



Medicare Supplement Insurance Plans

Why a Medicare Supplement?

A common misconception is that Original Medicare pays for all hospitalization and doctor costs. When first enrolled in Medicare, people are surprised to learn that there are gaps and that they're responsible for paying for deductibles and coinsurance.

A MedMutual Protect Medicare Supplement Plan can help you pay your share of some of the health care costs that Medicare doesn't cover, such as co-payments, coinsurance and deductibles. Choose the level of coverage that's right for you—at a price you can afford!

What Kinds of Coverage Gaps Need to be Filled?

When traditional Medicare covers a service, you usually have to pay for a portion of the cost:

- A deductible is the amount you are responsible for paying before Medicare begins to pay.
- A coinsurance is what you may have to pay after the deductible; the amount is generally 20% of Medicare-approved charges.

If you have Original Medicare and a MedMutual Protect Medicare Supplement Plan, Medicare will pay its share of the Medicare-approved amounts for covered health care costs first. Our Medicare supplement insurance will then help you minimize your out-of-pocket costs.

The Benefits of a Medicare Supplement Insurance Policy

- **Lower out-of-pocket costs** – your policy coordinates with your Medicare benefits to help pay for Medicare-approved charges that Medicare doesn't cover.
- **Freedom to keep and choose the doctors and hospitals you trust** – go to any Medicare participating physician or hospital, anywhere in the U.S. You don't have to worry about your doctor leaving a provider network.
- **No referral needed, ever** – go directly to the physician or specialist you choose without pre-certification or pre-approval.
- **Guaranteed renewable** – don't worry about reduced benefits or canceled coverage, you can keep your policy in force as long as the premiums are paid before the end of the grace period.
- **Foreign travel** – certain plans offer worldwide emergency coverage while traveling.

What's Covered?

The chart below shows the benefits included in each of the standard Medicare supplement plans (Medigap policies) offered by MedMutal Protect. Only applicants first eligible for Medicare before 2020 may purchase Plan F.

Standardized Medigap policies do not cover the following: long-term care, vision or dental care, hearing aids, eyeglasses and private-duty nursing.

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

Benefits	Plans Available to All Applicants				Only if First Medicare Eligible Before 2020
	Plan A	Plan D	Plan G ¹ High Deductible	Plan N	Plan F
Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓
Part B coinsurance or Copayment	✓	✓	✓	✓ Copays apply ²	✓
Blood (first three pints)	✓	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	✓
Skilled nursing facility coinsurance		✓	✓	✓	✓
Part A deductible		✓	✓	✓	✓
Part B deductible					✓
Part B excess charges			✓		✓
Foreign travel emergency (up to plan limits)		✓	✓	✓	✓

¹Plan G high deductible option became available January 1, 2020. This option requires first paying a plan deductible before the plan begins to pay. Once the plan deductible is met, High Deductible Plan G 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, this Plan counts your payment of the Medicare Part B deductible toward meeting the plan deductible.

²Plan 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.

This is only a brief overview. See our outline of coverage and the Guide to Health Insurance for People with Medicare for details.



Why MedMutual Protect?

At MedMutual Protect we believe that, as life takes unexpected turns and circumstances change, everyone deserves insurance coverage they can count on. We're proud to offer insurance options that provide customers with greater control of their healthcare costs—all backed by superior customer service and support.

Insurance benefits under Medicare Supplement Plans are underwritten by **United Insurance Company of America**. Insurance benefits under other available coverages are provided by **Reserve National Insurance Company**. Both hold the prestigious "A-Excellent" rating for overall financial stability by A.M. Best Company, one of the leading insurance rating companies in the country.¹

Additional Ways to Lower Your Healthcare Costs

MedMutual Protect offers a wide range of insurance options that provide you with greater control over your healthcare costs.*

- **Supplemental Dental and Vision:** combines dental and vision into one policy for one affordable premium.
- **Home Health Care:** provides benefits you can use to help pay the cost of care in the comfort of your home instead of in a hospital or nursing home.
- **Hospital Confinement Policy:** provides benefits and is designed to supplement your existing health insurance while confined in the hospital.

*Insurance benefits are provided by Reserve National Insurance Company. The above policies are not Medicare Supplement Plans



Take the first step toward understanding Medicare Supplemental Insurance.



Call 1.800.654.9106 or contact your local MedMutual Protect Agent today.

¹ Rating refers to the overall financial status of each company and is not a recommendation of the specific policy provisions, rates or practices.

MedMutual Protect is the brand name for insurance products issued by subsidiary insurance companies controlled by Medical Mutual of Ohio. Each subsidiary of Medical Mutual of Ohio is solely responsible for the insurance products it underwrites and issues. Insurance benefits under Medicare Supplement Plans are provided by **United Insurance Company of America**. **United Insurance Company of America** is not financially affiliated with Medical Mutual of Ohio. Insurance benefits under other available coverages are provided by **Reserve National Insurance Company**. This coverage is designed to supplement, and not take the place of, "minimum essential coverage" under the federal Patient Protection and Affordable Care Act. This brochure is a solicitation of insurance that provides only a general description of benefits. A licensed agent can provide you with details (including an outline of coverage) about benefits, costs, limitations, exclusions and renewability. Not connected with or endorsed by the U.S. Government or the federal Medicare program.

United Insurance Company of America Policy Medicare Supplement Policy Form Series: U-MCS-20-A (Plan A), U-MCS-20-D (Plan D), U-MCS-20-F (Plan F), U-MCS-20-G (Plan G), U-MCS-20-GHD (High Deductible Plan G), and U-MCS-20-N (Plan N). Form numbers may vary by state.