



**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**

**Outline of Coverage**

**Medicare Supplement Benefit Plans A, G, and N**

*(Medicare Eligible 1/1/2020 and after)*

**Medicare Supplement Benefit Plans A, F, G, and N**

*(Medicare Eligible before 1/1/2020)*

This chart shows the benefits included in each of the standard Medicare Supplement plans. Only applicants who are **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F. Some plans may not be available in your state.

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

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	A	B	D	G/G <sup>1</sup>	K	L	M	N	C	F <sup>1</sup>
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days) After Medicare benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓ Copays apply <sup>3</sup>	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A Deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B Deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in 2022					\$6,620 <sup>2</sup>	\$3,310 <sup>2</sup>				

<sup>1</sup> Plans F and G also have a high deductible option which require first paying a plan deductible of \$2,490 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible Plan G does not cover Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

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

<sup>3</sup> Plans N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that do not result in an inpatient admission.



**Monthly Rates by Plan – New Hampshire**  
Zip Codes: All Zip Codes

Non-Tobacco								Issue Age	Tobacco							
Plan A		Plan F*		Plan G		Plan N			Plan A		Plan F*		Plan G		Plan N	
Female	Male	Female	Male	Female	Male	Female	Male		Female	Male	Female	Male	Female	Male	Female	Male
275.46	316.78	340.07	391.08	289.06	332.42	233.56	268.59	0-64	316.78	364.30	391.08	449.75	332.42	382.29	268.59	308.88
170.72	196.32	210.76	242.37	179.15	206.02	144.75	166.46	65	196.32	225.77	242.37	278.73	206.02	236.92	166.46	191.43
170.72	196.32	210.76	242.37	179.15	206.02	144.75	166.46	66	196.32	225.77	242.37	278.73	206.02	236.92	166.46	191.43
170.72	196.32	210.76	242.37	179.15	206.02	144.75	166.46	67	196.32	225.77	242.37	278.73	206.02	236.92	166.46	191.43
170.72	196.32	210.76	242.37	179.15	206.02	144.75	166.46	68	196.32	225.77	242.37	278.73	206.02	236.92	166.46	191.43
175.09	201.36	216.17	248.59	183.74	211.30	148.46	170.73	69	201.36	231.56	248.59	285.88	211.30	243.00	170.73	196.34
179.59	206.52	221.71	254.97	188.45	216.72	152.27	175.11	70	206.52	237.50	254.97	293.21	216.72	249.23	175.11	201.38
184.19	211.82	227.40	261.51	193.29	222.28	156.18	179.60	71	211.82	243.59	261.51	300.73	222.28	255.62	179.60	206.54
188.92	217.25	233.23	268.22	198.25	227.98	160.18	184.21	72	217.25	249.84	268.22	308.45	227.98	262.18	184.21	211.84
193.71	222.77	239.15	275.02	203.28	233.77	164.24	188.88	73	222.77	256.18	275.02	316.27	233.77	268.83	188.88	217.21
198.62	228.42	245.21	282.00	208.43	239.70	168.41	193.67	74	228.42	262.68	282.00	324.30	239.70	275.65	193.67	222.72
203.66	234.21	251.43	289.15	213.72	245.78	172.68	198.59	75	234.21	269.34	289.15	332.52	245.78	282.64	198.59	228.37
208.83	240.15	257.81	296.48	219.14	252.01	177.06	203.63	76	240.15	276.18	296.48	340.96	252.01	289.81	203.63	234.17
214.13	246.25	264.35	304.01	224.70	258.41	181.56	208.79	77	246.25	283.18	304.01	349.61	258.41	297.17	208.79	240.11
218.25	250.98	269.44	309.86	229.02	263.38	185.05	212.81	78	250.98	288.63	309.86	356.34	263.38	302.89	212.81	244.73
222.45	255.81	274.63	315.82	233.43	268.45	188.61	216.90	79	255.81	294.19	315.82	363.19	268.45	308.71	216.90	249.44
226.73	260.74	279.91	321.90	237.92	273.61	192.24	221.08	80	260.74	299.85	321.90	370.18	273.61	314.66	221.08	254.24
231.09	265.76	285.30	328.09	242.50	278.88	195.94	225.33	81	265.76	305.62	328.09	377.31	278.88	320.71	225.33	259.13
235.54	270.87	290.79	334.41	247.17	284.25	199.71	229.67	82	270.87	311.50	334.41	384.57	284.25	326.88	229.67	264.12
239.19	275.07	295.30	339.59	251.01	288.66	202.81	233.23	83	275.07	316.33	339.59	390.53	288.66	331.95	233.23	268.22
242.90	279.34	299.88	344.86	254.90	293.13	205.96	236.85	84	279.34	321.24	344.86	396.59	293.13	337.10	236.85	272.38
246.67	283.67	304.53	350.21	258.85	297.68	209.15	240.52	85	283.67	326.22	350.21	402.74	297.68	342.33	240.52	276.60
250.50	288.07	309.26	355.64	262.87	302.30	212.39	244.25	86	288.07	331.28	355.64	408.99	302.30	347.64	244.25	280.89
254.38	292.54	314.05	361.16	266.94	306.99	215.69	248.04	87	292.54	336.42	361.16	415.33	306.99	353.03	248.04	285.25
256.93	295.47	317.19	364.77	269.61	310.05	217.85	250.52	88	295.47	339.78	364.77	419.49	310.05	356.56	250.52	288.10
259.50	298.42	320.36	368.42	272.31	313.16	220.02	253.03	89	298.42	343.18	368.42	423.68	313.16	360.13	253.03	290.98
262.09	301.40	323.57	372.10	275.03	316.29	222.22	255.56	90	301.40	346.61	372.10	427.92	316.29	363.73	255.56	293.89
264.71	304.42	326.80	375.82	277.78	319.45	224.45	258.11	91	304.42	350.08	375.82	432.20	319.45	367.37	258.11	296.83
267.36	307.46	330.07	379.58	280.56	322.65	226.69	260.69	92	307.46	353.58	379.58	436.52	322.65	371.04	260.69	299.80
270.03	310.54	333.37	383.38	283.37	325.87	228.96	263.30	93	310.54	357.12	383.38	440.89	325.87	374.75	263.30	302.80
272.73	313.64	336.71	387.21	286.20	329.13	231.25	265.93	94	313.64	360.69	387.21	445.29	329.13	378.50	265.93	305.82
275.46	316.78	340.07	391.08	289.06	332.42	233.56	268.59	95	316.78	364.30	391.08	449.75	332.42	382.29	268.59	308.88
275.46	316.78	340.07	391.08	289.06	332.42	233.56	268.59	96	316.78	364.30	391.08	449.75	332.42	382.29	268.59	308.88
275.46	316.78	340.07	391.08	289.06	332.42	233.56	268.59	97	316.78	364.30	391.08	449.75	332.42	382.29	268.59	308.88
275.46	316.78	340.07	391.08	289.06	332.42	233.56	268.59	98	316.78	364.30	391.08	449.75	332.42	382.29	268.59	308.88
275.46	316.78	340.07	391.08	289.06	332.42	233.56	268.59	99	316.78	364.30	391.08	449.75	332.42	382.29	268.59	308.88

