

**LOYAL AMERICAN LIFE INSURANCE COMPANY**  
P.O. Box 559004 ♦ Austin, Texas 78755-9004 ♦ 800-633-6752  
Outline of Medicare Supplement Coverage - Cover Page 1 of 2

**Benefit Plans A, B, C, D, F and G**

These charts show the benefits included in each of the standard Medicare supplement plans. Every company must make available Plan "A". Some plans may not be available in your state.

**BASIC BENEFITS for Plans A – J:**

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.

Blood: First three pints of blood each year.

A	B	C	D	E	F	F*	G	H	I	J	J*
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits		Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	
		Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance		Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance	
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	
		Part B Deductible			Part B Deductible					Part B Deductible	
					Part B Excess (100%)		Part B Excess (80%)		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	Foreign Travel Emergency	Foreign Travel Emergency	
			At-Home Recovery				At-Home Recovery		At-Home Recovery	At-Home Recovery	
				Preventive Care NOT covered by Medicare						Preventive Care NOT covered by Medicare	

**\*Plans F and J also have an option called a high deductible Plan F and a high deductible Plan J. These high deductible plans pay the same benefits as Plans F and J after one has paid a calendar year \$1900 deductible. Benefits from high deductible Plans F and J will not begin until out-of-pocket expenses are \$1900. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.**

**Basic Benefits for Plans K and L include similar services as plans A-J, but cost sharing for the basic benefits is at different levels.**

J	K**	L**
Basic Benefits	100% of Part A Hospitalization Coinsurance plus coverage for 365 Days after Medicare Benefits End 50% Hospice cost-sharing 50% of Medicare-eligible expenses for the first three pints of blood 50% Part B Coinsurance, except 100% Coinsurance for Part B Preventive Services	100% of Part A Hospitalization Coinsurance plus coverage for 365 Days after Medicare Benefits End 75% Hospice cost-sharing 75% of Medicare-eligible expenses for the first three pints of blood 75% Part B Coinsurance, except 100% Coinsurance for Part B Preventive Services
Skilled Nursing Co-Insurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance
Part A Deductible	50% Part A Deductible	75% Part A Deductible
Part B Deductible		
Part B Excess (100%)		
Foreign Travel Emergency		
At-Home Recovery		
Preventive Care NOT covered by Medicare		
	\$4,440 Out of Pocket Annual Limit***	\$2,220 Out of Pocket Annual Limit***

\*\* Plans K and L provide for different cost-sharing for items and services than Plans A – J.

Once you reach the annual limit, the plan pays 100% of the Medicare copayments, coinsurance and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called “Excess Charges”. You will be responsible for paying excess charges.

\*\*\* The out-of-pocket annual limit will increase each year for inflation.

See Outline of Coverage for details and exceptions.

**ANNUAL PREFERRED NON-SMOKER RATES**

**AREA 1**

**Zip Codes: 460-461, 465-469, 472-479**

MALE PREFERRED NON-SMOKER						Attained Age	FEMALE PREFERRED NON-SMOKER					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
1043.84	1208.48	1417.92	1282.40	1423.52	1221.92	65-66	907.20	1050.56	1230.88	1114.40	1235.36	1061.76
1049.44	1214.08	1423.52	1288.00	1429.12	1227.52	67	912.80	1056.16	1236.48	1120.00	1240.96	1067.36
1055.04	1219.68	1429.12	1293.60	1434.72	1233.12	68	918.40	1061.76	1242.08	1125.60	1246.56	1072.96
1088.64	1261.12	1478.40	1338.40	1482.88	1275.68	69	946.40	1096.48	1285.76	1163.68	1289.12	1108.80
1133.44	1314.88	1543.36	1395.52	1547.84	1331.68	70	984.48	1142.40	1340.64	1214.08	1345.12	1158.08
1181.60	1373.12	1607.20	1456.00	1611.68	1388.80	71	1025.92	1192.80	1396.64	1265.60	1401.12	1207.36
1226.40	1425.76	1668.80	1512.00	1673.28	1441.44	72	1065.12	1238.72	1450.40	1313.76	1456.00	1253.28
1266.72	1478.40	1729.28	1566.88	1734.88	1496.32	73	1100.96	1284.64	1503.04	1363.04	1508.64	1300.32
1301.44	1532.16	1792.00	1626.24	1798.72	1550.08	74	1131.20	1330.56	1557.92	1413.44	1563.52	1348.48
1331.68	1585.92	1851.36	1683.36	1859.20	1604.96	75	1156.96	1377.60	1609.44	1462.72	1615.04	1395.52
1350.72	1627.36	1897.28	1725.92	1905.12	1646.40	76	1173.76	1414.56	1649.76	1500.80	1655.36	1431.36
1367.52	1669.92	1945.44	1771.84	1951.04	1688.96	77	1188.32	1451.52	1691.20	1541.12	1696.80	1469.44
1383.20	1712.48	1991.36	1816.64	1998.08	1731.52	78	1202.88	1487.36	1731.52	1579.20	1737.12	1505.28
1397.76	1752.80	2037.28	1860.32	2044.00	1772.96	79	1215.20	1523.20	1771.84	1617.28	1777.44	1542.24
1413.44	1794.24	2084.32	1905.12	2091.04	1815.52	80	1227.52	1560.16	1812.16	1655.36	1817.76	1578.08
1440.32	1853.60	2144.80	1981.28	2151.52	1888.32	81	1252.16	1611.68	1864.80	1722.56	1870.40	1643.04
1466.08	1914.08	2205.28	2058.56	2210.88	1962.24	82	1274.56	1663.20	1917.44	1789.76	1923.04	1705.76
1487.36	1971.20	2263.52	2133.60	2269.12	2032.80	83	1293.60	1713.60	1967.84	1855.84	1973.44	1767.36
1508.64	2028.32	2321.76	2208.64	2329.60	2104.48	84	1311.52	1764.00	2019.36	1920.80	2024.96	1830.08
1526.56	2085.44	2380.00	2283.68	2387.84	2176.16	85	1328.32	1813.28	2069.76	1986.88	2075.36	1891.68
1544.48	2141.44	2439.36	2358.72	2447.20	2247.84	86	1342.88	1862.56	2121.28	2051.84	2128.00	1954.40
1562.40	2200.80	2500.96	2437.12	2507.68	2322.88	87	1358.56	1912.96	2175.04	2117.92	2181.76	2018.24
1580.32	2259.04	2561.44	2514.40	2568.16	2395.68	88	1374.24	1963.36	2226.56	2186.24	2234.40	2083.20
1598.24	2317.28	2624.16	2595.04	2632.00	2472.96	89	1388.80	2014.88	2281.44	2255.68	2288.16	2150.40
1615.04	2378.88	2689.12	2677.92	2696.96	2551.36	90	1404.48	2069.76	2337.44	2328.48	2345.28	2218.72
1632.96	2434.88	2748.48	2754.08	2756.32	2625.28	91	1420.16	2117.92	2390.08	2394.56	2396.80	2282.56
1650.88	2484.16	2802.24	2824.64	2811.20	2691.36	92	1435.84	2160.48	2437.12	2457.28	2444.96	2339.68
1669.92	2527.84	2851.52	2887.36	2859.36	2751.84	93	1452.64	2198.56	2479.68	2511.04	2486.40	2393.44
1688.96	2567.04	2895.20	2946.72	2904.16	2806.72	94	1468.32	2233.28	2517.76	2562.56	2524.48	2440.48
1705.76	2600.64	2933.28	2996.00	2942.24	2854.88	95	1482.88	2261.28	2550.24	2606.24	2558.08	2481.92
1724.80	2633.12	2971.36	3047.52	2980.32	2904.16	96	1500.80	2289.28	2584.96	2649.92	2591.68	2524.48
1742.72	2665.60	3010.56	3099.04	3019.52	2953.44	97	1515.36	2317.28	2617.44	2694.72	2626.40	2567.04
1761.76	2699.20	3050.88	3152.80	3058.72	3003.84	98	1532.16	2347.52	2653.28	2741.76	2660.00	2610.72
1780.80	2733.92	3092.32	3207.68	3100.16	3055.36	99	1548.96	2376.64	2689.12	2789.92	2696.96	2657.76

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semiannual premiums, multiply the above-quoted premium by 0.520, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premiums by 0.085.

