$198 of Medicare-Approved Amounts*	\$0	\$0	\$198 (Part B Deductible)
Remainder of Medicare-Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE MEDICARE APPROVED SERVICES — Medically necessary skilled care services and medical supplies	100%	\$0	\$0
— Durable medical equipment First \$198 of Medicare-Approved Amounts*	\$0	\$0	\$198 (Part B Deductible)
— Remainder of Medicare-Approved Amounts	80%	20%	\$0

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.

PLAN F

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p>HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies:</p> <p>First 60 days</p> <p>61st thru 90th day</p> <p>91st day and after:</p> <ul style="list-style-type: none"> — While using 60 lifetime reserve days — Once lifetime reserve days are used: <ul style="list-style-type: none"> — Additional 365 days — Beyond the Additional 365 days 	<p>All but \$1,408</p> <p>All but \$352 a day</p> <p>All but \$704 a day</p> <p>\$0</p> <p>\$0</p>	<p>\$1,408 (Part A Deductible)</p> <p>\$352 a day</p> <p>\$704 a day</p> <p>100% of Medicare Eligible Expenses</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0**</p> <p>All costs</p>
<p>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:</p> <p>First 20 days</p> <p>21st thru 100th day</p> <p>101st day and after</p>	<p>All approved amounts</p> <p>All but \$176 a day</p> <p>\$0</p>	<p>\$0</p> <p>Up to \$176 a day</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p> <p>All costs</p>
<p>BLOOD First 3 pints</p> <p>Additional amounts</p>	<p>\$0</p> <p>100%</p>	<p>3 pints</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p>
<p>HOSPICE CARE You must meet Medicare’s requirements, including a doctor's certification of terminal illness.</p>	<p>All but very limited copayment/ coinsurance for out-patient drugs inpatient respite care</p>	<p>Medicare copayment/ coinsurance</p>	<p>\$0</p>

****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.

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

*Once you have been billed \$198 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.

PLAN F

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 \$198 of Medicare-Approved Amounts* Remainder of Medicare-Approved Amounts	\$0 Generally 80%	\$198 (Part B Deductible) Generally 20%	\$0 \$0
PART B EXCESS CHARGES (Above Medicare-Approved Amounts)	\$0	100%	\$0
BLOOD First 3 pints Next \$198 of Medicare-Approved Amounts* Remainder of Medicare-Approved Amounts	\$0 \$0 80%	All costs \$198 (Part B Deductible) 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE MEDICARE APPROVED SERVICES — Medically necessary skilled care services and medical supplies — Durable medical equipment First \$198 of Medicare-Approved Amounts* — Remainder of Medicare-Approved Amounts	100% \$0 80%	\$0 \$198 (Part B Deductible) 20%	\$0 \$0 \$0
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OTHER BENEFITS — NOT COVERED BY MEDICARE

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
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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.

† This high deductible plan pays the same benefits as Plan G after one has paid a calendar year \$2,340 deductible. Benefits from the high deductible plan G will not begin until out-of-pocket expenses are \$2,340. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

PLAN G OR HIGH DEDUCTIBLE G

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,340 DEDUCTIBLE† PLAN PAYS	IN ADDITION TO \$2,340 DEDUCTIBLE† YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61st thru 90th day 91st 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 \$1,408 All but \$352 a day All but \$704 a day \$0 \$0	\$1,408 (Part A Deductible) \$352 a day \$704 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 21st thru 100th day 101st day and after	All approved amounts All but \$176 a day \$0	\$0 Up to \$176 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 copayment/coinsurance for out-patient drugs inpatient respite care	Medicare copayment/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.

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

*Once you have been billed \$198 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.

† This high deductible plan pays the same benefits as Plan G after you have paid a calendar year \$2,340 deductible. Benefits from the high deductible plan G will not begin until out-of-pocket expenses are \$2,340. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

PLAN G OR HIGH DEDUCTIBLE G

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,340 DEDUCTIBLE† PLAN PAYS	IN ADDITION TO \$2,340 DEDUCTIBLE† 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 \$198 of Medicare-Approved Amounts*	\$0	\$0	\$198 (Part B Deductible. Unless Part B Deductible has been met.)
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 \$198 of Medicare-Approved Amounts*	\$0	\$0	\$198 (Part B Deductible. Unless Part B Deductible has been met.)
Remainder of Medicare-Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

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

*Once you have been billed \$198 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.

† This high deductible plan pays the same benefits as Plan G after you have paid a calendar year \$2,340 deductible. Benefits from the high deductible plan G will not begin until out-of-pocket expenses are \$2,340. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan’s separate foreign travel emergency deductible.

PARTS A & B

PLAN G OR HIGH DEDUCTIBLE G

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,340 DEDUCTIBLE† PLAN PAYS	IN ADDITION TO \$2,340 DEDUCTIBLE† YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES			
— Medically necessary skilled care services and medical supplies	100%	\$0	\$0
— Durable medical equipment First \$198 of Medicare-Approved Amounts*	\$0	\$0	\$198 (Part B Deductible. Unless Part B Deductible has been met.)
Remainder of Medicare-Approved Amounts	80%	20%	\$0

OTHER BENEFITS — NOT COVERED BY MEDICARE

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

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.

PLAN M			
SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61st thru 90th day 91st 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 \$1,408 All but \$352 a day All but \$704 a day \$0 \$0	\$704 (50% of Part A Deductible) \$352 a day \$704 a day 100% of Medicare Eligible Expenses \$0	\$704 (50% of 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 21st thru 100th day 101st day and after	All approved amounts All but \$176 a day \$0	\$0 Up to \$176 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 copayment/coinsurance for out-patient drugs inpatient respite care	Medicare copayment/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.

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

*Once you have been billed \$198 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.

PLAN M

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 \$198 of Medicare-Approved Amounts*	\$0	\$0	\$198 (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 \$198 of Medicare-Approved Amounts*	\$0	\$0	\$198 (Part B Deductible)
Remainder of Medicare-Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE MEDICARE APPROVED SERVICES — Medically necessary skilled care services and medical supplies	100%	\$0	\$0
— Durable medical equipment First \$198 of Medicare-Approved Amounts*	\$0	\$0	\$198 (Part B Deductible)
— Remainder of Medicare-Approved Amounts	80%	20%	\$0

OTHER BENEFITS — NOT COVERED BY MEDICARE

PLAN M

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

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.

PLAN N

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61st thru 90th day 91st 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 \$1,408 All but \$352 a day All but \$704 a day \$0 \$0	\$1,408 (Part A Deductible) \$352 a day \$704 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 21st thru 100th day 101st day and after	All approved amounts All but \$176 a day \$0	\$0 Up to \$176 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 copayment/coinsurance for out-patient drugs inpatient respite care	Medicare copayment/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.

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

*Once you have been billed \$198 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.

PLAN N

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 \$198 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 copayment 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.	\$198 (Part B Deductible) Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment 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 \$198 of Medicare-Approved Amounts* Remainder of Medicare-Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$198 (Part B Deductible) \$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

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

*Once you have been billed \$198 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.

PARTS A & B

PLAN N

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 \$198 of Medicare-Approved Amounts*	\$0	\$0	\$198 (Part B Deductible)
— Remainder of Medicare-Approved Amounts	80%	20%	\$0

OTHER BENEFITS — NOT COVERED BY MEDICARE

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

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Oregon Medicare Supplement

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