

MEDICARE
SUPPLEMENT

2024 MEDICARE SUPPLEMENT INSURANCE PLANS

Select a plan with confidence.



Underwritten by
Omaha Insurance Company
A Mutual of Omaha Company

Selecting the right Medicare supplement insurance plan can be confusing. We're here to give you the confidence boost you need. We'll start by getting to know you. We'll uncover your needs and talk about what you want out of life. And together, we'll find the Medicare supplement insurance plan that's perfect for you.

MEDICARE SUPPLEMENT

What a Medicare Supplement Can Do for You

With a Medicare supplement insurance policy, even unexpected medical events aren't likely to impact your financial wellbeing. While Medicare covers a good portion of your health care expenses, you still have out-of-pocket costs, like deductibles, copayments and coinsurance. See how a Medicare supplement insurance policy can help to pay these costs.



Medicare Part A

Hospital Insurance

Medicare Part A provides coverage for hospital inpatient care, recovery care in a skilled nursing facility, hospice care and limited home health care.

Your out-of-pocket costs include the Medicare Part A benefit-period deductible and coinsurance for the services you receive.



Medicare Part B

Medical Insurance

Medicare Part B covers medically necessary and preventive services provided by doctors and other health care providers.

Your out-of-pocket costs include the Medicare Part B calendar-year deductible, coinsurance for services you receive and any charges that exceed the Medicare-approved amount.



Medicare Supplement Insurance

Pays What Medicare Doesn't

Adding a Medicare supplement insurance policy can help by paying some of the out-of-pocket expenses not paid by Medicare Part A and Medicare Part B. And you can be confident that as these costs adjust, your Medicare supplement insurance policy benefits also adjust to help you pay your share of Medicare approved expenses.

How Your Medicare Supplement Works

Your Medicare supplement insurance policy works with Medicare Parts A and B to minimize your share of health care costs. When you receive a covered service, your health care provider bills Medicare. After Medicare pays its share, your Medicare supplement insurance policy pays based on the plan you select. The entire process is electronic, so your claims are paid quickly.



Your Plan Choices

A Minnesota Basic Medicare Supplement Plan offers you optional benefit riders to help pay additional costs. The Minnesota 2020 Extended Basic Medicare Supplement Plan offers you a more comprehensive Medicare supplement plan, as opposed to the Minnesota Basic Plan. You have the flexibility to choose the best coverage for your needs and budget.

Determining Which Plan is Right for You

When determining which plan is right for you, think about what you would like your plan to cover. Remember there may be charges above what Medicare and your Medicare supplement insurance policy pay, so be sure to consider how much you can comfortably afford to pay for any remaining out-of-pocket expenses.

Basic Plan

Provides the most basic coverage of all Medicare supplement plans.

Extended Basic Plan

Covers the Medicare Part B deductible. Available only to those who were Medicare-eligible prior to January 1, 2020.

2020 Extended Basic Plan

Provides the same benefits as Basic Plan plus it covers the Medicare Part A deductible.

Medicare Part A Hospital Deductible Rider ONR3F (Basic Plan)

Pays the inpatient hospital deductible for each benefit period.

Medicare Part B Deductible Rider ONR4F (Basic Plan)

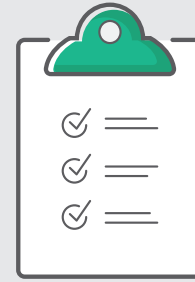
Pays the Medicare Part B medical annual deductible. Only available to those Medicare eligible prior to 1/1/2020.

Medicare Part B Excess Rider ONR6F (Basic Plan)

Pays for services and supplies that exceed the Medicare eligible expense limit.

Preventive Medical Care Rider ONR5F (Basic Plan)

Pays for annual physical examination, as well as preventive screening tests and services.



Plan Highlights

Our Medicare supplement insurance plans offer these features:

- No Waiting Period
- No Pre-Existing Condition Limitation
- Your Choice of Doctor
- Cost-Saving Options
- Caring Customer Service
- No Claims to File or Unanticipated Bills to Pay
- Automatic Renewal
- Coast-to-Coast Coverage
- Worldwide Emergency Care

If Medicare pays for a claim, a Medicare supplement policy will also pay. Likewise, if Medicare doesn't pay, the Medicare supplement policy will not pay either.

Plan Details

See how our Medicare supplement insurance policies work with Medicare to cover most of your out-of-pocket expenses. Compare plans to determine which is the best fit for you. Refer to the Outline of Coverage for more information.