**ANNUAL PREFERRED NON-SMOKER RATES**

**AREA 2**

**Zip Codes: 470-471**

MALE PREFERRED NON-SMOKER							FEMALE PREFERRED NON-SMOKER					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Attained Age	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
1109.92	1323.84	1596.00	1363.04	1602.72	1329.44	65- 66	964.32	1149.12	1386.56	1183.84	1391.04	1155.84
1115.52	1329.44	1601.60	1368.64	1608.32	1335.04	67	969.92	1154.72	1392.16	1189.44	1396.64	1161.44
1121.12	1335.04	1607.20	1374.24	1613.92	1340.64	68	975.52	1160.32	1397.76	1195.04	1402.24	1167.04
1156.96	1379.84	1663.20	1421.28	1669.92	1388.80	69	1005.76	1199.52	1447.04	1236.48	1451.52	1206.24
1202.88	1439.20	1736.00	1482.88	1741.60	1449.28	70	1046.08	1251.04	1508.64	1289.12	1513.12	1258.88
1254.40	1500.80	1808.80	1545.60	1815.52	1509.76	71	1090.88	1304.80	1572.48	1344.00	1576.96	1312.64
1303.68	1560.16	1878.24	1607.20	1883.84	1568.00	72	1132.32	1355.20	1631.84	1396.64	1637.44	1363.04
1345.12	1617.28	1946.56	1665.44	1953.28	1627.36	73	1169.28	1405.60	1692.32	1448.16	1696.80	1414.56
1383.20	1675.52	2016.00	1727.04	2023.84	1685.60	74	1201.76	1457.12	1752.80	1500.80	1759.52	1466.08
1415.68	1734.88	2083.20	1788.64	2092.16	1746.08	75	1228.64	1507.52	1811.04	1554.56	1818.88	1518.72
1434.72	1779.68	2134.72	1834.56	2142.56	1789.76	76	1246.56	1546.72	1855.84	1596.00	1862.56	1556.80
1452.64	1826.72	2188.48	1882.72	2196.32	1837.92	77	1263.36	1588.16	1902.88	1636.32	1909.60	1598.24
1470.56	1872.64	2242.24	1928.64	2247.84	1883.84	78	1277.92	1628.48	1947.68	1677.76	1955.52	1637.44
1485.12	1917.44	2292.64	1976.80	2300.48	1927.52	79	1290.24	1666.56	1993.60	1718.08	2000.32	1676.64
1500.80	1963.36	2346.40	2023.84	2352.00	1973.44	80	1304.80	1706.88	2039.52	1759.52	2046.24	1715.84
1531.04	2028.32	2414.72	2105.60	2420.32	2054.08	81	1330.56	1764.00	2098.88	1830.08	2105.60	1786.40
1557.92	2094.40	2481.92	2187.36	2488.64	2133.60	82	1354.08	1820.00	2158.24	1901.76	2163.84	1854.72
1580.32	2158.24	2546.88	2266.88	2554.72	2210.88	83	1374.24	1874.88	2214.24	1971.20	2222.08	1923.04
1602.72	2219.84	2612.96	2346.40	2621.92	2289.28	84	1394.40	1929.76	2272.48	2040.64	2279.20	1990.24
1622.88	2281.44	2679.04	2425.92	2686.88	2367.68	85	1411.20	1984.64	2329.60	2110.08	2336.32	2057.44
1641.92	2344.16	2745.12	2506.56	2754.08	2444.96	86	1426.88	2037.28	2387.84	2180.64	2394.56	2125.76
1659.84	2408.00	2814.56	2589.44	2822.40	2525.60	87	1443.68	2093.28	2448.32	2251.20	2455.04	2196.32
1678.88	2471.84	2882.88	2671.20	2890.72	2606.24	88	1459.36	2148.16	2506.56	2324.00	2514.40	2266.88
1697.92	2535.68	2952.32	2756.32	2962.40	2690.24	89	1476.16	2205.28	2567.04	2396.80	2576.00	2338.56
1715.84	2604.00	3026.24	2844.80	3035.20	2775.36	90	1491.84	2264.64	2629.76	2474.08	2638.72	2413.60
1734.88	2663.36	3093.44	2926.56	3101.28	2854.88	91	1508.64	2316.16	2690.24	2544.64	2696.96	2481.92
1755.04	2718.24	3153.92	3001.60	3164.00	2926.56	92	1525.44	2363.20	2741.76	2609.60	2751.84	2544.64
1774.08	2766.40	3208.80	3068.80	3217.76	2992.64	93	1543.36	2405.76	2789.92	2668.96	2798.88	2602.88
1794.24	2810.08	3258.08	3131.52	3268.16	3053.12	94	1560.16	2442.72	2833.60	2722.72	2841.44	2655.52
1812.16	2844.80	3301.76	3183.04	3310.72	3105.76	95	1575.84	2474.08	2869.44	2768.64	2879.52	2699.20
1832.32	2881.76	3344.32	3237.92	3353.28	3158.40	96	1593.76	2505.44	2908.64	2816.80	2916.48	2747.36
1852.48	2916.48	3388.00	3292.80	3398.08	3212.16	97	1609.44	2535.68	2946.72	2862.72	2955.68	2793.28
1872.64	2953.44	3433.92	3351.04	3442.88	3267.04	98	1628.48	2568.16	2985.92	2913.12	2993.76	2841.44
1891.68	2990.40	3479.84	3408.16	3489.92	3324.16	99	1646.40	2601.76	3026.24	2964.64	3035.20	2890.72

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semiannual premiums, multiply the above-quoted premium by 0.520, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premiums by 0.085.

**ANNUAL PREFERRED NON-SMOKER RATES**

**AREA 3**

**Zip Codes: 462-464**

MALE PREFERRED NON-SMOKER							FEMALE PREFERRED NON-SMOKER					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Attained Age	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
1238.72	1435.84	1684.48	1523.20	1691.20	1450.40	65- 66	1077.44	1246.56	1462.72	1322.72	1468.32	1261.12
1244.32	1441.44	1690.08	1528.80	1696.80	1456.00	67	1083.04	1252.16	1468.32	1328.32	1473.92	1266.72
1249.92	1447.04	1695.68	1534.40	1702.40	1461.60	68	1088.64	1257.76	1473.92	1333.92	1479.52	1272.32
1290.24	1496.32	1756.16	1587.04	1760.64	1514.24	69	1122.24	1300.32	1526.56	1380.96	1531.04	1316.00
1344.00	1561.28	1832.32	1656.48	1839.04	1580.32	70	1168.16	1356.32	1591.52	1439.20	1597.12	1373.12
1401.12	1628.48	1908.48	1727.04	1915.20	1647.52	71	1217.44	1414.56	1658.72	1500.80	1664.32	1432.48
1456.00	1692.32	1981.28	1794.24	1988.00	1711.36	72	1264.48	1469.44	1721.44	1560.16	1728.16	1487.36
1501.92	1753.92	2054.08	1860.32	2060.80	1775.20	73	1305.92	1523.20	1785.28	1617.28	1790.88	1542.24
1543.36	1817.76	2128.00	1927.52	2135.84	1839.04	74	1341.76	1580.32	1849.12	1676.64	1856.96	1599.36
1580.32	1880.48	2198.56	1996.96	2206.40	1904.00	75	1373.12	1634.08	1910.72	1734.88	1918.56	1655.36
1602.72	1929.76	2252.32	2048.48	2261.28	1952.16	76	1393.28	1677.76	1957.76	1780.80	1965.60	1697.92
1621.76	1981.28	2309.44	2101.12	2316.16	2003.68	77	1410.08	1721.44	2008.16	1826.72	2014.88	1742.72
1641.92	2030.56	2365.44	2154.88	2373.28	2054.08	78	1426.88	1765.12	2055.20	1872.64	2063.04	1786.40
1658.72	2078.72	2419.20	2206.40	2427.04	2103.36	79	1441.44	1806.56	2104.48	1918.56	2110.08	1828.96
1675.52	2128.00	2475.20	2259.04	2481.92	2153.76	80	1457.12	1850.24	2152.64	1964.48	2159.36	1871.52
1709.12	2199.68	2546.88	2350.88	2554.72	2240.00	81	1486.24	1911.84	2215.36	2044.00	2222.08	1947.68
1738.24	2270.24	2618.56	2441.60	2626.40	2327.36	82	1512.00	1973.44	2276.96	2123.52	2283.68	2022.72
1765.12	2338.56	2688.00	2531.20	2694.72	2412.48	83	1535.52	2032.80	2336.32	2201.92	2344.16	2096.64
1789.76	2406.88	2756.32	2619.68	2765.28	2497.60	84	1556.80	2093.28	2397.92	2278.08	2404.64	2171.68
1812.16	2474.08	2825.76	2709.28	2835.84	2581.60	85	1574.72	2151.52	2458.40	2355.36	2465.12	2244.48
1832.32	2541.28	2897.44	2798.88	2905.28	2667.84	86	1592.64	2209.76	2520.00	2434.88	2526.72	2318.40
1853.60	2610.72	2969.12	2891.84	2978.08	2756.32	87	1611.68	2269.12	2582.72	2513.28	2589.44	2394.56
1874.88	2679.04	3041.92	2983.68	3050.88	2841.44	88	1629.60	2329.60	2645.44	2593.92	2653.28	2471.84
1895.04	2749.60	3115.84	3078.88	3125.92	2933.28	89	1647.52	2391.20	2709.28	2675.68	2717.12	2550.24
1916.32	2822.40	3193.12	3177.44	3203.20	3027.36	90	1666.56	2455.04	2776.48	2761.92	2784.32	2630.88
1937.60	2887.36	3263.68	3267.04	3272.64	3113.60	91	1684.48	2512.16	2838.08	2841.44	2845.92	2707.04
1960.00	2947.84	3327.52	3352.16	3338.72	3193.12	92	1703.52	2562.56	2892.96	2914.24	2904.16	2776.48
1980.16	2999.36	3385.76	3426.08	3394.72	3264.80	93	1722.56	2607.36	2944.48	2979.20	2952.32	2839.20
2002.56	3046.40	3437.28	3496.64	3448.48	3329.76	94	1741.60	2649.92	2990.40	3039.68	2998.24	2896.32
2023.84	3084.48	3483.20	3554.88	3493.28	3386.88	95	1759.52	2682.40	3028.48	3091.20	3037.44	2945.60
2046.24	3123.68	3529.12	3615.36	3539.20	3445.12	96	1778.56	2716.00	3068.80	3144.96	3076.64	2996.00
2068.64	3161.76	3575.04	3676.96	3586.24	3503.36	97	1798.72	2749.60	3109.12	3197.60	3118.08	3046.40
2091.04	3203.20	3623.20	3740.80	3632.16	3563.84	98	1817.76	2784.32	3150.56	3252.48	3159.52	3097.92
2112.32	3243.52	3671.36	3805.76	3682.56	3625.44	99	1837.92	2820.16	3193.12	3309.60	3203.20	3153.92

