United World Life Application Packet

Thank you for your interest in the United World Life Medicare Supplement plan!

This application packet provides you with a link to the Online Application to submit your application directly to United World Life, directions about how to access a printable copy of the Enrollment Form and the Outline of Coverage in addition to a link to the Choosing a Medigap Policy Guide.

Should you decide to apply by secure upload/mail/fax/email, the printable application needs to be reviewed and signed by an Agent before it can be submitted to United World Life. You may email, fax or mail it in to CDA Insurance:

- Fax: 1.541.284.2994
- Email: cs@cda-insurance.com
- Secure File Upload: Click here
- Mail: CDA Insurance LLC
  PO Box 26540
  Eugene, Oregon 97402

Other Important Information
Download Medicare's Choosing a Medigap Policy Guide (.pdf) **Online Application** Download Policy Outline (.pdf) Download Application Download (.pdf)

Our website: http://www.medicare-texas.net

If you should have any questions on the application, please call us at 1.800.884.2343 or 1.541.434.9613.

United World Life Insurance Company

A Mutual of Omaha Company

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, HIGH DEDUCTIBLE F, G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state.

Basic Benefits:

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. Plans K, L, and N require insureds to pay a portion of Part B coinsurance or copayments.

Blood: First 3 pints of blood each year.

Hospice: Part A coinsurance.

Plan A	Plan B	Plan C	Plan D	Plan F F*	Plan G	Plan K	Plan L	Plan M	Plan N
Basic, including 100% Part B Coinsurance	Basic, including 100% Part B Coinsurance	Basic, including 100% Part B Coinsurance	Basic, including 100% Part B Coinsurance	Basic, including 100% Part B Coinsurance*	Basic, including 100% Part B Coinsurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B Co-insurance	Basic, including 100% Part B Coinsurance, except up to $20 copayment for office visit, and up to $50 copayment for ER
		Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible					
				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
						Out-of-pocket limit $5,240; paid at 100% after limit reached	Out-of-pocket limit $2,620; paid at 100% after limit reached		

*Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year $2,240 deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed $2,240. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy/certificate. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

MONTHLY NON-TOBACCO PREMIUMS

ZIP CODES: 754-759, 762-769, 778-781, 783, 785-792, 795-799, 885

FEMALE						MALE				
Plan A WM20H	**Plan F WM24H**	**Plan High F WM34H**	**Plan G WM25H**	**Plan N WM35H**	**Attained Age**	**Plan A WM20H**	**Plan F WM24H**	**Plan High F WM34H**	**Plan G WM25H**	**Plan N WM35H**
943.34					**Thru 64**	1,059.86				
106.83	151.97	40.65	104.08	84.88	**65**	120.03	170.73	45.67	116.93	95.36
106.83	151.97	40.65	104.08	84.88	**66**	120.03	170.73	45.67	116.93	95.36
106.83	151.97	40.65	104.08	84.88	**67**	120.03	170.73	45.67	116.93	95.36
109.10	155.18	41.51	106.28	86.67	**68**	122.58	174.37	46.64	119.42	97.39
111.36	158.41	42.38	108.49	88.48	**69**	125.12	177.98	47.61	121.89	99.41
113.31	161.17	43.11	110.39	90.02	**70**	127.32	181.09	48.44	124.02	101.14
115.24	163.94	43.85	112.27	91.56	**71**	129.50	184.19	49.27	126.15	102.88
119.13	169.46	45.33	116.05	94.64	**72**	133.85	190.40	50.93	130.39	106.35
123.34	175.44	46.93	120.15	97.99	**73**	138.57	197.12	52.73	135.00	110.10
127.54	181.43	48.54	124.25	101.33	**74**	143.31	203.86	54.53	139.61	113.86
131.76	187.42	50.13	128.36	104.67	**75**	148.03	210.58	56.33	144.21	117.61
135.96	193.39	51.73	132.44	108.02	**76**	152.76	217.30	58.13	148.82	121.37
140.17	199.39	53.33	136.55	111.36	**77**	157.50	224.05	59.93	153.44	125.13
144.39	205.38	54.94	140.65	114.71	**78**	162.23	230.76	61.73	158.04	128.88
148.58	211.35	56.53	144.74	118.05	**79**	166.94	237.48	63.52	162.65	132.64
152.79	217.34	58.14	148.85	121.40	**80**	171.68	244.21	65.33	167.24	136.39
156.68	222.87	59.62	152.63	124.48	**81**	176.04	250.43	66.99	171.50	139.87
160.57	228.41	61.10	156.43	127.57	**82**	180.40	256.62	68.65	175.75	143.33
164.45	233.92	62.58	160.20	130.65	**83**	184.78	262.84	70.31	180.00	146.80
168.34	239.45	64.05	163.98	133.74	**84**	189.13	269.04	71.97	184.25	150.27
171.70	244.24	65.33	167.27	136.41	**85**	192.92	274.43	73.41	187.94	153.27
175.13	249.13	66.64	170.62	139.15	**86**	196.78	279.91	74.88	191.69	156.34
178.63	254.11	67.97	174.01	141.93	**87**	200.72	285.51	76.37	195.52	159.46
182.22	259.20	69.34	177.51	144.77	**88**	204.73	291.21	77.90	199.44	162.65
185.87	264.38	70.72	181.07	147.66	**89**	208.83	297.05	79.46	203.44	165.91
189.56	269.66	72.13	184.67	150.61	**90**	213.00	302.98	81.04	207.50	169.22
193.36	275.07	73.58	188.37	153.63	**91**	217.26	309.05	82.67	211.65	172.61
197.23	280.54	75.04	192.13	156.69	**92**	221.61	315.24	84.33	215.89	176.07
201.18	286.17	76.55	195.99	159.83	**93**	226.04	321.53	86.00	220.20	179.58
205.19	291.88	78.07	199.90	163.02	**94**	230.55	327.96	87.73	224.61	183.18
209.30	297.74	79.64	203.89	166.29	**95**	235.17	334.54	89.49	229.10	186.84
213.49	303.68	81.23	207.97	169.61	**96**	239.88	341.22	91.28	233.68	190.57
217.75	309.76	82.86	212.14	173.01	**97**	244.67	348.04	93.10	238.36	194.39
222.11	315.96	84.51	216.37	176.47	**98**	249.57	355.01	94.96	243.12	198.29
226.56	322.27	86.21	220.70	180.00	**99+**	254.55	362.10	96.86	247.98	202.24

