S.USA LIFE INSURANCE COMPANY, INC. Outline of Medicare Supplement Coverage

Benefit Plans A, C, F, G, and N

Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020

NOTICE TO BUYER: This policy may not cover all of the costs associated with medical care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all policy limitations.

Benefits	Plans Available to All Applicants											
	Α	В	D	G ¹	K	L	М	N				
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓				
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓ copays apply³				
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 2023 ²		_			\$6940 ²	\$3470 ²						

Medicare first eligible before 2020 only+							
С	F ¹						
✓	✓						
√	✓						
✓	✓						
✓	✓						
✓	✓						
✓	✓						
✓	✓						
	✓						
✓	✓						

Note: A ✓ means 100% of the benefit is paid. +Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and high deductible F. This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. Every company must make Plan A available.

¹Plans F and G also have a high deductible option which requires first paying a plan deductible of \$2700 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 Plans F and G do not cover the separate Foreign travel emergency deductible. High deductible Plan G does not cover the Medicare Part B deductible. However, high deductible Plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

MSUOC2021FL Effective: 01-01-2023 Page 1 of 16

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

³Plan 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.

FLORIDA Standard Plans - ANNUAL FOR USE IN ZIP CODES: 320, 321, 323-329, 338-339, 341-342, 344, 347

ĺ	MALE							FEMALE												
		Stand	ard Non-Tol	bacco			Sta	ndard Toba	ссо			Stand	lard Non-To	bacco			Sta	ndard Toba	ссо	
Issue Age	Plan A	Plan C	Plan F	Plan G	Plan N	Plan A	Plan C	Plan F	Plan G	Plan N	Plan A	Plan C	Plan F	Plan G	Plan N	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	8,306.52	9,313.98	9,504.08	8,357.85	6,452.13	9,552.49	10,711.09	10,929.69	9,611.54	7,419.96	7,691.22	8,624.06	8,800.07	7,738.76	5,974.19	8,844.91	9,917.67	10,120.08	8,899.57	6,870.32
65	2,271.21	2,623.67	2,677.20	2,321.62	1,743.82	2,611.88	3,017.21	3,078.78	2,669.87	2,005.39	2,102.97	2,429.31	2,478.89	2,149.65	1,614.65	2,418.41	2,793.71	2,850.72	2,472.10	1,856.84
66	2,271.21	2,623.67	2,677.20	2,321.62	1,761.08	2,611.88	3,017.21	3,078.78	2,669.87	2,025.24	2,102.97	2,429.31	2,478.89	2,149.65	1,630.63	2,418.41	2,793.71	2,850.72	2,472.10	1,875.23
67	2,271.21	2,623.67	2,677.20	2,321.62	1,778.52	2,611.88	3,017.21	3,078.78	2,669.87	2,045.30	2,102.97	2,429.31	2,478.89	2,149.65	1,646.78	2,418.41	2,793.71	2,850.72	2,472.10	1,893.80
68	2,271.21	2,623.67	2,677.20	2,321.62	1,796.14	2,611.88	3,017.21	3,078.78	2,669.87	2,065.55	2,102.97	2,429.31	2,478.89	2,149.65	1,663.08	2,418.41	2,793.71	2,850.72	2,472.10	1,912.55
69	2,318.66	2,636.78	2,690.59	2,333.01	1,849.23	2,666.48	3,032.29	3,094.18	2,682.96	2,126.62	2,146.92	2,441.47	2,491.29	2,160.19	1,712.25	2,468.96	2,807.69	2,864.98	2,484.22	1,969.09
70	2,376.87	2,684.23	2,739.01	2,391.56	1,903.91	2,733.42	3,086.87	3,149.86	2,750.31	2,189.48	2,200.81	2,485.40	2,536.13	2,214.41	1,762.86	2,530.94	2,858.22	2,916.55	2,546.58	2,027.30
71	2,432.96	2,729.34	2,785.04	2,448.00	1,957.87	2,797.90	3,138.74	3,202.79	2,815.20	2,251.55	2,252.75	2,527.17	2,578.75	2,266.67	1,812.84	2,590.66	2,906.24	2,965.55	2,606.67	2,084.77
72	2,490.38	2,798.12	2,855.22	2,505.77	2,013.37	2,863.94	3,217.84	3,283.50	2,881.65	2,315.37	2,305.91	2,590.86	2,643.72	2,320.16	1,864.23	2,651.79	2,979.48	3,040.28	2,668.19	2,143.86
73	2,549.16	2,862.46	2,920.88	2,564.90	2,070.44	2,931.53	3,291.84	3,359.02	2,949.65	2,381.01	2,360.33	2,650.44	2,704.51	2,374.91	1,917.08	2,714.37	3,048.00	3,110.21	2,731.15	2,204.64
74	2,609.32	2,891.10	2,950.10	2,625.44	2,129.13	3,000.73	3,324.76	3,392.61	3,019.25	2,448.50	2,416.05	2,676.93	2,731.57	2,430.96	1,971.41	2,778.45	3,078.48	3,141.31	2,795.60	2,267.13
75	2,670.88	2,998.07	3,059.25	2,687.40	2,189.48	3,071.52	3,447.77	3,518.13	3,090.51	2,517.91	2,473.05	2,775.99	2,832.63	2,488.32	2,027.30	2,844.01	3,192.38	3,257.54	2,861.58	2,331.40
76	2,736.60	3,067.02	3,129.61	2,745.44	2,247.62	3,147.09	3,527.07	3,599.06	3,157.26	2,584.76	2,533.89	2,839.83	2,897.79	2,542.07	2,081.13	2,913.97	3,265.80	3,332.46	2,923.39	2,393.29