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semiannual premiums, multiply the above-quoted premium by 0.520, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premiums by 0.085.

**ANNUAL NON-SMOKER RATES**

**AREA 1**

**Zip Codes: 460-461, 465-469, 472-479**

MALE NON-SMOKER						Attained Age	FEMALE NON-SMOKER					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
1049.44	1214.08	1423.52	1288.00	1429.12	1227.52	65-66	912.80	1056.16	1236.48	1120.00	1240.96	1067.36
1049.44	1214.08	1423.52	1288.00	1429.12	1227.52	67	912.80	1056.16	1236.48	1120.00	1240.96	1067.36
1097.60	1270.08	1487.36	1346.24	1491.84	1284.64	68	953.12	1103.20	1292.48	1171.52	1298.08	1116.64
1145.76	1327.20	1555.68	1408.96	1561.28	1342.88	69	995.68	1153.60	1352.96	1225.28	1357.44	1167.04
1192.80	1384.32	1624.00	1469.44	1629.60	1402.24	70	1036.00	1202.88	1411.20	1277.92	1415.68	1218.56
1243.20	1444.80	1692.32	1532.16	1696.80	1461.60	71	1079.68	1255.52	1470.56	1331.68	1475.04	1271.20
1291.36	1500.80	1756.16	1591.52	1761.76	1517.60	72	1121.12	1303.68	1526.56	1383.20	1532.16	1319.36
1332.80	1555.68	1820.00	1649.76	1826.72	1574.72	73	1159.20	1351.84	1582.56	1434.72	1588.16	1368.64
1369.76	1612.80	1886.08	1711.36	1892.80	1631.84	74	1190.56	1401.12	1639.68	1487.36	1645.28	1419.04
1402.24	1668.80	1948.80	1771.84	1956.64	1688.96	75	1217.44	1450.40	1694.56	1540.00	1700.16	1469.44
1421.28	1712.48	1996.96	1816.64	2004.80	1732.64	76	1235.36	1488.48	1736.00	1580.32	1742.72	1506.40
1439.20	1757.28	2047.36	1864.80	2054.08	1777.44	77	1251.04	1527.68	1779.68	1621.76	1786.40	1546.72
1456.00	1802.08	2096.64	1911.84	2103.36	1822.24	78	1265.60	1565.76	1822.24	1662.08	1828.96	1584.80
1471.68	1844.64	2144.80	1957.76	2151.52	1865.92	79	1279.04	1603.84	1864.80	1702.40	1870.40	1622.88
1487.36	1888.32	2194.08	2004.80	2200.80	1910.72	80	1292.48	1641.92	1907.36	1742.72	1912.96	1660.96
1516.48	1951.04	2257.92	2085.44	2264.64	1988.00	81	1318.24	1696.80	1963.36	1813.28	1968.96	1729.28
1543.36	2014.88	2321.76	2167.20	2327.36	2065.28	82	1341.76	1750.56	2018.24	1883.84	2023.84	1795.36
1565.76	2075.36	2382.24	2245.60	2388.96	2140.32	83	1361.92	1804.32	2070.88	1953.28	2077.60	1860.32
1588.16	2134.72	2443.84	2325.12	2451.68	2215.36	84	1380.96	1856.96	2125.76	2021.60	2131.36	1926.40
1607.20	2195.20	2505.44	2403.52	2513.28	2290.40	85	1397.76	1908.48	2178.40	2091.04	2185.12	1991.36
1626.24	2254.56	2568.16	2483.04	2576.00	2366.56	86	1413.44	1960.00	2233.28	2159.36	2240.00	2057.44
1644.16	2316.16	2633.12	2565.92	2639.84	2444.96	87	1430.24	2013.76	2289.28	2229.92	2296.00	2124.64
1663.20	2377.76	2695.84	2646.56	2703.68	2522.24	88	1447.04	2066.40	2344.16	2301.60	2352.00	2192.96
1682.24	2439.36	2761.92	2731.68	2770.88	2602.88	89	1461.60	2121.28	2401.28	2374.40	2409.12	2263.52
1700.16	2504.32	2830.24	2819.04	2839.20	2685.76	90	1478.40	2178.40	2460.64	2450.56	2468.48	2335.20
1719.20	2562.56	2892.96	2898.56	2900.80	2763.04	91	1495.20	2228.80	2515.52	2521.12	2523.36	2402.40
1738.24	2615.20	2950.08	2973.60	2959.04	2832.48	92	1510.88	2273.60	2564.80	2586.08	2573.76	2462.88
1757.28	2661.12	3001.60	3039.68	3009.44	2896.32	93	1528.80	2313.92	2609.60	2643.20	2617.44	2518.88
1777.44	2702.56	3047.52	3101.28	3056.48	2954.56	94	1545.60	2350.88	2649.92	2696.96	2657.76	2569.28
1795.36	2737.28	3087.84	3153.92	3096.80	3004.96	95	1561.28	2380.00	2684.64	2742.88	2692.48	2612.96
1815.52	2772.00	3128.16	3207.68	3137.12	3056.48	96	1579.20	2410.24	2720.48	2789.92	2728.32	2657.76
1834.56	2805.60	3168.48	3262.56	3178.56	3109.12	97	1594.88	2439.36	2755.20	2836.96	2764.16	2702.56
1854.72	2841.44	3211.04	3318.56	3220.00	3161.76	98	1612.80	2470.72	2793.28	2886.24	2800.00	2748.48
1874.88	2877.28	3254.72	3376.80	3263.68	3216.64	99	1630.72	2502.08	2830.24	2936.64	2839.20	2797.76

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semiannual premiums, multiply the above-quoted premium by 0.520, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premiums by 0.085.

