

LOYAL AMERICAN LIFE INSURANCE COMPANY
P.O. Box 559004 ♦ Austin, Texas 78755-9004 ♦ 800-633-6752
Outline of Medicare Supplement Coverage - Cover Page 1 of 2

Benefit Plans A, B, C, D, F, G, H, I and J

These charts show 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.

See Outlines of Coverage sections for details about ALL plans

BASIC BENEFITS for Plans A – J:

Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses), or copayments for hospital outpatient services.

Blood: First three pints of blood each year.

A	B*	C*	D*	E	F*	F**	G*	H	I	J	J**
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits		Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	
		Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance		Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance	
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	
		Part B Deductible			Part B Deductible					Part B Deductible	
					Part B Excess (100%)		Part B Excess (80%)		Part B Excess (100%)	Part B Excess (100%)	
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	
			At-Home Recovery				At-Home Recovery		At-Home Recovery	At-Home Recovery	
				Preventive Care NOT covered by Medicare						Preventive Care NOT covered by Medicare	

****Plans F and J also have an option called a high deductible Plan F and a high deductible Plan J. These high deductible plans pay the same or offer the same benefits as Plans F and J after one has paid a calendar year \$2000 deductible. Benefits from high deductible Plans F and J will not begin until out-of-pocket expenses are \$2000. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.**

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Outline of Medicare Supplement Coverage - Cover Page 2

Basic Benefits for Plans K and L include similar services as plans A-J, but cost sharing for the basic benefits is at different levels.

J	K**	L**
Basic Benefits	100% of Part A Hospitalization Coinsurance plus coverage for 365 Days after Medicare Benefits End 50% Hospice cost-sharing 50% of Medicare-eligible expenses for the first three pints of blood 50% Part B Coinsurance, except 100% Coinsurance for Part B Preventive Services	100% of Part A Hospitalization Coinsurance plus coverage for 365 Days after Medicare Benefits End 75% Hospice cost-sharing 75% of Medicare-eligible expenses for the first three pints of blood 75% Part B Coinsurance, except 100% Coinsurance for Part B Preventive Services
Skilled Nursing Co-Insurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance
Part A Deductible	50% Part A Deductible	75% Part A Deductible
Part B Deductible		
Part B Excess (100%)		
Foreign Travel Emergency		
At-Home Recovery		
Preventive Care NOT covered by Medicare		
	\$4,620 Out of Pocket Annual Limit***	\$2,310 Out of Pocket Annual Limit***

** Plans K and L provide for different cost-sharing for items and services than Plans A – J.

Once you reach the annual limit, the plan pays 100% of the Medicare copayments, coinsurance and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called “Excess Charges”. You will be responsible for paying excess charges.

*** The out-of-pocket annual limit will increase each year for inflation.

See Outline of Coverage for details and exceptions.

MEDICARE SUPPLEMENT

TEXAS

Attained Age Rates -- Effective 2/11/2009 -- Area 1 (754-769, 778-792, 795-799)

PREFERRED ANNUAL RATES

FEMALE RATES						Attained Age	MALE RATES					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
2684.11	-	-	-	-	-	Under 65	2952.98	-	-	-	-	-
1390.52	1277.43	1436.51	1330.85	1323.73	1218.07	65	1530.15	1469.75	1652.58	1530.30	1523.18	1400.90
1390.52	1277.43	1436.51	1330.85	1323.73	1218.07	66	1530.15	1469.75	1652.58	1530.30	1523.18	1400.90
1390.52	1277.43	1436.51	1330.85	1381.90	1270.30	67	1530.15	1469.75	1652.58	1530.30	1588.47	1461.44
1451.68	1334.41	1501.81	1391.40	1443.64	1327.29	68	1597.08	1533.86	1726.19	1601.53	1658.52	1525.55
1516.30	1392.59	1570.67	1455.51	1507.74	1386.65	69	1667.47	1602.72	1805.73	1672.76	1732.12	1594.41
1576.31	1454.32	1639.52	1519.62	1570.67	1444.82	70	1734.40	1671.58	1884.09	1747.56	1804.54	1660.89
1639.77	1512.49	1707.19	1583.72	1624.09	1493.50	71	1803.64	1739.25	1962.44	1819.98	1866.28	1716.69
1698.63	1568.29	1772.49	1644.27	1675.14	1539.80	72	1868.26	1804.54	2038.42	1891.21	1924.45	1770.12
1758.63	1624.09	1836.60	1704.82	1726.19	1586.10	73	1934.03	1867.47	2112.03	1960.07	1983.81	1823.54
1812.87	1681.08	1903.08	1767.74	1777.24	1632.40	74	1994.04	1932.76	2189.20	2032.49	2043.17	1878.15
1863.64	1735.69	1967.19	1830.66	1827.10	1681.08	75	2050.58	1996.87	2262.80	2103.72	2100.16	1931.57
1915.57	1777.24	2015.87	1876.96	1881.71	1730.94	76	2107.13	2044.36	2317.41	2158.33	2161.89	1989.75
1952.50	1819.98	2065.73	1926.83	1938.70	1783.17	77	2147.52	2094.22	2375.59	2215.32	2228.37	2049.11
1989.42	1861.53	2115.59	1975.50	1993.31	1833.04	78	2187.91	2141.71	2432.57	2271.11	2291.30	2107.28
2022.89	1903.08	2164.27	2022.99	2047.92	1884.09	79	2224.83	2189.20	2489.56	2326.91	2354.22	2165.45
2058.66	1944.63	2214.13	2071.66	2103.72	1933.95	80	2264.07	2236.68	2545.36	2382.71	2417.14	2223.63
2087.51	1980.25	2254.49	2129.84	2150.02	1998.06	81	2296.38	2278.24	2591.66	2449.19	2470.56	2297.23
2100.20	2015.87	2292.48	2186.82	2195.13	2060.98	82	2310.22	2318.60	2635.58	2514.49	2523.99	2369.65
2111.74	2050.29	2331.66	2242.62	2240.25	2123.90	83	2322.92	2357.78	2679.51	2579.79	2575.04	2440.88
2118.67	2084.72	2369.65	2299.61	2285.36	2185.64	84	2331.00	2398.14	2723.44	2643.89	2627.27	2513.30
2127.90	2117.96	2406.45	2355.40	2330.47	2247.37	85	2340.23	2436.13	2767.36	2708.00	2678.32	2583.35
2135.98	2152.39	2445.63	2411.20	2375.59	2309.10	86	2349.46	2474.12	2811.29	2772.11	2730.56	2655.77
2144.05	2186.82	2484.81	2469.38	2421.89	2373.21	87	2358.69	2515.68	2856.40	2840.97	2783.98	2729.37
2150.98	2222.44	2525.17	2527.55	2468.19	2438.51	88	2365.61	2554.85	2902.70	2907.45	2838.60	2802.98
2159.06	2256.87	2564.35	2588.10	2516.86	2503.80	89	2374.85	2595.22	2949.00	2975.12	2893.21	2878.96
2168.29	2292.48	2607.09	2649.83	2565.54	2572.66	90	2385.23	2636.77	2996.49	3047.54	2949.00	2957.32
2174.06	2326.91	2645.08	2706.82	2610.65	2634.40	91	2391.00	2674.76	3041.61	3112.84	3001.24	3030.92
2184.44	2356.59	2680.70	2759.05	2653.39	2693.76	92	2402.54	2710.38	3081.97	3173.39	3049.92	3097.40
2193.67	2381.52	2712.75	2806.54	2690.20	2745.99	93	2412.93	2740.06	3117.59	3228.00	3092.66	3156.76
2201.75	2405.27	2740.06	2850.47	2723.44	2793.48	94	2422.16	2766.18	3150.83	3277.86	3131.83	3212.56
2210.98	2425.45	2764.99	2887.27	2753.12	2835.03	95	2432.54	2788.73	3179.32	3320.60	3165.08	3260.05
2221.37	2444.44	2789.92	2926.45	2781.61	2877.77	96	2444.08	2811.29	3207.81	3364.52	3199.50	3308.73
2228.29	2464.63	2816.04	2964.44	2811.29	2919.32	97	2451.01	2832.66	3238.68	3408.45	3233.93	3357.40
2238.68	2483.62	2840.97	3003.62	2843.34	2964.44	98	2462.55	2856.40	3268.36	3454.75	3268.36	3408.45
2247.91	2504.99	2868.28	3046.36	2874.21	3009.55	99	2472.93	2880.15	3298.04	3502.24	3303.98	3459.50

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premium by 0.085.

Add one-time enrollment fee of \$25.00 to the first premium.

