

Medicare (Part A) — Hospital services — per benefit period

Services	Medicare Pays	Plan Pays	You Pay
Hospitalization¹ Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,676	\$0	\$1,676 (Part A Deductible)
61st through 90th day	All but \$419 a day	\$419 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$838 a day	\$838 a day	\$0
Once lifetime reserve days are used — Additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ 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 \$209.50 a day	\$0	Up to \$209.50 per day
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 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.
- 2 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, 2025.**

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

Services	Medicare Pays	Plan Pays	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 \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges <i>(Above Medicare-Approved Amounts)</i>	\$0	\$0	All costs
Blood First three pints	\$0	All costs	\$0
Next \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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	100%	\$0	\$0
Durable medical equipment	80%	20%	\$0 (After Part B Deductible is met)
First \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
Remainder of Medicare-Approved Amounts	80%	20%	\$0

Footnotes:

- 3** Once you have been billed \$257 of Medicare-Approved amounts for covered services your Part B Deductible will have been met for the calendar year.

Medicare (Part A) — Hospital services — per benefit period

Services	Medicare Pays	Plan Pays	You Pay
Hospitalization¹ Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,676	\$1,676 (Part A Deductible)	\$0
61st through 90th day	All but \$419 a day	\$419 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$838 a day	\$838 a day	\$0
Once lifetime reserve days are used — Additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ 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 \$209.50 a day	\$0	Up to \$209.50 per day
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 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.
- 2 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, 2025**.

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

Services	Medicare Pays	Plan Pays	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 \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges <i>(Above Medicare-Approved Amounts)</i>	\$0	\$0	All costs
Blood First three pints	\$0	All costs	\$0
Next \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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	100%	\$0	\$0
Durable medical equipment	80%	20%	\$0 (After Part B Deductible is met)
First \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
Remainder of Medicare-Approved Amounts	80%	20%	\$0

Footnotes:

- 3** Once you have been billed \$257 of Medicare-Approved amounts for covered services your Part B Deductible will have been met for the calendar year.

Medicare (Part A) — Hospital services — per benefit period

Services	Medicare Pays	Plan Pays	You Pay
Hospitalization¹ Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,676	\$1,676 (Part A Deductible)	\$0
61st through 90th day	All but \$419 a day	\$419 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$838 a day	\$838 a day	\$0
Once lifetime reserve days are used — Additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ 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 \$209.50 a day	Up to \$209.50 per 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** 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.
 - 2** 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.
- * Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and High Deductible F.

Note: Medicare deductibles and copayments are effective through **December 31, 2025**.

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

Services	Medicare Pays	Plan Pays	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 \$257 of Medicare-Approved Amounts ³	\$0	\$257 (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	\$0	All costs
Blood First three pints	\$0	All costs	\$0
Next \$257 of Medicare-Approved Amounts ³	\$0	\$257 (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	100%	\$0	\$0
Durable medical equipment	80%	20%	\$0 (After Part B Deductible is met)
First \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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:

3 Once you have been billed \$257 of Medicare-Approved amounts for covered services your Part B Deductible will have been met for the calendar year.

* Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and High Deductible F.

Medicare (Part A) — Hospital services — per benefit period

Services	Medicare Pays	Plan Pays	You Pay
Hospitalization¹ Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,676	\$1,676 (Part A Deductible)	\$0
61st through 90th day	All but \$419 a day	\$419 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$838 a day	\$838 a day	\$0
Once lifetime reserve days are used — Additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ 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 \$209.50 a day	Up to \$209.50 per 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 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.
- 2 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, 2025**.

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

Services	Medicare Pays	Plan Pays	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 \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges <i>(Above Medicare-Approved Amounts)</i>	\$0	\$0	All costs
Blood First three pints	\$0	All costs	\$0
Next \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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	100%	\$0	\$0
Durable medical equipment	80%	20%	\$0 (After Part B Deductible is met)
First \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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:

- 3** Once you have been billed \$257 of Medicare-Approved amounts for covered services your Part B Deductible will have been met for the calendar year.