**ANNUAL NON-SMOKER RATES**

**AREA 2**

**Zip Codes: 470-471**

MALE NON-SMOKER						Attained Age	FEMALE NON-SMOKER					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
1115.52	1329.44	1601.60	1368.64	1608.32	1335.04	65- 66	969.92	1154.72	1392.16	1189.44	1396.64	1161.44
1115.52	1329.44	1601.60	1368.64	1608.32	1335.04	67	969.92	1154.72	1392.16	1189.44	1396.64	1161.44
1165.92	1389.92	1673.28	1431.36	1680.00	1396.64	68	1012.48	1207.36	1454.88	1244.32	1461.60	1214.08
1217.44	1452.64	1750.56	1496.32	1757.28	1461.60	69	1058.40	1262.24	1523.20	1301.44	1527.68	1270.08
1266.72	1515.36	1827.84	1561.28	1833.44	1525.44	70	1100.96	1317.12	1588.16	1357.44	1592.64	1324.96
1320.48	1580.32	1904.00	1627.36	1910.72	1589.28	71	1148.00	1373.12	1655.36	1414.56	1659.84	1382.08
1372.00	1641.92	1976.80	1691.20	1983.52	1650.88	72	1191.68	1426.88	1718.08	1470.56	1723.68	1434.72
1415.68	1702.40	2048.48	1752.80	2056.32	1712.48	73	1230.88	1479.52	1780.80	1524.32	1786.40	1488.48
1456.00	1764.00	2122.40	1817.76	2130.24	1774.08	74	1264.48	1533.28	1844.64	1580.32	1852.48	1543.36
1489.60	1825.60	2192.96	1882.72	2201.92	1837.92	75	1293.60	1587.04	1906.24	1636.32	1914.08	1598.24
1509.76	1873.76	2246.72	1930.88	2255.68	1883.84	76	1312.64	1628.48	1953.28	1680.00	1961.12	1638.56
1528.80	1923.04	2303.84	1981.28	2311.68	1934.24	77	1329.44	1672.16	2002.56	1722.56	2010.40	1682.24
1547.84	1971.20	2359.84	2030.56	2366.56	1982.40	78	1345.12	1713.60	2050.72	1766.24	2058.56	1723.68
1563.52	2018.24	2413.60	2080.96	2421.44	2029.44	79	1358.56	1753.92	2098.88	1808.80	2105.60	1765.12
1580.32	2066.40	2469.60	2130.24	2476.32	2077.60	80	1373.12	1796.48	2147.04	1852.48	2153.76	1806.56
1611.68	2134.72	2541.28	2216.48	2548.00	2161.60	81	1401.12	1856.96	2209.76	1926.40	2216.48	1880.48
1639.68	2204.16	2612.96	2302.72	2619.68	2245.60	82	1425.76	1916.32	2271.36	2001.44	2278.08	1952.16
1663.20	2271.36	2681.28	2385.60	2689.12	2327.36	83	1447.04	1973.44	2330.72	2075.36	2338.56	2023.84
1686.72	2336.32	2750.72	2469.60	2759.68	2410.24	84	1467.20	2031.68	2392.32	2148.16	2399.04	2095.52
1708.00	2401.28	2820.16	2553.60	2828.00	2492.00	85	1485.12	2088.80	2451.68	2220.96	2459.52	2166.08
1728.16	2467.36	2889.60	2638.72	2898.56	2573.76	86	1501.92	2144.80	2513.28	2294.88	2521.12	2237.76
1747.20	2534.56	2962.40	2726.08	2971.36	2658.88	87	1519.84	2203.04	2577.12	2369.92	2583.84	2311.68
1767.36	2601.76	3034.08	2812.32	3043.04	2742.88	88	1536.64	2261.28	2638.72	2446.08	2646.56	2385.60
1787.52	2668.96	3108.00	2901.92	3118.08	2831.36	89	1553.44	2321.76	2702.56	2523.36	2711.52	2461.76
1806.56	2740.64	3185.28	2994.88	3195.36	2920.96	90	1570.24	2383.36	2768.64	2604.00	2777.60	2540.16
1826.72	2803.36	3255.84	3080.00	3264.80	3004.96	91	1588.16	2438.24	2831.36	2679.04	2839.20	2612.96
1846.88	2861.60	3319.68	3159.52	3330.88	3081.12	92	1606.08	2487.52	2886.24	2747.36	2896.32	2679.04
1867.04	2912.00	3377.92	3230.08	3386.88	3150.56	93	1624.00	2532.32	2936.64	2808.96	2945.60	2739.52
1888.32	2957.92	3429.44	3296.16	3440.64	3213.28	94	1641.92	2571.52	2982.56	2866.08	2991.52	2795.52
1907.36	2994.88	3475.36	3351.04	3485.44	3269.28	95	1658.72	2604.00	3020.64	2914.24	3030.72	2841.44
1928.64	3032.96	3520.16	3408.16	3530.24	3324.16	96	1677.76	2637.60	3062.08	2964.64	3069.92	2891.84
1949.92	3069.92	3566.08	3466.40	3577.28	3381.28	97	1694.56	2668.96	3101.28	3013.92	3111.36	2940.00
1971.20	3109.12	3614.24	3526.88	3624.32	3439.52	98	1713.60	2703.68	3142.72	3066.56	3151.68	2990.40
1991.36	3148.32	3662.40	3587.36	3673.60	3498.88	99	1732.64	2738.40	3185.28	3120.32	3195.36	3043.04

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semiannual premiums, multiply the above-quoted premium by 0.520, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premiums by 0.085.

**ANNUAL NON-SMOKER RATES**

**AREA 3**

**Zip Codes: 462-464**

MALE NON-SMOKER						Attained Age	FEMALE NON-SMOKER					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
1244.32	1441.44	1690.08	1528.80	1696.80	1456.00	65- 66	1083.04	1252.16	1468.32	1328.32	1473.92	1266.72
1244.32	1441.44	1690.08	1528.80	1696.80	1456.00	67	1083.04	1252.16	1468.32	1328.32	1473.92	1266.72
1301.44	1506.40	1765.12	1598.24	1771.84	1523.20	68	1130.08	1308.16	1535.52	1389.92	1541.12	1324.96
1358.56	1574.72	1848.00	1671.04	1853.60	1593.76	69	1181.60	1368.64	1607.20	1453.76	1611.68	1385.44
1414.56	1643.04	1928.64	1743.84	1935.36	1663.20	70	1229.76	1428.00	1675.52	1515.36	1681.12	1445.92
1475.04	1713.60	2009.28	1817.76	2016.00	1733.76	71	1281.28	1488.48	1746.08	1579.20	1751.68	1507.52
1532.16	1780.80	2085.44	1888.32	2092.16	1800.96	72	1330.56	1546.72	1812.16	1641.92	1818.88	1565.76
1581.44	1845.76	2161.60	1957.76	2169.44	1868.16	73	1374.24	1603.84	1879.36	1702.40	1884.96	1622.88
1625.12	1912.96	2240.00	2029.44	2247.84	1935.36	74	1412.32	1663.20	1946.56	1765.12	1954.40	1683.36
1663.20	1979.04	2313.92	2102.24	2322.88	2003.68	75	1444.80	1720.32	2011.52	1826.72	2019.36	1742.72
1686.72	2031.68	2371.04	2156.00	2380.00	2055.20	76	1466.08	1766.24	2060.80	1874.88	2068.64	1787.52
1706.88	2085.44	2431.52	2212.00	2438.24	2108.96	77	1484.00	1812.16	2113.44	1923.04	2121.28	1834.56
1728.16	2136.96	2489.76	2268.00	2497.60	2161.60	78	1501.92	1858.08	2163.84	1971.20	2171.68	1880.48
1746.08	2188.48	2546.88	2322.88	2554.72	2214.24	79	1517.60	1901.76	2215.36	2019.36	2220.96	1925.28
1764.00	2240.00	2605.12	2377.76	2612.96	2266.88	80	1533.28	1947.68	2265.76	2067.52	2272.48	1970.08
1798.72	2315.04	2681.28	2474.08	2689.12	2357.60	81	1564.64	2012.64	2331.84	2151.52	2338.56	2050.72
1830.08	2390.08	2756.32	2570.40	2764.16	2449.44	82	1591.52	2077.60	2396.80	2235.52	2403.52	2129.12
1858.08	2461.76	2829.12	2664.48	2836.96	2539.04	83	1616.16	2140.32	2459.52	2317.28	2467.36	2207.52
1883.84	2533.44	2901.92	2757.44	2910.88	2628.64	84	1638.56	2203.04	2524.48	2397.92	2531.20	2285.92
1907.36	2604.00	2974.72	2851.52	2984.80	2717.12	85	1657.60	2264.64	2587.20	2479.68	2595.04	2362.08
1928.64	2674.56	3049.76	2946.72	3058.72	2807.84	86	1676.64	2326.24	2652.16	2562.56	2660.00	2440.48
1951.04	2748.48	3125.92	3044.16	3134.88	2900.80	87	1696.80	2388.96	2718.24	2645.44	2726.08	2521.12
1973.44	2820.16	3202.08	3140.48	3211.04	2991.52	88	1715.84	2451.68	2784.32	2730.56	2793.28	2601.76
1994.72	2894.08	3279.36	3241.28	3290.56	3087.84	89	1733.76	2516.64	2851.52	2816.80	2860.48	2684.64
2017.12	2971.36	3361.12	3344.32	3371.20	3186.40	90	1753.92	2583.84	2922.08	2907.52	2931.04	2769.76
2039.52	3039.68	3435.04	3439.52	3445.12	3277.12	91	1772.96	2644.32	2987.04	2991.52	2996.00	2849.28
2063.04	3102.40	3502.24	3528.00	3514.56	3361.12	92	1793.12	2696.96	3045.28	3067.68	3056.48	2922.08
2084.32	3157.28	3563.84	3606.40	3573.92	3436.16	93	1813.28	2745.12	3099.04	3136.00	3108.00	2988.16
2107.84	3206.56	3618.72	3680.32	3629.92	3504.48	94	1833.44	2788.80	3147.20	3199.84	3156.16	3048.64
2130.24	3246.88	3666.88	3741.92	3676.96	3564.96	95	1852.48	2823.52	3187.52	3253.60	3197.60	3100.16
2153.76	3288.32	3715.04	3805.76	3725.12	3626.56	96	1872.64	2859.36	3230.08	3310.72	3239.04	3153.92
2177.28	3328.64	3763.20	3870.72	3774.40	3688.16	97	1892.80	2894.08	3272.64	3365.60	3282.72	3206.56
2200.80	3371.20	3813.60	3937.92	3823.68	3750.88	98	1912.96	2931.04	3316.32	3423.84	3325.28	3261.44
2223.20	3413.76	3864.00	4006.24	3876.32	3815.84	99	1934.24	2969.12	3361.12	3484.32	3371.20	3319.68