MEDICARE SUPPLEMENT

TEXAS

Attained Age Rates -- Effective 2/11/2009 -- Area 1 (754-769, 778-792, 795-799)

STANDARD ANNUAL RATES

FEMALE RATES						Attained Age	MALE RATES					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
3355.71	-	-	-	-	-	Under 65	3691.51	-	-	-	-	-
1737.86	1533.86	1725.00	1596.78	1589.66	1462.63	65	1913.26	1764.18	1982.62	1836.60	1827.10	1682.26
1737.86	1533.86	1725.00	1596.78	1589.66	1462.63	66	1913.26	1764.18	1982.62	1836.60	1827.10	1682.26
1737.86	1533.86	1725.00	1596.78	1658.52	1524.36	67	1913.26	1764.18	1982.62	1836.60	1905.46	1752.31
1815.18	1601.53	1800.98	1670.39	1732.12	1594.41	68	1996.35	1840.16	2071.66	1922.08	1989.75	1830.66
1895.95	1671.58	1884.09	1746.37	1809.29	1663.27	69	2084.05	1923.26	2166.64	2007.56	2077.60	1912.58
1970.96	1745.18	1967.19	1822.35	1885.27	1734.50	70	2168.29	2005.18	2260.43	2096.60	2165.45	1993.31
2049.43	1815.23	2047.92	1900.71	1949.38	1792.67	71	2254.83	2087.10	2354.22	2184.45	2239.06	2059.79
2123.28	1882.90	2127.46	1974.31	2009.93	1847.28	72	2335.61	2165.45	2445.63	2268.74	2310.29	2123.90
2198.29	1949.38	2204.63	2045.55	2071.66	1904.27	73	2417.54	2241.43	2534.67	2353.03	2380.34	2188.01
2266.37	2017.05	2284.17	2122.71	2132.21	1960.07	74	2492.55	2319.79	2627.27	2438.51	2451.57	2254.49
2329.84	2083.54	2360.15	2196.32	2192.76	2015.87	75	2562.94	2396.96	2715.13	2525.17	2519.24	2318.60
2394.46	2132.21	2419.51	2252.12	2258.05	2077.60	76	2634.49	2453.94	2781.61	2590.47	2595.22	2387.46
2440.62	2184.45	2478.87	2311.48	2325.72	2139.33	77	2684.11	2513.30	2851.65	2658.14	2672.39	2458.69
2486.78	2234.31	2539.42	2369.65	2392.21	2198.69	78	2734.88	2570.29	2919.32	2725.81	2749.56	2528.74
2528.32	2282.99	2597.59	2427.82	2457.50	2261.62	79	2781.04	2627.27	2987.00	2792.29	2825.54	2598.78
2573.33	2334.04	2658.14	2486.00	2523.99	2320.98	80	2830.66	2684.26	3054.67	2858.78	2901.52	2667.64
2609.10	2376.77	2705.63	2556.04	2579.79	2396.96	81	2871.05	2734.12	3109.28	2939.51	2964.44	2755.49
2625.26	2418.33	2751.93	2623.71	2635.58	2474.12	82	2888.36	2782.80	3162.70	3017.86	3029.73	2843.34
2640.26	2461.07	2798.23	2690.20	2689.01	2547.73	83	2903.36	2830.28	3214.94	3096.22	3090.28	2928.82
2648.33	2501.43	2842.16	2759.05	2742.43	2622.52	84	2913.74	2876.59	3268.36	3172.20	3152.02	3015.49
2659.87	2541.80	2888.46	2825.54	2795.86	2696.13	85	2925.28	2922.89	3320.60	3249.37	3214.94	3099.78
2670.26	2583.35	2934.76	2892.02	2850.47	2770.92	86	2936.82	2969.19	3374.02	3327.72	3276.67	3186.44
2680.65	2624.90	2981.06	2963.25	2906.27	2848.09	87	2948.36	3017.86	3428.63	3408.45	3340.78	3274.30
2688.72	2666.45	3029.73	3032.11	2963.25	2926.45	88	2957.60	3065.35	3482.06	3489.18	3406.08	3363.34
2699.11	2708.00	3078.41	3105.72	3019.05	3004.80	89	2969.13	3114.03	3539.04	3571.10	3471.37	3454.75
2710.65	2751.93	3128.27	3179.32	3078.41	3087.91	90	2981.83	3165.08	3596.03	3656.58	3539.04	3548.54
2717.57	2792.29	3173.39	3248.18	3133.02	3162.70	91	2988.75	3210.19	3649.45	3736.12	3601.96	3636.39
2730.27	2827.91	3216.12	3311.10	3184.07	3231.56	92	3003.75	3252.93	3699.32	3808.54	3661.32	3717.12
2741.81	2857.59	3255.30	3368.09	3228.00	3295.67	93	3016.45	3287.36	3742.05	3873.83	3711.19	3788.36
2752.19	2887.27	3288.54	3420.32	3269.55	3352.65	94	3027.99	3320.60	3781.23	3933.19	3757.49	3853.65
2763.73	2909.83	3318.22	3464.25	3303.98	3402.52	95	3040.68	3347.90	3814.47	3984.24	3797.85	3911.82
2776.42	2932.38	3347.90	3511.74	3338.41	3453.56	96	3055.68	3374.02	3848.90	4036.48	3838.22	3970.00
2785.66	2957.32	3378.77	3558.04	3374.02	3502.24	97	3063.76	3398.95	3885.71	4091.09	3880.96	4028.17
2798.35	2979.87	3409.64	3604.34	3410.83	3558.04	98	3078.76	3428.63	3921.32	4145.70	3921.32	4091.09
2809.89	3005.99	3441.69	3655.39	3448.82	3611.46	99	3091.45	3457.13	3958.12	4202.69	3965.25	4151.64

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premium by 0.085.

Add one-time enrollment fee of \$25.00 to the first premium.

MEDICARE SUPPLEMENT

TEXAS

Attained Age Rates -- Effective 2/11/2009 -- Area 2 (750-753, 771, 793-794)

PREFERRED ANNUAL RATES

FEMALE RATES						Attained Age	MALE RATES					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
2982.34	-	-	-	-	-	Under 65	3281.09	-	-	-	-	-
1545.02	1419.89	1584.91	1478.06	1461.44	1352.22	65	1700.17	1632.40	1822.35	1698.88	1681.08	1555.23
1545.02	1419.89	1584.91	1478.06	1461.44	1352.22	66	1700.17	1632.40	1822.35	1698.88	1681.08	1555.23
1545.02	1419.89	1584.91	1478.06	1525.55	1410.39	67	1700.17	1632.40	1822.35	1698.88	1753.49	1621.72
1612.98	1482.81	1656.14	1544.55	1593.22	1474.50	68	1774.53	1704.82	1903.08	1777.24	1830.66	1692.95
1684.78	1548.11	1732.12	1614.59	1664.45	1538.61	69	1852.74	1780.80	1990.93	1856.78	1911.39	1768.93
1751.45	1615.78	1808.11	1687.01	1734.50	1603.91	70	1927.11	1856.78	2077.60	1939.88	1992.12	1843.72
1821.97	1681.08	1881.71	1758.24	1792.67	1658.52	71	2004.04	1932.76	2164.27	2020.61	2059.79	1906.64
1887.36	1742.81	1954.13	1825.91	1849.66	1709.57	72	2075.84	2005.18	2247.37	2098.97	2125.09	1964.82
1954.04	1804.54	2025.36	1892.40	1905.46	1760.62	73	2148.93	2075.23	2329.29	2176.14	2190.38	2024.18
2014.30	1867.47	2098.97	1962.44	1962.44	1812.85	74	2215.60	2147.64	2413.58	2255.68	2255.68	2084.72
2070.71	1929.20	2169.01	2031.30	2017.05	1865.09	75	2278.43	2218.88	2495.49	2335.22	2318.60	2144.08
2128.41	1975.50	2222.44	2083.54	2077.60	1920.89	76	2341.25	2272.30	2556.04	2395.77	2387.46	2208.19
2169.44	2022.99	2278.24	2139.33	2139.33	1979.06	77	2386.13	2326.91	2620.15	2458.69	2459.88	2274.68
2210.47	2069.29	2332.85	2192.76	2201.07	2034.86	78	2431.01	2380.34	2683.07	2520.43	2529.92	2339.97
2247.65	2114.40	2387.46	2246.18	2260.43	2091.85	79	2472.04	2432.57	2744.81	2582.16	2598.78	2402.89
2287.40	2160.70	2442.07	2299.61	2322.16	2147.64	80	2515.63	2484.81	2807.73	2645.08	2668.83	2468.19
2319.46	2201.07	2486.00	2363.72	2373.21	2217.69	81	2551.53	2531.11	2857.59	2718.69	2728.19	2550.11
2333.56	2239.06	2527.55	2427.82	2424.26	2287.73	82	2566.92	2576.22	2906.27	2791.11	2786.36	2630.84
2346.38	2278.24	2571.48	2489.56	2472.94	2357.78	83	2581.02	2620.15	2954.94	2863.53	2843.34	2709.19
2354.08	2316.23	2613.03	2552.48	2522.80	2426.64	84	2590.00	2664.08	3003.62	2934.76	2900.33	2789.92
2364.33	2353.03	2654.58	2614.21	2572.66	2494.31	85	2600.25	2706.82	3051.10	3005.99	2957.32	2868.28
2373.31	2391.02	2697.32	2675.95	2622.52	2563.16	86	2610.51	2749.56	3100.97	3077.22	3014.30	2947.82
2382.28	2430.20	2740.06	2741.24	2673.57	2634.40	87	2620.77	2794.67	3150.83	3153.20	3073.66	3029.73
2389.98	2468.19	2783.98	2805.35	2725.81	2706.82	88	2628.46	2838.60	3200.69	3226.81	3133.02	3111.65
2398.95	2507.37	2827.91	2873.02	2778.05	2780.42	89	2638.72	2883.71	3252.93	3302.79	3193.57	3195.94
2409.21	2547.73	2875.40	2941.88	2831.47	2855.22	90	2650.26	2930.01	3305.16	3382.33	3256.49	3282.61
2415.62	2585.72	2916.95	3004.80	2882.52	2925.26	91	2656.67	2972.75	3353.84	3455.94	3313.48	3363.34
2427.16	2617.78	2956.13	3062.98	2928.82	2989.37	92	2669.49	3011.93	3398.95	3522.42	3368.09	3438.13
2437.42	2646.27	2991.74	3116.40	2969.19	3048.73	93	2681.03	3043.98	3438.13	3582.97	3414.39	3504.61
2446.39	2673.57	3021.42	3163.89	3007.18	3100.97	94	2691.29	3073.66	3474.93	3638.77	3457.13	3565.16
2456.65	2693.76	3048.73	3205.44	3039.23	3147.27	95	2702.83	3098.59	3505.80	3686.26	3493.93	3618.59
2468.19	2715.13	3077.22	3248.18	3071.29	3194.76	96	2715.65	3124.71	3537.86	3734.93	3531.92	3673.20
2475.88	2737.68	3105.72	3290.92	3104.53	3241.06	97	2723.34	3148.45	3571.10	3783.61	3569.91	3726.62
2487.42	2759.05	3133.02	3334.84	3138.96	3290.92	98	2736.16	3174.57	3604.34	3834.66	3607.90	3783.61
2497.68	2782.80	3162.70	3381.15	3172.20	3340.78	99	2747.70	3200.69	3637.58	3886.89	3648.27	3840.59