Medicare Part A Hospital Insurance

Benefits	Plan	Medicare Pays	Plan Pays	You Pay
Deductible	Basic Plan	\$0	\$0	\$1,632
	Extended Basic, 2020 Extended Basic	All but \$1,632	\$1,632 (Deductible)	\$0
First 60 Days	Basic Plan	All but \$1,632	\$0	\$1,632 (Deductible)
	Extended Basic, 2020 Extended Basic	All but \$1,632	\$1,632 (Deductible)	\$0
Coinsurance 61-90 Days	Basic Plan, Extended Basic, 2020 Extended Basic	All but \$408/day	\$408/day	\$0
Coinsurance 91-150 Days	Basic Plan, Extended Basic, 2020 Extended Basic	All but \$816/day	\$816/day	\$0
Extended Hospital Coverage (up to an additional 365 days in your lifetime)	Basic Plan, Extended Basic, 2020 Extended Basic	\$0	100% of Part A Medicare-eligible expenses	\$0
Benefit for Blood	Basic Plan, Extended Basic, 2020 Extended Basic	\$0	First 3 pints	\$0
Skilled Nursing Facility (first 20 days)	Basic Plan, Extended Basic, 2020 Extended Basic	All approved amounts	\$0	\$0
Skilled Nursing Facility (21-100 days)	Basic Plan, Extended Basic, 2020 Extended Basic	All but \$204/day	Up to \$204/day	\$0
Skilled Nursing Facility (101st day and after)	Basic Plan	\$0	\$0	All costs
	Extended Basic, 2020 Extended Basic	\$0	80% of covered expenses up to 120 days per year	Expenses not paid by policy

The Extended Basic Medicare Supplement Plan is available to customers who became Medicare eligible prior to January 1, 2020.

Medicare Part B Medical Insurance

Benefits	Plan	Medicare Pays	Plan Pays	You Pay
Deductible	Basic Plan, 2020 Extended Basic	\$0	\$0	\$240
	Extended Basic	\$0	\$240 (Part B Deductible)	\$0
Coinsurance	Basic Plan, Extended Basic, 2020 Extended Basic	Generally 80%	Generally 20%	Expenses incurred above the Medicare-approved charges
Benefit for Blood	Basic Plan, Extended Basic, 2020 Extended Basic	\$0	First 3 pints	\$0

Additional Benefit

Benefits	Plan	Medicare Pays	Plan Pays	You Pay
Emergency Care in a Foreign Country	Basic Plan	\$0	80% of covered expenses	Expenses not paid by policy
Medical Expenses in a Foreign Country	Extended Basic, 2020 Extended Basic	\$0	80% of covered expenses	The plan pays 100% after you spend \$1,000 in out-of-pocket costs for the calendar year.

Optional Riders

Benefits	Plan	Medicare Pays	Plan Pays	You Pay
Part A Deductible Rider (ONR3F)	Basic Plan	All but \$1,632	\$1,632	\$0
Part B Deductible Rider- Only available to those who are Medicare-eligible prior to 1/1/2020 (ONR4F)	Basic Plan	\$0	\$240	\$0
Preventive Care Rider (ONR5F)	Basic Plan	\$0	Up to \$120/year	\$0
Part B Excess Rider-Above Medicare approved amounts (ONR6F)	Basic Plan	\$0	100%	\$0

A photograph of a middle-aged couple in a kitchen. The woman, with dark hair and wearing a blue top, has her hand on the man's shoulder. The man, who is bald and wearing a brown shirt, is holding a pen and looking at a document on the counter. They are both smiling. The background shows a kitchen with white cabinets and a sink.

Policy Benefits Explained

Medicare Part A – Hospital Insurance

Coinsurance

This is the amount you may be required to pay as your share of the cost for hospital services after you have paid your Part A deductible. Medicare pays 100% of Part A coinsurance for the first 60 days of inpatient hospital care plus a portion of the coinsurance for days 61 through 150. All Medicare supplement insurance plans pay the remaining Part A coinsurance amount.

Extended Hospital Coverage

Should you need to be hospitalized longer than 150 days during a benefit period, and you've exhausted your 60 Medicare Lifetime Reserve Days, all Medicare supplement insurance plans will pay eligible expenses at the rate Medicare would have paid, subject to a lifetime maximum benefit of an additional 365 days.

Benefit for Blood

Medicare pays for blood, excluding a calendar-year deductible equal to the cost of the first 3 pints. All Medicare supplement insurance plans pay the cost for the first 3 pints.

Skilled Nursing Facility Care

Medicare pays 100 percent for the first 20 days in a skilled nursing facility that follow a hospitalization of at least 3 days and all but a portion of the cost or days 21-100.