*See PREMIUM INFORMATION regarding Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS

ZIP CODES: 754-759, 762-769, 778-781, 783, 785-792, 795-799, 885

FEMALE						MALE				
Plan A WM20H	**Plan F WM24H**	**Plan High F WM34H**	**Plan G WM25H**	**Plan N WM35H**	**Attained Age**	**Plan A WM20H**	**Plan F WM24H**	**Plan High F WM34H**	**Plan G WM25H**	**Plan N WM35H**
1,084.30					**Thru 64**	1,218.23				
122.80	174.68	46.72	119.63	97.56	**65**	137.97	196.25	52.50	134.41	109.61
122.80	174.68	46.72	119.63	97.56	**66**	137.97	196.25	52.50	134.41	109.61
122.80	174.68	46.72	119.63	97.56	**67**	137.97	196.25	52.50	134.41	109.61
125.40	178.36	47.71	122.16	99.62	**68**	140.90	200.43	53.60	137.26	111.94
128.00	182.08	48.71	124.70	101.70	**69**	143.82	204.58	54.72	140.10	114.26
130.24	185.26	49.55	126.88	103.47	**70**	146.34	208.15	55.67	142.55	116.25
132.46	188.43	50.40	129.04	105.25	**71**	148.85	211.72	56.63	145.00	118.25
136.93	194.78	52.10	133.39	108.78	**72**	153.85	218.85	58.54	149.88	122.24
141.77	201.65	53.95	138.11	112.64	**73**	159.27	226.58	60.61	155.17	126.55
146.60	208.54	55.79	142.82	116.47	**74**	164.73	234.32	62.68	160.47	130.88
151.44	215.42	57.62	147.54	120.31	**75**	170.15	242.05	64.75	165.76	135.18
156.28	222.29	59.45	152.24	124.16	**76**	175.59	249.77	66.82	171.05	139.50
161.11	229.19	61.30	156.95	128.00	**77**	181.04	257.53	68.89	176.36	143.83
165.96	236.07	63.14	161.67	131.85	**78**	186.47	265.24	70.96	181.66	148.14
170.78	242.93	64.98	166.37	135.68	**79**	191.89	272.97	73.02	186.95	152.46
175.63	249.81	66.83	171.09	139.54	**80**	197.33	280.70	75.09	192.23	156.77
180.09	256.17	68.53	175.44	143.08	**81**	202.35	287.85	77.00	197.13	160.77
184.56	262.54	70.23	179.80	146.64	**82**	207.36	294.97	78.90	202.01	164.75
189.02	268.88	71.93	184.14	150.17	**83**	212.39	302.11	80.82	206.90	168.73
193.49	275.23	73.62	188.49	153.72	**84**	217.40	309.24	82.73	211.78	172.72
197.36	280.74	75.10	192.26	156.79	**85**	221.74	315.43	84.38	216.02	176.18
201.30	286.35	76.60	196.11	159.94	**86**	226.19	321.74	86.07	220.34	179.70
205.33	292.08	78.13	200.02	163.13	**87**	230.72	328.18	87.79	224.74	183.29
209.45	297.93	79.70	204.03	166.40	**88**	235.32	334.73	89.54	229.24	186.96
213.64	303.89	81.29	208.13	169.72	**89**	240.03	341.43	91.33	233.84	190.70
217.89	309.95	82.91	212.27	173.12	**90**	244.83	348.26	93.15	238.50	194.51
222.26	316.17	84.57	216.52	176.58	**91**	249.72	355.23	95.02	243.27	198.41
226.70	322.46	86.26	220.84	180.11	**92**	254.73	362.34	96.93	248.15	202.37
231.24	328.93	87.98	225.27	183.72	**93**	259.81	369.58	98.86	253.10	206.42
235.85	335.49	89.74	229.77	187.38	**94**	265.01	376.97	100.84	258.17	210.55
240.58	342.23	91.54	234.36	191.14	**95**	270.32	384.53	102.86	263.33	214.76
245.39	349.06	93.37	239.05	194.96	**96**	275.72	392.20	104.91	268.60	219.05
250.29	356.04	95.24	243.84	198.86	**97**	281.23	400.04	107.01	273.98	223.43
255.30	363.17	97.14	248.71	202.83	**98**	286.87	408.06	109.15	279.45	227.92
260.42	370.42	99.09	253.68	206.90	**99+**	292.59	416.21	111.33	285.04	232.46