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premium by 0.085.

Add one-time enrollment fee of \$25.00 to the first premium.

MEDICARE SUPPLEMENT

TEXAS

Attained Age Rates -- Effective 2/11/2009 -- Area 2 (750-753, 771, 793-794)

STANDARD ANNUAL RATES

FEMALE RATES						Attained Age	MALE RATES					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
3728.57	-	-	-	-	-	Under 65	4101.68	-	-	-	-	-
1930.96	1704.82	1901.89	1773.68	1754.68	1622.90	65	2125.85	1960.07	2185.64	2038.42	2017.05	1866.28
1930.96	1704.82	1901.89	1773.68	1754.68	1622.90	66	2125.85	1960.07	2185.64	2038.42	2017.05	1866.28
1930.96	1704.82	1901.89	1773.68	1830.66	1691.76	67	2125.85	1960.07	2185.64	2038.42	2103.72	1945.82
2016.86	1779.61	1986.19	1854.41	1911.39	1768.93	68	2218.16	2045.55	2284.17	2133.40	2197.51	2032.49
2106.62	1856.78	2078.79	1937.51	1998.06	1846.10	69	2315.61	2136.96	2389.83	2228.37	2293.67	2122.71
2189.96	1938.70	2169.01	2022.99	2081.16	1925.64	70	2409.21	2228.37	2493.12	2326.91	2391.02	2211.75
2277.14	2015.87	2258.05	2109.65	2152.39	1989.75	71	2505.37	2318.60	2596.41	2424.26	2471.75	2286.55
2359.20	2091.85	2345.91	2190.38	2218.88	2051.48	72	2595.12	2406.45	2697.32	2518.05	2550.11	2357.78
2442.55	2165.45	2431.39	2271.11	2286.55	2113.22	73	2686.16	2489.56	2794.67	2611.84	2627.27	2429.01
2518.19	2240.25	2519.24	2355.40	2354.22	2176.14	74	2769.50	2577.41	2896.77	2706.82	2706.82	2502.62
2588.71	2315.04	2602.34	2438.51	2420.70	2237.87	75	2847.71	2662.89	2994.12	2802.98	2781.61	2573.85
2660.52	2369.65	2667.64	2500.24	2493.12	2305.54	76	2927.21	2727.00	3067.72	2875.40	2864.71	2649.83
2711.80	2427.82	2734.12	2566.73	2567.91	2374.40	77	2982.34	2792.29	3144.89	2951.38	2951.38	2729.37
2763.09	2482.44	2800.60	2630.84	2640.33	2440.88	78	3038.76	2856.40	3219.69	3024.99	3035.67	2806.54
2809.25	2535.86	2864.71	2694.94	2712.75	2509.74	79	3090.04	2918.14	3294.48	3099.78	3118.77	2883.71
2859.25	2592.84	2931.20	2760.24	2786.36	2576.22	80	3145.18	2982.25	3369.27	3173.39	3203.07	2960.88
2899.00	2640.33	2983.43	2837.41	2848.09	2660.52	81	3190.05	3038.04	3428.63	3263.61	3273.11	3059.41
2916.95	2686.63	3034.48	2912.20	2908.64	2745.99	82	3209.29	3091.47	3487.99	3350.28	3344.34	3156.76
2933.62	2734.12	3085.53	2987.00	2968.00	2829.10	83	3225.95	3143.71	3544.98	3435.76	3412.01	3251.74
2942.59	2779.24	3134.21	3062.98	3028.55	2911.01	84	3237.49	3197.13	3604.34	3521.24	3480.87	3347.90
2955.42	2824.35	3185.26	3136.58	3086.72	2992.93	85	3250.32	3248.18	3661.32	3606.71	3548.54	3440.51
2966.96	2869.46	3236.31	3211.38	3147.27	3074.85	86	3263.14	3299.23	3720.68	3693.38	3617.40	3536.67
2978.49	2915.76	3287.36	3289.73	3207.81	3161.51	87	3275.96	3353.84	3780.04	3783.61	3688.63	3635.21
2987.47	2962.06	3340.78	3365.71	3270.74	3248.18	88	3286.22	3406.08	3840.59	3873.83	3759.86	3733.74
2999.01	3008.36	3394.20	3447.63	3333.66	3334.84	89	3299.04	3459.50	3903.51	3964.06	3832.28	3834.66
3011.83	3058.23	3450.00	3529.55	3397.77	3427.45	90	3313.14	3516.49	3965.25	4059.04	3907.08	3939.13
3019.52	3103.34	3499.87	3605.53	3458.31	3510.55	91	3320.84	3566.35	4024.61	4146.89	3977.12	4037.67
3033.63	3141.33	3546.17	3675.57	3514.11	3587.72	92	3337.50	3613.84	4079.22	4227.62	4041.23	4126.71
3046.45	3175.76	3588.91	3738.49	3563.97	3657.76	93	3351.61	3653.01	4125.52	4300.04	4097.03	4205.06
3057.99	3207.81	3625.71	3796.67	3609.09	3721.87	94	3364.43	3689.82	4170.63	4365.33	4148.08	4278.67
3070.81	3232.75	3658.95	3845.34	3647.08	3776.48	95	3378.53	3719.50	4207.44	4423.51	4192.00	4341.59
3084.92	3257.68	3692.19	3897.58	3685.07	3833.47	96	3395.20	3749.18	4245.43	4480.49	4237.12	4406.89
3095.17	3286.17	3726.62	3948.63	3725.43	3888.08	97	3404.18	3776.48	4285.79	4541.04	4284.60	4472.18
3109.28	3311.10	3759.86	4000.86	3765.80	3948.63	98	3420.85	3809.72	4324.97	4601.59	4329.72	4541.04
3122.10	3339.59	3795.48	4057.85	3807.35	4009.17	99	3434.95	3840.59	4365.33	4664.51	4377.21	4608.71

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premium by 0.085.

Add one-time enrollment fee of \$25.00 to the first premium.

MEDICARE SUPPLEMENT

TEXAS

Attained Age Rates -- Effective 2/11/2009 -- Area 3 (770, 772-777)