For Annual Premium mode, multiply monthly rate by 12. For Class 1 rates multiply by 1.15.



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Outline of Coverage

Medicare Supplement Benefit Plans A, G, and N

*(Medicare Eligible 1/1/2020 and after)*

Medicare Supplement Benefit Plans A, F, G, and N

*(Medicare Eligible before 1/1/2020)*

**Disclosures.** Use this outline to compare benefits and premiums among policies.

**Premium Information.** Americo Financial Life and Annuity Insurance Company can only raise your premium if we raise the premium for all policies like yours in the same geographic area of the state where you live. Until you are age 99, your premium may change each year. This change will only be made on the first renewal date that coincides with or follows each anniversary of the effective date. Schedules of rates may vary depending upon your effective date.

**Household Premium Discount.** If you resided with at least one, but no more than three, other adults who are age 60 or older for the past year, you will be eligible for a household premium discount. The discounted premium will be priced 10% lower than the rates illustrated. Your policy's household premium discount will be removed if the other adult no longer resides with you (other than in the case of his or her death).

**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 us.

**Right to Return Policy.** If you find that you are not satisfied with your policy, you may return it to us at our Medicare Supplement Administrative Offices: PO Box 10812, Clearwater, FL 33757-8812. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

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

**Notice.** The policy may not fully cover all of your medical costs. Neither we nor our agents are connected with Medicare. This outline does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

**Complete Answers Are Very Important.** When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. We 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.**

**No Health Review.** No health review is required if you enroll within the first six months after you reach age 65 and enroll in Medicare Part B, or in other situations as required by law.