*See PREMIUM INFORMATION regarding Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS

ZIP CODES: 733, 750-753, 760-761, 774, 776-777, 782, 784, 793-794

FEMALE						MALE				
Plan A WM20H	**Plan F WM24H**	**Plan High F WM34H**	**Plan G WM25H**	**Plan N WM35H**	**Attained Age**	**Plan A WM20H**	**Plan F WM24H**	**Plan High F WM34H**	**Plan G WM25H**	**Plan N WM35H**
1,069.12					**Thru 64**	1,201.18				
121.08	172.24	46.07	117.95	96.19	**65**	136.04	193.50	51.76	132.52	108.08
121.08	172.24	46.07	117.95	96.19	**66**	136.04	193.50	51.76	132.52	108.08
121.08	172.24	46.07	117.95	96.19	**67**	136.04	193.50	51.76	132.52	108.08
123.64	175.87	47.04	120.45	98.23	**68**	138.92	197.62	52.85	135.34	110.38
126.21	179.53	48.03	122.96	100.28	**69**	141.81	201.71	53.95	138.14	112.66
128.42	182.66	48.86	125.11	102.02	**70**	144.29	205.24	54.90	140.56	114.63
130.61	185.80	49.69	127.24	103.77	**71**	146.77	208.75	55.84	142.97	116.60
135.01	192.05	51.37	131.52	107.26	**72**	151.69	215.79	57.72	147.78	120.53
139.78	198.83	53.19	136.17	111.06	**73**	157.04	223.40	59.76	153.00	124.78
144.55	205.62	55.01	140.82	114.84	**74**	162.42	231.04	61.80	158.22	129.05
149.32	212.41	56.81	145.47	118.63	**75**	167.77	238.66	63.84	163.44	133.29
154.09	219.18	58.62	150.10	122.42	**76**	173.13	246.27	65.88	168.66	137.55
158.85	225.98	60.44	154.75	126.21	**77**	178.50	253.92	67.92	173.90	141.82
163.64	232.77	62.26	159.40	130.00	**78**	183.86	261.53	69.96	179.11	146.07
168.39	239.53	64.07	164.04	133.78	**79**	189.20	269.15	72.00	184.33	150.33
173.17	246.32	65.89	168.69	137.58	**80**	194.57	276.77	74.04	189.54	154.58
177.57	252.58	67.57	172.98	141.08	**81**	199.51	283.82	75.92	194.37	158.52
181.98	258.86	69.24	177.29	144.58	**82**	204.46	290.84	77.80	199.19	162.44
186.37	265.11	70.92	181.56	148.07	**83**	209.42	297.88	79.69	204.00	166.37
190.78	271.38	72.59	185.85	151.57	**84**	214.35	304.91	81.57	208.81	170.30
194.60	276.81	74.05	189.57	154.59	**85**	218.64	311.02	83.19	212.99	173.71
198.49	282.34	75.53	193.37	157.70	**86**	223.02	317.24	84.86	217.25	177.19
202.45	287.99	77.04	197.22	160.85	**87**	227.49	323.58	86.56	221.59	180.72
206.52	293.76	78.58	201.17	164.07	**88**	232.03	330.04	88.29	226.03	184.34
210.65	299.63	80.15	205.21	167.35	**89**	236.67	336.65	90.05	230.56	188.03
214.84	305.61	81.75	209.29	170.69	**90**	241.40	343.38	91.85	235.16	191.79
219.14	311.74	83.39	213.49	174.11	**91**	246.23	350.26	93.69	239.86	195.63
223.53	317.95	85.05	217.75	177.59	**92**	251.16	357.27	95.57	244.67	199.54
228.00	324.33	86.75	222.12	181.15	**93**	256.17	364.40	97.47	249.55	203.53
232.55	330.80	88.48	226.55	184.76	**94**	261.30	371.69	99.42	254.56	207.60
237.21	337.43	90.26	231.08	188.47	**95**	266.53	379.14	101.42	259.64	211.75
241.95	344.17	92.06	235.70	192.23	**96**	271.86	386.71	103.44	264.84	215.98
246.79	351.06	93.91	240.42	196.08	**97**	277.30	394.44	105.51	270.14	220.31
251.73	358.08	95.78	245.22	199.99	**98**	282.85	402.35	107.62	275.54	224.73
256.77	365.24	97.70	250.13	204.00	**99+**	288.49	410.38	109.77	281.05	229.21