Medicare (Part A) — Hospital services — per benefit period

Services	Medicare Pays	Plan Pays	You Pay
Hospitalization¹ Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,676	\$1,676 (Part A Deductible)	\$0
61st through 90th day	All but \$419 a day	\$419 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$838 a day	\$838 a day	\$0
Once lifetime reserve days are used — Additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ 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 \$209.50 a day	Up to \$209.50 per 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 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.
 - 2 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.
- * Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and High Deductible F.

Note: Medicare deductibles and copayments are effective through **December 31, 2025**.

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

Services	Medicare Pays	Plan Pays	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 \$257 of Medicare-Approved Amounts ³	\$0	\$257 (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 \$257 of Medicare-Approved Amounts ³	\$0	\$257 (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	100%	\$0	\$0
Durable medical equipment	80%	20%	\$0 (After Part B Deductible is met)
First \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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:

3 Once you have been billed \$257 of Medicare-Approved amounts for covered services your Part B Deductible will have been met for the calendar year.

* Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and High Deductible F.

High-Deductible Plan F

Medicare (Part A) — Hospital services — per benefit period

Services	Medicare Pays	Plan Pays (After you pay \$2,870 deductible ¹)	You Pay (In addition to \$2,870 deductible ¹)
Hospitalization² Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,676	\$1,676 (Part A Deductible)	\$0
61st through 90th day	All but \$419 a day	\$419 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$838 a day	\$838 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 \$209.50 a day	Up to \$209.50 per 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 \$2,870 deductible. Benefits from the High Deductible Plan F will not begin until out-of-pocket expenses are \$2,870. 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.
- * Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and High Deductible F.

Note: Medicare deductibles and copayments are effective through **December 31, 2025**.

High-Deductible Plan F (Continued)

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

Services	Medicare Pays	Plan Pays (After you pay \$2,870 deductible ¹)	You Pay (In addition to \$2,870 deductible ¹)
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 \$257 of Medicare-Approved Amounts ²	\$0	\$257 (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 \$257 of Medicare-Approved Amounts ²	\$0	\$257 (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	100%	\$0	\$0
Durable medical equipment	80%	20%	\$0 (After Part B Deductible is met)
First \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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 \$2,870 deductible. Benefits from the High Deductible Plan F will not begin until out-of-pocket expenses are \$2,870. 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 \$257 of Medicare-Approved amounts for covered services, your Part B Deductible will have been met for the calendar year.

* Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and High Deductible F.

Medicare (Part A) — Hospital services — per benefit period

Services	Medicare Pays	Plan Pays	You Pay
Hospitalization¹ Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,676	\$1,676 (Part A Deductible)	\$0
61st through 90th day	All but \$419 a day	\$419 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$838 a day	\$838 a day	\$0
Once lifetime reserve days are used — Additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ 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 \$209.50 a day	Up to \$209.50 per 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 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.
- 2 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, 2025.**

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

Services	Medicare Pays	Plan Pays	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 \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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 \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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	100%	\$0	\$0
Durable medical equipment	80%	20%	\$0 (After Part B Deductible is met)
First \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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:

- 3** Once you have been billed \$257 of Medicare-Approved amounts for covered services your Part B Deductible will have been met for the calendar year.

High-Deductible Plan G

Medicare (Part A) — Hospital services — per benefit period

Services	Medicare Pays	Plan Pays (After you pay \$2,870 deductible ¹)	You Pay (In addition to \$2,870 deductible ¹)
Hospitalization² Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,676	\$1,676 (Part A Deductible)	\$0
61st through 90th day	All but \$419 a day	\$419 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$838 a day	\$838 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 \$209.50 a day	Up to \$209.50 per 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 G after one has paid a calendar year \$2,870 deductible. Benefits from the High Deductible Plan G will not begin until out-of-pocket expenses are \$2,870. 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, 2025**.