77	2,798.43	3,137.57	3,201.61	2,804.74	2,307.30	3,218.19	3,608.20	3,681.84	3,225.45	2,653.40	2,591.14	2,905.16	2,964.44	2,596.99	2,136.39	2,979.80	3,340.93	3,409.12	2,986.52	2,456.85
78	2,867.26	3,209.73	3,275.23	2,865.33	2,368.57	3,297.36	3,691.18	3,766.52	3,295.12	2,723.85	2,654.88	2,971.97	3,032.62	2,653.07	2,193.11	3,053.11	3,417.77	3,487.51	3,051.04	2,522.08
79	2,943.55	3,283.56	3,350.56	2,927.21	2,431.45	3,385.08	3,776.09	3,853.15	3,366.30	2,796.17	2,725.50	3,040.32	3,102.38	2,710.38	2,251.36	3,134.33	3,496.37	3,567.74	3,116.93	2,589.04
80	3,021.87	3,359.06	3,427.62	2,990.42	2,496.02	3,475.15	3,862.92	3,941.76	3,438.99	2,870.41	2,798.02	3,110.24	3,173.71	2,768.93	2,311.12	3,217.73	3,576.78	3,649.77	3,184.25	2,657.79
81	3,097.42	3,443.05	3,513.32	3,065.19	2,562.29	3,562.03	3,959.51	4,040.31	3,524.97	2,946.64	2,867.97	3,188.00	3,253.07	2,838.14	2,372.49	3,298.17	3,666.20	3,741.03	3,263.86	2,728.37
82	3,174.87	3,546.33	3,618.71	3,141.83	2,630.33	3,651.08	4,078.30	4,161.52	3,613.10	3,024.87	2,939.68	3,283.64	3,350.67	2,909.10	2,435.49	3,380.64	3,776.20	3,853.26	3,345.46	2,800.81
83	3,254.22	3,635.00	3,709.17	3,220.37	2,700.16	3,742.36	4,180.25	4,265.56	3,703.42	3,105.19	3,013.18	3,365.73	3,434.43	2,981.82	2,500.16	3,465.14	3,870.60	3,949.58	3,429.09	2,875.18
84	3,335.58	3,725.88	3,801.91	3,300.88	2,771.86	3,835.91	4,284.76	4,372.21	3,796.01	3,187.64	3,088.50	3,449.89	3,520.29	3,056.37	2,566.53	3,551.77	3,967.37	4,048.34	3,514.82	2,951.51
85	3,418.96	3,819.01	3,896.95	3,383.40	2,845.45	3,931.80	4,391.87	4,481.50	3,890.92	3,272.27	3,165.70	3,536.13	3,608.29	3,132.78	2,634.68	3,640.56	4,066.55	4,149.54	3,602.70	3,029.89
86	3,504.44	3,914.48	3,994.38	3,467.99	2,921.01	4,030.10	4,501.67	4,593.54	3,988.18	3,359.17	3,244.85	3,624.53	3,698.49	3,211.09	2,704.63	3,731.57	4,168.21	4,253.28	3,692.76	3,110.34
87	3,609.57	4,031.93	4,114.22	3,554.68	2,998.57	4,151.01	4,636.72	4,731.35	4,087.89	3,448.35	3,342.19	3,733.27	3,809.45	3,291.36	2,776.45	3,843.53	4,293.26	4,380.87	3,785.08	3,192.91
88	3,699.81	4,132.73	4,217.07	3,643.55	3,078.18	4,254.78	4,752.63	4,849.63	4,190.09	3,539.92	3,425.75	3,826.59	3,904.70	3,373.66	2,850.17	3,939.61	4,400.59	4,490.39	3,879.71	3,277.70
89	3,792.31	4,236.05	4,322.51	3,734.64	3,159.92	4,361.16	4,871.45	4,970.88	4,294.84	3,633.91	3,511.39	3,922.27	4,002.31	3,458.00	2,925.85	4,038.11	4,510.61	4,602.66	3,976.70	3,364.73
90	3,887.11	4,341.95	4,430.56	3,828.00	3,243.82	4,470.18	4,993.24	5,095.14	4,402.20	3,730.38	3,599.18	4,020.32	4,102.37	3,544.45	3,003.53	4,139.07	4,623.37	4,717.72	4,076.11	3,454.07
91	3,984.28	4,450.50	4,541.32	3,923.70	3,329.95	4,581.93	5,118.08	5,222.52	4,512.25	3,829.44	3,689.15	4,120.83	4,204.93	3,633.07	3,083.29	4,242.53	4,738.95	4,835.67	4,178.02	3,545.78
92	4,083.91	4,561.76	4,654.84	4,021.80	3,418.37	4,696.50	5,246.01	5,353.07	4,625.07	3,931.11	3,781.39	4,223.84	4,310.04	3,723.88	3,165.16	4,348.61	4,857.43	4,956.55	4,282.47	3,639.92
93	4,185.99	4,675.81	4,771.22	4,122.34	3,509.14	4,813.88	5,377.16	5,486.91	4,740.70	4,035.50	3,875.93	4,329.44	4,417.80	3,816.99	3,249.19	4,457.30	4,978.86	5,080.47	4,389.53	3,736.57
94	4,290.65	4,792.69	4,890.50	4,225.40	3,602.31	4,934.25	5,511.60	5,624.09	4,859.21	4,142.65	3,972.82	4,437.69	4,528.25	3,912.40	3,335.46	4,568.75	5,103.33	5,207.48	4,499.27	3,835.79
95	4,397.91	4,912.51	5,012.77	4,331.03	3,697.95	5,057.61	5,649.38	5,764.67	4,980.69	4,252.65	4,072.15	4,548.63	4,641.44	4,010.22	3,424.03	4,682.97	5,230.92	5,337.67	4,611.75	3,937.65
96	4,507.87	5,035.33	5,138.09	4,439.32	3,821.09	5,184.03	5,790.63	5,908.80	5,105.21	4,394.26	4,173.95	4,662.34	4,757.50	4,110.48	3,538.05	4,800.04	5,361.68	5,471.11	4,727.04	4,068.76
97	4,620.56	5,161.21	5,266.53	4,550.29	3,948.34	5,313.64	5,935.39	6,056.53	5,232.85	4,540.59	4,278.30	4,778.90	4,876.43	4,213.23	3,655.86	4,920.04	5,495.74	5,607.89	4,845.21	4,204.25
98	4,736.08	5,290.25	5,398.21	4,664.06	4,079.82	5,446.49	6,083.78	6,207.95	5,363.66	4,691.78	4,385.25	4,898.37	4,998.34	4,318.56	3,777.60	5,043.05	5,633.13	5,748.09	4,966.36	4,344.25
99+	4,854.46	5,422.50	5,533.16	4,780.65	4,215.67	5,582.64	6,235.88	6,363.13	5,497.75	4,848.02	4,494.87	5,020.82	5,123.29	4,426.53	3,903.40	5,169.10	5,773.96	5,891.79	5,090.52	4,488.91
	,	.,	.,	,	,		.,	.,	.,	,	,	.,	.,	,	.,	.,	.,	.,	.,	