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MONTHLY TOBACCO PREMIUMS

ZIP CODES: 733, 750-753, 760-761, 774, 776-777, 782, 784, 793-794

FEMALE						MALE				
Plan A WM20H	**Plan F WM24H**	**Plan High F WM34H**	**Plan G WM25H**	**Plan N WM35H**	**Attained Age**	**Plan A WM20H**	**Plan F WM24H**	**Plan High F WM34H**	**Plan G WM25H**	**Plan N WM35H**
1,228.88					**Thru 64**	1,380.66				
139.17	197.97	52.95	135.58	110.57	**65**	156.37	222.41	59.50	152.33	124.23
139.17	197.97	52.95	135.58	110.57	**66**	156.37	222.41	59.50	152.33	124.23
139.17	197.97	52.95	135.58	110.57	**67**	156.37	222.41	59.50	152.33	124.23
142.12	202.14	54.07	138.45	112.90	**68**	159.68	227.15	60.75	155.56	126.87
145.06	206.36	55.20	141.33	115.26	**69**	163.00	231.86	62.02	158.78	129.50
147.60	209.96	56.16	143.80	117.27	**70**	165.85	235.91	63.10	161.56	131.75
150.12	213.56	57.12	146.25	119.28	**71**	168.70	239.95	64.18	164.33	134.02
155.18	220.75	59.05	151.17	123.29	**72**	174.36	248.03	66.34	169.86	138.54
160.67	228.54	61.14	156.52	127.65	**73**	180.51	256.79	68.69	175.86	143.42
166.15	236.34	63.23	161.86	132.00	**74**	186.69	265.57	71.03	181.87	148.33
171.64	244.15	65.30	167.21	136.35	**75**	192.84	274.32	73.38	187.86	153.20
177.11	251.93	67.38	172.53	140.71	**76**	199.00	283.07	75.73	193.86	158.10
182.59	259.74	69.47	177.88	145.06	**77**	205.17	291.86	78.07	199.88	163.01
188.09	267.55	71.56	183.22	149.43	**78**	211.33	300.60	80.42	205.88	167.89
193.56	275.32	73.64	188.55	153.78	**79**	217.47	309.37	82.75	211.87	172.79
199.04	283.12	75.74	193.90	158.14	**80**	223.65	318.13	85.10	217.86	177.67
204.10	290.32	77.66	198.83	162.16	**81**	229.33	326.23	87.26	223.41	182.20
209.17	297.54	79.59	203.78	166.19	**82**	235.01	334.30	89.42	228.95	186.71
214.22	304.73	81.52	208.69	170.20	**83**	240.71	342.39	91.60	234.49	191.23
219.29	311.93	83.44	213.62	174.22	**84**	246.38	350.47	93.76	240.02	195.75
223.68	318.17	85.11	217.89	177.69	**85**	251.31	357.49	95.63	244.82	199.67
228.14	324.53	86.81	222.26	181.26	**86**	256.35	364.64	97.54	249.72	203.66
232.70	331.02	88.55	226.69	184.89	**87**	261.48	371.93	99.49	254.70	207.72
237.37	337.65	90.32	231.23	188.59	**88**	266.70	379.36	101.48	259.80	211.89
242.13	344.40	92.13	235.88	192.35	**89**	272.03	386.96	103.51	265.02	216.13
246.94	351.28	93.96	240.57	196.20	**90**	277.47	394.69	105.57	270.30	220.44
251.89	358.33	95.85	245.39	200.12	**91**	283.02	402.59	107.69	275.71	224.86
256.93	365.46	97.76	250.29	204.12	**92**	288.69	410.65	109.85	281.23	229.36
262.07	372.79	99.72	255.31	208.21	**93**	294.45	418.85	112.04	286.84	233.94
267.30	380.23	101.70	260.41	212.36	**94**	300.34	427.23	114.28	292.60	238.62
272.66	387.86	103.74	265.61	216.63	**95**	306.36	435.80	116.58	298.44	243.39
278.10	395.60	105.82	270.92	220.95	**96**	312.49	444.50	118.90	304.41	248.26
283.66	403.51	107.94	276.35	225.38	**97**	318.73	453.38	121.28	310.51	253.23
289.34	411.59	110.09	281.87	229.88	**98**	325.12	462.47	123.71	316.71	258.31
295.14	419.81	112.30	287.51	234.49	**99+**	331.60	471.70	126.17	323.04	263.46