High-Deductible Plan G (Continued)

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

Services	Medicare Pays	Plan Pays (After you pay \$2,870 deductible ¹)	You Pay (In addition to \$2,870 deductible ¹)
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 \$257 of Medicare-Approved Amounts ²	\$0	\$257 (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 \$257 of Medicare-Approved Amounts ²	\$0	\$257 (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	100%	\$0	\$0
Durable medical equipment	80%	20%	\$0 (After Part B Deductible is met)
First \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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 G after one has paid a calendar year \$2,870 deductible. Benefits from the High Deductible Plan G will not begin until out-of-pocket expenses are \$2,870. 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 \$257 of Medicare-Approved amounts for covered services, your Part B Deductible will have been met for the calendar year.

Medicare (Part A) — Hospital services — per benefit period

Services	Medicare Pays	Plan Pays	You Pay ²
Hospitalization¹ Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,676	\$838 (50% of Part A Deductible)	\$838 (50% of Part A Deductible) ³
61st through 90th day	All but \$419 a day	\$419 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$838 a day	\$838 a day	\$0
Once lifetime reserve days are used — Additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ⁴
Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ 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 \$209.50 a day	Up to \$104.75 a day	Up to \$104.75 a day ³
101st day and after	\$0	\$0	All costs
Blood First three pints	\$0	50%	50% ³
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	50% of copayment/coinsurance	50% of Medicare copayment/coinsurance ³

Footnotes:

- 1** 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.
- 2** You will pay one-half of the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$7,220 each calendar year. However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.
- 3** This amount counts toward your annual out-of-pocket limit. Once you reach the annual limit, the plan pays 100% of Your Medicare copayment and coinsurance for the rest of the calendar year.
- 4** 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, 2025.**

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

Services	Medicare Pays	Plan Pays	You Pay ²
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 \$257 of Medicare-Approved Amounts ⁵	\$0	\$0	\$257 (Part B Deductible) ^{3,5}
Preventive Benefits for Medicare covered services	Generally 80% or more of Medicare approved amounts	Remainder of Medicare approved amounts	All costs above Medicare approved amounts
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 10%	10% ³
Part B Excess Charges <i>(Above Medicare-Approved Amounts)</i>	\$0	\$0	All costs; and they do not count toward out-of-pocket limit of \$7,220 ²
Blood First three pints	\$0	50%	50% ³
Next \$257 of Medicare-Approved Amounts ⁵	\$0	\$0	\$257 (Part B Deductible) ^{3,5}
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 10%	Generally 10% ³
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	100%	\$0	\$0
Durable medical equipment	80%	20%	\$0 (After Part B Deductible is met)
First \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
Remainder of Medicare-Approved Amounts	80%	20%	\$0

Footnotes:

- 2** You will pay one-half of the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$7,220 each calendar year. However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.
- 3** This amount counts toward your annual out-of-pocket limit. Once you reach the annual limit, the plan pays 100% of your Medicare copayment and coinsurance for the rest of the calendar year.
- 5** Once you have been billed \$257 of Medicare-Approved amounts for covered services your Part B Deductible will have been met for the calendar year.
- 6** Medicare benefits are subject to change. Please consult the latest Guide to Health Insurance for People with Medicare.

Medicare (Part A) — Hospital services — per benefit period

Services	Medicare Pays	Plan Pays	You Pay ²
Hospitalization¹ Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,676	\$1,257 (75% of Part A Deductible)	\$419 (25% of Part A Deductible) ³
61st through 90th day	All but \$419 a day	\$419 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$838 a day	\$838 a day	\$0
Once lifetime reserve days are used — Additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ⁴
Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ 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 \$209.50 a day	Up to \$157.12 a day	Up to \$52.38 a day ³
101st day and after	\$0	\$0	All costs
Blood First three pints	\$0	75%	25% ³
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	75% of copayment/ coinsurance	25% of Medicare copayment/ coinsurance ³

Footnotes:

- 1 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.
- 2 You will pay one-fourth of the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$3,610 each calendar year. However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.
- 3 This amount counts toward your annual out-of-pocket limit. Once you reach the annual limit, the plan pays 100% of your Medicare copayment and coinsurance for the rest of the calendar year.
- 4 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, 2025**.