Modal Factors:

Semi Annual: 0.5200 Quarterly: 0.26500 Household Discount Factor: .965

FLORIDA Standard Plans - ANNUAL FOR USE IN ZIP CODES: 322, 335-337, 346, 349

					MA	LE									FEN	IALE				
		Stand	ard Non-Tol	bacco			Sta	ndard Toba	ссо			Stand	lard Non-To	bacco			Sta	ndard Toba	ссо	
Issue Age	Plan A	Plan C	Plan F	Plan G	Plan N	Plan A	Plan C	Plan F	Plan G	Plan N	Plan A	Plan C	Plan F	Plan G	Plan N	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	8,921.82	10,003.91	10,208.08	8,976.95	6,930.06	10,260.08	11,504.51	11,739.29	10,323.50	7,969.58	8,260.94	9,262.88	9,451.92	8,312.00	6,416.73	9,500.09	10,652.31	10,869.71	9,558.79	7,379.24
65	2,439.45	2,818.01	2,875.51	2,493.59	1,872.99	2,805.36	3,240.70	3,306.84	2,867.64	2,153.93	2,258.74	2,609.26	2,662.51	2,308.89	1,734.26	2,597.55	3,000.65	3,061.89	2,655.22	1,994.39
66	2,439.45	2,818.01	2,875.51	2,493.59	1,891.53	2,805.36	3,240.70	3,306.84	2,867.64	2,175.26	2,258.74	2,609.26	2,662.51	2,308.89	1,751.41	2,597.55	3,000.65	3,061.89	2,655.22	2,014.13
67	2,439.45	2,818.01	2,875.51	2,493.59	1,910.26	2,805.36	3,240.70	3,306.84	2,867.64	2,196.81	2,258.74	2,609.26	2,662.51	2,308.89	1,768.77	2,597.55	3,000.65	3,061.89	2,655.22	2,034.08
68	2,439.45	2,818.01	2,875.51	2,493.59	1,929.18	2,805.36	3,240.70	3,306.84	2,867.64	2,218.56	2,258.74	2,609.26	2,662.51	2,308.89	1,786.27	2,597.55	3,000.65	3,061.89	2,655.22	2,054.22
69	2,490.42	2,832.09	2,889.90	2,505.82	1,986.21	2,863.99	3,256.91	3,323.38	2,881.70	2,284.14	2,305.95	2,622.32	2,675.83	2,320.21	1,839.09	2,651.84	3,015.66	3,077.20	2,668.23	2,114.95
70	2,552.94	2,883.06	2,941.90	2,568.72	2,044.94	2,935.89	3,315.52	3,383.19	2,954.03	2,351.67	2,363.84	2,669.51	2,723.99	2,378.44	1,893.44	2,718.41	3,069.94	3,132.59	2,735.21	2,177.47
71	2,613.18	2,931.52	2,991.34	2,629.34	2,102.89	3,005.15	3,371.24	3,440.04	3,023.74	2,418.33	2,419.62	2,714.37	2,769.77	2,434.57	1,947.13	2,782.56	3,121.51	3,185.22	2,799.75	2,239.19
72	2,674.86	3,005.39	3,066.72	2,691.39	2,162.51	3,076.09	3,456.20	3,526.72	3,095.10	2,486.88	2,476.72	2,782.77	2,839.55	2,492.03	2,002.32	2,848.22	3,200.18	3,265.48	2,865.84	2,302.67
73	2,737.98	3,074.50	3,137.24	2,754.90	2,223.80	3,148.68	3,535.68	3,607.83	3,168.15	2,557.38	2,535.17	2,846.77	2,904.85	2,550.83	2,059.08	2,915.44	3,273.78	3,340.59	2,933.45	2,367.94
74	2,802.61	3,105.25	3,168.62	2,819.91	2,286.85	3,223.00	3,571.04	3,643.92	3,242.90	2,629.87	2,595.01	2,875.22	2,933.91	2,611.03	2,117.44	2,984.26	3,306.51	3,374.00	3,002.68	2,435.06
75	2,868.73	3,220.15	3,285.86	2,886.46	2,351.67	3,299.04	3,703.16	3,778.73	3,319.43	2,704.42	2,656.24	2,981.62	3,042.46	2,672.64	2,177.47	3,054.67	3,428.86	3,498.84	3,073.55	2,504.09
76	2,939.31	3,294.20	3,361.44	2,948.80	2,414.11	3,380.21	3,788.34	3,865.65	3,391.13	2,776.23	2,721.58	3,050.19	3,112.44	2,730.37	2,235.29	3,129.82	3,507.71	3,579.31	3,139.93	2,570.57
77	3,005.72	3,369.99	3,438.76	3,012.50	2,478.21	3,456.58	3,875.48	3,954.57	3,464.37	2,849.95	2,783.07	3,120.35	3,184.03	2,789.36	2,294.64	3,200.52	3,588.40	3,661.64	3,207.75	2,638.84
78	3,079.65	3,447.49	3,517.84	3,077.57	2,544.02	3,541.61	3,964.60	4,045.52	3,539.21	2,925.61	2,851.54	3,192.11	3,257.26	2,849.60	2,355.57	3,279.26	3,670.94	3,745.85	3,277.05	2,708.90
79	3,161.59	3,526.78	3,598.75	3,144.04	2,611.55	3,635.82	4,055.80	4,138.57	3,615.65	3,003.30	2,927.39	3,265.53	3,332.18	2,911.15	2,418.12	3,366.51	3,755.36	3,832.01	3,347.82	2,780.82
80	3,245.71	3,607.88	3,681.52	3,211.94	2,680.91	3,732.57	4,149.06	4,233.74	3,693.73	3,083.04	3,005.28	3,340.63	3,408.80	2,974.03	2,482.32	3,456.08	3,841.72	3,920.13	3,420.12	2,854.67
81	3,326.86	3,698.09	3,773.56	3,292.24	2,752.09	3,825.89	4,252.80	4,339.59	3,786.08	3,164.91	3,080.41	3,424.15	3,494.04	3,048.38	2,548.23	3,542.48	3,937.77	4,018.15	3,505.62	2,930.47
82	3,410.04	3,809.02	3,886.77	3,374.56	2,825.17	3,921.53	4,380.39	4,469.78	3,880.73	3,248.94	3,157.44	3,526.88	3,598.87	3,124.59	2,615.89	3,631.06	4,055.92	4,138.68	3,593.27	3,008.27
83	3,495.28	3,904.26	3,983.93	3,458.91	2,900.17	4,019.57	4,489.90	4,581.52	3,977.74	3,335.21	3,236.38	3,615.05	3,688.83	3,202.69	2,685.35	3,721.81	4,157.31	4,242.14	3,683.09	3,088.15
84	3,582.66	4,001.87	4,083.54	3,545.39	2,977.19	4,120.05	4,602.15	4,696.07	4,077.19	3,423.76	3,317.28	3,705.43	3,781.05	3,282.77	2,756.65	3,814.87	4,261.25	4,348.21	3,775.17	3,170.14
85	3,672.21	4,101.90	4,185.62	3,634.02	3,056.23	4,223.05	4,717.20	4,813.47	4,179.13	3,514.66	3,400.19	3,798.06	3,875.57	3,364.84	2,829.84	3,910.23	4,367.77	4,456.92	3,869.56	3,254.32
86	3,764.03	4,204.44	4,290.26	3,724.88	3,137.38	4,328.62	4,835.12	4,933.80	4,283.60	3,607.99	3,485.21	3,893.02	3,972.45	3,448.95	2,904.98	4,007.99	4,476.96	4,568.34	3,966.30	3,340.73
87	3,876.94	4,330.59	4,418.97	3,817.99	3,220.68	4,458.49	4,980.18	5,081.82	4,390.69	3,703.79	3,589.76	4,009.81	4,091.63	3,535.17	2,982.12	4,128.23	4,611.28	4,705.38	4,065.45	3,429.42
88	3,973.87	4,438.86	4,529.44	3,913.45	3,306.20	4,569.95	5,104.67	5,208.86	4,500.46	3,802.13	3,679.51	4,110.04	4,193.93	3,623.56	3,061.30	4,231.44	4,726.56	4,823.01	4,167.09	3,520.50
89	4,073.22	4,549.83	4,642.69	4,011.28	3,393.99	4,684.21	5,232.30	5,339.10	4,612.97	3,903.09	3,771.50	4,212.81	4,298.77	3,714.15	3,142.58	4,337.23	4,844.73	4,943.60	4,271.27	3,613.97
90	4,175.05	4,663.57	4,758.75	4,111.55	3,484.11	4,801.31	5,363.11	5,472.56	4,728.29	4,006.71	3,865.78	4,318.12	4,406.25	3,807.00	3,226.02	4,445.67	4,965.84	5,067.18	4,378.05	3,709.92
91	4,279.41	4,780.16	4,877.72	4,214.35	3,576.62	4,921.33	5,497.19	5,609.38	4,846.49	4,113.10	3,962.42	4,426.07	4,516.40	3,902.18	3,311.68	4,556.79	5,089.99	5,193.87	4,487.51	3,808.43
92	4,386.42	4,899.67	4,999.65	4,319.71	3,671.59	5,044.39	5,634.61	5,749.60	4,967.67	4,222.31	4,061.50	4,536.71	4,629.30	3,999.73	3,399.61	4,670.73	5,217.24	5,323.70	4,599.69	3,909.55
93	4,496.07	5,022.16	5,124.65	4,427.70	3,769.07	5,170.47	5,775.47	5,893.35	5,091.87	4,334.42	4,163.03	4,650.14	4,745.05	4,099.73	3,489.87	4,787.47	5,347.67	5,456.80	4,714.68	4,013.36
94	4,608.47	5,147.71	5,252.76	4,538.40	3,869.15	5,299.75	5,919.86	6,040.69	5,219.15	4,449.52	4,267.11	4,766.41	4,863.67	4,202.20	3,582.53	4,907.17	5,481.36	5,593.22	4,832.55	4,119.93
95	4,723.68	5,276.40	5,384.08	4,651.84	3,971.87	5,432.25	6,067.86	6,191.69	5,349.63	4,567.66	4,373.79	4,885.56	4,985.25	4,307.28	3,677.66	5,029.85	5,618.39	5,733.06	4,953.36	4,229.33
96	4,841.78	5,408.31	5,518.69	4,768.16	4,104.14	5,568.03	6,219.56	6,346.49	5,483.38	4,719.76	4,483.13	5,007.70	5,109.90	4,414.96	3,800.13	5,155.60	5,758.84	5,876.37	5,077.19	4,370.15
97	4,962.83	5,543.52	5,656.65	4,887.35	4,240.81	5,707.25	6,375.05	6,505.16	5,620.47	4,876.93	4,595.21	5,132.90	5,237.64	4,525.32	3,926.67	5,284.48	5,902.83	6,023.29	5,204.12	4,515.67
98	5,086.90	5,682.12	5,798.07	5,009.54	4,382.03	5,849.94	6,534.43	6,667.80	5,760.97	5,039.32	4,710.09	5,261.21	5,368.58	4,638.46	4,057.42	5,416.61	6,050.40	6,173.88	5,334.24	4,666.04
99+	5,214.05	5,824.16	5,943.03	5,134.77	4,527.94	5,996.17	6,697.79	6,834.48	5,904.99	5,207.14	4,827.83	5,392.74	5,502.80	4,754.42	4,192.54	5,551.99	6,201.66	6,328.22	5,467.59	4,821.42