*See PREMIUM INFORMATION regarding Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS
ZIP CODES: 770-773, 775

FEMALE						MALE				
Plan A WM20H	**Plan F WM24H**	**Plan High F WM34H**	**Plan G WM25H**	**Plan N WM35H**	**Attained Age**	**Plan A WM20H**	**Plan F WM24H**	**Plan High F WM34H**	**Plan G WM25H**	**Plan N WM35H**
1,215.86					**Thru 64**	1,366.04				
137.70	195.88	52.39	134.14	109.40	**65**	154.71	220.06	58.87	150.71	122.91
137.70	195.88	52.39	134.14	109.40	**66**	154.71	220.06	58.87	150.71	122.91
137.70	195.88	52.39	134.14	109.40	**67**	154.71	220.06	58.87	150.71	122.91
140.61	200.00	53.50	136.98	111.71	**68**	157.99	224.75	60.11	153.91	125.52
143.53	204.17	54.62	139.84	114.04	**69**	161.27	229.40	61.36	157.10	128.13
146.04	207.73	55.57	142.28	116.03	**70**	164.10	233.41	62.43	159.85	130.36
148.53	211.30	56.52	144.70	118.02	**71**	166.91	237.40	63.50	162.59	132.60
153.54	218.41	58.42	149.57	121.98	**72**	172.51	245.41	65.64	168.06	137.07
158.97	226.12	60.49	154.86	126.30	**73**	178.60	254.07	67.96	174.00	141.90
164.39	233.84	62.56	160.15	130.60	**74**	184.71	262.76	70.28	179.94	146.76
169.82	241.56	64.61	165.44	134.91	**75**	190.80	271.41	72.60	185.88	151.58
175.24	249.26	66.67	170.71	139.22	**76**	196.90	280.07	74.92	191.81	156.43
180.66	256.99	68.74	175.99	143.53	**77**	203.00	288.77	77.24	197.76	161.28
186.10	264.71	70.81	181.28	147.85	**78**	209.10	297.42	79.57	203.70	166.11
191.51	272.40	72.86	186.55	152.15	**79**	215.17	306.09	81.88	209.63	170.96
196.94	280.12	74.93	191.85	156.47	**80**	221.28	314.76	84.20	215.56	175.79
201.94	287.25	76.84	196.72	160.44	**81**	226.90	322.77	86.34	221.05	180.27
206.96	294.39	78.75	201.62	164.43	**82**	232.52	330.76	88.48	226.53	184.73
211.95	301.50	80.66	206.48	168.40	**83**	238.16	338.77	90.63	232.01	189.21
216.97	308.62	82.55	211.36	172.37	**84**	243.77	346.76	92.77	237.48	193.68
221.31	314.80	84.21	215.59	175.81	**85**	248.65	353.70	94.61	242.23	197.55
225.73	321.10	85.89	219.91	179.35	**86**	253.63	360.78	96.51	247.07	201.51
230.24	327.52	87.61	224.28	182.93	**87**	258.71	368.00	98.44	252.01	205.52
234.86	334.08	89.37	228.79	186.59	**88**	263.88	375.34	100.41	257.05	209.64
239.56	340.76	91.15	233.38	190.32	**89**	269.15	382.86	102.41	262.21	213.84
244.33	347.56	92.97	238.02	194.12	**90**	274.53	390.51	104.45	267.44	218.11
249.22	354.53	94.83	242.79	198.01	**91**	280.02	398.33	106.55	272.79	222.48
254.21	361.59	96.72	247.64	201.96	**92**	285.63	406.30	108.69	278.26	226.93
259.29	368.84	98.66	252.60	206.01	**93**	291.34	414.42	110.85	283.81	231.46
264.47	376.20	100.63	257.65	210.12	**94**	297.16	422.70	113.07	289.50	236.09
269.77	383.75	102.65	262.80	214.33	**95**	303.11	431.18	115.34	295.28	240.82
275.16	391.41	104.69	268.05	218.61	**96**	309.18	439.79	117.64	301.19	245.63
280.66	399.24	106.79	273.42	222.99	**97**	315.36	448.58	119.99	307.22	250.54
286.28	407.23	108.92	278.88	227.44	**98**	321.67	457.57	122.40	313.36	255.57
292.01	415.37	111.11	284.46	232.01	**99+**	328.09	466.70	124.84	319.62	260.67