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

Services	Medicare Pays	Plan Pays	You Pay ²
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 \$257 of Medicare-Approved Amounts ⁵	\$0	\$0	\$257 (Part B Deductible) ^{3,5}
Preventive Benefits for Medicare covered services	Generally 80% or more of Medicare approved amounts	Remainder of Medicare approved amounts	All costs above Medicare approved amounts
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 15%	Generally 5% ³
Part B Excess Charges <i>(Above Medicare-Approved Amounts)</i>	\$0	\$0	All costs; and they do not count toward out-of-pocket limit of \$3,610 ²
Blood First three pints	\$0	75%	25% ³
Next \$257 of Medicare-Approved Amounts ⁵	\$0	\$0	\$257 (Part B Deductible) ³
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 15%	Generally 5% ³
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	100%	\$0	\$0
Durable medical equipment	80%	20%	\$0 (After Part B Deductible is met)
First \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
Remainder of Medicare-Approved Amounts	80%	20%	\$0

Footnotes:

- 2** You will pay one-half of the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$3,610 each calendar year. However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.
- 3** This amount counts toward your annual out-of-pocket limit. Once you reach the annual limit, the plan pays 100% of your Medicare copayment and coinsurance for the rest of the calendar year.
- 5** Once you have been billed \$257 of Medicare-Approved amounts for covered services your Part B Deductible will have been met for the calendar year.
- 6** Medicare benefits are subject to change. Please consult the latest Guide to Health Insurance for People with Medicare.

Medicare (Part A) — Hospital services — per benefit period

Services	Medicare Pays	Plan Pays	You Pay
Hospitalization¹ Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,676	\$838 (50% of Part A Deductible)	\$838 (50% of Part A Deductible)
61st through 90th day	All but \$419 a day	\$419 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$838 a day	\$838 a day	\$0
Once lifetime reserve days are used — Additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ 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 \$209.50 a day	All but \$209.50 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 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.
- 2 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, 2025.**

Plan M (Continued)

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

Services	Medicare Pays	Plan Pays	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 \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges <i>(Above Medicare-Approved Amounts)</i>	\$0	\$0	All costs
Blood First three pints	\$0	All costs	\$0
Next \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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	100%	\$0	\$0
Durable medical equipment	80%	20%	\$0 (After Part B Deductible is met)
First \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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:

- 3** Once you have been billed \$257 of Medicare-Approved amounts for covered services your Part B Deductible will have been met for the calendar year.

Medicare (Part A) — Hospital services — per benefit period

Services	Medicare Pays	Plan Pays	You Pay
Hospitalization¹ Semi-private room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$1,676	\$1,676 (Part A Deductible)	\$0
61st through 90th day	All but \$419 a day	\$419 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$838 a day	\$838 a day	\$0
Once lifetime reserve days are used — Additional 365 days	\$0	100% of Medicare eligible expenses	\$0 ²
Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ 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 \$209.50 a day	Up to \$209.50 per 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 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.
- 2 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, 2025**.

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

Services	Medicare Pays	Plan Pays	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 \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
Remainder of Medicare-Approved Amounts	Generally 80%	Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B Excess Charges (Above Medicare-Approved Amounts)	\$0	\$0	All costs
Blood First three pints	\$0	All costs	\$0
Next \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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	100%	\$0	\$0
Durable medical equipment	80%	20%	\$0 (After Part B Deductible is met)
First \$257 of Medicare-Approved Amounts ³	\$0	\$0	\$257 (Part B Deductible)
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:

- 3** Once you have been billed \$257 of Medicare-Approved amounts for covered services your Part B Deductible will have been met for the calendar year.