**PLEASE REFER TO YOUR POLICY FOR DETAILS.**



**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**  
**Outline of Coverage**

**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.

<b>Services</b>	<b>Medicare Pays</b>	<b>Plan A Pays</b>	<b>You Pay</b>
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies.  First 60 days 61 <sup>st</sup> thru 90 <sup>th</sup> day 91 <sup>st</sup> day and after <ul style="list-style-type: none"> <li>- While using 60 lifetime reserve days</li> <li>- Once lifetime reserve days are used               <ul style="list-style-type: none"> <li>▪ Additional 365 days</li> <li>▪ Beyond the additional 365 days</li> </ul> </li> </ul>	All but \$1,556 All but \$389 a day  All but \$778 a day  \$0 \$0	\$0 \$389 a day  \$778 a day  100% of Medicare Eligible Expenses \$0	\$1,556 Part A Deductible \$0  \$0  \$0** All Costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital. First 20 days 21 <sup>st</sup> thru 100 <sup>th</sup> days 101 <sup>st</sup> day and after	All approved amounts All but \$194.50 a day \$0	\$0 \$0 \$0	\$0 Up to \$194.50 a day All Costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care.	Medicare copayment/coinsurance	\$0

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



**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**  
**Outline of Coverage**

**PLAN A**

**MEDICARE (PART B) – MEDICAL SERVICES PER CALENDAR YEAR.** \*Once you have been billed \$233 of Medicare Eligible Expenses for covered services (which are noted with an asterisk), your Medicare Part B Deductible will have been met for the calendar year.

<b>Services</b>	<b>Medicare Pays</b>	<b>Plan A Pays</b>	<b>You Pay</b>
<b>MEDICAL EXPENSES</b> 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 \$233 of Medicare approved amounts* Remainder of Medicare approved amounts	\$0 Generally 80%	\$0 Generally 20%	\$233 Part B Deductible \$0
<b>Part B Excess Charges</b> (above Medicare approved amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$233 of Medicare approved amounts* Remainder of Medicare approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$233 Part B Deductible \$0
<b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PLAN A**

**PARTS A & B**

<b>Services</b>	<b>Medicare Pays</b>	<b>Plan A Pays</b>	<b>You Pay</b>
<b>HOME HEALTH CARE</b> MEDICARE ELIGIBLE SERVICES <ul style="list-style-type: none"> <li>▪ Medically necessary skilled care services and medical supplies</li> <li>▪ Durable medical equipment. First \$233 of Medicare approved amounts*</li> <li>▪ Remainder of Medicare approved amounts</li> </ul>	100% \$0 80%	\$0 \$0 20%	\$0 \$233 Part B Deductible \$0



**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**  
**Outline of Coverage**

**PLAN F OR HIGH DEDUCTIBLE PLAN F** *(only available if Medicare Eligible prior to 01/01/2020)*

**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.

\*\*The High Deductible Plan F pays the same benefits as Plan F after you have paid a calendar year \$2,490 deductible. Benefits from the High Deductible Plan F will not begin until out-of-pocket expenses are \$2,490. Out-of-pocket expenses for this deductible include expense for the Medicare Part B deductible and expense that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

Services	Medicare Pays	Plan F Pays (After You pay \$2,490 Deductible**)	You Pay (In addition to \$2,490 Deductible**)
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies. First 60 days 61 <sup>st</sup> thru 90 <sup>th</sup> day 91 <sup>st</sup> day and after <ul style="list-style-type: none"> <li>- While using 60 lifetime reserve days</li> <li>- Once lifetime reserve days are used               <ul style="list-style-type: none"> <li>▪ Additional 365 days</li> <li>▪ Beyond the additional 365 days</li> </ul> </li> </ul>	All but \$1,556 All but \$389 a day  All but \$778 a day  \$0 \$0	\$1,556 Part A Deductible \$389 a day  \$778 a day  100% of Medicare Eligible Expenses \$0	\$0 \$0  \$0  \$0 All Costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital. First 20 days 21 <sup>st</sup> thru 100 <sup>th</sup> days 101 <sup>st</sup> day and after	All approved amounts All but \$194.50 a day \$0	\$0 Up to \$194.50 a day \$0	\$0 \$0 All Costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0