PREFERRED ANNUAL RATES

FEMALE RATES						Attained Age	MALE RATES					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
3250.75	-	-	-	-	-	Under 65	3576.39	-	-	-	-	-
1684.07	1545.73	1717.88	1611.03	1583.72	1472.13	65	1853.18	1778.43	1975.50	1852.03	1821.16	1694.13
1684.07	1545.73	1717.88	1611.03	1583.72	1472.13	66	1853.18	1778.43	1975.50	1852.03	1821.16	1694.13
1684.07	1545.73	1717.88	1611.03	1652.58	1536.24	67	1853.18	1778.43	1975.50	1852.03	1899.52	1765.37
1758.15	1614.59	1795.05	1683.45	1725.00	1605.09	68	1934.24	1855.59	2063.35	1937.51	1982.62	1843.72
1836.41	1684.64	1876.96	1760.62	1802.17	1676.33	69	2019.49	1938.70	2158.33	2024.18	2070.48	1926.83
1909.08	1759.43	1960.07	1837.79	1878.15	1746.37	70	2100.55	2021.80	2252.12	2114.40	2158.33	2007.56
1985.95	1829.48	2040.80	1916.14	1941.07	1805.73	71	2184.40	2103.72	2345.91	2202.26	2230.75	2075.23
2057.23	1898.33	2119.15	1989.75	2002.81	1861.53	72	2262.67	2183.26	2436.13	2287.73	2300.79	2139.33
2129.90	1964.82	2196.32	2063.35	2063.35	1917.33	73	2342.33	2259.24	2525.17	2372.03	2372.03	2203.44
2195.59	2033.67	2275.86	2139.33	2125.09	1974.31	74	2415.00	2338.78	2617.78	2458.69	2443.26	2269.93
2257.08	2100.16	2351.84	2214.13	2184.45	2031.30	75	2483.49	2415.95	2704.44	2545.36	2510.93	2335.22
2319.97	2150.02	2410.02	2271.11	2249.74	2091.85	76	2551.97	2474.12	2770.92	2611.84	2585.72	2404.08
2364.69	2202.26	2469.38	2331.66	2317.41	2154.77	77	2600.88	2533.48	2840.97	2680.70	2664.08	2476.50
2409.41	2253.31	2529.92	2389.83	2383.90	2215.32	78	2649.80	2591.66	2908.64	2747.18	2738.87	2547.73
2449.94	2301.98	2588.10	2448.01	2448.01	2278.24	79	2694.52	2648.64	2976.31	2814.85	2814.85	2616.59
2493.27	2351.84	2647.46	2506.18	2514.49	2338.78	80	2742.04	2705.63	3043.98	2882.52	2890.83	2687.82
2528.21	2395.77	2696.13	2577.41	2570.29	2414.76	81	2781.17	2756.68	3098.59	2963.25	2953.75	2776.86
2543.58	2438.51	2741.24	2646.27	2624.90	2491.93	82	2797.94	2805.35	3150.83	3042.79	3017.86	2864.71
2557.56	2481.25	2787.55	2712.75	2678.32	2566.73	83	2813.31	2852.84	3203.07	3121.15	3078.41	2950.19
2565.94	2521.61	2832.66	2781.61	2732.93	2641.52	84	2823.10	2901.52	3256.49	3198.32	3141.33	3038.04
2577.12	2561.98	2877.77	2849.28	2785.17	2716.31	85	2834.28	2947.82	3307.54	3276.67	3201.88	3123.52
2586.91	2603.53	2924.07	2916.95	2839.78	2791.11	86	2845.46	2994.12	3360.96	3355.03	3264.80	3210.19
2596.69	2646.27	2970.37	2987.00	2895.58	2869.46	87	2856.64	3042.79	3415.57	3436.94	3328.91	3298.04
2605.07	2687.82	3019.05	3058.23	2951.38	2947.82	88	2865.02	3090.28	3470.19	3517.67	3393.02	3388.27
2614.86	2730.56	3066.54	3131.83	3008.36	3027.36	89	2876.20	3140.14	3525.98	3600.78	3458.31	3479.68
2626.04	2774.49	3116.40	3206.63	3066.54	3109.28	90	2888.78	3190.01	3582.97	3687.44	3525.98	3574.66
2633.03	2814.85	3161.51	3275.48	3121.15	3185.26	91	2895.77	3236.31	3636.39	3766.99	3588.91	3662.51
2645.60	2850.47	3204.25	3338.41	3172.20	3255.30	92	2909.74	3279.05	3685.07	3839.40	3647.08	3744.43
2656.78	2881.33	3243.43	3396.58	3216.12	3319.41	93	2922.32	3314.66	3727.81	3905.89	3696.94	3816.85
2666.57	2911.01	3276.67	3448.82	3256.49	3376.40	94	2933.50	3346.72	3768.17	3965.25	3743.24	3883.33
2677.75	2933.57	3305.16	3493.93	3290.92	3427.45	95	2946.08	3374.02	3801.41	4018.67	3783.61	3940.32
2690.33	2957.32	3336.03	3540.23	3325.35	3478.50	96	2960.06	3401.33	3835.84	4070.91	3825.16	3999.68
2698.71	2981.06	3366.90	3586.53	3362.15	3528.36	97	2968.44	3427.45	3871.46	4124.33	3865.52	4057.85
2711.29	3004.80	3396.58	3635.21	3398.95	3582.97	98	2982.42	3455.94	3907.08	4180.13	3907.08	4120.77
2722.47	3030.92	3428.63	3685.07	3435.76	3637.58	99	2995.00	3484.43	3942.69	4237.12	3951.00	4182.51

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premium by 0.085.

Add one-time enrollment fee of \$25.00 to the first premium.

MEDICARE SUPPLEMENT

TEXAS

Attained Age Rates -- Effective 2/11/2009 -- Area 3 (770, 772-777)

STANDARD ANNUAL RATES

FEMALE RATES						Attained Age	MALE RATES					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
4064.14	-	-	-	-	-	Under 65	4470.83	-	-	-	-	-
2104.74	1855.59	2062.17	1932.76	1900.71	1767.74	65	2317.17	2134.59	2369.65	2222.44	2184.45	2032.49
2104.74	1855.59	2062.17	1932.76	1900.71	1767.74	66	2317.17	2134.59	2369.65	2222.44	2184.45	2032.49
2104.74	1855.59	2062.17	1932.76	1982.62	1842.53	67	2317.17	2134.59	2369.65	2222.44	2278.24	2117.96
2198.38	1937.51	2153.58	2020.61	2070.48	1926.83	68	2417.80	2227.19	2476.50	2325.72	2379.15	2212.94
2296.21	2021.80	2253.31	2112.03	2163.08	2011.12	69	2524.01	2326.91	2590.47	2429.01	2484.81	2311.48
2387.05	2110.84	2351.84	2205.82	2253.31	2096.60	70	2626.04	2426.64	2702.07	2537.05	2589.28	2408.83
2482.09	2195.13	2448.01	2299.61	2330.47	2166.64	71	2730.86	2523.99	2814.85	2642.71	2677.14	2490.75
2571.53	2277.05	2542.98	2388.65	2402.89	2233.12	72	2828.69	2620.15	2924.07	2744.81	2761.43	2566.73
2662.37	2357.78	2635.58	2475.31	2476.50	2300.79	73	2927.91	2711.56	3030.92	2846.91	2845.72	2645.08
2744.83	2439.70	2731.75	2567.91	2548.92	2369.65	74	3018.76	2806.54	3140.14	2950.19	2931.20	2724.62
2821.70	2520.43	2821.97	2658.14	2621.34	2437.32	75	3104.01	2899.14	3245.80	3054.67	3013.11	2802.98
2899.96	2579.79	2892.02	2725.81	2699.69	2510.93	76	3190.66	2969.19	3325.35	3134.21	3103.34	2886.08
2955.86	2642.71	2964.44	2797.04	2780.42	2585.72	77	3250.75	3040.42	3409.64	3216.12	3195.94	2972.75
3011.77	2703.25	3035.67	2867.09	2859.96	2658.14	78	3312.25	3109.28	3490.37	3298.04	3287.36	3057.04
3062.08	2761.43	3105.72	2938.32	2938.32	2734.12	79	3368.15	3178.13	3571.10	3378.77	3377.58	3140.14
3116.59	2823.16	3178.13	3008.36	3017.86	2805.35	80	3428.24	3246.99	3651.83	3459.50	3469.00	3224.44
3159.91	2875.40	3235.12	3092.66	3084.35	2896.77	81	3477.16	3307.54	3717.12	3556.85	3544.98	3331.28
3179.48	2925.26	3289.73	3174.57	3150.83	2990.56	82	3498.12	3365.71	3781.23	3650.64	3622.15	3436.94
3197.64	2977.50	3345.53	3255.30	3213.75	3080.78	83	3516.29	3423.88	3842.97	3745.62	3694.57	3540.23
3207.43	3026.17	3398.95	3338.41	3279.05	3169.82	84	3528.87	3480.87	3907.08	3838.22	3769.36	3644.70
3221.40	3076.04	3452.38	3419.14	3343.16	3258.86	85	3542.84	3536.67	3970.00	3930.82	3842.97	3746.80
3233.98	3124.71	3508.18	3499.87	3408.45	3349.09	86	3556.82	3592.47	4032.92	4025.80	3917.76	3851.28
3246.56	3175.76	3563.97	3585.34	3474.93	3442.88	87	3570.80	3651.83	4098.21	4124.33	3994.93	3958.12
3256.34	3225.62	3622.15	3669.64	3542.60	3537.86	88	3581.98	3708.81	4163.51	4221.68	4072.10	4066.16
3268.92	3276.67	3680.32	3757.49	3610.28	3631.64	89	3595.95	3766.99	4231.18	4321.41	4150.45	4176.57
3282.90	3328.91	3739.68	3847.72	3680.32	3732.56	90	3611.33	3828.72	4298.85	4424.69	4231.18	4289.35
3291.28	3378.77	3794.29	3929.63	3745.62	3822.78	91	3619.71	3883.33	4362.96	4519.67	4305.97	4396.20
3306.65	3420.32	3845.34	4006.80	3806.16	3905.89	92	3637.88	3935.57	4422.32	4608.71	4377.21	4493.55
3320.63	3457.13	3891.64	4075.66	3859.59	3983.06	93	3653.25	3977.12	4473.37	4685.88	4436.57	4579.03
3333.21	3492.74	3930.82	4138.58	3908.26	4051.91	94	3667.23	4017.48	4520.86	4758.30	4492.36	4658.57
3347.18	3520.05	3967.62	4192.00	3949.81	4112.46	95	3682.60	4049.54	4561.22	4821.22	4539.85	4728.62
3362.56	3547.35	4003.24	4248.99	3990.18	4175.38	96	3700.77	4082.78	4601.59	4884.14	4589.72	4798.66
3373.74	3578.22	4040.04	4304.79	4034.11	4233.56	97	3710.55	4112.46	4645.51	4950.62	4639.58	4869.89
3389.11	3605.53	4075.66	4361.77	4078.03	4300.04	98	3728.72	4148.08	4688.25	5015.92	4688.25	4944.69
3403.09	3636.39	4114.84	4422.32	4123.15	4365.33	99	3744.09	4182.51	4732.18	5084.78	4740.49	5018.29

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premium by 0.085.