Modal Factors:

Semi Annual: 0.5200 Quarterly: 0.26500 Household Discount Factor: .965

FLORIDA Standard Plans - ANNUAL FOR USE IN ZIP CODES: 334

	MALE							FEMALE												
		Stand	ard Non-Tol	bacco			Sta	ndard Toba	ссо			Stand	ard Non-Tol	рассо			Sta	ndard Toba	ссо	
Issue Age	Plan A	Plan C	Plan F	Plan G	Plan N	Plan A	Plan C	Plan F	Plan G	Plan N	Plan A	Plan C	Plan F	Plan G	Plan N	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	10,921.53	12,246.17	12,496.10	10,989.03	8,483.35	12,559.76	14,083.11	14,370.51	12,637.39	9,755.87	10,112.53	11,339.04	11,570.46	10,175.04	7,854.96	11,629.42	13,039.90	13,306.02	11,701.28	9,033.20
65	2,986.22	3,449.63	3,520.02	3,052.50	2,292.80	3,434.14	3,967.07	4,048.02	3,510.38	2,636.71	2,765.01	3,194.09	3,259.28	2,826.40	2,122.97	3,179.76	3,673.21	3,748.18	3,250.35	2,441.41
66	2,986.22	3,449.63	3,520.02	3,052.50	2,315.49	3,434.14	3,967.07	4,048.02	3,510.38	2,662.81	2,765.01	3,194.09	3,259.28	2,826.40	2,143.97	3,179.76	3,673.21	3,748.18	3,250.35	2,465.57
67	2,986.22	3,449.63	3,520.02	3,052.50	2,338.43	3,434.14	3,967.07	4,048.02	3,510.38	2,689.20	2,765.01	3,194.09	3,259.28	2,826.40	2,165.22	3,179.76	3,673.21	3,748.18	3,250.35	2,490.00
68	2,986.22	3,449.63	3,520.02	3,052.50	2,361.59	3,434.14	3,967.07	4,048.02	3,510.38	2,715.82	2,765.01	3,194.09	3,259.28	2,826.40	2,186.64	3,179.76	3,673.21	3,748.18	3,250.35	2,514.65
69	3,048.61	3,466.87	3,537.63	3,067.47	2,431.40	3,505.92	3,986.91	4,068.27	3,527.59	2,796.11	2,822.80	3,210.08	3,275.59	2,840.26	2,251.30	3,246.22	3,691.59	3,766.92	3,266.28	2,588.99
70	3,125.15	3,529.27	3,601.29	3,144.46	2,503.29	3,593.93	4,058.66	4,141.49	3,616.14	2,878.77	2,893.66	3,267.85	3,334.54	2,911.54	2,317.84	3,327.71	3,758.03	3,834.72	3,348.27	2,665.52
71	3,198.89	3,588.58	3,661.81	3,218.67	2,574.23	3,678.72	4,126.86	4,211.08	3,701.47	2,960.37	2,961.95	3,322.76	3,390.58	2,980.25	2,383.56	3,406.24	3,821.16	3,899.15	3,427.28	2,741.08
72	3,274.39	3,679.01	3,754.08	3,294.63	2,647.21	3,765.56	4,230.86	4,317.20	3,788.83	3,044.28	3,031.84	3,406.49	3,476.00	3,050.59	2,451.12	3,486.61	3,917.47	3,997.40	3,508.18	2,818.79
73	3,351.67	3,763.61	3,840.42	3,372.37	2,722.24	3,854.42	4,328.16	4,416.48	3,878.25	3,130.59	3,103.40	3,484.84	3,555.94	3,122.57	2,520.60	3,568.90	4,007.55	4,089.34	3,590.95	2,898.69
74	3,430.78	3,801.25	3,878.83	3,451.96	2,799.42	3,945.40	4,371.44	4,460.66	3,969.75	3,219.32	3,176.65	3,519.67	3,591.51	3,196.26	2,592.04	3,653.15	4,047.62	4,130.24	3,675.70	2,980.85
75	3,511.72	3,941.91	4,022.35	3,533.43	2,878.77	4,038.48	4,533.18	4,625.69	4,063.44	3,310.59	3,251.60	3,649.91	3,724.39	3,271.68	2,665.52	3,739.34	4,197.39	4,283.06	3,762.45	3,065.35
76	3,598.12	4,032.56	4,114.86	3,609.74	2,955.20	4,137.84	4,637.45	4,732.09	4,151.21	3,398.49	3,331.59	3,733.85	3,810.06	3,342.35	2,736.30	3,831.33	4,293.92	4,381.57	3,843.71	3,146.73
77	3,679.42	4,125.33	4,209.52	3,687.71	3,033.67	4,231.33	4,744.12	4,840.94	4,240.87	3,488.73	3,406.86	3,819.74	3,897.69	3,414.56	2,808.96	3,917.88	4,392.70	4,482.36	3,926.73	3,230.30
78	3,769.92	4,220.20	4,306.32	3,767.37	3,114.23	4,335.42	4,853.22	4,952.28	4,332.48	3,581.35	3,490.67	3,907.58	3,987.33	3,488.30	2,883.54	4,014.27	4,493.73	4,585.44	4,011.56	3,316.07
79	3,870.22	4,317.27	4,405.37	3,848.74	3,196.90	4,450.75	4,964.86	5,066.18	4,426.05	3,676.45	3,583.53	3,997.46	4,079.05	3,563.65	2,960.12	4,121.07	4,597.08	4,690.91	4,098.19	3,404.11
80	3,973.20	4,416.54	4,506.68	3,931.85	3,281.80	4,569.18	5,079.03	5,182.69	4,521.64	3,774.06	3,678.88	4,089.39	4,172.84	3,640.62	3,038.70	4,230.72	4,702.80	4,798.78	4,186.70	3,494.51