*See PREMIUM INFORMATION regarding Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS
ZIP CODES: 770-773, 775

FEMALE						MALE				
Plan A WM20H	**Plan F WM24H**	**Plan High F WM34H**	**Plan G WM25H**	**Plan N WM35H**	**Attained Age**	**Plan A WM20H**	**Plan F WM24H**	**Plan High F WM34H**	**Plan G WM25H**	**Plan N WM35H**
1,397.55					**Thru 64**	1,570.16				
158.27	225.14	60.22	154.19	125.74	**65**	177.83	252.94	67.66	173.23	141.28
158.27	225.14	60.22	154.19	125.74	**66**	177.83	252.94	67.66	173.23	141.28
158.27	225.14	60.22	154.19	125.74	**67**	177.83	252.94	67.66	173.23	141.28
161.62	229.89	61.49	157.45	128.40	**68**	181.60	258.33	69.09	176.91	144.28
164.98	234.68	62.78	160.73	131.08	**69**	185.37	263.68	70.53	180.58	147.27
167.86	238.77	63.87	163.54	133.37	**70**	188.62	268.29	71.76	183.73	149.84
170.73	242.87	64.96	166.32	135.65	**71**	191.85	272.88	72.99	186.89	152.41
176.48	251.05	67.15	171.92	140.21	**72**	198.29	282.08	75.45	193.18	157.55
182.72	259.91	69.53	178.00	145.17	**73**	205.29	292.03	78.11	200.00	163.11
188.95	268.78	71.91	184.08	150.12	**74**	212.32	302.02	80.78	206.83	168.69
195.19	277.66	74.26	190.16	155.07	**75**	219.31	311.97	83.45	213.65	174.23
201.42	286.51	76.63	196.21	160.02	**76**	226.32	321.92	86.12	220.47	179.80
207.65	295.39	79.01	202.29	164.98	**77**	233.33	331.92	88.79	227.31	185.38
213.90	304.27	81.39	208.37	169.94	**78**	240.34	341.86	91.45	234.13	190.94
220.12	313.11	83.75	214.43	174.88	**79**	247.32	351.83	94.11	240.96	196.50
226.36	321.98	86.13	220.52	179.85	**80**	254.34	361.79	96.78	247.76	202.06
232.12	330.17	88.32	226.12	184.42	**81**	260.80	371.00	99.24	254.08	207.21
237.88	338.38	90.52	231.75	189.00	**82**	267.26	380.18	101.70	260.37	212.34
243.62	346.55	92.71	237.34	193.56	**83**	273.75	389.39	104.17	266.67	217.48
249.39	354.74	94.89	242.94	198.13	**84**	280.20	398.58	106.63	272.96	222.62
254.38	361.84	96.79	247.80	202.08	**85**	285.80	406.56	108.75	278.42	227.07
259.46	369.08	98.73	252.76	206.14	**86**	291.53	414.69	110.93	283.99	231.62
264.64	376.46	100.70	257.80	210.26	**87**	297.37	422.98	113.15	289.66	236.23
269.96	384.00	102.72	262.97	214.47	**88**	303.31	431.43	115.41	295.46	240.97
275.36	391.67	104.77	268.25	218.75	**89**	309.37	440.07	117.72	301.39	245.79
280.84	399.49	106.86	273.59	223.13	**90**	315.56	448.86	120.06	307.40	250.70
286.46	407.51	109.01	279.07	227.59	**91**	321.87	457.85	122.47	313.55	255.72
292.19	415.62	111.17	284.64	232.14	**92**	328.32	467.02	124.93	319.84	260.84
298.04	423.96	113.40	290.35	236.79	**93**	334.87	476.34	127.41	326.22	266.05
303.99	432.41	115.66	296.15	241.51	**94**	341.56	485.87	129.97	332.76	271.37
310.08	441.09	117.98	302.06	246.36	**95**	348.41	495.61	132.58	339.40	276.80
316.27	449.89	120.34	308.11	251.28	**96**	355.38	505.51	135.22	346.19	282.33
322.60	458.90	122.75	314.28	256.31	**97**	362.48	515.61	137.92	353.13	287.98
329.06	468.08	125.20	320.55	261.43	**98**	369.74	525.94	140.69	360.18	293.76
335.65	477.43	127.72	326.97	266.67	**99+**	377.12	536.44	143.49	367.38	299.62