Add one-time enrollment fee of \$25.00 to the first premium.

**MEDICARE SUPPLEMENT
TEXAS**

Attained Age Rates -- Effective 10/1/2009 -- Area 1 (754-769, 778-792, 795-799)

PREFERRED ANNUAL RATES

FEMALE RATES			Attained Age	MALE RATES		
Plan H	Plan I	Plan J		Plan H	Plan I	Plan J
1274.29	1299.56	1568.81	65	1401.62	1429.81	1694.20
1274.29	1299.56	1568.81	66	1401.62	1429.81	1694.20
1274.29	1299.56	1568.81	67	1401.62	1429.81	1694.20
1274.29	1299.56	1568.81	68	1401.62	1429.81	1694.20
1315.12	1341.36	1609.63	69	1462.86	1492.02	1753.49
1357.88	1385.10	1652.40	70	1527.98	1558.12	1814.72
1402.60	1430.78	1696.14	71	1595.05	1627.13	1877.90
1448.28	1477.44	1740.85	72	1665.04	1698.08	1943.03
1494.94	1525.07	1786.54	73	1737.94	1772.93	2011.07
1544.51	1575.61	1833.19	74	1814.72	1850.69	2081.05
1578.53	1609.63	1868.18	75	1874.02	1911.92	2137.43
1613.52	1645.60	1904.15	76	1936.22	1975.10	2195.75
1649.48	1682.53	1940.11	77	2000.38	2040.23	2255.04
1686.42	1720.44	1977.05	78	2065.50	2107.30	2316.28
1724.33	1758.35	2013.98	79	2133.54	2176.31	2378.48
1762.24	1797.23	2052.86	80	2202.55	2246.29	2442.64
1788.48	1824.44	2083.97	81	2235.60	2280.31	2479.57
1815.70	1851.66	2115.07	82	2269.62	2314.33	2516.51
1842.91	1879.85	2147.15	83	2303.64	2349.32	2554.42
1870.13	1908.04	2179.22	84	2338.63	2384.32	2592.32
1898.32	1936.22	2212.27	85	2373.62	2420.28	2631.20
1917.76	1955.66	2234.63	86	2396.95	2444.58	2657.45
1937.20	1975.10	2256.98	87	2421.25	2468.88	2683.69
1956.64	1994.54	2279.34	88	2445.55	2493.18	2710.91
1976.08	2014.96	2301.70	89	2469.85	2518.45	2738.12
1995.52	2035.37	2325.02	90	2494.15	2543.72	2765.34
2015.93	2055.78	2348.35	91	2519.42	2569.00	2792.56
2036.34	2076.19	2371.68	92	2544.70	2594.27	2820.74
2056.75	2096.60	2395.01	93	2569.97	2620.51	2848.93
2077.16	2117.99	2419.31	94	2595.24	2646.76	2877.12
2097.58	2139.37	2443.61	95	2621.48	2673.00	2906.28
2118.96	2160.76	2467.91	96	2647.73	2700.22	2935.44
2140.34	2182.14	2492.21	97	2673.97	2727.43	2964.60
2161.73	2203.52	2517.48	98	2701.19	2754.65	2994.73
2183.11	2225.88	2542.75	99	2728.40	2781.86	3024.86

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premium by 0.085.

Add one-time enrollment fee of \$25.00 to the first premium.

**MEDICARE SUPPLEMENT
TEXAS**

Attained Age Rates -- Effective 10/1/2009 -- Area 1 (754-769, 778-792, 795-799)

STANDARD ANNUAL RATES

FEMALE RATES			Attained Age	MALE RATES		
Plan H	Plan I	Plan J		Plan H	Plan I	Plan J
1274.29	1299.56	1568.81	65	1401.62	1429.81	1694.20
1380.48	1407.86	1699.54	66	1518.43	1548.96	1835.38
1486.67	1516.16	1830.28	67	1635.23	1668.11	1976.56
1592.87	1624.46	1961.01	68	1752.03	1787.27	2117.75
1643.90	1676.70	2012.04	69	1828.58	1865.03	2191.86
1697.36	1731.38	2065.50	70	1909.98	1947.65	2268.41
1753.25	1788.48	2120.18	71	1993.82	2033.91	2347.38
1810.35	1846.80	2176.07	72	2081.30	2122.61	2428.79
1868.67	1906.34	2233.17	73	2172.42	2216.16	2513.84
1930.64	1969.52	2291.49	74	2268.41	2313.36	2601.32
1973.16	2012.04	2335.23	75	2342.52	2389.91	2671.79
2016.90	2057.00	2380.19	76	2420.28	2468.88	2744.69
2061.86	2103.17	2425.14	77	2500.47	2550.29	2818.80
2108.03	2150.55	2471.31	78	2581.88	2634.12	2895.35
2155.41	2197.94	2517.48	79	2666.93	2720.39	2973.11
2202.80	2246.54	2566.08	80	2753.19	2807.87	3053.30
2235.60	2280.56	2604.96	81	2794.50	2850.39	3099.47
2269.62	2314.58	2643.84	82	2837.03	2892.92	3145.64
2303.64	2349.81	2683.94	83	2879.55	2936.66	3193.02
2337.66	2385.05	2724.03	84	2923.29	2980.40	3240.41
2372.90	2420.28	2765.34	85	2967.03	3025.35	3289.01
2397.20	2444.58	2793.29	86	2996.19	3055.73	3321.81
2421.50	2468.88	2821.23	87	3026.57	3086.10	3354.62
2445.80	2493.18	2849.18	88	3056.94	3116.48	3388.64
2470.10	2518.70	2877.12	89	3087.32	3148.07	3422.66
2494.40	2544.21	2906.28	90	3117.69	3179.66	3456.68
2519.91	2569.73	2935.44	91	3149.28	3211.25	3490.70
2545.43	2595.24	2964.60	92	3180.87	3242.84	3525.93
2570.94	2620.76	2993.76	93	3212.46	3275.64	3561.17
2596.46	2647.49	3024.14	94	3244.05	3308.45	3596.40
2621.97	2674.22	3054.51	95	3276.86	3341.25	3632.85
2648.70	2700.95	3084.89	96	3309.66	3375.27	3669.30
2675.43	2727.68	3115.26	97	3342.47	3409.29	3705.75
2702.16	2754.41	3146.85	98	3376.49	3443.31	3743.42
2728.89	2782.35	3178.44	99	3410.51	3477.33	3781.08

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premium by 0.085.

Add one-time enrollment fee of \$25.00 to the first premium.

**MEDICARE SUPPLEMENT
TEXAS**

Attained Age Rates -- Effective 10/1/2009 -- Area 2 (750-753, 793-794)

PREFERRED ANNUAL RATES

FEMALE RATES			Attained Age	MALE RATES		
Plan H	Plan I	Plan J		Plan H	Plan I	Plan J
1415.88	1443.96	1743.12	65	1557.36	1588.68	1882.44
1415.88	1443.96	1743.12	66	1557.36	1588.68	1882.44
1415.88	1443.96	1743.12	67	1557.36	1588.68	1882.44
1415.88	1443.96	1743.12	68	1557.36	1588.68	1882.44
1461.24	1490.40	1788.48	69	1625.40	1657.80	1948.32
1508.76	1539.00	1836.00	70	1697.76	1731.24	2016.36
1558.44	1589.76	1884.60	71	1772.28	1807.92	2086.56
1609.20	1641.60	1934.28	72	1850.04	1886.76	2158.92
1661.04	1694.52	1985.04	73	1931.04	1969.92	2234.52
1716.12	1750.68	2036.88	74	2016.36	2056.32	2312.28
1753.92	1788.48	2075.76	75	2082.24	2124.36	2374.92
1792.80	1828.44	2115.72	76	2151.36	2194.56	2439.72
1832.76	1869.48	2155.68	77	2222.64	2266.92	2505.60
1873.80	1911.60	2196.72	78	2295.00	2341.44	2573.64
1915.92	1953.72	2237.76	79	2370.60	2418.12	2642.76
1958.04	1996.92	2280.96	80	2447.28	2495.88	2714.04
1987.20	2027.16	2315.52	81	2484.00	2533.68	2755.08
2017.44	2057.40	2350.08	82	2521.80	2571.48	2796.12
2047.68	2088.72	2385.72	83	2559.60	2610.36	2838.24
2077.92	2120.04	2421.36	84	2598.48	2649.24	2880.36
2109.24	2151.36	2458.08	85	2637.36	2689.20	2923.56
2130.84	2172.96	2482.92	86	2663.28	2716.20	2952.72
2152.44	2194.56	2507.76	87	2690.28	2743.20	2981.88
2174.04	2216.16	2532.60	88	2717.28	2770.20	3012.12
2195.64	2238.84	2557.44	89	2744.28	2798.28	3042.36
2217.24	2261.52	2583.36	90	2771.28	2826.36	3072.60
2239.92	2284.20	2609.28	91	2799.36	2854.44	3102.84
2262.60	2306.88	2635.20	92	2827.44	2882.52	3134.16
2285.28	2329.56	2661.12	93	2855.52	2911.68	3165.48
2307.96	2353.32	2688.12	94	2883.60	2940.84	3196.80
2330.64	2377.08	2715.12	95	2912.76	2970.00	3229.20
2354.40	2400.84	2742.12	96	2941.92	3000.24	3261.60
2378.16	2424.60	2769.12	97	2971.08	3030.48	3294.00
2401.92	2448.36	2797.20	98	3001.32	3060.72	3327.48
2425.68	2473.20	2825.28	99	3031.56	3090.96	3360.96

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premium by 0.085.