81	4,072.53	4,526.97	4,619.36	4,030.16	3,368.94	4,683.42	5,206.02	5,312.26	4,634.68	3,874.29	3,770.85	4,191.63	4,277.18	3,731.63	3,119.39	4,336.48	4,820.37	4,918.77	4,291.37	3,587.30
82	4,174.36	4,662.77	4,757.94	4,130.92	3,458.40	4,800.49	5,362.20	5,471.63	4,750.55	3,977.15	3,865.14	4,317.38	4,405.51	3,824.93	3,202.21	4,444.91	4,965.00	5,066.32	4,398.66	3,682.54
83	4,278.70	4,779.35	4,876.88	4,234.18	3,550.21	4,920.51	5,496.25	5,608.42	4,869.31	4,082.76	3,961.77	4,425.32	4,515.64	3,920.53	3,287.24	4,556.01	5,089.12	5,192.97	4,508.61	3,780.32
84	4,385.67	4,898.84	4,998.81	4,340.05	3,644.49	5,043.51	5,633.67	5,748.64	4,991.04	4,191.16	4,060.80	4,535.96	4,628.53	4,018.56	3,374.52	4,669.93	5,216.36	5,322.81	4,621.33	3,880.69
85	4,495.29	5,021.29	5,123.77	4,448.55	3,741.25	5,169.60	5,774.50	5,892.35	5,115.83	4,302.43	4,162.30	4,649.35	4,744.23	4,119.02	3,464.12	4,786.66	5,346.75	5,455.88	4,736.88	3,983.74
86	4,607.69	5,146.82	5,251.87	4,559.76	3,840.59	5,298.83	5,918.86	6,039.66	5,243.72	4,416.68	4,266.38	4,765.59	4,862.83	4,221.99	3,556.09	4,906.33	5,480.42	5,592.27	4,855.29	4,089.51
87	4,745.91	5,301.24	5,409.43	4,673.75	3,942.56	5,457.81	6,096.43	6,220.85	5,374.81	4,533.95	4,394.36	4,908.56	5,008.72	4,327.54	3,650.52	5,053.52	5,644.84	5,760.03	4,976.67	4,198.09
88	4,864.57	5,433.77	5,544.66	4,790.60	4,047.24	5,594.25	6,248.82	6,376.37	5,509.19	4,654.33	4,504.23	5,031.26	5,133.95	4,435.74	3,747.45	5,179.86	5,785.96	5,904.03	5,101.09	4,309.57
89	4,986.19	5,569.62	5,683.29	4,910.36	4,154.71	5,734.12	6,405.05	6,535.79	5,646.91	4,777.92	4,616.83	5,157.06	5,262.29	4,546.63	3,846.95	5,309.37	5,930.62	6,051.64	5,228.62	4,424.00
90	5,110.84	5,708.85	5,825.37	5,033.10	4,265.03	5,877.47	6,565.19	6,699.16	5,788.08	4,904.77	4,732.25	5,285.98	5,393.86	4,660.30	3,949.09	5,442.11	6,078.88	6,202.93	5,359.34	4,541.46
91	5,238.59	5,851.58	5,971.00	5,158.95	4,378.27	6,024.39	6,729.32	6,866.65	5,932.77	5,035.01	4,850.55	5,418.12	5,528.70	4,776.81	4,053.96	5,578.14	6,230.85	6,358.01	5,493.33	4,662.04
92	5,369.59	5,997.87	6,120.26	5,287.92	4,494.53	6,175.03	6,897.54	7,038.30	6,081.11	5,168.69	4,971.83	5,553.56	5,666.91	4,896.22	4,161.59	5,717.62	6,386.62	6,516.95	5,630.66	4,785.83
93	5,503.81	6,147.82	6,273.28	5,420.11	4,613.86	6,329.37	7,069.97	7,214.27	6,233.15	5,305.93	5,096.12	5,692.41	5,808.60	5,018.64	4,272.08	5,860.52	6,546.29	6,679.88	5,771.42	4,912.90
94	5,641.40	6,301.51	6,430.10	5,555.62	4,736.37	6,487.63	7,246.73	7,394.64	6,388.96	5,446.82	5,223.53	5,834.74	5,953.80	5,144.08	4,385.51	6,007.05	6,709.94	6,846.87	5,915.71	5,043.36
95	5,782.44	6,459.04	6,590.86	5,694.50	4,862.12	6,649.82	7,427.89	7,579.48	6,548.69	5,591.45	5,354.12	5,980.60	6,102.63	5,272.70	4,501.97	6,157.23	6,877.68	7,018.05	6,063.60	5,177.28
96	5,927.01	6,620.52	6,755.64	5,836.88	5,024.03	6,816.04	7,613.60	7,768.98	6,712.41	5,777.64	5,487.97	6,130.11	6,255.23	5,404.52	4,651.88	6,311.16	7,049.62	7,193.49	6,215.18	5,349.67
97	6,075.19	6,786.04	6,924.52	5,982.79	5,191.34	6,986.46	7,803.94	7,963.22	6,880.23	5,970.04	5,625.17	6,283.37	6,411.60	5,539.62	4,806.79	6,468.94	7,225.88	7,373.34	6,370.56	5,527.80
98	6,227.07	6,955.70	7,097.64	6,132.37	5,364.21	7,161.13	7,999.04	8,162.30	7,052.22	6,168.82	5,765.80	6,440.45	6,571.89	5,678.11	4,966.85	6,630.68	7,406.52	7,557.68	6,529.84	5,711.88
99+	6,382.72	7,129.58	7,275.09	6,285.67	5,542.83	7,340.14	8,199.02	8,366.34	7,228.52	6,374.25	5,909.93	6,601.45	6,736.18	5,820.07	5,132.25	6,796.40	7,591.69	7,746.61	6,693.08	5,902.09
331	5,502.12	1,120.00	1,210.09	0,200.01	0,042.00	1,040.14	5,100.02	0,000.04	1,220.02	0,017.20	0,000.00	5,001.43	5,750.10	0,020.07	0,102.20	5,730.40	1,001.00	1,170.01	5,035.00	3,302