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**ANNUAL SMOKER RATES**

**AREA 1**

**Zip Codes: 460-461, 465-469, 472-479**

MALE SMOKER							FEMALE SMOKER					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Attained Age	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
1260.00	1458.24	1708.00	1545.60	1714.72	1472.80	65-66	1095.36	1266.72	1485.12	1344.00	1488.48	1281.28
1260.00	1458.24	1708.00	1545.60	1714.72	1472.80	67	1095.36	1266.72	1485.12	1344.00	1488.48	1281.28
1317.12	1523.20	1784.16	1616.16	1790.88	1541.12	68	1143.52	1323.84	1551.20	1405.60	1557.92	1339.52
1374.24	1592.64	1867.04	1690.08	1873.76	1611.68	69	1195.04	1384.32	1624.00	1469.44	1629.60	1401.12
1431.36	1662.08	1948.80	1762.88	1955.52	1682.24	70	1243.20	1444.80	1693.44	1533.28	1697.92	1462.72
1491.84	1732.64	2030.56	1839.04	2037.28	1753.92	71	1295.84	1506.40	1764.00	1597.12	1769.60	1524.32
1548.96	1800.96	2107.84	1910.72	2114.56	1822.24	72	1346.24	1563.52	1831.20	1660.96	1837.92	1583.68
1599.36	1867.04	2184.00	1979.04	2191.84	1890.56	73	1391.04	1622.88	1899.52	1721.44	1906.24	1641.92
1643.04	1934.24	2263.52	2054.08	2271.36	1957.76	74	1429.12	1682.24	1966.72	1785.28	1974.56	1703.52
1682.24	2002.56	2337.44	2126.88	2347.52	2027.20	75	1461.60	1739.36	2032.80	1848.00	2040.64	1762.88
1705.76	2055.20	2395.68	2180.64	2405.76	2078.72	76	1482.88	1786.40	2083.20	1897.28	2091.04	1808.80
1727.04	2108.96	2456.16	2237.76	2465.12	2132.48	77	1500.80	1833.44	2135.84	1946.56	2143.68	1855.84
1747.20	2162.72	2515.52	2293.76	2524.48	2186.24	78	1518.72	1879.36	2186.24	1993.60	2195.20	1901.76
1766.24	2213.12	2573.76	2349.76	2581.60	2240.00	79	1535.52	1924.16	2237.76	2042.88	2244.48	1946.56
1784.16	2265.76	2633.12	2405.76	2639.84	2292.64	80	1550.08	1968.96	2289.28	2092.16	2296.00	1993.60
1820.00	2340.80	2709.28	2502.08	2717.12	2384.48	81	1582.56	2036.16	2356.48	2176.16	2363.20	2075.36
1851.36	2418.08	2785.44	2600.64	2793.28	2477.44	82	1609.44	2101.12	2422.56	2261.28	2428.16	2153.76
1879.36	2489.76	2859.36	2694.72	2867.20	2567.04	83	1635.20	2164.96	2485.28	2344.16	2493.12	2233.28
1905.12	2562.56	2933.28	2788.80	2942.24	2658.88	84	1656.48	2228.80	2551.36	2425.92	2558.08	2311.68
1928.64	2634.24	3006.08	2884.00	3015.04	2748.48	85	1676.64	2290.40	2614.08	2508.80	2623.04	2388.96
1951.04	2704.80	3081.12	2980.32	3091.20	2840.32	86	1695.68	2353.12	2680.16	2591.68	2689.12	2468.48
1974.56	2779.84	3158.40	3078.88	3168.48	2934.40	87	1715.84	2415.84	2747.36	2676.80	2755.20	2550.24
1995.84	2852.64	3235.68	3176.32	3244.64	3027.36	88	1736.00	2479.68	2813.44	2763.04	2822.40	2632.00
2018.24	2927.68	3315.20	3278.24	3324.16	3123.68	89	1753.92	2546.88	2881.76	2850.40	2890.72	2716.00
2040.64	3006.08	3395.84	3382.40	3407.04	3222.24	90	1774.08	2614.08	2952.32	2942.24	2961.28	2802.24
2063.04	3074.40	3472.00	3478.72	3480.96	3315.20	91	1793.12	2674.56	3018.40	3025.12	3027.36	2881.76
2086.56	3138.24	3539.20	3568.32	3551.52	3399.20	92	1813.28	2729.44	3077.76	3103.52	3087.84	2955.68
2108.96	3193.12	3600.80	3647.84	3612.00	3476.48	93	1833.44	2777.60	3131.52	3171.84	3140.48	3022.88
2132.48	3243.52	3656.80	3722.88	3669.12	3545.92	94	1853.60	2820.16	3179.68	3236.80	3189.76	3083.36
2154.88	3283.84	3704.96	3784.48	3716.16	3606.40	95	1873.76	2854.88	3221.12	3290.56	3231.20	3136.00
2178.40	3326.40	3754.24	3849.44	3764.32	3668.00	96	1895.04	2891.84	3263.68	3347.68	3273.76	3190.88
2201.92	3366.72	3802.40	3915.52	3814.72	3730.72	97	1915.20	2927.68	3307.36	3403.68	3316.32	3242.40
2225.44	3409.28	3853.92	3982.72	3864.00	3793.44	98	1935.36	2965.76	3351.04	3461.92	3361.12	3299.52
2250.08	3452.96	3905.44	4052.16	3916.64	3859.52	99	1956.64	3002.72	3395.84	3524.64	3407.04	3356.64

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semiannual premiums, multiply the above-quoted premium by 0.520, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premiums by 0.085.

**ANNUAL SMOKER RATES**

**AREA 2**

**Zip Codes: 470-471**

MALE SMOKER						Attained Age	FEMALE SMOKER					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
1338.40	1594.88	1923.04	1643.04	1929.76	1601.60	65-66	1163.68	1385.44	1671.04	1428.00	1675.52	1393.28
1338.40	1594.88	1923.04	1643.04	1929.76	1601.60	67	1163.68	1385.44	1671.04	1428.00	1675.52	1393.28
1400.00	1666.56	2008.16	1718.08	2014.88	1675.52	68	1215.20	1448.16	1746.08	1492.96	1753.92	1457.12
1460.48	1742.72	2101.12	1796.48	2108.96	1753.92	69	1270.08	1515.36	1827.84	1561.28	1833.44	1524.32
1520.96	1818.88	2192.96	1873.76	2200.80	1830.08	70	1320.48	1580.32	1905.12	1628.48	1911.84	1590.40
1584.80	1896.16	2285.92	1953.28	2292.64	1907.36	71	1376.48	1648.64	1985.76	1696.80	1991.36	1658.72
1646.40	1970.08	2372.16	2029.44	2378.88	1982.40	72	1430.24	1711.36	2060.80	1764.00	2068.64	1722.56
1700.16	2042.88	2458.40	2103.36	2467.36	2056.32	73	1477.28	1775.20	2136.96	1828.96	2144.80	1785.28
1746.08	2116.80	2546.88	2181.76	2555.84	2130.24	74	1518.72	1840.16	2214.24	1896.16	2222.08	1852.48
1787.52	2190.72	2630.88	2259.04	2642.08	2205.28	75	1553.44	1904.00	2288.16	1963.36	2296.00	1917.44
1812.16	2248.96	2695.84	2316.16	2707.04	2261.28	76	1575.84	1954.40	2344.16	2016.00	2353.12	1966.72
1834.56	2308.32	2764.16	2377.76	2774.24	2319.52	77	1594.88	2005.92	2403.52	2067.52	2412.48	2019.36
1856.96	2365.44	2831.36	2437.12	2840.32	2377.76	78	1613.92	2056.32	2460.64	2117.92	2470.72	2068.64
1876.00	2421.44	2896.32	2496.48	2905.28	2436.00	79	1630.72	2105.60	2518.88	2170.56	2525.60	2117.92
1896.16	2479.68	2962.40	2555.84	2971.36	2494.24	80	1647.52	2154.88	2577.12	2222.08	2583.84	2168.32
1933.12	2561.44	3049.76	2658.88	3057.60	2593.92	81	1681.12	2227.68	2652.16	2312.80	2658.88	2256.80
1966.72	2645.44	3134.88	2763.04	3143.84	2694.72	82	1710.24	2299.36	2726.08	2402.40	2733.92	2341.92
1995.84	2724.96	3218.88	2862.72	3226.72	2792.16	83	1737.12	2368.80	2797.76	2489.76	2806.72	2428.16
2023.84	2803.36	3300.64	2963.52	3310.72	2892.96	84	1760.64	2438.24	2871.68	2577.12	2879.52	2514.40
2049.60	2882.88	3383.52	3064.32	3393.60	2990.40	85	1780.80	2506.56	2942.24	2665.60	2952.32	2598.40
2073.12	2960.16	3467.52	3166.24	3478.72	3088.96	86	1802.08	2573.76	3016.16	2754.08	3026.24	2685.76
2097.76	3041.92	3554.88	3271.52	3566.08	3190.88	87	1823.36	2643.20	3092.32	2843.68	3101.28	2774.24
2120.16	3121.44	3641.12	3374.56	3651.20	3292.80	88	1843.52	2713.76	3166.24	2935.52	3176.32	2862.72
2143.68	3203.20	3730.72	3483.20	3741.92	3396.96	89	1863.68	2786.56	3243.52	3028.48	3252.48	2954.56
2168.32	3289.44	3821.44	3594.08	3833.76	3504.48	90	1884.96	2860.48	3323.04	3125.92	3333.12	3047.52
2191.84	3364.48	3906.56	3696.00	3917.76	3605.28	91	1905.12	2926.56	3396.96	3214.40	3407.04	3134.88
2217.60	3433.92	3983.84	3791.20	3997.28	3697.12	92	1926.40	2985.92	3464.16	3297.28	3475.36	3214.40
2240.00	3494.40	4052.16	3875.20	4064.48	3781.12	93	1948.80	3038.56	3524.64	3370.08	3534.72	3287.20
2265.76	3549.28	4116.00	3955.84	4129.44	3856.16	94	1968.96	3085.60	3578.40	3439.52	3589.60	3354.40
2289.28	3594.08	4169.76	4020.80	4182.08	3923.36	95	1990.24	3123.68	3625.44	3496.64	3636.64	3410.40
2315.04	3638.88	4225.76	4090.24	4236.96	3989.44	96	2013.76	3165.12	3673.60	3557.12	3684.80	3469.76
2339.68	3683.68	4279.52	4160.80	4292.96	4057.76	97	2035.04	3203.20	3721.76	3616.48	3732.96	3526.88
2364.32	3730.72	4337.76	4231.36	4348.96	4126.08	98	2056.32	3244.64	3771.04	3679.20	3782.24	3588.48
2390.08	3778.88	4396.00	4305.28	4408.32	4197.76	99	2078.72	3284.96	3821.44	3745.28	3833.76	3651.20

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semiannual premiums, multiply the above-quoted premium by 0.520, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premiums by 0.085.

**ANNUAL SMOKER RATES**

**AREA 3**

**Zip Codes: 462-464**

MALE SMOKER							FEMALESMOKER					
Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Attained Age	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
1494.08	1729.28	2028.32	1834.56	2036.16	1747.20	65- 66	1299.20	1501.92	1762.88	1594.88	1768.48	1519.84
1494.08	1729.28	2028.32	1834.56	2036.16	1747.20	67	1299.20	1501.92	1762.88	1594.88	1768.48	1519.84
1562.40	1807.68	2117.92	1917.44	2125.76	1827.84	68	1356.32	1570.24	1842.40	1667.68	1850.24	1589.28
1630.72	1890.56	2217.60	2005.92	2225.44	1912.96	69	1417.92	1643.04	1928.64	1743.84	1935.36	1662.08
1697.92	1971.20	2313.92	2092.16	2321.76	1995.84	70	1475.04	1713.60	2010.40	1818.88	2017.12	1734.88
1769.60	2056.32	2411.36	2181.76	2419.20	2080.96	71	1536.64	1787.52	2095.52	1895.04	2101.12	1808.80
1837.92	2135.84	2502.08	2266.88	2509.92	2161.60	72	1597.12	1854.72	2173.92	1970.08	2181.76	1879.36
1897.28	2215.36	2593.92	2348.64	2602.88	2242.24	73	1649.76	1925.28	2255.68	2042.88	2263.52	1947.68
1949.92	2294.88	2688.00	2436.00	2696.96	2322.88	74	1695.68	1995.84	2336.32	2117.92	2345.28	2020.48
1994.72	2375.52	2776.48	2522.24	2787.68	2405.76	75	1733.76	2064.16	2413.60	2192.96	2423.68	2092.16
2023.84	2438.24	2844.80	2586.08	2857.12	2466.24	76	1758.40	2119.04	2474.08	2251.20	2483.04	2145.92
2048.48	2502.08	2916.48	2654.40	2926.56	2530.08	77	1780.80	2175.04	2536.80	2308.32	2545.76	2201.92
2073.12	2564.80	2987.04	2720.48	2997.12	2593.92	78	1802.08	2229.92	2596.16	2365.44	2606.24	2255.68
2095.52	2625.28	3056.48	2787.68	3065.44	2656.64	79	1821.12	2282.56	2657.76	2423.68	2665.60	2309.44
2116.80	2688.00	3125.92	2853.76	3134.88	2720.48	80	1839.04	2336.32	2718.24	2481.92	2726.08	2364.32
2158.24	2777.60	3217.76	2969.12	3226.72	2829.12	81	1877.12	2415.84	2797.76	2582.72	2805.60	2461.76
2196.32	2868.32	3307.36	3084.48	3317.44	2940.00	82	1909.60	2493.12	2876.16	2682.40	2884.00	2554.72
2228.80	2953.44	3395.84	3196.48	3404.80	3046.40	83	1939.84	2568.16	2952.32	2780.96	2961.28	2648.80
2260.16	3039.68	3483.20	3308.48	3493.28	3155.04	84	1965.60	2644.32	3029.60	2878.40	3037.44	2742.88
2288.16	3124.80	3570.56	3421.60	3580.64	3261.44	85	1989.12	2717.12	3104.64	2975.84	3114.72	2834.72
2313.92	3208.80	3659.04	3535.84	3670.24	3368.96	86	2011.52	2791.04	3181.92	3075.52	3193.12	2928.80
2341.92	3297.28	3750.88	3653.44	3763.20	3480.96	87	2035.04	2866.08	3262.56	3175.20	3272.64	3026.24
2367.68	3384.64	3842.72	3767.68	3852.80	3590.72	88	2058.56	2942.24	3340.96	3277.12	3351.04	3122.56
2393.44	3473.12	3935.68	3889.76	3948.00	3704.96	89	2080.96	3020.64	3421.60	3381.28	3432.80	3222.24
2421.44	3566.08	4032.00	4012.96	4045.44	3822.56	90	2104.48	3101.28	3506.72	3489.92	3516.80	3324.16
2447.20	3647.84	4122.72	4127.20	4133.92	3933.44	91	2128.00	3172.96	3585.12	3589.60	3595.20	3418.24
2475.20	3722.88	4203.36	4233.60	4217.92	4032.00	92	2150.40	3237.92	3654.56	3681.44	3666.88	3506.72
2500.96	3787.84	4276.16	4327.68	4288.48	4123.84	93	2175.04	3295.04	3718.40	3763.20	3729.60	3585.12
2530.08	3848.32	4342.24	4416.16	4356.80	4205.60	94	2198.56	3345.44	3775.52	3840.48	3787.84	3657.92
2555.84	3896.48	4399.36	4490.08	4412.80	4278.40	95	2222.08	3386.88	3825.92	3903.20	3837.12	3720.64
2584.96	3945.76	4458.72	4566.24	4469.92	4351.20	96	2247.84	3431.68	3876.32	3971.52	3887.52	3784.48
2611.84	3993.92	4515.84	4645.76	4530.40	4425.12	97	2271.36	3473.12	3926.72	4038.72	3939.04	3847.20
2639.84	4044.32	4576.32	4725.28	4588.64	4501.28	98	2296.00	3517.92	3979.36	4108.16	3990.56	3914.40
2668.96	4096.96	4637.92	4807.04	4651.36	4578.56	99	2320.64	3562.72	4032.00	4180.96	4045.44	3982.72

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semiannual premiums, multiply the above-quoted premium by 0.520, for quarterly premiums, multiply the above-quoted premium by 0.265 and for monthly premiums, multiply the above-quoted premiums by 0.085.

**Locate the appropriate Area according to the applicant's ZIP code in the ZIP code chart below.**

INDIANA ZIP CODES:

Area      3 Digit ZIP Codes

Area 1      460-461, 465-469, 472-479

Area 2      470-471

Area 3      462-464

## **PREMIUM INFORMATION**

Your premium will increase each year because of the increase in your attained age. We, Loyal American Life Insurance Company, can also raise your premium if (a) we change the premium rates which apply to all policies of this form issued by Us and in-force in your state; (b) coverage under Medicare changes; or (c) you move to a different ZIP code location. We will send you a written notice at least 30 days in advance when we change the premium rates for all policies of this form issued by us and in-force in your state.

There will be a one-time enrollment fee of \$25.00 added to the first premium.

## **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.

## **30-DAY RIGHT TO RETURN POLICY**

If You find that You are not satisfied with Your Policy, You may return it to Loyal American Life Insurance Company, P.O. Box 559004, Austin, Texas 78755-9004. 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 premiums.

## **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**

This Policy may not fully cover all of Your medical costs. Neither Loyal American Life Insurance Company 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.

**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.

**RENEWABILITY**

This Policy is guaranteed renewable for life.

**EXAMPLE OF SAMPLE CLAIM PAYMENT**

Note: Sample Payment assumes that the Medicare Deductible has been met.

	<b>Plan A, B, C &amp; D</b>	<b>Plan F</b>	<b>Plan G</b>
Physician's Charge	\$ 1,900	\$ 1,900	\$ 1,900
Medicare Approved Amount (Reasonable Charges as determined by Medicare)	\$ 1,700	\$ 1,700	\$ 1,700
Medicare Pays:	\$ 1,360	\$ 1,360	\$ 1,360
We Pay:	\$ 340	\$ 540	\$ 500
You Pay:	\$ 200	\$ 0	\$ 40

**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 A PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: <ul style="list-style-type: none"> <li>• While using 60 lifetime reserve days</li> <li>• Once lifetime reserves days are used:                             <ul style="list-style-type: none"> <li>- Additional 365 days</li> </ul> </li> </ul> - Beyond the additional 365 days	All but \$1,024 All but \$256 a day  All but \$512 a day  \$0  \$0	\$0 \$256 a day  \$512 a day  100% of Medicare Eligible Expenses \$0	\$1,024 (Part A Deductible) \$0  \$0  \$0**  All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital. First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$128 a day \$0	\$0 \$0 \$0	\$0 Up to \$128 a day All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 \$135 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.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT</b> , such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$135 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0  Generally 80% \$0	\$0  Generally 20% \$0	\$135 (Part B Deductible)  \$0 All costs
<b>BLOOD</b> First 3 pints Next \$135 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$135 (Part B Deductible) \$0
<b>CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PARTS A & B**

<b>HOME HEALTH CARE MEDICARE-APPROVED SERVICES</b> <ul style="list-style-type: none"> <li>• Medically necessary skilled care services and medical supplies</li> <li>• Durable medical equipment</li> </ul> First \$135 of Medicare-approved amounts* Remainder of Medicare-approved amounts	100%  \$0 80%	\$0  \$0 20%	\$0  \$135 (Part B Deductible) \$0
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**PLAN B  
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 B PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: <ul style="list-style-type: none"> <li>• While using 60 lifetime reserve days</li> <li>• Once lifetime reserves days are used:                             <ul style="list-style-type: none"> <li>- Additional 365 days</li> </ul> </li> </ul> - Beyond the additional 365 days	All but \$1,024 All but \$256 a day  All but \$512 a day  \$0  \$0	\$1,024 (Part A Deductible) \$256 a day  \$512 a day  100% of Medicare Eligible Expenses \$0	\$0 \$0  \$0  \$0**  All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital. First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$128 a day \$0	\$0 \$0 \$0	\$0 Up to \$128 a day All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 B  
MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR**

\* Once you have been billed \$135 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
<p>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.</p> <p>First \$135 of Medicare-approved amounts* (the Part B Deductible)</p> <p>Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)</p>	<p>\$0</p> <p>Generally 80%</p> <p>\$0</p>	<p>\$0</p> <p>Generally 20%</p> <p>\$0</p>	<p>\$135 (Part B Deductible)</p> <p>\$0</p> <p>All costs</p>
<p>BLOOD</p> <p>First 3 pints</p> <p>Next \$135 of Medicare-approved amounts*</p> <p>Remainder of Medicare-approved amounts</p>	<p>\$0</p> <p>\$0</p> <p>80%</p>	<p>All costs</p> <p>\$0</p> <p>20%</p>	<p>\$0</p> <p>\$135 (Part B Deductible)</p> <p>\$0</p>
<p>CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES</p>	<p>100%</p>	<p>\$0</p>	<p>\$0</p>

**PARTS A & B**

<p>HOME HEALTH CARE MEDICARE-APPROVED SERVICES</p> <ul style="list-style-type: none"> <li>• Medically necessary skilled care services and medical supplies</li> <li>• Durable medical equipment</li> </ul> <p>First \$135 of Medicare-approved amounts*</p> <p>Remainder of Medicare-approved amounts</p>	<p>100%</p> <p>\$0</p> <p>80%</p>	<p>\$0</p> <p>\$0</p> <p>20%</p>	<p>\$0</p> <p>\$135 (Part B Deductible)</p> <p>\$0</p>
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**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 C PAYS	YOU PAY
<p><b>HOSPITALIZATION*</b>                      Semiprivate room and board, general nursing and miscellaneous services and supplies                      First 60 days                      61st thru 90th day                      91st day and after:</p> <ul style="list-style-type: none"> <li>• While using 60 lifetime reserve days</li> <li>• Once lifetime reserves days are used:                             <ul style="list-style-type: none"> <li>- Additional 365 days</li> </ul> </li> </ul> <p>- Beyond the additional 365 days</p>	<p>All but \$1,024                      All but \$256 a day                        All but \$512 a day                        \$0                        \$0</p>	<p>\$1,024 (Part A Deductible)                      \$256 a day                        \$512 a day                        100% of Medicare Eligible Expenses                      \$0</p>	<p>\$0                      \$0                        \$0                        \$0**                        All costs</p>
<p><b>SKILLED NURSING FACILITY CARE*</b>                      You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital.</p> <p>First 20 days                      21st thru 100th day                      101st day and after</p>	<p>All approved amounts                      All but \$128 a day                      \$0</p>	<p>\$0                      Up to \$128 a day                      \$0</p>	<p>\$0                      \$0                      All costs</p>
<p><b>BLOOD</b>                      First 3 pints                      Additional amounts</p>	<p>\$0                      100%</p>	<p>3 pints                      \$0</p>	<p>\$0                      \$0</p>
<p><b>HOSPICE CARE</b>                      Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.</p>	<p>All but very limited coinsurance for outpatient drugs and inpatient respite care</p>	<p>\$0</p>	<p>Balance</p>

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 C 3**

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

\*Once you have been billed \$135 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.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT</b> , such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$135 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0  Generally 80% \$0	\$135 (Part B Deductible)  Generally 20% \$0	\$0  \$0 All costs
<b>BLOOD</b> First 3 pints Next \$135 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$135 (Part B Deductible) 20%	\$0 \$0 \$0
<b>CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PARTS A & B**

<b>HOME HEALTH CARE MEDICARE-APPROVED SERVICES</b> <ul style="list-style-type: none"> <li>• Medically necessary skilled care services and medical supplies</li> <li>• Durable medical equipment</li> </ul> First \$135 of Medicare-approved amounts* Remainder of Medicare-approved amounts	100%  \$0 80%	\$0  \$135 (Part B Deductible) 20%	\$0  \$0 \$0
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**OTHER BENEFITS - NOT COVERED BY MEDICARE**

<b>FOREIGN TRAVEL - NOT COVERED BY MEDICARE</b> Medically necessary emergency care services during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum
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**PLAN D**

**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 D PAYS	YOU PAY
<p><b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies</p> <p>First 60 days 61st thru 90th day 91st day and after:</p> <ul style="list-style-type: none"> <li>• While using 60 lifetime reserve days</li> <li>• Once lifetime reserves days are used:                             <ul style="list-style-type: none"> <li>- Additional 365 days</li> </ul> </li> </ul> <p>- Beyond the additional 365 days</p>	<p>All but \$1,024 All but \$256 a day  All but \$512 a day  \$0  \$0</p>	<p>\$1,024 (Part A Deductible) \$256 a day  \$512 a day  100% of Medicare Eligible Expenses \$0</p>	<p>\$0 \$0  \$0  \$0**  All costs</p>
<p><b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital.</p> <p>First 20 days 21st thru 100th day 101st day and after</p>	<p>All approved amounts All but \$128 a day \$0</p>	<p>\$0 Up to \$128 a day \$0</p>	<p>\$0 \$0 All costs</p>
<p><b>BLOOD</b> First 3 pints Additional amounts</p>	<p>\$0 100%</p>	<p>3 pints \$0</p>	<p>\$0 \$0</p>
<p><b>HOSPICE CARE</b> Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.</p>	<p>All but very limited coinsurance or outpatient drugs and inpatient respite care</p>	<p>\$0</p>	<p>Balance</p>

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 D  
MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR**

\*Once you have been billed \$135 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.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT</b> , such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$135 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0  Generally 80% \$0	\$0  Generally 20% \$0	\$135 (Part B Deductible)  \$0 All costs
<b>BLOOD</b> First 3 pints Next \$135 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$135 (Part B Deductible) \$0
<b>CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PARTS A & B**

<b>HOME HEALTH CARE MEDICARE-APPROVED SERVICES</b> • Medically necessary skilled care services and medical supplies • Durable medical equipment	100%	\$0	\$0
First \$135 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 80%	\$0 20%	\$135 (Part B Deductible) \$0

**PLAN D**

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

\*Once you have been billed \$135 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.

<p><b>AT-HOME RECOVERY SERVICES—NOT COVERED BY MEDICARE</b>                  Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a home care treatment plan</p> <ul style="list-style-type: none"> <li>• Benefit for each visit</li> <li>• Number of visits covered (must be received within 8 weeks of last Medicare approved visit)</li> </ul> <p>Calendar year maximum</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p>	<p>Actual charges to \$40 a visit</p> <p>Up to the number of Medicare approved visits, not to exceed 7 each week</p> <p>\$1,600</p>	<p>Balance</p>
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**OTHER BENEFITS - NOT COVERED BY MEDICARE**

<p><b>FOREIGN TRAVEL - NOT COVERED BY MEDICARE</b>                  Medically necessary emergency care services during the first 60 days of each trip outside the USA</p> <ul style="list-style-type: none"> <li>First \$250 each calendar year</li> <li>Remainder of charges</li> </ul>	<p>\$0</p> <p>\$0</p>	<p>\$0</p> <p>80% to a lifetime maximum benefit of \$50,000</p>	<p>\$250</p> <p>20% and amounts over the \$50,000 lifetime maximum</p>
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**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 F PAYS	YOU PAY
<p><b>HOSPITALIZATION*</b>                      Semiprivate room and board, general nursing and miscellaneous services and supplies                      First 60 days                      61st thru 90th day                      91st day and after:</p> <ul style="list-style-type: none"> <li>• While using 60 lifetime reserve days</li> <li>• Once lifetime reserve days are used:</li> </ul> <p>- Additional 365 days</p> <p>- Beyond the additional 365 days</p>	<p>All but \$1,024                      All but \$256 a day                        All but \$512 a day                        \$0                        \$0</p>	<p>\$1,024 (Part A Deductible)                      \$256 a day                        \$512 a day                        100% of Medicare Eligible Expenses                      \$0</p>	<p>\$0                      \$0                        \$0                        \$0**                        All costs</p>
<p><b>SKILLED NURSING FACILITY CARE*</b>                      You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital.</p> <p>First 20 days                      21st thru 100th day                      101st day and after</p>	<p>All approved amounts                      All but \$128 a day                      \$0</p>	<p>\$0                      Up to \$128 a day                      \$0</p>	<p>\$0                      \$0                      All costs</p>
<p><b>BLOOD</b>                      First 3 pints                      Additional amounts</p>	<p>\$0                      100%</p>	<p>3 pints                      \$0</p>	<p>\$0                      \$0</p>
<p><b>HOSPICE CARE</b>                      Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.</p>	<p>All but very limited coinsurance for outpatient drugs and inpatient respite care</p>	<p>\$0</p>	<p>Balance</p>

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 \$135 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.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
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 \$135 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0 Generally 80% \$0	\$135 (Part B Deductible) Generally 20% 100%	\$0 \$0 \$0
BLOOD First 3 pints Next \$135 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$135 (Part B Deductible) 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

**PARTS A & B**

HOME HEALTH CARE MEDICARE-APPROVED SERVICES • Medically necessary skilled care services and medical supplies • Durable medical equipment	100%	\$0	\$0
First \$135 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 80%	\$135 (Part B Deductible) 20%	\$0 \$0

**OTHER BENEFITS - NOT COVERED BY MEDICARE**

FOREIGN TRAVEL - NOT COVERED BY MEDICARE Medically necessary emergency care services during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum
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**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 G PAYS	YOU PAY
<p><b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies</p> <p>First 60 days 61st thru 90th day 91st day and after:</p> <ul style="list-style-type: none"> <li>• While using 60 lifetime reserve days</li> <li>• Once lifetime reserve days are used:</li> </ul> <p>- Additional 365 days</p> <p>- Beyond the additional 365 days</p>	<p>All but \$1,024 All but \$256 a day  All but \$512 a day  \$0  \$0</p>	<p>\$1,024 (Part A Deductible) \$256 a day  \$512 a day  100% of Medicare Eligible Expenses \$0</p>	<p>\$0 \$0  \$0  \$0**  All costs</p>
<p><b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital.</p> <p>First 20 days 21st thru 100th day 101st day and after</p>	<p>All approved amounts All but \$128 a day \$0</p>	<p>\$0 Up to \$128 a day \$0</p>	<p>\$0 \$0 All costs</p>
<p><b>BLOOD</b> First 3 pints Additional amounts</p>	<p>\$0 100%</p>	<p>3 pints \$0</p>	<p>\$0 \$0</p>
<p><b>HOSPICE CARE</b> Available as long as Your doctor certifies You are terminally ill and You elect to receive these services.</p>	<p>All but very limited coinsurance for outpatient drugs and inpatient respite care</p>	<p>\$0</p>	<p>Balance</p>

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in 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 \$135 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.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT</b> , such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$135 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts Part B Excess Charges (Above Medicare-approved amounts)	\$0  Generally 80% \$0	\$0  Generally 20% 80%	\$135 (Part B Deductible)  \$0 20%
<b>BLOOD</b> First 3 pints Next \$135 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$135 (Part B Deductible) \$0
<b>CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PARTS A & B**

<b>HOME HEALTH CARE MEDICARE-APPROVED SERVICES</b> • Medically necessary skilled care services and medical supplies • Durable medical equipment	100%	\$0	\$0
First \$135 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 80%	\$0 20%	\$135 (Part B Deductible) \$0

**PLAN G  
PARTS A & B**

<p><b>AT-HOME RECOVERY SERVICES—NOT COVERED BY MEDICARE</b>  Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a home care treatment plan</p> <ul style="list-style-type: none"> <li>• Benefit for each visit</li> <li>• Number of visits covered (must be received within 8 weeks of last Medicare approved visit)</li> </ul> <p>Calendar year maximum</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p>	<p>Actual charges to \$40 a visit</p> <p>Up to the number of Medicare approved visits, not to exceed 7 each week</p> <p>\$1,600</p>	<p>Balance</p>
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**OTHER BENEFITS - NOT COVERED BY MEDICARE**

<p><b>FOREIGN TRAVEL - NOT COVERED BY MEDICARE</b>  Medically necessary emergency care services during the first 60 days of each trip outside the USA</p> <ul style="list-style-type: none"> <li>First \$250 each calendar year</li> <li>Remainder of charges</li> </ul>	<p>\$0</p> <p>\$0</p>	<p>\$0</p> <p>80% to a lifetime maximum benefit of \$50,000</p>	<p>\$250</p> <p>20% and amounts over the \$50,000 lifetime maximum</p>
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