

Medicare Supplement Insurance

Plans A, F, G, N offered by
American Benefit Life Insurance Company

A Member of Liberty Bankers Insurance Group





Liberty Bankers Insurance Group: A commitment to world class service

We know there are a number of insurance companies to choose from when you are selecting the right Medicare Supplement plan for you and your family. When making that decision, it is important to select a trusted provider that has a legacy of developing and offering quality products to fit your personal needs, a record of financial stability, and a history of providing customers with the best possible experience.

Based in Dallas, Texas, Liberty Bankers Insurance Group is comprised of Liberty Bankers Life Insurance Company, Capitol Life Insurance Company, and American Benefit Life Insurance Company. Together, we are proud to have a combined 280 years of experience in serving our customers' insurance needs. Our culture promotes prompt, courteous and accurate service, and defines how we work with our customers and with one another – honestly, with dignity and respect. This empowers us to build enduring relationships with our customers.

We look forward to putting our years of experience...and our commitment to world class service...to work for you.

This is a brochure for individual Medicare Supplement insurance policy forms ABLMSP21A, ABLMSP21F, ABLMSP21G, ABLMSP21N or state equivalent and is not a contract of insurance. For complete details of all benefits, please read your Outline of Coverage carefully and refer to the "Guide to Health Insurance for People with Medicare." This is a solicitation of insurance and an insurance agent may contact you.

The value of peace of mind

A Medicare Supplement insurance policy helps you manage and budget your health care expenses.

Filling the gaps

Medicare provides beneficial coverage for health related expenses, but it does not cover all health care costs. There are a number of gaps in Medicare coverage that you either pay for out-of-pocket or with private insurance. A Medicare Supplement insurance policy is a health insurance policy (also called Medigap) sold by a private insurance company to help fill in some of those gaps.

Know your options

Although private insurance companies provide Medicare Supplement coverage, Medicare Supplement insurance plans are strictly regulated by both federal and state governments. Make an informed decision about what is right for you. Before you purchase a plan, it helps to understand what your Medicare coverage includes. Then choose a Medicare Supplement plan that best fits your needs.

Take care of yourself

A Medicare Supplement insurance policy helps you manage and budget your health care expenses with predictability and stability. Unexpected medical expenses can put your savings at risk. A Medicare Supplement insurance policy helps offer financial security and peace of mind by helping you pay the out-of-pocket costs for Medicare-approved services. It works hand-in-hand with Medicare to provide more insurance coverage.

Freedom to choose

A Medicare Supplement insurance policy has no restrictive networks. This gives you the freedom to choose when selecting your health care provider (including specialists and specialty hospitals) that accept Medicare. With automatic claims filing by most providers, you have less things to worry about.



Choose from these plans

American Benefit Life Insurance Company offers Medicare Supplement Plans A, F, G, and N which feature varying levels of coverage – from Plan A, which offers the most basic benefits, to Plan F, which has the most comprehensive coverage.

Premiums also vary according to the amount of coverage provided by a specific plan. A household premium discount is available for eligible applicants. (Reference the application for details.)

Here are the benefits that are included with each plan:

For people first eligible for Medicare before 2020 only

Benefits	Plan A	Plan G	Plan N	Plan F**
Basic Benefits (including hospice care)	★	★	★	★
Part B Coinsurance	★	★	★*	★
Part A Deductible		★	★	★
Skilled Nursing Facility Emergency		★	★	★
Foreign Travel Emergency		★	★	★
Part B Excess Charges		★		★
Part B Deductible				★

Plan A is available to qualified consumers under age 65.

***Plan N** requires \$20 copayment for office visits; \$50 copayment for emergency room visits. Copayments do not count toward the annual Part B deductible. (“Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.” Centers for Medicare and Medicaid Services, 2021.)

****Plan F** available for people first eligible for Medicare before 2020 only. (“Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.” Centers for Medicare and Medicaid Services, 2021.)

What's great about the plans

The following are features of Medicare Supplement plans.

30 Day Free Look

Return any policy for any reason within 30 days after receipt for a full refund of all premiums paid.

12-Month Rate Guarantee

No rate increase for the first 12 months.

Guaranteed Renewable

No worries of reduced benefits or canceled coverage for the life of the policy, as long as the premiums are paid on time.

Freedom To Choose Your Doctors

You control and choose the physicians who you trust for your care.

Go Direct To Your Doctors

You can go directly to any Medicare-participating physician or specialist you choose without pre-certifications and pre-approvals.

Benefits Stay The Same

You always know what your benefits are with this standardized plan...no surprises or re-evaluations year-after-year.

*Source: "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare." Centers for Medicare and Medicaid Services, 2021.

Portable Coverage

You are not restricted to use a network of health care providers. If you move, your coverage goes with you.

Covering Your Needs*

Use this checklist as a starting point to help determine what you want your Medicare Supplement insurance policy to cover.

- ★ Basic benefits (*including hospice care*)
- ★ Medicare Part A deductible
- ★ Medicare Part B deductible (*available for people first eligible for Medicare before 2020 only*)
- ★ Medicare Part B coinsurance
- ★ Medicare Part B excess charges
- ★ Skilled nursing facility coinsurance
- ★ Foreign travel emergency





Common terms & definitions*

Benefit period

Starts the day you go to a hospital or skilled nursing facility; and ends when you have not received hospital or skilled nursing facility care for 60 consecutive days.

Coinsurance

A percentage of Medicare-approved expenses not paid by Medicare.

Copayment

A fixed fee amount that subscribers to a medical plan must pay when using specific services covered by an insurance plan.

Deductible

Amount that one must pay for Medicare-approved expenses before Medicare begins to pay.

Eligible expenses

Costs that are deemed medically necessary by Medicare and covered expenses under your plan.

Emergency care

Immediate medical care needed because of an injury or an illness of sudden and unexpected onset.

Excess charges

The difference between what a health care provider is permitted to charge and the Medicare-approved amount.

Hospice care

A program of care and support for someone who is terminally ill; helps them live out the time they have remaining to the fullest extent possible.

Medicare-approved amount

In original Medicare, the amount that a physician who accepts assignment can be paid, including what Medicare pays and any other deductibles, coinsurance or copayments.

Premium

The periodic payment to Medicare, an insurance company or a health care plan for coverage.

*Source: [Medicare.gov/glossary](https://www.medicare.gov/glossary)

About American Benefit Life Insurance Company

American Benefit Life Insurance Company, a Liberty Bankers Insurance Group company, provides customers with health insurance products to help strengthen a family's financial foundation to withstand the financial strain of the medical costs and out-of-pocket expenses that accompany illness and injury. Our line of products are designed to fill the coverage gaps left by traditional Medicare. They are affordable, easy to understand and administered by experienced professionals. For more information, please visit lbig.com.



Not all products are available in all states. For information about your state, please contact 800-731-4300. Not affiliated with the United States government or the federal Medicare program.

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1605 Lyndon B. Johnson Fwy. Suite 700
Dallas, TX 75234
800-731-4300

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