Modal Factors:

Semi Annual: 0.5200 Quarterly: 0.26500 Household Discount Factor: .965

FLORIDA Standard Plans - ANNUAL FOR USE IN ZIP CODES: 330-333, 340

	MALE						FEMALE													
		Stand	ard Non-Tol	bacco			Sta	ndard Toba	ссо			Stand	ard Non-Tol	рассо			Sta	ndard Toba	ссо	
Issue Age	Plan A	Plan C	Plan F	Plan G	Plan N	Plan A	Plan C	Plan F	Plan G	Plan N	Plan A	Plan C	Plan F	Plan G	Plan N	Plan A	Plan C	Plan F	Plan G	Plan N
0-64	13,844.20	15,523.31	15,840.13	13,929.75	10,753.54	15,920.82	17,851.82	18,216.14	16,019.23	12,366.59	12,818.70	14,373.43	14,666.78	12,897.94	9,956.99	14,741.51	16,529.45	16,866.79	14,832.61	11,450.54
65	3,785.35	4,372.78	4,462.00	3,869.37	2,906.37	4,353.14	5,028.68	5,131.30	4,449.78	3,342.31	3,504.94	4,048.85	4,131.49	3,582.76	2,691.09	4,030.69	4,656.19	4,751.21	4,120.16	3,094.74
66	3,785.35	4,372.78	4,462.00	3,869.37	2,935.13	4,353.14	5,028.68	5,131.30	4,449.78	3,375.40	3,504.94	4,048.85	4,131.49	3,582.76	2,717.71	4,030.69	4,656.19	4,751.21	4,120.16	3,125.38
67	3,785.35	4,372.78	4,462.00	3,869.37	2,964.20	4,353.14	5,028.68	5,131.30	4,449.78	3,408.84	3,504.94	4,048.85	4,131.49	3,582.76	2,744.64	4,030.69	4,656.19	4,751.21	4,120.16	3,156.34
68	3,785.35	4,372.78	4,462.00	3,869.37	2,993.56	4,353.14	5,028.68	5,131.30	4,449.78	3,442.59	3,504.94	4,048.85	4,131.49	3,582.76	2,771.80	4,030.69	4,656.19	4,751.21	4,120.16	3,187.58
69	3,864.44	4,394.63	4,484.32	3,888.34	3,082.05	4,444.13	5,053.82	5,156.96	4,471.60	3,544.36	3,578.20	4,069.12	4,152.15	3,600.32	2,853.76	4,114.93	4,679.48	4,774.97	4,140.36	3,281.81
70	3,961.46	4,473.72	4,565.02	3,985.94	3,173.18	4,555.69	5,144.78	5,249.77	4,583.84	3,649.14	3,668.02	4,142.34	4,226.89	3,690.68	2,938.10	4,218.23	4,763.70	4,860.92	4,244.29	3,378.83
71	4,054.93	4,548.91	4,641.73	4,080.01	3,263.11	4,663.17	5,231.23	5,337.99	4,692.01	3,752.59	3,754.58	4,211.95	4,297.91	3,777.79	3,021.41	4,317.77	4,843.73	4,942.58	4,344.44	3,474.61
72	4,150.64	4,663.53	4,758.70	4,176.29	3,355.61	4,773.24	5,363.06	5,472.50	4,802.74	3,858.95	3,843.18	4,318.09	4,406.20	3,866.94	3,107.05	4,419.65	4,965.80	5,067.13	4,446.99	3,573.11
73	4,248.59	4,770.77	4,868.14	4,274.84	3,450.73	4,885.88	5,486.40	5,598.36	4,916.09	3,968.35	3,933.88	4,417.40	4,507.52	3,958.18	3,195.13	4,523.96	5,080.00	5,183.68	4,551.91	3,674.39
74	4,348.87	4,818.49	4,916.83	4,375.73	3,548.56	5,001.21	5,541.26	5,654.36	5,032.08	4,080.83	4,026.74	4,461.55	4,552.61	4,051.60	3,285.68	4,630.75	5,130.79	5,235.52	4,659.34	3,778.54
75	4,451.47	4,996.78	5,098.75	4,478.99	3,649.14	5,119.20	5,746.28	5,863.55	5,150.84	4,196.52	4,121.75	4,626.65	4,721.06	4,147.20	3,378.83	4,740.01	5,320.64	5,429.23	4,769.30	3,885.66
76	4,561.00	5,111.69	5,216.02	4,575.73	3,746.03	5,245.15	5,878.46	5,998.43	5,262.10	4,307.94	4,223.14	4,733.05	4,829.65	4,236.79	3,468.55	4,856.62	5,443.00	5,554.10	4,872.31	3,988.82
77	4,664.05	5,229.29	5,336.01	4,674.56	3,845.50	5,363.66	6,013.67	6,136.40	5,375.75	4,422.33	4,318.56	4,841.93	4,940.73	4,328.32	3,560.65	4,966.33	5,568.21	5,681.86	4,977.54	4,094.75
78	4,778.77	5,349.55	5,458.72	4,775.54	3,947.62	5,495.60	6,151.97	6,277.54	5,491.87	4,539.74	4,424.80	4,953.28	5,054.36	4,421.79	3,655.19	5,088.51	5,696.28	5,812.52	5,085.07	4,203.47
79	4,905.92	5,472.59	5,584.27	4,878.68	4,052.41	5,641.79	6,293.48	6,421.91	5,610.49	4,660.29	4,542.50	5,067.20	5,170.63	4,517.30	3,752.26	5,223.89	5,827.28	5,946.23	5,194.89	4,315.07
80	5,036.45	5,598.43	5,712.70	4,984.04	4,160.03	5,791.91	6,438.20	6,569.60	5,731.65	4,784.02	4,663.37	5,183.73	5,289.52	4,614.88	3,851.87	5,362.88	5,961.29	6,082.96	5,307.08	4,429.66
81	5,162.36	5,738.42	5,855.53	5,108.65	4,270.48	5,936.72	6,599.18	6,733.85	5,874.95	4,911.07	4,779.95	5,313.33	5,421.78	4,730.24	3,954.15	5,496.95	6,110.33	6,235.06	5,439.76	4,547.29
82	5,291.44	5,910.55	6,031.19	5,236.38	4,383.88	6,085.13	6,797.16	6,935.87	6,021.83	5,041.46	4,899.47	5,472.74	5,584.45	4,848.50	4,059.14	5,634.40	6,293.66	6,422.09	5,575.77	4,668.01
83	5,423.71	6,058.33	6,181.96	5,367.28	4,500.27	6,237.27	6,967.08	7,109.26	6,172.36	5,175.32	5,021.96	5,609.56	5,724.05	4,969.69	4,166.93	5,775.23	6,451.00	6,582.64	5,715.14	4,791.96
84	5,559.30	6,209.80	6,336.52	5,501.47	4,619.77	6,393.19	7,141.27	7,287.01	6,326.68	5,312.74	5,147.50	5,749.81	5,867.15	5,093.95	4,277.56	5,919.62	6,612.28	6,747.23	5,858.03	4,919.18
85	5,698.26	6,365.02	6,494.92	5,639.00	4,742.42	6,553.01	7,319.79	7,469.17	6,484.86	5,453.78	5,276.16	5,893.54	6,013.82	5,221.30	4,391.14	6,067.60	6,777.58	6,915.91	6,004.49	5,049.81
86	5,840.73	6,524.14	6,657.30	5,779.98	4,868.35	6,716.83	7,502.78	7,655.90	6,646.97	5,598.61	5,408.08	6,040.89	6,164.15	5,351.81	4,507.72	6,219.29	6,947.01	7,088.80	6,154.60	5,183.89
87	6,015.94	6,719.89	6,857.03	5,924.47	4,997.61	6,918.35	7,727.87	7,885.58	6,813.14	5,747.26	5,570.32	6,222.11	6,349.09	5,485.61	4,627.42	6,405.88	7,155.43	7,301.45	6,308.46	5,321.52
88	6,166.35	6,887.88	7,028.44	6,072.59	5,130.31	7,091.30	7,921.04	8,082.72	6,983.48	5,899.86	5,709.58	6,377.65	6,507.83	5,622.77	4,750.29	6,566.02	7,334.32	7,483.99	6,466.18	5,462.84
89	6,320.52	7,060.09	7,204.18	6,224.40	5,266.53	7,268.60	8,119.08	8,284.81	7,158.06	6,056.51	5,852.32	6,537.11	6,670.51	5,763.33	4,876.42	6,730.18	7,517.68	7,671.10	6,627.83	5,607.88
90	6,478.52	7,236.58	7,384.27	6,379.99	5,406.37	7,450.31	8,322.07	8,491.90	7,337.00	6,217.31	5,998.63	6,700.54	6,837.28	5,907.42	5,005.89	6,898.45	7,705.62	7,862.87	6,793.52	5,756.78
91	6,640.47	7,417.49	7,568.87	6,539.51	5,549.92	7,636.55	8,530.13	8,704.21	7,520.42	6,382.40	6,148.58	6,868.04	7,008.21	6,055.11	5,138.82	7,070.89	7,898.26	8,059.45	6,963.37	5,909.63
92	6,806.52	7,602.93	7,758.07	6,703.00	5,697.29	7,827.50	8,743.36	8,921.79	7,708.45	6,551.86	6,302.32	7,039.73	7,183.40	6,206.47	5,275.26	7,247.68	8,095.72	8,260.92	7,137.45	6,066.54
93	6,976.66	7,793.01	7,952.04	6,870.56	5,848.56	8,023.14	8,961.93	9,144.85	7,901.17	6,725.83	6,459.88	7,215.73	7,363.01	6,361.65	5,415.32	7,428.83	8,298.11	8,467.45	7,315.88	6,227.62
94	7,151.08	7,987.82	8,150.83	7,042.34	6,003.85	8,223.75	9,185.99	9,373.48	8,098.69	6,904.42	6,621.37	7,396.15	7,547.08	6,520.66	5,559.10	7,614.58	8,505.56	8,679.13	7,498.78	6,392.99
95	7,329.85	8,187.52	8,354.61	7,218.38	6,163.25	8,429.35	9,415.64	9,607.79	8,301.15	7,087.75	6,786.92	7,581.04	7,735.73	6,683.71	5,706.72	7,804.94	8,718.19	8,896.12	7,686.25	6,562.75
96	7,513.11	8,392.21	8,563.48	7,398.86	6,368.49	8,640.05	9,651.04	9,848.00	8,508.69	7,323.77	6,956.59	7,770.56	7,929.16	6,850.80	5,896.75	8,000.06	8,936.14	9,118.51	7,878.40	6,781.27
97	7,700.94	8,602.02	8,777.56	7,583.81	6,580.57	8,856.07	9,892.31	10,094.22	8,721.41	7,567.65	7,130.50	7,964.84	8,127.38	7,022.05	6,093.11	8,200.06	9,159.57	9,346.48	8,075.36	7,007.08
98	7,893.47	8,817.08	8,997.01	7,773.43	6,799.70	9,077.49	10,139.63	10,346.58	8,939.43	7,819.63	7,308.76	8,163.95	8,330.56	7,197.61	6,296.00	8,405.08	9,388.55	9,580.16	8,277.26	7,240.41
99+	8,090.77	9,037.49	9,221.94	7,967.75	7,026.12	9,304.40	10,393.13	10,605.22	9,162.92	8,080.04	7,491.46	8,368.04	8,538.82	7,377.55	6,505.67	8,615.16	9,623.27	9,819.65	8,484.19	7,481.52

