

High-deductible plan F

Medicare (Part A) — Hospital services — per calendar year

Services	Medicare pays	After you pay \$2,220 deductible ¹ Plan pays	In addition to \$2,220 deductible ¹ You pay
Hospitalization² Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,364	\$1,364 (Part A Deductible)	\$0
61st through 90th day	All but \$341 a day	\$341 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$682 a day	\$682 a day	\$0
Once lifetime reserve days are used — Additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ³
Beyond the additional 365 days	\$0	\$0	All costs
Skilled nursing facility care² You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-Approved facility within 30 days after leaving the hospital First 20 days	All approved amounts	\$0	\$0
21st through 100th day	All but \$170.50 a day	Up to \$170.50 a day	\$0
101st day and after	\$0	\$0	All costs
Blood First three pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
Hospice care You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	\$0

Footnotes:

- 1 This high-deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,220 deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$2,220. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.
- 2 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.
- 3 Notice: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Note: Medicare deductibles and copayments are effective through December 31, 2017.

High-deductible plan F (Continued)

Medicare (Part B) — Medical services — per calendar year

Services	Medicare pays	After you pay \$2,220 deductible ¹ Plan pays	In addition to \$2,220 deductible ¹ You pay
Medical expenses — In or out of the hospital and Outpatient hospital treatment Such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First \$185 of Medicare-Approved Amounts ²	\$0	\$185 (Part B Deductible)	\$0
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges <i>(Above Medicare-Approved Amounts)</i>	\$0	100%	\$0
Blood First three pints	\$0	All costs	\$0
Next \$185 of Medicare-Approved Amounts ²	\$0	\$185 (Part B Deductible)	\$0
Remainder of Medicare-Approved Amounts	80%	20%	\$0
Clinical laboratory services Tests for Diagnostic Services	100%	\$0	\$0

Medicare Parts A and B

Home health care Medicare-approved services Medically necessary skilled care services and medical supplies Durable medical equipment	100%	\$0	\$0
First \$185 of Medicare-Approved Amounts ²	\$0	\$185 (Part B Deductible)	\$0
Remainder of Medicare-Approved Amounts	80%	20%	\$0

Other Benefits Not Covered By Medicare

Foreign travel — Not covered by Medicare Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

Footnotes:

- 1 This high-deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,220 deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$2,220. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.
- 2 Once you have been billed \$185 of Medicare-Approved amounts for covered services, your Part B Deductible will have been met for the calendar year.