*See PREMIUM INFORMATION regarding Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

PREMIUM INFORMATION

We, United World, can only raise your premium if we raise the premium for all the 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.

You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other adults. The discounted premium will be priced 12% lower than the rates illustrated. The 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).

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to United World Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. 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 United World 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 & You" for more details.

LIMITATIONS AND EXCLUSIONS

We will not pay benefits for:

(a) expenses you incur while your policy is not in force, except as provided in the EXTENSION OF BENEFITS section;
(b) hospital or skilled nursing facility charges incurred prior to the coverage effective date of this policy;
(c) that portion of any expense you incur which is paid for by Medicare;
(d) that portion of any expense that is payable under any other insurance plan, policy, or any employee benefit plan, which pays benefits on an expense-incurred basis;
(e) non-Medicare-eligible-expenses, including, but not limited to, routine exams, take-home drugs, and eye refractions;
(f) services for which a charge is not normally made in the absence of insurance; or
(g) loss or expense that is payable under any other Medicare Supplement

REFUND OF PREMIUM

In the event of cancellation or death, we will promptly return the unearned portion of any premium paid. Termination of coverage will not affect any claim originating while the policy is in force.

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.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but $1,340	$0	$1,340 (Part A deductible)
61st through 90th day	All but $335 a day	$335 a day	$0
91st day and after:			
—While using 60 lifetime reserve days	All but $670 a day	$670 a day	$0
—Once lifetime reserve days are used:	$0	100% of Medicare-eligible expenses	$0 **
—Additional 365 days			
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $167.50 a day	$0	Up to $167.50 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional Amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited 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 A
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $183 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 HOSPTIAL 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 $183 of Medicare Approved Amounts *	$0	$0	$183 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	All Costs
BLOOD First 3 pints	$0	All costs	$0
Next $183 of Medicare-approved amounts *	$0	$0	$183 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES— TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN A

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES			
—Medically necessary skilled care services and medical supplies	100%	$0	$0
—Durable Medical Equipment First $183 of Medicare-approved amounts*	$0	$0	$183 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but $1,340	$1,340 (Part A deductible)	$0
61st through 90th day	All but $335 a day	$335 a day	$0
91st day and after:			
—While using 60 lifetime reserve days	All but $670 a day	$670 a day	$0
—Once lifetime reserve days are used:			
—Additional 365 days	$0	100% of Medicare-eligible expenses	$0 ***
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $167.50 a day	Up to $167.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional Amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited 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
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $183 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 HOSPTIAL 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 $183 of Medicare Approved Amounts *	$0	$183 (Part B deductible)	$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0
Next $183 of Medicare-approved amounts *	$0	$183 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES— TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN F