Hospice Care

Medicare pays all but \$5 of the cost for each outpatient prescription drug used in a hospice setting for pain and symptom management. In addition, Medicare pays all but 5% of the cost for short-term hospice care given by another caregiver to provide a break for the usual caregiver. All Medicare supplement insurance plans pay the rest when approved by Medicare.

Medicare Part B – Medical Insurance

Coinsurance

This is the amount you may be required to pay as your share of the cost for doctor visits after you have paid your Part B deductible. Medicare pays 80% of eligible expenses. All Medicare supplement insurance plans pay the remaining coinsurance amount.

For hospital outpatient services, the copayment amount will be paid under a prospective payment system. If this system is not used, then 20% of eligible expenses will be paid.

Benefit for Blood

Medicare pays for blood, excluding a calendar-year deductible equal to the cost of the first 3 pints. All Medicare supplement plans pay the cost for the first 3 pints.



Medical Expenses in a Foreign Country Benefit

We will pay 80% of the usual and customary charges for hospital, physician, and medical services you incur during travel outside the United States to the extent such expenses are not covered by Medicare. Applies only to the Extended Basic Plan and the 2020 Extended Basic Plan.

Basic Plan Optional Benefits

Part A Deductible Rider (ONR3F)

Pays the inpatient hospital deductible for each benefit period.

Part B Deductible Rider (ONR4F)

Only available to those individuals who were eligible for Medicare prior to January 1, 2020. Pays the Medicare Part B medical annual deductible.

Part B Excess Charges Rider (ONR4F)

Your bill for Medicare Part B services and supplies may exceed the Medicare eligible expense. When that occurs, the rider pays 100% of the difference, up to the charge limitation established by Medicare.

Preventive Medical Care Rider (ONR4F)

Pays up to \$120 a year for covered preventive screening tests and services and an annual physical examination.

Extended Basic and 2020 Extended Basic Additional Benefits

Your Medicare supplement insurance pays some expenses not paid for by Medicare, or paid under any other part of this policy, for additional care, including:

- Home health care services
- Medical expenses outside the U.S.

We will pay generally 80% of the usual and customary charges for hospital, physician, and medical services you incur during travel outside the United States to the extent such expenses are not covered by Medicare.

- Preventive care

Your plan pays generally 80% of the usual and customary charges not paid by Medicare, or elsewhere under this policy, for the following physician-prescribed articles and services:

- Hospital services
- Physician's services
- Nursing home services (for not more than 120 days each year if the services would qualify as reimbursable under Medicare)
- Home health agency services

- Radioactive materials
- Oxygen
- Anesthetics
- Prosthetic devices (other than dental)
- Rental or purchase of durable medical equipment
- Diagnostic X-rays and lab tests
- Oral surgery
- Physical therapist's services
- Ambulance services
- Physician's second opinion on surgery
- Occupational therapist services

When your out-of-pocket expenses reach \$1,000 in a calendar year (January 1 to December 31), your plan pays 100% of additional covered expenses incurred during the rest of that year. See your outline of coverage and policy for specific benefits and limitations.

The Extended Basic plan is only available to those individuals who were eligible for Medicare prior to January 1, 2020. Pays the Medicare Part B medical annual deductible.



This is a Basic, Extended Basic and 2020 Extended Basic Medicare supplement insurance policy as defined by the State of Minnesota.

Medicare supplement insurance is underwritten by Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175.

You have 31 days from your renewal date to pay your premium, otherwise your policy will lapse. Your policy will stay in force during this 31-day grace period.

You can't be singled out for a rate increase, no matter how many times you receive benefits. Your premium changes when the same premium change is made on all in-force Medicare supplement insurance policies of the same form issued to persons of your classification in the same geographic area of your state.

This Medicare supplement insurance does not pay for:

- Any expense incurred before your policy date
- Expenses paid by Medicare
- Services for non-Medicare eligible expenses
- Services for which no charge is made when there is no insurance

This is a brief description of coverage. The outline of coverage must accompany this brochure. For complete information on benefits, exceptions and limitations, please read your outline of coverage and your policy. You also may contact your agent or call toll-free 800-228-7104.

This is a solicitation of insurance and an insurance agent will contact you by telephone.

Not connected with or endorsed by the U.S. government or the federal Medicare program.

In some states, if you receive Medicare benefits because of a disability, you may apply for a Medicare supplement insurance policy regardless of your age.

Policy Forms NM26-25619 — Basic Medicare Supplement Insurance Plan

NM27-25620 - Extended Basic Medicare Supplement Insurance Plan

NM37-25778 — 2020 Extended Basic Medicare Supplement Insurance Plan