**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**  
**Outline of Coverage**

<b>Services</b>	<b>Medicare Pays</b>	<b>Plan F Pays (**After You pay \$2,490 Deductible**)</b>	<b>You Pay (**In addition to \$2,490 Deductible**)</b>
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care.	Medicare copayment/coinsurance	\$0

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

**PLAN F OR HIGH DEDUCTIBLE PLAN F**

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

\*Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with an asterisk), your Medicare Part B Deductible will have been met for the calendar year.

\*\*The High Deductible Plan F pays the same benefits as Plan F after you have paid a calendar year \$2,490 deductible. Benefits from the High Deductible Plan F will not begin until out-of-pocket expenses are \$2,490. Out-of-pocket expenses for this deductible include expense for the Medicare Part B deductible and expense that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

<b>Services</b>	<b>Medicare Pays</b>	<b>Plan F Pays (After You pay \$2,490 Deductible**)</b>	<b>You Pay (In addition to \$2,490 Deductible**)</b>
<b>MEDICAL EXPENSES</b> 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 \$233 of Medicare approved amounts* Remainder of Medicare approved amounts	\$0 Generally 80%	\$233 Part B Deductible Generally 20%	\$0 \$0
<b>Part B Excess Charges</b> (above Medicare approved amounts)	\$0	100%	\$0
<b>BLOOD</b> First 3 pints Next \$233 of Medicare approved amounts* Remainder of Medicare approved amounts	\$0 \$0 80%	All costs \$233 Part B Deductible 20%	\$0 \$0 \$0
<b>Clinical Laboratory Services</b> – Tests for Diagnostic services	100%	\$0	\$0



**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**  
**Outline of Coverage**

**PLAN F OR HIGH DEDUCTIBLE PLAN F**

**Parts A & B**

<b>Services</b>	<b>Medicare Pays</b>	<b>Plan F Pays (After You pay \$2,490 Deductible**)</b>	<b>You Pay (In addition to \$2,490 Deductible**)</b>
<b>HOME HEALTH CARE</b> MEDICARE ELIGIBLE SERVICES			
- Medically necessary skilled care services and medical supplies	100%	\$0	\$0
- Durable medical equipment. First \$233 of Medicare approved amounts*	\$0	\$233 Part B Deductible	\$0
- Remainder of Medicare approved amounts	80%	20%	\$0

**Other Benefits Not Covered by Medicare**

<b>Services</b>	<b>Medicare Pays</b>	<b>Plan F Pays (After You pay \$2,490 Deductible**)</b>	<b>You Pay (In addition to \$2,490 Deductible**)</b>
<b>FOREIGN TRAVEL – NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000.	20% and amounts over the \$50,000 lifetime maximum.

\*\*The High Deductible Plan F pays the same benefits as Plan F after you have paid a calendar year \$2,490 deductible. Benefits from the High Deductible Plan F will not begin until out-of-pocket expenses are \$2,490. Out-of-pocket expenses for this deductible include expense for the Medicare Part B deductible and expense that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.





**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**  
**Outline of Coverage**

**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.

<b>Services</b>	<b>Medicare Pays</b>	<b>Plan G Pays</b>	<b>You Pay</b>
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies. First 60 days 61 <sup>st</sup> thru 90 <sup>th</sup> day 91 <sup>st</sup> day and after <ul style="list-style-type: none"> <li>- While using 60 lifetime reserve days</li> <li>- Once lifetime reserve days are used               <ul style="list-style-type: none"> <li>▪ Additional 365 days</li> <li>▪ Beyond the additional 365 days</li> </ul> </li> </ul>	All but \$1,556 All but \$389 a day  All but \$778 a day  \$0 \$0	\$1,556 Part A Deductible \$389 a day  \$778 a day  100% of Medicare Eligible Expenses \$0	\$0 \$0  \$0  \$0** All Costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital. First 20 days 21 <sup>st</sup> thru 100 days 101 <sup>st</sup> day and after	All approved amounts All but \$194.50 a day \$0	\$0 Up to \$194.50 a day \$0	\$0 \$0 All Costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care.	Medicare copayment/coinsurance	\$0