Modal Factors:

Semi Annual: 0.5200 Quarterly: 0.26500 Household Discount Factor: .965

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 co-payments.

Blood – First three pints of blood each year.

Hospice — Part A coinsurance.

PREMIUM INFORMATION

We, S.USA Life Insurance Company, Inc., can only raise your premium for all policies like yours in the state of Florida.

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 S.USA Life Insurance Company, Inc.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to: S.USA Life Insurance Company, Inc., Medicare Supplement Administration, P.O. Box 10855, Clearwater, Florida 33757-8855. 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.

NOTICE

Neither S.USA Life Insurance Company, Inc. 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. Use this outline to compare benefits and premiums among policies.

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.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new policy, and it is **NOT** an "Open Enrollment or Guaranteed Issue status application," be sure to answer truthfully and completely all questions about your medical and health history. The policy is issued on the basis that the answers to all questions and all information shown in the application are correct and complete. The company may cancel your policy and refuse to pay any claims if you make misstatements, leave out or falsify important information. Review the application carefully before you sign it. Be certain that all information has been properly recorded. To review "Open Enrollment" timeframes please go to the following link on the Medicare.gov website:

https://www.medicare.gov/supplement-other-insurance/when-can-i-buy-medigap/when-can-i-buy-medigap.html

MSUOC2021FL Effective: 01-01-2023 Page 2 of 16

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 \$1600	\$0	\$1600 (Part A deductible)
61st thru 90th day	All but \$400 a day	\$400 a day	\$0
91 st day and after:			
 While using 60 lifetime reserve days 	All but \$800 a day	\$800 a day	\$0
Once lifetime reserve days are used:	40	4000/ 514 1: 1: 1: 1:	40++
 Additional 365 days 	\$0	100% of Medicare eligible	\$0**
 Beyond the additional 365 days 	\$0	expenses \$0	All costs
— Beyond the additional 303 days	φ0	φυ	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	All approved amounts	C O	\$0
First 20 days 21 st thru 100 th day	All approved amounts All but \$200 a day	\$0 \$0	Up to \$200 a day
101 st day and after	\$0	\$0 \$0	All costs
,	Ψ0	Ψ0	7111 00010
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements,	All but very limited co-		
including a doctor's certification of terminal	payment/ coinsurance for	Medicare copayment/coinsurance	\$0
illness.	outpatient drugs and inpatient		
	respite care		

^{**}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.