Add one-time enrollment fee of \$25.00 to the first premium.

**MEDICARE SUPPLEMENT
TEXAS**

Attained Age Rates -- Effective 10/1/2009 -- Area 2 (750-753, 793-794)

STANDARD ANNUAL RATES

FEMALE RATES			Attained Age	MALE RATES		
Plan H	Plan I	Plan J		Plan H	Plan I	Plan J
1415.88	1443.96	1743.12	65	1557.36	1588.68	1882.44
1533.87	1564.29	1888.38	66	1687.14	1721.07	2039.31
1651.86	1684.62	2033.64	67	1816.92	1853.46	2196.18
1769.85	1804.95	2178.90	68	1946.70	1985.85	2353.05
1826.55	1863.00	2235.60	69	2031.75	2072.25	2435.40
1885.95	1923.75	2295.00	70	2122.20	2164.05	2520.45
1948.05	1987.20	2355.75	71	2215.35	2259.90	2608.20
2011.50	2052.00	2417.85	72	2312.55	2358.45	2698.65
2076.30	2118.15	2481.30	73	2413.80	2462.40	2793.15
2145.15	2188.35	2546.10	74	2520.45	2570.40	2890.35
2192.40	2235.60	2594.70	75	2602.80	2655.45	2968.65
2241.00	2285.55	2644.65	76	2689.20	2743.20	3049.65
2290.95	2336.85	2694.60	77	2778.30	2833.65	3132.00
2342.25	2389.50	2745.90	78	2868.75	2926.80	3217.05
2394.90	2442.15	2797.20	79	2963.25	3022.65	3303.45
2447.55	2496.15	2851.20	80	3059.10	3119.85	3392.55
2484.00	2533.95	2894.40	81	3105.00	3167.10	3443.85
2521.80	2571.75	2937.60	82	3152.25	3214.35	3495.15
2559.60	2610.90	2982.15	83	3199.50	3262.95	3547.80
2597.40	2650.05	3026.70	84	3248.10	3311.55	3600.45
2636.55	2689.20	3072.60	85	3296.70	3361.50	3654.45
2663.55	2716.20	3103.65	86	3329.10	3395.25	3690.90
2690.55	2743.20	3134.70	87	3362.85	3429.00	3727.35
2717.55	2770.20	3165.75	88	3396.60	3462.75	3765.15
2744.55	2798.55	3196.80	89	3430.35	3497.85	3802.95
2771.55	2826.90	3229.20	90	3464.10	3532.95	3840.75
2799.90	2855.25	3261.60	91	3499.20	3568.05	3878.55
2828.25	2883.60	3294.00	92	3534.30	3603.15	3917.70
2856.60	2911.95	3326.40	93	3569.40	3639.60	3956.85
2884.95	2941.65	3360.15	94	3604.50	3676.05	3996.00
2913.30	2971.35	3393.90	95	3640.95	3712.50	4036.50
2943.00	3001.05	3427.65	96	3677.40	3750.30	4077.00
2972.70	3030.75	3461.40	97	3713.85	3788.10	4117.50
3002.40	3060.45	3496.50	98	3751.65	3825.90	4159.35
3032.10	3091.50	3531.60	99	3789.45	3863.70	4201.20

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premium by 0.085.

Add one-time enrollment fee of \$25.00 to the first premium.

**MEDICARE SUPPLEMENT
TEXAS**

Attained Age Rates -- Effective 10/1/2009 -- Area 3 (770-777)

PREFERRED ANNUAL RATES

FEMALE RATES			Attained Age	MALE RATES		
Plan H	Plan I	Plan J		Plan H	Plan I	Plan J
1840.64	1877.15	2266.06	65	2024.57	2065.28	2447.17
1840.64	1877.15	2266.06	66	2024.57	2065.28	2447.17
1840.64	1877.15	2266.06	67	2024.57	2065.28	2447.17
1840.64	1877.15	2266.06	68	2024.57	2065.28	2447.17
1899.61	1937.52	2325.02	69	2113.02	2155.14	2532.82
1961.39	2000.70	2386.80	70	2207.09	2250.61	2621.27
2025.97	2066.69	2449.98	71	2303.96	2350.30	2712.53
2091.96	2134.08	2514.56	72	2405.05	2452.79	2806.60
2159.35	2202.88	2580.55	73	2510.35	2560.90	2904.88
2230.96	2275.88	2647.94	74	2621.27	2673.22	3005.96
2280.10	2325.02	2698.49	75	2706.91	2761.67	3087.40
2330.64	2376.97	2750.44	76	2796.77	2852.93	3171.64
2382.59	2430.32	2802.38	77	2889.43	2947.00	3257.28
2435.94	2485.08	2855.74	78	2983.50	3043.87	3345.73
2490.70	2539.84	2909.09	79	3081.78	3143.56	3435.59
2545.45	2596.00	2965.25	80	3181.46	3244.64	3528.25
2583.36	2635.31	3010.18	81	3229.20	3293.78	3581.60
2622.67	2674.62	3055.10	82	3278.34	3342.92	3634.96
2661.98	2715.34	3101.44	83	3327.48	3393.47	3689.71
2701.30	2756.05	3147.77	84	3378.02	3444.01	3744.47
2742.01	2796.77	3195.50	85	3428.57	3495.96	3800.63
2770.09	2824.85	3227.80	86	3462.26	3531.06	3838.54
2798.17	2852.93	3260.09	87	3497.36	3566.16	3876.44
2826.25	2881.01	3292.38	88	3532.46	3601.26	3915.76
2854.33	2910.49	3324.67	89	3567.56	3637.76	3955.07
2882.41	2939.98	3358.37	90	3602.66	3674.27	3994.38
2911.90	2969.46	3392.06	91	3639.17	3710.77	4033.69
2941.38	2998.94	3425.76	92	3675.67	3747.28	4074.41
2970.86	3028.43	3459.46	93	3712.18	3785.18	4115.12
3000.35	3059.32	3494.56	94	3748.68	3823.09	4155.84
3029.83	3090.20	3529.66	95	3786.59	3861.00	4197.96
3060.72	3121.09	3564.76	96	3824.50	3900.31	4240.08
3091.61	3151.98	3599.86	97	3862.40	3939.62	4282.20
3122.50	3182.87	3636.36	98	3901.72	3978.94	4325.72
3153.38	3215.16	3672.86	99	3941.03	4018.25	4369.25

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Add one-time enrollment fee of \$25.00 to the first premium.

**MEDICARE SUPPLEMENT
TEXAS**

Attained Age Rates -- Effective 10/1/2009 -- Area 3 (770-777)