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



**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**  
**Outline of Coverage**

**PLAN G**

**MEDICARE PART B – MEDICAL SERVICES PER CALENDAR YEAR**

Once you have been billed \$233 of Medicare approved amounts for covered services (which are noted with an asterisk), your Medicare Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan G Pays	You Pay
<b>MEDICAL EXPENSES</b> 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 \$233 of Medicare approved amounts*	\$0	\$0	\$233 Part B Deductible
Remainder of Medicare approved amounts	Generally 80%	Generally 20%	\$0
<b>Part B Excess Charges</b> (above Medicare approved amounts)	\$0	100%	\$0
<b>BLOOD</b> First 3 pints	\$0	All costs	\$0
Next \$233 of Medicare approved amounts*	\$0	\$0	\$233 Part B Deductible
Remainder of Medicare approved amounts	80%	20%	\$0
<b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**Parts A & B**

Services	Medicare Pays	Plan G Pays	You Pay
<b>HOME HEALTH CARE</b> MEDICARE ELIGIBLE SERVICES			
- Medically necessary skilled care services and medical supplies	100%	\$0	\$0
- Durable medical equipment. First \$233 of Medicare approved amounts*	\$0	\$0	\$233 Part B Deductible
- Remainder of Medicare approved amounts	80%	20%	\$0

**Other Benefits Not Covered by Medicare**

Services	Medicare Pays	Plan G Pays	You Pay
<b>FOREIGN TRAVEL – NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum benefit of \$50,000.	20% and amounts over the \$50,000 lifetime maximum.



**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY**  
**Outline of Coverage**

**PLAN N**

**MEDICARE PART A – HOSPITAL SERVICES PER BENEFIT PERIOD**

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

<b>Services</b>	<b>Medicare Pays</b>	<b>Plan N Pays</b>	<b>You Pay</b>
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies. First 60 days 61 <sup>st</sup> thru 90 <sup>th</sup> day 91 <sup>st</sup> day and after <ul style="list-style-type: none"> <li>- While using 60 lifetime reserve days</li> <li>- Once lifetime reserve days are used               <ul style="list-style-type: none"> <li>▪ Additional 365 days</li> <li>▪ Beyond the additional 365 days</li> </ul> </li> </ul>	All but \$1,556 All but \$389 a day All but \$778 a day \$0 \$0	\$1,556 Part A Deductible \$389 a day \$778 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0** All Costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital. First 20 days 21 <sup>st</sup> thru 100 days 101 <sup>st</sup> day and after	All approved amounts All but \$194.50 a day \$0	\$0 Up to \$194.50 a day \$0	\$0 \$0 All Costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care.	Medicare copayment/coinsurance	\$0

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



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**MEDICARE PART B – MEDICAL SERVICES PER CALENDAR YEAR**

\*Once you have been billed \$233 of Medicare Approved amounts for covered services (which are noted with an asterisk), your Medicare Part B Deductible will have been met for the calendar year.

<b>Services</b>	<b>Medicare Pays</b>	<b>Plan N Pays</b>	<b>You Pay</b>
<b>MEDICAL EXPENSES</b> 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 \$233 of Medicare approved amounts*  Remainder of Medicare approved amounts	\$0  Generally 80%	\$0  Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	\$233 Part B Deductible  Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
<b>Part B Excess Charges</b> (above Medicare approved amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$233 of Medicare approved amounts* Remainder of Medicare approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$233 Part B Deductible \$0
<b>Clinical Laboratory Services</b> – Tests for diagnostic services	100%	\$0	\$0

**PARTS A & B**

<b>Services</b>	<b>Medicare Pays</b>	<b>Plan N Pays</b>	<b>You Pay</b>
<b>HOME HEALTH CARE</b> <b>MEDICARE ELIGIBLE SERVICES</b> - Medically necessary skilled care services and medical supplies - Durable medical equipment. First \$233 of Medicare approved amounts - Remainder of Medicare approved amounts	100% \$0 80%	\$0 \$0 20%	\$0 \$233 Part B Deductible \$0



AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY  
Outline of Coverage

PLAN N

OTHER BENEFITS NOT COVERED BY MEDICARE

Services	Medicare Pays	Plan N Pays	You Pay
<b>Foreign Travel - NOT COVERED BY MEDICARE</b> 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.