MSUOC2021FL Effective: 01-01-2023 Page 3 of 16

PLAN A MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$226 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 \$226 of Medicare Approved Amounts*	\$0	\$0	\$226 (Dart B daductible)
Remainder of Medicare	φ0	Φ0	\$226 (Part B deductible)
Approved Amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES	Corrorany 50%	Containly 2070	Ψ0
(Above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$226 of Medicare Approved Amounts*	\$0	\$0	\$226 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY			
SERVICES - TESTS FOR DIAGNOSTIC			
SERVICES	100%	\$0	\$0

PARTS A & 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 \$226 of Medicare Approved Amounts*	\$0	\$0	\$226 (Part B deductible)
Remainder of Medicare			
Approved Amounts	80%	20%	\$0

MSUOC2021FL Effective: 01-01-2023 Page 4 of 16

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.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general			
nursing and miscellaneous services			
and supplies			
First 60 days	All but \$1600	\$1600 (Part A deductible)	\$0
61st thru 90th day	All but \$400 a day	\$400 a day	\$0
91st day and after:	,	_	
 While using 60 lifetime reserve 			
days	All but \$800 a day	\$800 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
21 st thru 100 th day	All but \$200 a day	Up to \$200 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	All but very limited copayment/	Medicare	\$0
requirements, including a doctor's	coinsurance for outpatient drugs	copayment/coinsurance	ΨΟ
certification of terminal illness.	and inpatient respite care		

^{**}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.

MSUOC2021FL Effective: 01-01-2023 Page 5 of 16

⁺Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and high deductible F.

PLAN C+ MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$226 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 \$226 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$226 (Part B deductible) Generally 20%	\$0 \$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD First 3 pints Next \$226 of Medicare Approved amounts* Remainder of Medicare Approved amounts	\$0 \$0 80%	All costs \$226 (Part B deductible) 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

⁺Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and high deductible F.

MSUOC2021FL Effective: 01-01-2023 Page 6 of 16

PLAN C+ PARTS A & 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 \$226 of Medicare Approved			
Amounts*	\$0	\$226 (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

⁺Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and high deductible F.

MSUOC2021FL Effective: 01-01-2023 Page 7 of 16

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 \$1600	\$1600 (Part A deductible)	\$0
61st thru 90th day	All but \$400 a day	\$400 a day	\$0
91st day and after:	,	_	
 While using 60 lifetime reserve 			
days	All but \$800 a day	\$800 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
21 st thru 100 th day	All but \$200 a day	Up to \$200 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	All but very limited copayment/	Medicare	\$0
requirements, including a doctor's	coinsurance for outpatient drugs	copayment/coinsurance	ΨΟ
certification of terminal illness.	and inpatient respite care		

^{**}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.

MSUOC2021FL Effective: 01-01-2023 Page 8 of 16

⁺Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and high deductible F.

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

*Once you have been billed \$226 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 \$226 of Medicare Approved Amounts* Remainder of Medicare	\$0	\$226 (Part B deductible)	\$0
Approved Amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	100%	\$0
BLOOD First 3 pints Next \$226 of Medicare Approved amounts* Remainder of Medicare Approved amounts	\$0 \$0 80%	All costs \$226 (Part B deductible) 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

⁺Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and high deductible F.

MSUOC2021FL Effective: 01-01-2023 Page 9 of 16

PLAN F+ PARTS A & 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 \$226 of Medicare Approved			
Amounts*	\$0	\$226 (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

⁺Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and high deductible F.

MSUOC2021FL Effective: 01-01-2023 Page 10 of 16

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	All but \$4600	C1COO (Dort A doductible)	ФО
First 60 days 61 st thru 90 th day 91 st day and after:	All but \$1600 All but \$400 a day	\$1600 (Part A deductible) \$400 a day	\$0 \$0
 While using 60 lifetime reserve days Once lifetime reserve days are used: 	All but \$800 a day	\$800 a day	\$0
Additional 365 days Beyond the additional 365 days	\$0 \$0	100% of Medicare eligible expenses \$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 \$200 a day \$0	\$0 Up to \$200 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/ coinsurance for 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.

MSUOC2021FL Effective: 01-01-2023 Page 11 of 16

PLAN G MEDICARE (PART B) – MEDICAL SERVICES-PER – CALENDAR YEAR

*Once you have been billed \$226 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 \$226 of Medicare			\$226 (Unless Bart B deductible has
Approved Amounts*	\$0	\$0	\$226 (Unless Part B deductible has been met)
Remainder of Medicare	Ψ0	Ψ0	been met)
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 \$226 of Medicare Approved Amounts*			\$226 (Unless Part B deductible has
	\$0	\$0	been met)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES -			
TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

MSUOC2021FL Effective: 01-01-2023 Page 12 of 16

PLAN G PARTS A & 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 \$226 of Medicare Approved			\$226 (Unless Part B deductible has
Amounts*	\$0	\$0	been met)
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

MSUOC2021FL Effective: 01-01-2023 Page 13 of 16

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 61st thru 90th day 91st day and after:	All but \$1600 All but \$400 a day	\$1600 (Part A deductible) \$400 a day	\$0 \$0
 While using 60 lifetime reserve days Once lifetime reserve days are used: Additional 365 days 	All but \$800 a day	\$800 a day 100% of Medicare eligible expenses	\$0 \$0**
Beyond the additional 365 days SKILLED NURSING FACILITY CARE* You must react Medicare's requirements.	\$0	\$0	All costs
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicareapproved facility within 30 days after leaving the hospital			
First 20 days 21 st thru 100 th day 101 st day and after	All approved amounts All but \$200 a day \$0	\$0 Up to \$200 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/ coinsurance for 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.

MSUOC2021FL Effective: 01-01-2023 Page 14 of 16

PLAN N MEDICARE (PART B) – MEDICAL SERVICES-PER – CALENDAR YEAR

*Once you have been billed \$226 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 \$226 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.	\$226 (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
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD	-	7-	
First 3 pints	\$0	All costs	\$0
Next \$226 of Medicare Approved Amounts*	\$0	\$0	\$226 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES -			
TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

MSUOC2021FL Effective: 01-01-2023 Page 15 of 16

PLAN N PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
Medically necessary skilled care	1000/	0	
services and medical supplies — Durable medical equipment	100%	\$0	\$0
First \$226 of Medicare Approved			
Amounts*	\$0	\$0	\$226 (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

MSUOC2021FL Effective: 01-01-2023 Page 16 of 16