STANDARD ANNUAL RATES

FEMALE RATES			Attained Age	MALE RATES		
Plan H	Plan I	Plan J		Plan H	Plan I	Plan J
1840.64	1877.15	2266.06	65	2024.57	2065.28	2447.17
1994.03	2033.58	2454.89	66	2193.28	2237.39	2651.10
2147.42	2190.01	2643.73	67	2362.00	2409.50	2855.03
2300.81	2346.44	2832.57	68	2530.71	2581.61	3058.97
2374.52	2421.90	2906.28	69	2641.28	2693.93	3166.02
2451.74	2500.88	2983.50	70	2758.86	2813.27	3276.59
2532.47	2583.36	3062.48	71	2879.96	2937.87	3390.66
2614.95	2667.60	3143.21	72	3006.32	3065.99	3508.25
2699.19	2753.60	3225.69	73	3137.94	3201.12	3631.10
2788.70	2844.86	3309.93	74	3276.59	3341.52	3757.46
2850.12	2906.28	3373.11	75	3383.64	3452.09	3859.25
2913.30	2971.22	3438.05	76	3495.96	3566.16	3964.55
2978.24	3037.91	3502.98	77	3611.79	3683.75	4071.60
3044.93	3106.35	3569.67	78	3729.38	3804.84	4182.17
3113.37	3174.80	3636.36	79	3852.23	3929.45	4294.49
3181.82	3245.00	3706.56	80	3976.83	4055.81	4410.32
3229.20	3294.14	3762.72	81	4036.50	4117.23	4477.01
3278.34	3343.28	3818.88	82	4097.93	4178.66	4543.70
3327.48	3394.17	3876.80	83	4159.35	4241.84	4612.14
3376.62	3445.07	3934.71	84	4222.53	4305.02	4680.59
3427.52	3495.96	3994.38	85	4285.71	4369.95	4750.79
3462.62	3531.06	4034.75	86	4327.83	4413.83	4798.17
3497.72	3566.16	4075.11	87	4371.71	4457.70	4845.56
3532.82	3601.26	4115.48	88	4415.58	4501.58	4894.70
3567.92	3638.12	4155.84	89	4459.46	4547.21	4943.84
3603.02	3674.97	4197.96	90	4503.33	4592.84	4992.98
3639.87	3711.83	4240.08	91	4548.96	4638.47	5042.12
3676.73	3748.68	4282.20	92	4594.59	4684.10	5093.01
3713.58	3785.54	4324.32	93	4640.22	4731.48	5143.91
3750.44	3824.15	4368.20	94	4685.85	4778.87	5194.80
3787.29	3862.76	4412.07	95	4733.24	4826.25	5247.45
3825.90	3901.37	4455.95	96	4780.62	4875.39	5300.10
3864.51	3939.98	4499.82	97	4828.01	4924.53	5352.75
3903.12	3978.59	4545.45	98	4877.15	4973.67	5407.16
3941.73	4018.95	4591.08	99	4926.29	5022.81	5461.56

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premium by 0.085.

Add one-time enrollment fee of \$25.00 to the first premium.

Locate the appropriate Area according to the applicant's ZIP code in the ZIP code chart below.

TEXAS ZIP CODES FOR PLANS A, B, C, D, F & G:

<u>Area</u>	<u>3 Digit ZIP Codes</u>
Area 1	754-769, 778-792, 795-799
Area 2	750-753, 771, 793-794
Area 3	770, 772-777

TEXAS ZIP CODES FOR PLANS H, I & J:

<u>Area</u>	<u>3 Digit ZIP Codes</u>
Area 1	754-769, 778-792, 795-799
Area 2	750-753, 793-794
Area 3	770-777

PREMIUM INFORMATION

Your premium will increase each year because of the increase in your attained age. We, Loyal American Life Insurance Company, can also raise your premium if (a) we change the premium rates which apply to all policies of this form issued by us and in-force in your state; (b) coverage under Medicare changes; or (c) you move to a different ZIP code location. We will send you a written notice at least 30 days in advance when we change the premium rates for all policies of this form issued by us and in-force in your state.

There will be a one-time enrollment fee of \$25.00 added to the first premium.

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 Loyal American Life Insurance Company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to Loyal American Life Insurance Company, P.O. Box 559004, Austin, Texas 78755-9004. 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 premiums.

POLICY REPLACEMENT

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

NOTICE

The policy may not fully cover all of your medical costs. Neither Loyal American 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.

EXCLUSIONS AND LIMITATIONS

The policy will not pay benefits for:

- 1) Any expense which you are not legally obligated to pay;
- 2) Any services that are not medically necessary as determined by Medicare;
- 3) Any portion of any expense for which payment is made by Medicare or for which payment would have been made by Medicare if you were enrolled in Parts A and B of Medicare;
- 4) Any type of expense not a Medicare Eligible Expense except as provided previously in the policy; or
- 5) Any expenses incurred for care or treatment of a Preexisting Condition for the first 6 months from the effective date of the policy. This exclusion does not apply if, as of the date of application, you had a Continuous Period of Creditable Coverage or had prior coverage under a Medicare Supplement policy for at least 6 months. If, as of the date of application, you had a Continuous Period of Creditable Coverage or had prior coverage under a Medicare Supplement policy for less than 6 months, credit will be given for any portion of the waiting period that has been satisfied. This exclusion does not apply if you applied for and were issued the policy under guaranteed issue status. Please see form entitled Definitions of Eligible Person for Guaranteed Issue and Creditable Coverage to determine qualification for guaranteed issue status.

REFUND OF PREMIUM

If you cancel your policy, we will refund premiums paid for any period beyond the end of the policy month in which the cancellation occurred. If you die while insured under the policy, we will refund the pro-rata portion of any premium paid for a period after your death. It will be paid to your estate or beneficiary.

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.

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.

** \$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.

SERVICES	MEDICARE PAYS	PLAN A 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: <ul style="list-style-type: none"> • While using 60 lifetime reserve days • Once lifetime reserves days are used: <ul style="list-style-type: none"> - Additional 365 days - Beyond the additional 365 days	All but \$1100 All but \$275 a day All but \$550 a day \$0 \$0	\$0 \$275 a day \$550 a day 100% of Medicare Eligible Expenses \$0	\$1100 (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 \$137.50 a day \$0	\$0 \$0 \$0	\$0** Up to \$137.50 a day All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0** \$0**
HOSPICE CARE Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

+NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 \$155 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.

** **\$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.**

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 \$155 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0 Generally 80% \$0	\$0 Generally 20% \$0	\$155 (Part B Deductible) \$0** All costs
BLOOD First 3 pints Next \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0** \$155 (Part B Deductible) \$0**
CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0**

PARTS A & B

HOME HEALTH CARE MEDICARE-APPROVED SERVICES <ul style="list-style-type: none"> • Medically necessary skilled care services and medical supplies • Durable medical equipment First \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	100% \$0 80%	\$0 \$0 20%	\$0** \$155 (Part B Deductible) \$0**
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**PLAN B
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.

** \$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.

SERVICES	MEDICARE PAYS	PLAN B 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: <ul style="list-style-type: none"> • While using 60 lifetime reserve days • Once lifetime reserves days are used: <ul style="list-style-type: none"> - Additional 365 days - Beyond the additional 365 days 	All but \$1100 All but \$275 a day All but \$550 a day \$0 \$0	\$1100 (Part A Deductible) \$275 a day \$550 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 \$137.50 a day \$0	\$0 \$0 \$0	\$0** Up to \$137.50 a day All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0** \$0**
HOSPICE CARE Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

+NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 B
MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR**

* Once you have been billed \$155 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.

** **\$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.**

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 \$155 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0 Generally 80% \$0	\$0 Generally 20% \$0	\$155 (Part B Deductible) \$0** All costs
BLOOD First 3 pints Next \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$155 (Part B Deductible) \$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 \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	100% \$0 80%	\$0 \$0 20%	\$0** \$155 (Part B Deductible) \$0**
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PLAN C

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.

** **\$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.**

SERVICES	MEDICARE PAYS	PLAN C 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: <ul style="list-style-type: none"> • While using 60 lifetime reserve days • Once lifetime reserves days are used: <ul style="list-style-type: none"> - Additional 365 days - Beyond the additional 365 days 	All but \$1100 All but \$275 a day All but \$550 a day \$0 \$0	\$1100 (Part A Deductible) \$275 a day \$550 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 \$137.50 a day \$0	\$0 Up to \$137.50 a day \$0	\$0** \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0** \$0**
HOSPICE CARE Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

+NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 C

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

* Once you have been billed \$155 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.

** \$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.

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 \$155 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0 Generally 80% \$0	\$155 (Part B Deductible) Generally 20% \$0	\$0** \$0** All costs
BLOOD First 3 pints Next \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$155 (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 \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	100% \$0 80%	\$0 \$155 (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 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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PLAN D

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.

** **\$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.**

SERVICES	MEDICARE PAYS	PLAN D 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: <ul style="list-style-type: none"> • While using 60 lifetime reserve days • Once lifetime reserves days are used: <ul style="list-style-type: none"> - Additional 365 days - Beyond the additional 365 days 	All but \$1100 All but \$275 a day All but \$550 a day \$0 \$0	\$1100 (Part A Deductible) \$275 a day \$550 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 \$137.50 a day \$0	\$0 Up to \$137.50 a day \$0	\$0** \$0** All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0** \$0**
HOSPICE CARE Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.	All but very limited coinsurance or outpatient drugs and inpatient respite care	\$0	Balance

+NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 D
MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR**

* Once you have been billed \$155 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.

** \$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.

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 \$155 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0 Generally 80% \$0	\$0 Generally 20% \$0	\$155 (Part B Deductible) \$0** All costs
BLOOD First 3 pints Next \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0** \$155 (Part B Deductible) \$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 \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	100% \$0 80%	\$0 \$0 20%	\$0** \$155 (Part B Deductible) \$0
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PLAN D

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

- * Once you have been billed \$155 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.
- ** \$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.

<p>AT-HOME RECOVERY SERVICES—NOT COVERED BY MEDICARE Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a home care treatment plan</p> <ul style="list-style-type: none"> • Benefit for each visit • Number of visits covered (must be received within 8 weeks of last Medicare approved visit) <p>Calendar year maximum</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p>	<p>Actual charges to \$40 a visit</p> <p>Up to the number of Medicare approved visits, not to exceed 7 each week</p> <p>\$1,600</p>	<p>Balance</p> <p>Balance</p> <p>Balance</p>
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OTHER BENEFITS - NOT COVERED BY MEDICARE

<p>FOREIGN TRAVEL - NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA</p> <p>First \$250 each calendar year</p> <p>Remainder of charges</p>	<p>\$0</p> <p>\$0</p>	<p>\$0</p> <p>80% to a lifetime maximum benefit of \$50,000</p>	<p>\$250</p> <p>20% and amounts over the \$50,000 lifetime maximum</p>
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**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.

** \$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.

SERVICES	MEDICARE PAYS	PLAN F 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: <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	All but \$1100 All but \$275 a day All but \$550 a day \$0 \$0	\$1100 (Part A Deductible) \$275 a day \$550 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 \$137.50 a day \$0	\$0 Up to \$137.50 a day \$0	\$0** \$0** All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0** \$0**
HOSPICE CARE Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

+NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 \$155 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.

** **\$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.**

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 \$155 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0 Generally 80% \$0	\$155 (Part B Deductible) Generally 20% 100%	\$0** \$0** All costs
BLOOD First 3 pints Next \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$155 (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 \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	100% \$0 80%	\$0 \$155 (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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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.

** \$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.

SERVICES	MEDICARE PAYS	PLAN G 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: <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 	All but \$1100 All but \$275 a day All but \$550 a day \$0 \$0	\$1100 (Part A Deductible) \$275 a day \$550 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 \$137.50 a day \$0	\$0 Up to \$137.50 a day \$0	\$0** \$0** All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0** \$0**
HOSPICE CARE Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

+NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 \$155 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 \$155 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0 Generally 80% \$0	\$0 Generally 20% 80%	\$155 (Part B Deductible) \$0 20%
BLOOD First 3 pints Next \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$155 (Part B Deductible) \$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	100%	\$0	\$0
First \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 80%	\$0 20%	\$155 (Part B Deductible) \$0

**PLAN G
PARTS A & B**

<p>AT-HOME RECOVERY SERVICES—NOT COVERED BY MEDICARE Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a home care treatment plan</p> <ul style="list-style-type: none"> • Benefit for each visit • Number of visits covered (must be received within 8 weeks of last Medicare approved visit) <p>Calendar year maximum</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p>	<p>Actual charges to \$40 a visit</p> <p>Up to the number of Medicare approved visits, not to exceed 7 each week</p> <p>\$1,600</p>	<p>Balance</p> <p>Balance</p> <p>Balance</p>
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OTHER BENEFITS - NOT COVERED BY MEDICARE

<p>FOREIGN TRAVEL - NOT COVERED BY MEDICARE Medically necessary emergency care services during the first 60 days of each trip outside the USA</p> <p>First \$250 each calendar year</p> <p>Remainder of charges</p>	<p>\$0</p> <p>\$0</p>	<p>\$0</p> <p>80% to a lifetime maximum benefit of \$50,000</p>	<p>\$250</p> <p>20% and amounts over the \$50,000 lifetime maximum</p>
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PLAN H

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.

** \$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.

SERVICES	MEDICARE PAYS	PLAN H PAYS	YOU PAY
<p>HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies</p> <p>First 60 days 61st thru 90th day 91st day and after:</p> <ul style="list-style-type: none"> • While using 60 lifetime reserve days • Once lifetime reserves days are used: <ul style="list-style-type: none"> - Additional 365 days <p>- Beyond the additional 365 days</p>	<p>All but \$1100 All but \$275 a day</p> <p>All but \$550 a day</p> <p>\$0</p> <p>\$0</p>	<p>\$1100 (Part A Deductible) \$275 a day</p> <p>\$550 a day</p> <p>100% of Medicare Eligible Expenses \$0</p>	<p>\$0** \$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 21st thru 100th day 101st day and after</p>	<p>All approved amounts All but \$137.50 a day \$0</p>	<p>\$0 Up to \$137.50 a day \$0</p>	<p>\$0** \$0** All costs</p>
<p>BLOOD First 3 pints Additional amounts</p>	<p>\$0 100%</p>	<p>3 pints \$0</p>	<p>\$0** \$0**</p>
<p>HOSPICE CARE Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.</p>	<p>All but very limited coinsurance or outpatient drugs and inpatient respite care</p>	<p>\$0</p>	<p>Balance</p>

+NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 H
MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

* Once you have been billed \$155 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.

** **\$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.**

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 \$155 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0 Generally 80% \$0	\$0 Generally 20% \$0	\$155 (Part B Deductible) \$0** All costs
BLOOD First 3 pints Next \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0** \$155 (Part B Deductible) \$0**
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0**

PARTS A & B

HOME HEALTH CARE MEDICARE-APPROVED SERVICES <ul style="list-style-type: none"> • Medically necessary skilled care services and medical supplies • Durable medical equipment First \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	100% \$0 80%	\$0 \$0 20%	\$0** \$155 (Part B Deductible) \$0**
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PLAN H

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

* Once you have been billed \$155 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.

** \$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.

OTHER BENEFITS - NOT COVERED BY MEDICARE

<p>FOREIGN TRAVEL - NOT COVERED BY MEDICARE Medically necessary emergency care services during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges</p>	<p>\$0 \$0</p>	<p>\$0 80% to a lifetime maximum benefit of \$50,000</p>	<p>\$250 20% and amounts over the \$50,000 lifetime maximum</p>
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PLAN I

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.

** \$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.

SERVICES	MEDICARE PAYS	PLAN I 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: <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	All but \$1100 All but \$275 a day All but \$550 a day \$0 \$0	\$1100 (Part A Deductible) \$275 a day \$550 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 \$137.50 a day \$0	\$0 Up to \$137.50 a day \$0	\$0** \$0** All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0** \$0**
HOSPICE CARE Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

+NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 I

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

* Once you have been billed \$155 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.

** **\$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.**

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 \$155 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0 Generally 80% \$0	\$0 Generally 20% 100%	\$155 (Part B Deductible) \$0** \$0**
BLOOD First 3 pints Next \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0** \$155 (Part B Deductible) \$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	100%	\$0	\$0**
First \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 80%	\$0 20%	\$155 (Part B Deductible) \$0**

**PLAN I
PARTS A & B**

<p>AT-HOME RECOVERY SERVICES—NOT COVERED BY MEDICARE Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a home care treatment plan</p> <ul style="list-style-type: none"> • Benefit for each visit • Number of visits covered (must be received within 8 weeks of last Medicare approved visit) <p>Calendar year maximum</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p>	<p>Actual charges to \$40 a visit</p> <p>Up to the number of Medicare approved visits, not to exceed 7 each week</p> <p>\$1,600</p>	<p>Balance</p> <p>Balance</p> <p>Balance</p>
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OTHER BENEFITS - NOT COVERED BY MEDICARE

<p>FOREIGN TRAVEL - NOT COVERED BY MEDICARE Medically necessary emergency care services during the first 60 days of each trip outside the USA</p> <p>First \$250 each calendar year</p> <p>Remainder of charges</p>	<p>\$0</p> <p>\$0</p>	<p>\$0</p> <p>80% to a lifetime maximum benefit of \$50,000</p>	<p>\$250</p> <p>20% and amounts over the \$50,000 lifetime maximum</p>
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PLAN J

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.

** \$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.

SERVICES	MEDICARE PAYS	PLAN J 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: <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	All but \$1100 All but \$275 a day All but \$550 a day \$0 \$0	\$1100 (Part A Deductible) \$275 a day \$550 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 \$137.50 a day \$0	\$0 Up to \$137.50 a day \$0	\$0** \$0** All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0** \$0**
HOSPICE CARE Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

+NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 J
MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR**

* Once you have been billed \$155 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part Deductible will have been met for the calendar year.

** **\$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.**

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 \$155 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0 Generally 80% \$0	\$155 (Part B Deductible) Generally 20% 100%	\$0** \$0** \$0**
BLOOD First 3 pints Next \$155 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$155 (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	100%	\$0	\$0**
First \$155 of Medicare-approved amounts*	\$0	\$155 (Part B Deductible)	\$0**
Remainder of Medicare-approved amounts	80%	20%	\$0**

**PLAN J
PARTS A & B**

** \$0 indicates your liability for covered charges. You are responsible for all other non-covered charges.

AT-HOME RECOVERY SERVICES—NOT COVERED BY MEDICARE Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a home care treatment plan			
<ul style="list-style-type: none"> • Benefit for each visit 	\$0	Actual charges to \$40 a visit	Balance
<ul style="list-style-type: none"> • Number of visits covered (must be received within 8 weeks of last Medicare approved visit) 	\$0	Up to the number of Medicare approved visits, not to exceed 7 each week	Balance
Calendar year maximum	\$0	\$1,600	Balance

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
*****PREVENTIVE MEDICAL CARE BENEFIT – NOT COVERED BY MEDICARE Some annual physical and preventive tests and services, such as: digital rectal exam, hearing screening, dipstick urinalysis, diabetes screening, thyroid function test, tetanus and diphtheria booster and education, administered or ordered by your doctor when not covered by Medicare First \$120 each calendar year Additional charges	\$0 \$0	\$120 \$0	\$0** All costs

*****Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People with Medicare*.