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES			
—Medically necessary skilled care services and medical supplies	100%	$0	$0
—Durable Medical Equipment First $183 of Medicare-approved amounts*	$0	$183 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary Emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum

HIGH DEDUCTIBLE 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. ****This high deductible plan pays the same benefits as Plan F after one has paid a calendar year $..... deductible. Benefits from the high deductible plan F will not begin until out-of-pocket expenses are $2,240. Out-of-pocket expenses for this deductible are expenses 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	AFTER YOU PAY $2,240 DEDUCTIBLE, ** PLAN PAYS	IN ADDITION TO $2,240 DEDUCTIBLE, ** YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but $1,340	$1,340 (Part A deductible)	$0
61st through 90th day	All but $335 a day	$335 a day	$0
91st day and after:			
—While using 60 lifetime reserve days	All but $670 a day	$670 a day	$0
—Once lifetime reserve days are used:			
—Additional 365 days	$0	100% of Medicare-eligible expenses	$0 ***
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $167.50 a day	Up to $167.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional Amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited 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.

HIGH DEDUCTIBLE PLAN F
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $183 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year. ****This high deductible plan pays the same benefits as Plan F after one has paid a calendar year $2,240 deductible. Benefits from the high deductible plan F will not begin until out-of-pocket expenses are $2,240. Out-of-pocket expenses for this deductible are expenses 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	AFTER YOU PAY $2,240 DEDUCTIBLE, ** PLAN PAYS	IN ADDITION TO $2,240 DEDUCTIBLE, ** YOU PAY
MEDICAL EXPENSES— IN OR OUT OF THE HOSPTIAL 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 $183 of Medicare Approved Amounts *	$0	$183 (Part B deductible)	$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0
Next $183 of Medicare-approved amounts *	$0	$183 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES— TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

HIGH DEDUCTIBLE PLAN F

PARTS A AND B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,240 DEDUCTIBLE, ** PLAN PAYS	IN ADDITION TO $2,240 DEDUCTIBLE, ** YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES			
—Medically necessary skilled care services and medical supplies	100%	$0	$0
—Durable Medical Equipment First $183 of Medicare-approved amounts*	$0	$183 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,240 DEDUCTIBLE, ** PLAN PAYS	IN ADDITION TO $2,240 DEDUCTIBLE, ** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary Emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum

PLAN G
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but $1,340	$1,340 (Part A deductible)	$0
61st through 90th day	All but $335 a day	$335 a day	$0
91st day and after:			
—While using 60 lifetime reserve days	All but $670 a day	$670 a day	$0
—Once lifetime reserve days are used:			
—Additional 365 days	$0	100% of Medicare-eligible expenses	$0 **
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $167.50 a day	Up to $167.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional Amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited 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 G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $183 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 HOSPTIAL 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 $183 of Medicare Approved Amounts *	$0	$0	$183 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0
Next $183 of Medicare-approved amounts *	$0	$0	$183 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES— TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN G

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES			
—Medically necessary skilled care services and medical supplies	100%	$0	$0
—Durable Medical Equipment First $183 of Medicare-approved amounts*	$0	$0	$183 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary Emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum

PLAN N
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but $1,340	$1,340 (Part A deductible)	$0
61st through 90th day	All but $335 a day	$335 a day	$0
91st day and after:			
—While using 60 lifetime reserve days	All but $670 a day	$670 a day	$0
—Once lifetime reserve days are used:			
—Additional 365 days	$0	100% of Medicare-eligible expenses	$0 **
—Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $167.50 a day	Up to $167.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional Amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited 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 N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $183 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 HOSPTIAL 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 $183 of Medicare Approved Amounts *	$0	$0	$183 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The 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.	up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	All costs
BLOOD First 3 pints	$0	All costs	$0
Next $183 of Medicare-approved amounts *	$0	$0	$183 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES— TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES			
—Medically necessary skilled care services and medical supplies	100%	$0	$0
—Durable Medical Equipment First $183 of Medicare-approved amounts*	$0	$0	$183 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary Emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum