



## Outline of Medicare Supplement Coverage – Cover Page: 1 of 2

### Benefit Plans A, B, C, D and F

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

**See Outlines of Coverage sections for details about ALL plans.**

**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 Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	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 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%)	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	Foreign Travel Emergency
			At-Home Recovery				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 or offer the same benefits as Plans F and J after one has paid a calendar year \$1,900 deductible. Benefits from high deductible Plans F and J will not begin until out-of-pocket expenses are \$1,900. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare Deductibles for Part A and Part B, but does not include, in Plan J, the plan’s separate prescription drug deductible or, in Plans F and J, the plan’s separate foreign emergency deductible.



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## Outline of Medicare Supplement Coverage – Cover Page 2

**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 Coinsurance	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		
Preventative Care NOT covered by Medicare		
	\$4,440 Out of Pocket Annual Limit ***	\$2,220 Out of Policy 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 plans pays 100% of the Medicare copayments, coinsurances, 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 Outlines of Coverage for details and exceptions.**



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**Annual Non-Smoker Premium Rates  
 For Use In All North Dakota Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	736.71	640.89	954.26	830.17	1046.94	910.28	929.13	808.18	1079.14	937.77	898.50	781.47
66	775.19	673.87	1004.53	872.58	1098.77	955.05	976.25	849.02	1123.91	977.04	944.05	821.53
67	814.46	708.43	1054.01	916.56	1152.97	1002.96	1024.95	891.43	1170.25	1017.88	992.75	862.37
68	849.02	738.28	1097.99	955.05	1206.37	1050.08	1068.93	929.13	1219.73	1061.08	1034.37	899.28
69	886.72	771.26	1148.25	998.24	1259.00	1094.85	1116.84	971.54	1267.64	1102.70	1080.71	940.12
70	922.06	801.89	1193.02	1037.51	1304.55	1134.12	1161.61	1010.02	1313.97	1142.76	1123.91	977.04
71	957.40	832.52	1239.36	1077.57	1350.89	1173.39	1205.59	1048.51	1359.53	1182.03	1166.32	1014.74
72	990.39	861.58	1281.77	1114.48	1392.51	1210.30	1248.00	1085.42	1401.94	1218.94	1206.37	1050.08
73	1021.81	889.07	1322.61	1149.83	1430.21	1243.29	1287.27	1119.20	1440.42	1251.93	1244.86	1082.28
74	1050.87	914.21	1360.31	1183.60	1467.13	1275.49	1324.18	1151.40	1476.55	1284.91	1280.99	1114.48
75	1077.57	936.98	1394.87	1212.66	1500.11	1304.55	1357.17	1180.46	1510.32	1313.97	1313.97	1142.76
76	1102.70	958.19	1426.29	1240.93	1528.39	1328.90	1388.59	1207.16	1539.38	1338.32	1343.03	1168.68
77	1125.48	979.39	1458.49	1267.64	1555.09	1352.46	1418.43	1233.08	1566.09	1361.88	1372.09	1193.02
78	1148.25	998.24	1485.98	1291.98	1579.44	1372.88	1445.92	1257.43	1590.44	1383.09	1398.80	1215.80
79	1168.68	1016.31	1511.90	1313.97	1601.43	1392.51	1471.05	1278.63	1612.43	1402.72	1423.14	1237.79
80	1186.74	1032.02	1536.24	1335.97	1622.64	1410.58	1494.62	1299.84	1633.63	1420.79	1446.71	1258.21
81	1204.02	1046.94	1558.23	1354.82	1643.06	1428.64	1515.82	1318.69	1654.84	1438.85	1467.13	1276.28
82	1220.51	1061.08	1579.44	1373.66	1664.26	1446.71	1537.81	1336.75	1675.26	1457.70	1486.76	1293.55
83	1235.43	1074.43	1599.86	1391.73	1684.68	1464.77	1557.45	1354.03	1696.46	1475.77	1506.40	1310.05
84	1251.14	1088.56	1619.49	1408.22	1703.53	1480.48	1576.30	1370.52	1715.31	1491.47	1524.46	1324.97
85	1266.06	1100.35	1639.13	1424.72	1722.38	1496.97	1594.36	1386.23	1734.16	1507.97	1542.53	1341.46
86	1279.42	1112.91	1657.19	1440.42	1740.45	1512.68	1612.43	1402.72	1752.23	1523.68	1559.02	1356.39
87	1293.55	1124.69	1675.26	1456.13	1758.51	1527.60	1630.49	1417.65	1770.29	1539.38	1576.30	1371.31
88	1306.12	1135.69	1690.18	1469.48	1773.43	1541.74	1646.20	1431.78	1785.21	1552.74	1592.01	1384.66
89	1317.90	1145.90	1706.67	1484.41	1788.36	1554.31	1661.12	1444.35	1800.92	1566.09	1606.93	1397.23
90	1330.47	1156.89	1721.60	1496.97	1803.28	1567.66	1675.26	1457.70	1815.84	1578.65	1621.07	1409.01
91	1341.46	1166.32	1736.52	1510.32	1817.42	1579.44	1689.40	1469.48	1829.20	1591.22	1634.42	1421.57
92	1350.89	1174.96	1749.09	1521.32	1829.20	1589.65	1702.75	1480.48	1841.76	1601.43	1646.98	1431.78
93	1361.10	1183.60	1761.65	1531.53	1840.98	1599.86	1715.31	1491.47	1853.54	1611.64	1657.98	1441.99
94	1369.74	1191.45	1773.43	1541.74	1851.19	1609.28	1727.09	1501.68	1864.54	1621.07	1669.76	1452.20
95	1377.59	1197.74	1783.64	1550.38	1861.40	1617.92	1736.52	1510.32	1873.96	1629.71	1679.19	1460.06
96	1386.23	1205.59	1793.85	1559.80	1870.04	1625.78	1746.73	1518.96	1883.39	1637.56	1689.40	1468.70
97	1394.87	1212.66	1804.85	1569.23	1879.46	1634.42	1756.15	1527.60	1892.03	1646.20	1698.82	1477.34
98	1403.51	1219.73	1815.84	1578.65	1889.67	1643.06	1767.15	1536.24	1902.24	1654.84	1709.82	1485.98
99	1410.58	1226.79	1825.27	1587.29	1899.10	1650.91	1776.57	1544.88	1911.66	1662.69	1719.24	1494.62

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	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	921.27	801.11	1193.02	1037.51	1308.48	1138.04	1161.61	1010.02	1348.53	1172.60	1123.91	977.04
66	969.18	842.73	1255.07	1090.92	1373.66	1194.59	1220.51	1061.08	1404.30	1221.30	1180.46	1026.52
67	1017.88	885.15	1317.90	1145.90	1441.21	1253.50	1281.77	1115.27	1463.20	1272.35	1240.93	1079.14
68	1061.08	922.85	1372.88	1193.81	1508.75	1312.40	1335.97	1161.61	1524.46	1325.76	1292.77	1124.69
69	1108.20	963.69	1434.93	1248.00	1573.94	1368.17	1396.44	1215.01	1584.94	1377.59	1350.89	1174.96
70	1152.18	1002.17	1491.47	1296.70	1630.49	1418.43	1452.20	1262.92	1641.49	1427.86	1404.30	1221.30
71	1196.95	1040.66	1548.81	1346.96	1687.82	1467.91	1507.18	1310.83	1699.61	1477.34	1458.49	1268.42
72	1238.58	1076.78	1602.22	1393.30	1740.45	1513.47	1559.80	1356.39	1752.23	1523.68	1508.75	1312.40
73	1277.85	1110.56	1652.48	1437.28	1787.57	1554.31	1608.50	1398.80	1800.14	1565.30	1556.66	1353.24
74	1313.97	1142.76	1701.18	1478.91	1833.91	1594.36	1655.62	1439.64	1846.48	1605.36	1601.43	1392.51
75	1346.96	1171.03	1743.59	1515.82	1875.54	1630.49	1696.46	1475.77	1888.10	1641.49	1641.49	1427.86
76	1377.59	1197.74	1783.64	1550.38	1910.09	1661.12	1735.73	1509.54	1923.44	1672.90	1679.19	1460.06
77	1407.44	1223.65	1822.13	1584.94	1943.87	1690.97	1773.43	1541.74	1957.22	1702.75	1715.31	1491.47
78	1434.93	1248.00	1856.69	1614.78	1974.50	1716.88	1807.21	1571.59	1987.85	1728.67	1748.30	1520.53
79	1460.06	1269.21	1889.67	1643.06	2001.98	1741.23	1838.62	1599.07	2016.12	1753.01	1778.93	1547.24
80	1483.62	1289.63	1920.30	1669.76	2027.90	1763.22	1868.47	1624.99	2042.04	1775.00	1807.99	1572.37
81	1504.83	1308.48	1947.79	1693.32	2053.82	1786.00	1895.17	1648.55	2067.96	1798.57	1833.91	1594.36
82	1525.25	1326.54	1973.71	1716.88	2080.52	1809.56	1921.87	1671.33	2094.66	1821.34	1859.04	1616.35
83	1544.88	1343.03	2000.41	1738.88	2106.44	1831.55	1946.22	1693.32	2120.58	1844.12	1883.39	1637.56
84	1563.73	1359.53	2023.98	1760.08	2129.22	1851.19	1970.57	1712.96	2144.14	1864.54	1905.38	1657.19
85	1582.58	1376.02	2048.32	1781.29	2152.78	1872.39	1993.35	1733.38	2167.70	1884.96	1928.16	1676.83
86	1599.86	1390.94	2071.10	1800.92	2174.77	1892.03	2016.12	1753.01	2190.48	1904.60	1949.36	1694.89
87	1617.14	1405.87	2093.09	1819.77	2197.55	1910.88	2037.33	1771.86	2212.47	1924.23	1971.35	1713.74
88	1632.85	1420.00	2112.73	1837.84	2216.40	1927.37	2056.96	1789.14	2232.11	1940.72	1990.20	1730.24
89	1647.77	1432.57	2133.15	1855.11	2235.25	1943.87	2076.60	1805.63	2250.96	1957.22	2009.05	1746.73
90	1662.69	1445.92	2152.78	1871.61	2254.10	1959.57	2094.66	1821.34	2269.81	1973.71	2026.33	1761.65
91	1676.83	1458.49	2170.85	1887.32	2271.38	1975.28	2111.94	1837.05	2287.08	1988.63	2043.61	1776.57
92	1689.40	1468.70	2186.55	1901.45	2286.30	1987.85	2127.65	1850.40	2302.01	2001.20	2058.53	1789.93
93	1701.96	1479.69	2202.26	1914.81	2300.44	2000.41	2144.14	1864.54	2316.93	2014.55	2072.67	1802.49
94	1712.17	1489.12	2217.18	1928.16	2314.57	2012.19	2158.28	1876.32	2330.28	2026.33	2087.59	1815.06
95	1722.38	1497.76	2228.97	1938.37	2326.35	2023.19	2170.85	1887.32	2342.85	2036.54	2099.37	1825.27
96	1732.59	1506.40	2243.10	1950.15	2338.14	2033.40	2182.63	1898.31	2353.84	2046.75	2111.16	1836.27
97	1742.80	1515.04	2255.67	1961.93	2349.13	2042.83	2195.19	1909.31	2365.62	2056.96	2123.72	1847.26
98	1753.80	1524.46	2269.81	1973.71	2361.70	2053.82	2208.54	1920.30	2378.19	2067.96	2136.29	1857.47
99	1763.22	1533.10	2281.59	1983.92	2373.48	2064.03	2221.11	1931.30	2389.19	2078.17	2148.85	1868.47

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Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	379.40	330.06	491.44	427.54	539.17	468.79	478.50	416.21	555.76	482.95	462.73	402.46
66	399.22	347.04	517.33	449.38	565.87	491.85	502.77	437.24	578.81	503.17	486.19	423.09
67	419.45	364.84	542.81	472.03	593.78	516.52	527.85	459.09	602.68	524.21	511.26	444.12
68	437.24	380.21	565.46	491.85	621.28	540.79	550.50	478.50	628.16	546.45	532.70	463.13
69	456.66	397.20	591.35	514.10	648.38	563.85	575.17	500.34	652.83	567.89	556.57	484.16
70	474.86	412.98	614.41	534.32	671.84	584.07	598.23	520.16	676.70	588.52	578.81	503.17
71	493.06	428.75	638.27	554.95	695.71	604.29	620.88	539.98	700.16	608.74	600.65	522.59
72	510.05	443.72	660.11	573.96	717.14	623.31	642.72	558.99	722.00	627.75	621.28	540.79
73	526.23	457.87	681.15	592.16	736.56	640.29	662.94	576.39	741.82	644.74	641.10	557.37
74	541.20	470.82	700.56	609.55	755.57	656.88	681.95	592.97	760.42	661.73	659.71	573.96
75	554.95	482.55	718.36	624.52	772.56	671.84	698.94	607.93	777.82	676.70	676.70	588.52
76	567.89	493.47	734.54	639.08	787.12	684.38	715.12	621.69	792.78	689.24	691.66	601.87
77	579.62	504.39	751.12	652.83	800.87	696.52	730.49	635.04	806.54	701.37	706.63	614.41
78	591.35	514.10	765.28	665.37	813.41	707.03	744.65	647.57	819.07	712.29	720.38	626.14
79	601.87	523.40	778.63	676.70	824.74	717.14	757.59	658.50	830.40	722.40	732.92	637.46
80	611.17	531.49	791.16	688.02	835.66	726.45	769.73	669.42	841.32	731.71	745.05	647.98
81	620.07	539.17	802.49	697.73	846.17	735.75	780.65	679.12	852.24	741.01	755.57	657.28
82	628.56	546.45	813.41	707.44	857.10	745.05	791.97	688.43	862.76	750.72	765.68	666.18
83	636.25	553.33	823.93	716.74	867.61	754.36	802.09	697.33	873.68	760.02	775.79	674.67
84	644.34	560.61	834.04	725.23	877.32	762.45	811.79	705.82	883.39	768.11	785.10	682.36
85	652.02	566.68	844.15	733.73	887.03	770.94	821.10	713.91	893.09	776.60	794.40	690.85
86	658.90	573.15	853.45	741.82	896.33	779.03	830.40	722.40	902.40	784.69	802.89	698.54
87	666.18	579.22	862.76	749.91	905.63	786.72	839.70	730.09	911.70	792.78	811.79	706.22
88	672.65	584.88	870.44	756.78	913.32	794.00	847.79	737.37	919.39	799.66	819.88	713.10
89	678.72	590.14	878.94	764.47	921.00	800.47	855.48	743.84	927.47	806.54	827.57	719.57
90	685.19	595.80	886.62	770.94	928.69	807.34	862.76	750.72	935.16	813.01	834.85	725.64
91	690.85	600.65	894.31	777.82	935.97	813.41	870.04	756.78	942.04	819.48	841.72	732.11
92	695.71	605.10	900.78	783.48	942.04	818.67	876.91	762.45	948.51	824.74	848.20	737.37
93	700.97	609.55	907.25	788.74	948.10	823.93	883.39	768.11	954.58	830.00	853.86	742.63
94	705.41	613.60	913.32	794.00	953.36	828.78	889.45	773.37	960.24	834.85	859.93	747.89
95	709.46	616.83	918.58	798.45	958.62	833.23	894.31	777.82	965.09	839.30	864.78	751.93
96	713.91	620.88	923.83	803.30	963.07	837.28	899.57	782.27	969.95	843.34	870.04	756.38
97	718.36	624.52	929.50	808.15	967.92	841.72	904.42	786.72	974.39	847.79	874.89	760.83
98	722.81	628.16	935.16	813.01	973.18	846.17	910.08	791.16	979.65	852.24	880.56	765.28
99	726.45	631.80	940.01	817.46	978.04	850.22	914.94	795.61	984.51	856.29	885.41	769.73

**MODAL FACTORS**

Semi Annual  
0.51500

Quarterly  
0.26250

Direct Monthly  
0.10000

Monthly EFT  
0.08333



Home Office: www.uct.org  
 The Order of United Commercial Travelers of America  
 632 N. Park Street, P.O. Box 159019, Columbus, OH 43215-8619  
 (614) 228-3276 • Toll-free: (800) 848-0123 • Fax: (614) 228-1898

**Semi Annual Smoker Premium Rates  
 For Use In All North Dakota Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	474.46	412.57	614.41	534.32	673.87	586.09	598.23	520.16	694.49	603.89	578.81	503.17
66	499.13	434.01	646.36	561.82	707.44	615.22	628.56	546.45	723.21	628.97	607.93	528.66
67	524.21	455.85	678.72	590.14	742.22	645.55	660.11	574.36	753.55	655.26	639.08	555.76
68	546.45	475.27	707.03	614.81	777.01	675.89	688.02	598.23	785.10	682.76	665.78	579.22
69	570.72	496.30	738.99	642.72	810.58	704.61	719.17	625.73	816.24	709.46	695.71	605.10
70	593.37	516.12	768.11	667.80	839.70	730.49	747.89	650.41	845.37	735.35	723.21	628.97
71	616.43	535.94	797.64	693.68	869.23	755.97	776.20	675.08	875.30	760.83	751.12	653.24
72	637.87	554.54	825.14	717.55	896.33	779.43	803.30	698.54	902.40	784.69	777.01	675.89
73	658.09	571.94	851.03	740.20	920.60	800.47	828.38	720.38	927.07	806.13	801.68	696.92
74	676.70	588.52	876.11	761.64	944.46	821.10	852.65	741.41	950.93	826.76	824.74	717.14
75	693.68	603.08	897.95	780.65	965.90	839.70	873.68	760.02	972.37	845.37	845.37	735.35
76	709.46	616.83	918.58	798.45	983.70	855.48	893.90	777.41	990.57	861.54	864.78	751.93
77	724.83	630.18	938.40	816.24	1001.09	870.85	913.32	794.00	1007.97	876.91	883.39	768.11
78	738.99	642.72	956.19	831.61	1016.87	884.20	930.71	809.37	1023.74	890.26	900.37	783.08
79	751.93	653.64	973.18	846.17	1031.02	896.73	946.89	823.52	1038.30	902.80	916.15	796.83
80	764.06	664.16	988.96	859.93	1044.37	908.06	962.26	836.87	1051.65	914.13	931.12	809.77
81	774.99	673.87	1003.11	872.06	1057.72	919.79	976.01	849.01	1065.00	926.26	944.46	821.10
82	785.50	683.17	1016.46	884.20	1071.47	931.92	989.77	860.74	1078.75	937.99	957.41	832.42
83	795.61	691.66	1030.21	895.52	1084.82	943.25	1002.30	872.06	1092.10	949.72	969.95	843.34
84	805.32	700.16	1042.35	906.44	1096.55	953.36	1014.84	882.17	1104.23	960.24	981.27	853.45
85	815.03	708.65	1054.89	917.36	1108.68	964.28	1026.57	892.69	1116.37	970.75	993.00	863.57
86	823.93	716.34	1066.62	927.47	1120.01	974.39	1038.30	902.80	1128.10	980.87	1003.92	872.87
87	832.83	724.02	1077.94	937.18	1131.74	984.10	1049.22	912.51	1139.42	990.98	1015.25	882.58
88	840.92	731.30	1088.05	946.49	1141.45	992.60	1059.34	921.41	1149.54	999.47	1024.95	891.07
89	848.60	737.77	1098.57	955.38	1151.15	1001.09	1069.45	929.90	1159.24	1007.97	1034.66	899.57
90	856.29	744.65	1108.68	963.88	1160.86	1009.18	1078.75	937.99	1168.95	1016.46	1043.56	907.25
91	863.57	751.12	1117.99	971.97	1169.76	1017.27	1087.65	946.08	1177.85	1024.15	1052.46	914.94
92	870.04	756.38	1126.08	979.25	1177.44	1023.74	1095.74	952.96	1185.53	1030.62	1060.14	921.81
93	876.51	762.04	1134.16	986.12	1184.72	1030.21	1104.23	960.24	1193.22	1037.49	1067.43	928.28
94	881.77	766.90	1141.85	993.00	1192.01	1036.28	1111.51	966.31	1200.10	1043.56	1075.11	934.76
95	887.03	771.35	1147.92	998.26	1198.07	1041.94	1117.99	971.97	1206.57	1048.82	1081.18	940.01
96	892.29	775.79	1155.20	1004.33	1204.14	1047.20	1124.05	977.63	1212.23	1054.08	1087.24	945.68
97	897.54	780.24	1161.67	1010.39	1209.80	1052.06	1130.52	983.29	1218.30	1059.34	1093.72	951.34
98	903.21	785.10	1168.95	1016.46	1216.27	1057.72	1137.40	988.96	1224.77	1065.00	1100.19	956.60
99	908.06	789.55	1175.02	1021.72	1222.34	1062.98	1143.87	994.62	1230.43	1070.26	1106.66	962.26

**MODAL FACTORS**

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### Quarterly Non-Smoker Premium Rates For Use In All North Dakota Zip Codes

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	193.39	168.23	250.49	217.92	274.82	238.95	243.90	212.15	283.27	246.16	235.86	205.14
66	203.49	176.89	263.69	229.05	288.43	250.70	256.27	222.87	295.03	256.47	247.81	215.65
67	213.80	185.96	276.68	240.60	302.65	263.28	269.05	234.00	307.19	267.19	260.60	226.37
68	222.87	193.80	288.22	250.70	316.67	275.65	280.59	243.90	320.18	278.53	271.52	236.06
69	232.76	202.46	301.42	262.04	330.49	287.40	293.17	255.03	332.75	289.46	283.69	246.78
70	242.04	210.50	313.17	272.35	342.44	297.71	304.92	265.13	344.92	299.97	295.03	256.47
71	251.32	218.54	325.33	282.86	354.61	308.01	316.47	275.23	356.88	310.28	306.16	266.37
72	259.98	226.17	336.47	292.55	365.53	317.70	327.60	284.92	368.01	319.97	316.67	275.65
73	268.22	233.38	347.19	301.83	375.43	326.36	337.91	293.79	378.11	328.63	326.78	284.10
74	275.85	239.98	357.08	310.69	385.12	334.82	347.60	302.24	387.59	337.29	336.26	292.55
75	282.86	245.96	366.15	318.32	393.78	342.44	356.26	309.87	396.46	344.92	344.92	299.97
76	289.46	251.52	374.40	325.74	401.20	348.84	364.50	316.88	404.09	351.31	352.55	306.78
77	295.44	257.09	382.85	332.75	408.21	355.02	372.34	323.68	411.10	357.49	360.17	313.17
78	301.42	262.04	390.07	339.15	414.60	360.38	379.55	330.07	417.49	363.06	367.18	319.15
79	306.78	266.78	396.87	344.92	420.38	365.53	386.15	335.64	423.26	368.22	373.58	324.92
80	311.52	270.90	403.26	350.69	425.94	370.28	392.34	341.21	428.83	372.96	379.76	330.28
81	316.05	274.82	409.04	355.64	431.30	375.02	397.90	346.16	434.39	377.70	385.12	335.02
82	320.38	278.53	414.60	360.59	436.87	379.76	403.68	350.90	439.76	382.65	390.28	339.56
83	324.30	282.04	419.96	365.33	442.23	384.50	408.83	355.43	445.32	387.39	395.43	343.89
84	328.42	285.75	425.12	369.66	447.18	388.63	413.78	359.76	450.27	391.51	400.17	347.80
85	332.34	288.84	430.27	373.99	452.13	392.96	418.52	363.89	455.22	395.84	404.91	352.13
86	335.85	292.14	435.01	378.11	456.87	397.08	423.26	368.22	459.96	399.96	409.24	356.05
87	339.56	295.23	439.76	382.23	461.61	401.00	428.00	372.13	464.70	404.09	413.78	359.97
88	342.86	298.12	443.67	385.74	465.53	404.71	432.13	375.84	468.62	407.59	417.90	363.47
89	345.95	300.80	448.00	389.66	469.44	408.01	436.04	379.14	472.74	411.10	421.82	366.77
90	349.25	303.68	451.92	392.96	473.36	411.51	439.76	382.65	476.66	414.40	425.53	369.86
91	352.13	306.16	455.84	396.46	477.07	414.60	443.47	385.74	480.16	417.70	429.03	373.16
92	354.61	308.43	459.14	399.35	480.16	417.28	446.97	388.63	483.46	420.38	432.33	375.84
93	357.29	310.69	462.43	402.03	483.26	419.96	450.27	391.51	486.56	423.06	435.22	378.52
94	359.56	312.76	465.53	404.71	485.94	422.44	453.36	394.19	489.44	425.53	438.31	381.20
95	361.62	314.41	468.21	406.97	488.62	424.71	455.84	396.46	491.92	427.80	440.79	383.27
96	363.89	316.47	470.89	409.45	490.88	426.77	458.52	398.73	494.39	429.86	443.47	385.53
97	366.15	318.32	473.77	411.92	493.36	429.03	460.99	401.00	496.66	432.13	445.94	387.80
98	368.42	320.18	476.66	414.40	496.04	431.30	463.88	403.26	499.34	434.39	448.83	390.07
99	370.28	322.03	479.13	416.66	498.51	433.36	466.35	405.53	501.81	436.46	451.30	392.34

MODAL FACTORS

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**Quarterly Smoker Premium Rates  
 For Use In All North Dakota Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	241.83	210.29	313.17	272.35	343.48	298.74	304.92	265.13	353.99	307.81	295.03	256.47
66	254.41	221.22	329.46	286.37	360.59	313.58	320.38	278.53	368.63	320.59	309.87	269.46
67	267.19	232.35	345.95	300.80	378.32	329.04	336.47	292.76	384.09	333.99	325.74	283.27
68	278.53	242.25	360.38	313.37	396.05	344.51	350.69	304.92	400.17	348.01	339.35	295.23
69	290.90	252.97	376.67	327.60	413.16	359.14	366.57	318.94	416.05	361.62	354.61	308.43
70	302.45	263.07	391.51	340.38	428.00	372.34	381.20	331.52	430.89	374.81	368.63	320.59
71	314.20	273.17	406.56	353.58	443.05	385.33	395.64	344.09	446.15	387.80	382.85	332.96
72	325.13	282.66	420.58	365.74	456.87	397.28	409.45	356.05	459.96	399.96	396.05	344.51
73	335.43	291.52	433.78	377.29	469.24	408.01	422.23	367.18	472.54	410.89	408.62	355.23
74	344.92	299.97	446.56	388.21	481.40	418.52	434.60	377.91	484.70	421.41	420.38	365.53
75	353.58	307.40	457.69	397.90	492.33	428.00	445.32	387.39	495.63	430.89	430.89	374.81
76	361.62	314.41	468.21	406.97	501.40	436.04	455.63	396.25	504.90	439.14	440.79	383.27
77	369.45	321.21	478.31	416.05	510.26	443.88	465.53	404.71	513.77	446.97	450.27	391.51
78	376.67	327.60	487.38	423.88	518.31	450.68	474.39	412.54	521.81	453.77	458.93	399.14
79	383.27	333.17	496.04	431.30	525.52	457.07	482.64	419.76	529.23	460.17	466.97	406.15
80	389.45	338.53	504.08	438.31	532.32	462.85	490.47	426.56	536.04	465.94	474.60	412.75
81	395.02	343.48	511.30	444.50	539.13	468.82	497.48	432.75	542.84	472.12	481.40	418.52
82	400.38	348.22	518.10	450.68	546.14	475.01	504.49	438.72	549.85	478.10	488.00	424.29
83	405.53	352.55	525.11	456.45	552.94	480.78	510.88	444.50	556.65	484.08	494.39	429.86
84	410.48	356.88	531.29	462.02	558.92	485.94	517.27	449.65	562.84	489.44	500.16	435.01
85	415.43	361.21	537.68	467.59	565.11	491.50	523.25	455.01	569.02	494.80	506.14	440.17
86	419.96	365.12	543.66	472.74	570.88	496.66	529.23	460.17	575.00	499.96	511.71	444.91
87	424.50	369.04	549.44	477.69	576.86	501.61	534.80	465.11	580.77	505.11	517.48	449.86
88	428.62	372.75	554.59	482.43	581.80	505.94	539.95	469.65	585.93	509.44	522.43	454.19
89	432.54	376.05	559.95	486.97	586.75	510.26	545.11	473.98	590.88	513.77	527.38	458.52
90	436.46	379.55	565.11	491.30	591.70	514.39	549.85	478.10	595.82	518.10	531.91	462.43
91	440.17	382.85	569.85	495.42	596.24	518.51	554.38	482.23	600.36	522.02	536.45	466.35
92	443.47	385.53	573.97	499.13	600.15	521.81	558.51	485.73	604.28	525.31	540.37	469.86
93	446.76	388.42	578.09	502.64	603.86	525.11	562.84	489.44	608.19	528.82	544.08	473.15
94	449.45	390.89	582.01	506.14	607.58	528.20	566.55	492.53	611.70	531.91	547.99	476.45
95	452.13	393.16	585.10	508.82	610.67	531.09	569.85	495.42	615.00	534.59	551.09	479.13
96	454.81	395.43	588.81	511.91	613.76	533.77	572.94	498.31	617.88	537.27	554.18	482.02
97	457.49	397.70	592.11	515.01	616.65	536.24	576.24	501.19	620.98	539.95	557.48	484.91
98	460.37	400.17	595.82	518.10	619.95	539.13	579.74	504.08	624.28	542.84	560.78	487.59
99	462.85	402.44	598.92	520.78	623.04	541.81	583.04	506.97	627.16	545.52	564.07	490.47

**MODAL FACTORS**

Semi Annual  
0.51500

Quarterly  
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**Monthly Non-Smoker Premium Rates (EFT)  
 For Use In All North Dakota Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	61.39	53.41	79.52	69.18	87.24	75.85	77.42	67.35	89.92	78.14	74.87	65.12
66	64.60	56.15	83.71	72.71	91.56	79.58	81.35	70.75	93.66	81.42	78.67	68.46
67	67.87	59.03	87.83	76.38	96.08	83.58	85.41	74.28	97.52	84.82	82.73	71.86
68	70.75	61.52	91.50	79.58	100.53	87.50	89.07	77.42	101.64	88.42	86.19	74.94
69	73.89	64.27	95.68	83.18	104.91	91.23	93.07	80.96	105.63	91.89	90.06	78.34
70	76.84	66.82	99.41	86.46	108.71	94.51	96.80	84.17	109.49	95.23	93.66	81.42
71	79.78	69.37	103.28	89.79	112.57	97.78	100.46	87.37	113.29	98.50	97.19	84.56
72	82.53	71.80	106.81	92.87	116.04	100.85	104.00	90.45	116.82	101.57	100.53	87.50
73	85.15	74.09	110.21	95.81	119.18	103.60	107.27	93.26	120.03	104.32	103.73	90.19
74	87.57	76.18	113.35	98.63	122.26	106.29	110.34	95.95	123.04	107.07	106.74	92.87
75	89.79	78.08	116.23	101.05	125.00	108.71	113.09	98.37	125.86	109.49	109.49	95.23
76	91.89	79.85	118.85	103.41	127.36	110.74	115.71	100.59	128.28	111.52	111.92	97.39
77	93.79	81.61	121.54	105.63	129.59	112.70	118.20	102.75	130.50	113.49	114.34	99.41
78	95.68	83.18	123.83	107.66	131.61	114.40	120.49	104.78	132.53	115.25	116.56	101.31
79	97.39	84.69	125.99	109.49	133.45	116.04	122.58	106.55	134.36	116.89	118.59	103.15
80	98.89	86.00	128.02	111.33	135.21	117.54	124.55	108.32	136.13	118.39	120.55	104.85
81	100.33	87.24	129.85	112.90	136.92	119.05	126.31	109.89	137.90	119.90	122.26	106.35
82	101.71	88.42	131.61	114.47	138.68	120.55	128.15	111.39	139.60	121.47	123.89	107.79
83	102.95	89.53	133.32	115.97	140.38	122.06	129.78	112.83	141.37	122.98	125.53	109.17
84	104.26	90.71	134.95	117.35	141.96	123.37	131.35	114.21	142.94	124.28	127.03	110.41
85	105.50	91.69	136.59	118.72	143.53	124.74	132.86	115.51	144.51	125.66	128.54	111.78
86	106.61	92.74	138.09	120.03	145.03	126.05	134.36	116.89	146.01	126.97	129.91	113.03
87	107.79	93.72	139.60	121.34	146.54	127.30	135.87	118.13	147.52	128.28	131.35	114.27
88	108.84	94.64	140.84	122.45	147.78	128.47	137.18	119.31	148.76	129.39	132.66	115.38
89	109.82	95.49	142.22	123.70	149.02	129.52	138.42	120.36	150.07	130.50	133.91	116.43
90	110.87	96.40	143.46	124.74	150.27	130.63	139.60	121.47	151.31	131.55	135.08	117.41
91	111.78	97.19	144.70	125.86	151.45	131.61	140.78	122.45	152.43	132.60	136.20	118.46
92	112.57	97.91	145.75	126.77	152.43	132.47	141.89	123.37	153.47	133.45	137.24	119.31
93	113.42	98.63	146.80	127.62	153.41	133.32	142.94	124.28	154.46	134.30	138.16	120.16
94	114.14	99.28	147.78	128.47	154.26	134.10	143.92	125.14	155.37	135.08	139.14	121.01
95	114.79	99.81	148.63	129.19	155.11	134.82	144.70	125.86	156.16	135.80	139.93	121.67
96	115.51	100.46	149.48	129.98	155.83	135.48	145.55	126.58	156.94	136.46	140.78	122.39
97	116.23	101.05	150.40	130.76	156.62	136.20	146.34	127.30	157.66	137.18	141.56	123.11
98	116.95	101.64	151.31	131.55	157.47	136.92	147.26	128.02	158.51	137.90	142.48	123.83
99	117.54	102.23	152.10	132.27	158.25	137.57	148.04	128.74	159.30	138.55	143.26	124.55

**MODAL FACTORS**

Semi Annual  
0.51500

Quarterly  
0.26250

Direct Monthly  
0.10000

Monthly EFT  
0.08333



Home Office: www.uct.org  
 The Order of United Commercial Travelers of America  
 632 N. Park Street, P.O. Box 159019, Columbus, OH 43215-8619  
 (614) 228-3276 • Toll-free: (800) 848-0123 • Fax: (614) 228-1898

**Monthly Smoker Premium Rates (EFT)  
 For Use In All North Dakota Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	76.77	66.76	99.41	86.46	109.04	94.83	96.80	84.17	112.37	97.71	93.66	81.42
66	80.76	70.23	104.58	90.91	114.47	99.55	101.71	88.42	117.02	101.77	98.37	85.54
67	84.82	73.76	109.82	95.49	120.10	104.45	106.81	92.94	121.93	106.02	103.41	89.92
68	88.42	76.90	114.40	99.48	125.72	109.36	111.33	96.80	127.03	110.48	107.73	93.72
69	92.35	80.30	119.57	104.00	131.16	114.01	116.37	101.25	132.07	114.79	112.57	97.91
70	96.01	83.51	124.28	108.05	135.87	118.20	121.01	105.24	136.79	118.98	117.02	101.77
71	99.74	86.72	129.06	112.24	140.65	122.32	125.59	109.23	141.63	123.11	121.54	105.70
72	103.21	89.73	133.51	116.10	145.03	126.12	129.98	113.03	146.01	126.97	125.72	109.36
73	106.48	92.54	137.70	119.77	148.96	129.52	134.04	116.56	150.01	130.44	129.72	112.77
74	109.49	95.23	141.76	123.24	152.82	132.86	137.96	119.97	153.87	133.77	133.45	116.04
75	112.24	97.58	145.29	126.31	156.29	135.87	141.37	122.98	157.34	136.79	136.79	118.98
76	114.79	99.81	148.63	129.19	159.17	138.42	144.64	125.79	160.28	139.40	139.93	121.67
77	117.28	101.97	151.84	132.07	161.98	140.91	147.78	128.47	163.09	141.89	142.94	124.28
78	119.57	104.00	154.72	134.56	164.53	143.07	150.59	130.96	165.65	144.05	145.69	126.71
79	121.67	105.76	157.47	136.92	166.83	145.10	153.21	133.25	168.00	146.08	148.24	128.93
80	123.63	107.46	160.02	139.14	168.99	146.93	155.70	135.41	170.16	147.91	150.66	131.03
81	125.40	109.04	162.31	141.10	171.14	148.83	157.92	137.37	172.32	149.87	152.82	132.86
82	127.10	110.54	164.47	143.07	173.37	150.79	160.15	139.27	174.55	151.77	154.91	134.69
83	128.74	111.92	166.69	144.90	175.53	152.62	162.18	141.10	176.71	153.67	156.94	136.46
84	130.31	113.29	168.66	146.67	177.43	154.26	164.21	142.74	178.67	155.37	158.78	138.09
85	131.88	114.66	170.69	148.43	179.39	156.03	166.11	144.44	180.63	157.07	160.67	139.73
86	133.32	115.91	172.58	150.07	181.22	157.66	168.00	146.08	182.53	158.71	162.44	141.24
87	134.76	117.15	174.42	151.64	183.12	159.23	169.77	147.65	184.37	160.35	164.27	142.81
88	136.07	118.33	176.05	153.15	184.69	160.61	171.41	149.09	186.00	161.72	165.84	144.18
89	137.31	119.38	177.76	154.59	186.26	161.98	173.04	150.46	187.57	163.09	167.41	145.55
90	138.55	120.49	179.39	155.96	187.83	163.29	174.55	151.77	189.14	164.47	168.85	146.80
91	139.73	121.54	180.90	157.27	189.27	164.60	175.99	153.08	190.58	165.71	170.29	148.04
92	140.78	122.39	182.21	158.45	190.52	165.65	177.30	154.19	191.83	166.76	171.54	149.15
93	141.82	123.30	183.51	159.56	191.70	166.69	178.67	155.37	193.07	167.87	172.72	150.20
94	142.68	124.09	184.76	160.67	192.87	167.68	179.85	156.35	194.18	168.85	173.96	151.25
95	143.53	124.81	185.74	161.52	193.86	168.59	180.90	157.27	195.23	169.71	174.94	152.10
96	144.38	125.53	186.92	162.51	194.84	169.44	181.88	158.19	196.15	170.56	175.92	153.02
97	145.23	126.25	187.96	163.49	195.75	170.23	182.93	159.10	197.13	171.41	176.97	153.93
98	146.14	127.03	189.14	164.47	196.80	171.14	184.04	160.02	198.17	172.32	178.02	154.78
99	146.93	127.75	190.12	165.32	197.78	172.00	185.09	160.94	199.09	173.17	179.06	155.70

**MODAL FACTORS**

Semi Annual  
0.51500

Quarterly  
0.26250

Direct Monthly  
0.10000

Monthly EFT  
0.08333



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**Monthly Non-Smoker Premium Rates (DIRECT)**  
**For Use In All North Dakota Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	73.67	64.09	95.43	83.02	104.69	91.03	92.91	80.82	107.91	93.78	89.85	78.15
66	77.52	67.39	100.45	87.26	109.88	95.50	97.63	84.90	112.39	97.70	94.41	82.15
67	81.45	70.84	105.40	91.66	115.30	100.30	102.49	89.14	117.02	101.79	99.27	86.24
68	84.90	73.83	109.80	95.50	120.64	105.01	106.89	92.91	121.97	106.11	103.44	89.93
69	88.67	77.13	114.83	99.82	125.90	109.48	111.68	97.15	126.76	110.27	108.07	94.01
70	92.21	80.19	119.30	103.75	130.45	113.41	116.16	101.00	131.40	114.28	112.39	97.70
71	95.74	83.25	123.94	107.76	135.09	117.34	120.56	104.85	135.95	118.20	116.63	101.47
72	99.04	86.16	128.18	111.45	139.25	121.03	124.80	108.54	140.19	121.89	120.64	105.01
73	102.18	88.91	132.26	114.98	143.02	124.33	128.73	111.92	144.04	125.19	124.49	108.23
74	105.09	91.42	136.03	118.36	146.71	127.55	132.42	115.14	147.66	128.49	128.10	111.45
75	107.76	93.70	139.49	121.27	150.01	130.45	135.72	118.05	151.03	131.40	131.40	114.28
76	110.27	95.82	142.63	124.09	152.84	132.89	138.86	120.72	153.94	133.83	134.30	116.87
77	112.55	97.94	145.85	126.76	155.51	135.25	141.84	123.31	156.61	136.19	137.21	119.30
78	114.83	99.82	148.60	129.20	157.94	137.29	144.59	125.74	159.04	138.31	139.88	121.58
79	116.87	101.63	151.19	131.40	160.14	139.25	147.11	127.86	161.24	140.27	142.31	123.78
80	118.67	103.20	153.62	133.60	162.26	141.06	149.46	129.98	163.36	142.08	144.67	125.82
81	120.40	104.69	155.82	135.48	164.31	142.86	151.58	131.87	165.48	143.89	146.71	127.63
82	122.05	106.11	157.94	137.37	166.43	144.67	153.78	133.68	167.53	145.77	148.68	129.36
83	123.54	107.44	159.99	139.17	168.47	146.48	155.74	135.40	169.65	147.58	150.64	131.00
84	125.11	108.86	161.95	140.82	170.35	148.05	157.63	137.05	171.53	149.15	152.45	132.50
85	126.61	110.03	163.91	142.47	172.24	149.70	159.44	138.62	173.42	150.80	154.25	134.15
86	127.94	111.29	165.72	144.04	174.04	151.27	161.24	140.27	175.22	152.37	155.90	135.64
87	129.36	112.47	167.53	145.61	175.85	152.76	163.05	141.76	177.03	153.94	157.63	137.13
88	130.61	113.57	169.02	146.95	177.34	154.17	164.62	143.18	178.52	155.27	159.20	138.47
89	131.79	114.59	170.67	148.44	178.84	155.43	166.11	144.44	180.09	156.61	160.69	139.72
90	133.05	115.69	172.16	149.70	180.33	156.77	167.53	145.77	181.58	157.87	162.11	140.90
91	134.15	116.63	173.65	151.03	181.74	157.94	168.94	146.95	182.92	159.12	163.44	142.16
92	135.09	117.50	174.91	152.13	182.92	158.96	170.27	148.05	184.18	160.14	164.70	143.18
93	136.11	118.36	176.17	153.15	184.10	159.99	171.53	149.15	185.35	161.16	165.80	144.20
94	136.97	119.15	177.34	154.17	185.12	160.93	172.71	150.17	186.45	162.11	166.98	145.22
95	137.76	119.77	178.36	155.04	186.14	161.79	173.65	151.03	187.40	162.97	167.92	146.01
96	138.62	120.56	179.39	155.98	187.00	162.58	174.67	151.90	188.34	163.76	168.94	146.87
97	139.49	121.27	180.48	156.92	187.95	163.44	175.62	152.76	189.20	164.62	169.88	147.73
98	140.35	121.97	181.58	157.87	188.97	164.31	176.72	153.62	190.22	165.48	170.98	148.60
99	141.06	122.68	182.53	158.73	189.91	165.09	177.66	154.49	191.17	166.27	171.92	149.46

**MODAL FACTORS**

Semi Annual  
0.51500

Quarterly  
0.26250

Direct Monthly  
0.10000

Monthly EFT  
0.08333



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**Monthly Smoker Premium Rates (DIRECT)  
 For Use In All North Dakota Zip Codes**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	92.13	80.11	119.30	103.75	130.85	113.80	116.16	101.00	134.85	117.26	112.39	97.70
66	96.92	84.27	125.51	109.09	137.37	119.46	122.05	106.11	140.43	122.13	118.05	102.65
67	101.79	88.51	131.79	114.59	144.12	125.35	128.18	111.53	146.32	127.23	124.09	107.91
68	106.11	92.28	137.29	119.38	150.88	131.24	133.60	116.16	152.45	132.58	129.28	112.47
69	110.82	96.37	143.49	124.80	157.39	136.82	139.64	121.50	158.49	137.76	135.09	117.50
70	115.22	100.22	149.15	129.67	163.05	141.84	145.22	126.29	164.15	142.79	140.43	122.13
71	119.69	104.07	154.88	134.70	168.78	146.79	150.72	131.08	169.96	147.73	145.85	126.84
72	123.86	107.68	160.22	139.33	174.04	151.35	155.98	135.64	175.22	152.37	150.88	131.24
73	127.78	111.06	165.25	143.73	178.76	155.43	160.85	139.88	180.01	156.53	155.67	135.32
74	131.40	114.28	170.12	147.89	183.39	159.44	165.56	143.96	184.65	160.54	160.14	139.25
75	134.70	117.10	174.36	151.58	187.55	163.05	169.65	147.58	188.81	164.15	164.15	142.79
76	137.76	119.77	178.36	155.04	191.01	166.11	173.57	150.95	192.34	167.29	167.92	146.01
77	140.74	122.37	182.21	158.49	194.39	169.10	177.34	154.17	195.72	170.27	171.53	149.15
78	143.49	124.80	185.67	161.48	197.45	171.69	180.72	157.16	198.78	172.87	174.83	152.05
79	146.01	126.92	188.97	164.31	200.20	174.12	183.86	159.91	201.61	175.30	177.89	154.72
80	148.36	128.96	192.03	166.98	202.79	176.32	186.85	162.50	204.20	177.50	180.80	157.24
81	150.48	130.85	194.78	169.33	205.38	178.60	189.52	164.86	206.80	179.86	183.39	159.44
82	152.52	132.65	197.37	171.69	208.05	180.96	192.19	167.13	209.47	182.13	185.90	161.64
83	154.49	134.30	200.04	173.89	210.64	183.16	194.62	169.33	212.06	184.41	188.34	163.76
84	156.37	135.95	202.40	176.01	212.92	185.12	197.06	171.30	214.41	186.45	190.54	165.72
85	158.26	137.60	204.83	178.13	215.28	187.24	199.33	173.34	216.77	188.50	192.82	167.68
86	159.99	139.09	207.11	180.09	217.48	189.20	201.61	175.30	219.05	190.46	194.94	169.49
87	161.71	140.59	209.31	181.98	219.75	191.09	203.73	177.19	221.25	192.42	197.14	171.37
88	163.28	142.00	211.27	183.78	221.64	192.74	205.70	178.91	223.21	194.07	199.02	173.02
89	164.78	143.26	213.31	185.51	223.52	194.39	207.66	180.56	225.10	195.72	200.91	174.67
90	166.27	144.59	215.28	187.16	225.41	195.96	209.47	182.13	226.98	197.37	202.63	176.17
91	167.68	145.85	217.08	188.73	227.14	197.53	211.19	183.71	228.71	198.86	204.36	177.66
92	168.94	146.87	218.66	190.15	228.63	198.78	212.76	185.04	230.20	200.12	205.85	178.99
93	170.20	147.97	220.23	191.48	230.04	200.04	214.41	186.45	231.69	201.46	207.27	180.25
94	171.22	148.91	221.72	192.82	231.46	201.22	215.83	187.63	233.03	202.63	208.76	181.51
95	172.24	149.78	222.90	193.84	232.64	202.32	217.08	188.73	234.28	203.65	209.94	182.53
96	173.26	150.64	224.31	195.01	233.81	203.34	218.26	189.83	235.38	204.68	211.12	183.63
97	174.28	151.50	225.57	196.19	234.91	204.28	219.52	190.93	236.56	205.70	212.37	184.73
98	175.38	152.45	226.98	197.37	236.17	205.38	220.85	192.03	237.82	206.80	213.63	185.75
99	176.32	153.31	228.16	198.39	237.35	206.40	222.11	193.13	238.92	207.82	214.89	186.85

**MODAL FACTORS**

Semi Annual  
0.51500

Quarterly  
0.26250

Direct Monthly  
0.10000

Monthly EFT  
0.08333

## **PREMIUM INFORMATION**

We, The Order of United Commercial Travelers of America, can only raise your premium if we raise the premium for all policies like yours in this State. Premiums are based on your attained age and will change on your policy anniversary date.

## **DISCLOSURES**

Use this outline to compare benefits and premiums among policies.

## **READ YOUR POLICY VERY CAREFULLY**

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

## **RIGHT TO RETURN POLICY**

If you find that you are not satisfied with your policy, you may return it to: The Order of United Commercial Travelers of America, 632 North Park Street, P.O. Box 159019, Columbus, Ohio 43215-8619, or to the representative through whom the policy was purchased. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

## **POLICY REPLACEMENT**

If you are replacing another health insurance policy, do *NOT* cancel it until you have actually received your new policy and are sure you want to keep it.

## **NOTICE**

This policy may not fully cover all of your medical costs.

Neither The Order of United Commercial Travelers of America nor its agents are connected with Medicare.

This outline of coverage does not give all of the details of Medicare coverage. Contact your local Social Security Office or consult *Medicare & 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.

**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.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN A PAYS</b>	<b>YOU PAY</b>
<b>HOSPITALIZATION*</b> Semi-private room and board, general nursing and miscellaneous services and supplies: First 60 days 61 <sup>st</sup> - 90 <sup>th</sup> day 91 <sup>st</sup> day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - 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 21 <sup>st</sup> - 100 <sup>th</sup> day 101 <sup>st</sup> 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 that 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, we stand in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.**

**PLAN A**

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

\*Once you have been billed \$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 A 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*	\$0	\$0	\$135 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
<b>Part B Excess Charges</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints	\$0	All costs	\$0
Next \$135 of Medicare Approved Amounts*	\$0	\$0	\$135 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
<b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**MEDICARE (PARTS A & B)**

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN A PAYS</b>	<b>YOU PAY</b>
<b>HOME HEALTH CARE MEDICARE APPROVED SERVICES</b> - Medically necessary skilled care services and medical supplies	100%	\$0	\$0
- Durable medical equipment First \$135 of Medicare Approved Amounts*	\$0	\$0	\$135 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

**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.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN B PAYS</b>	<b>YOU PAY</b>
<b>HOSPITALIZATION*</b> Semi-private room and board, general nursing and miscellaneous services and supplies: First 60 days 61 <sup>st</sup> - 90 <sup>th</sup> day 91 <sup>st</sup> day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - 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 21 <sup>st</sup> - 100 <sup>th</sup> day 101 <sup>st</sup> 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 that 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, we stand in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy’s “Core Benefits.” During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.**

**PLAN 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.

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

**MEDICARE (PARTS A & B)**

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

**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.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN C PAYS</b>	<b>YOU PAY</b>
<b>HOSPITALIZATION*</b> Semi-private room and board, general nursing and miscellaneous services and supplies: First 60 days 61 <sup>st</sup> - 90 <sup>th</sup> day 91 <sup>st</sup> day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - 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 21 <sup>st</sup> - 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$128 a day \$0	\$0 Up to \$128 a day \$0	\$0 \$0 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 that 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, we stand in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy’s “Core Benefits.” During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.**

**PLAN C**

**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 C 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* Remainder of Medicare Approved Amounts	 \$0 Generally 80%	 \$135 (Part B Deductible) Generally 20%	 \$0 \$0
<b>Part B Excess Charges</b> (Above Medicare Approved Amounts)	\$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

**MEDICARE (PARTS A & B)**

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN C PAYS</b>	<b>YOU PAY</b>
<b>HOME HEALTH CARE MEDICARE APPROVED SERVICES</b> - Medically necessary skilled care services and medical supplies - Durable medical equipment First \$135 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 100% \$0 80%	 \$0 \$135 (Part B Deductible) 20%	 \$0 \$0 \$0

**OTHER BENEFITS – NOT COVERED BY MEDICARE**

<b>FOREIGN TRAVEL – NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning 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.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN D PAYS</b>	<b>YOU PAY</b>
<b>HOSPITALIZATION*</b> Semi-private room and board, general nursing and miscellaneous services and supplies: First 60 days 61 <sup>st</sup> - 90 <sup>th</sup> day 91 <sup>st</sup> day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - 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 21 <sup>st</sup> - 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$128 a day \$0	\$0 Up to \$128 a day \$0	\$0 \$0 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 that 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, we stand in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy’s “Core Benefits.” During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.**

**PLAN 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 D 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* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$135 (Part B Deductible) \$0
<b>Part B Excess Charges</b> (Above Medicare Approved Amounts)	\$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 \$0 20%	\$0 \$135 (Part B Deductible) \$0
<b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PLAN D**

<b>MEDICARE (PARTS A &amp; B)</b>			
<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN D PAYS</b>	<b>YOU PAY</b>
<b>HOME HEALTH CARE</b> MEDICARE APPROVED SERVICES - Medically necessary skilled care services and medical supplies - Durable medical equipment First \$135 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts  <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 - Benefit for each visit  - Number of visits covered (Must be received within 8 weeks of last Medicare Approved visit)  - Calendar year maximum	100%  \$0  80%  \$0  \$0  \$0	\$0  \$0  20%  Actual charges to \$40 a visit  Up to the number of Medicare Approved visits, not to exceed 7 each week. \$1,600	\$0  \$135 (Part B Deductible)  \$0  Balance
<b>OTHER BENEFITS – NOT COVERED BY MEDICARE</b>			
<b>FOREIGN TRAVEL – NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning 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

## 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
<b>HOSPITALIZATION*</b> Semi-private room and board, general nursing and miscellaneous services and supplies: First 60 days 61 <sup>st</sup> - 90 <sup>th</sup> day 91 <sup>st</sup> day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: - Additional 365 days - 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 21 <sup>st</sup> - 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$128 a day \$0	\$0 Up to \$128 a day \$0	\$0 \$0 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 that 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, we stand in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.**

**PLAN F**

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

\*Once you have been billed \$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 F 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* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$135 (Part B Deductible) Generally 20%	\$0 \$0
<b>Part B Excess Charges</b> (Above Medicare Approved Amounts)	\$0	100%	\$0
<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

**MEDICARE (PARTS A & B)**

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN F PAYS</b>	<b>YOU PAY</b>
<b>HOME HEALTH CARE MEDICARE APPROVED SERVICES</b> - Medically necessary skilled care services and medical supplies - Durable medical equipment First \$135 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100% \$0 80%	\$0 \$135 (Part B Deductible) 20%	\$0 \$0 \$0

**OTHER BENEFITS – NOT COVERED BY MEDICARE**

<b>FOREIGN TRAVEL – NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning 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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