#### Benefit Chart of Medicare Supplement Plans Sold on or After June 1, 2010

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

Plans E, H, I, and J are no longer available for sale. [This sentence shall not appear after June 1, 2011.]

#### **Basic Benefits:**

- 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 co-• payments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or co-payments.
- **Blood** First three pints of blood each year. ٠
- Hospice Part A coinsurance.

А	В	С	D	F	F*	G	K	L	М	Ν
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, includ 100% coinsu	ing Part B	Basic, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursin Facilit Coinsu	ng y	Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible Part B Deductible	Part A Deductible	Part A Deduc Part B Deduc	tible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
				Part B Excess (100%	s b)	Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreig Travel Emerg		Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
*Plan F also ha	Plan F also has an option called a high deductible plan F. This high deductible plan					Out-of-pocket limit \$[4620];	Out-of-pocket limit \$[2310];			

has an option called a high deductible plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year [\$2000] deductible. Benefits from high deductible plan F will not begin until out-of-pocket expenses exceed [\$2000]. 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 do not include the plan's separate foreign travel emergency deductible.

		Foreign Travel Emergency	Foreign Travel Emergency
Out-of-pocket limit \$[4620]; paid at 100% after limit reached	Out-of-pocket limit \$[2310]; paid at 100% after limit reached		

## PREMIUM INFORMATION [Boldface Type]

We [insert issuer's name] can only raise your premium if we raise the premium for all policies like yours in this State. [If the premium is based on the increasing age of the insured, include information specifying when premiums will change.]

## DISCLOSURES [Boldface Type]

Use this outline to compare benefits and premiums among policies.

This outline shows benefits and premiums of policies sold for effective dates on or after June 1, 2010. Policies sold for effective dates prior to June 1, 2010 have different benefits and premiums. Plans E, H, I, and J are no longer available for sale. [This paragraph shall not appear after June 1, 2011.]

## **READ YOUR POLICY VERY CAREFULLY** [Boldface Type]

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 [Boldface Type]

If you find that you are not satisfied with your policy, you may return it to [insert issuer's address]. 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 [Boldface Type]

If you are replacing another health insurance policy, no NOT cancel it until you have actually received your new policy and are sure you want to keep it.

#### **NOTICE** [Boldface Type]

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

[for agents:] Neither [insert company's name] nor its agents are connected with Medicare.

[for direct response:] [insert company's name] is not connected with Medicare.

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

#### COMPLETE ANSWERS ARE VERY IMPORTANT [Boldface Type]

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. [If the policy or certificate is guaranteed issue, this paragraph need not appear.]

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

[Include for each plan prominently identified in the cover page, a chart showing the services, Medicare payments, plan payments and insured payments for each plan, using the same language, in the same order, using uniform layout and format as shown in the charts below. Not more than four plans may be shown on one chart. For purposes of illustration, charts for each plan are included in this regulation. An issuer may use additional benefit plan designations on these charts pursuant to OAR 836-052-0141(6).]

[Include an explanation of any innovative benefits on the cover page and in the chart, in a manner approved by the director.]

## PLAN A

# MEDICARE (PART A)-HOSPITAL SERVICES-PER BENEFIT PERIOD

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$[1068]	\$0	\$[1068](Part A deductible)
61 <sup>st</sup> thru 90 <sup>th</sup> day	All but \$[267] a day	\$[267] a day	\$0
91 <sup>st</sup> day and after: -While using 60 lifetime reserve days	All but \$[534] a day	\$[534] a day	\$0
-Once lifetime reserve days are used:			
-Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
-Beyond the additional			
365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare- approved facility [Within] within 30 days after leaving the hospital			\$0
First 20 days	All approved amounts	\$0	<b>\$</b> 0
			Up to \$[133.50] a day
21 <sup>st</sup> thru 100 <sup>th</sup> day	All but \$[133.50] a day	\$0	All costs
101 <sup>st</sup> day and after	\$0	\$0	
BLOOD			

First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet	All but very limited co-	Medicare co-	\$0
Medicare's requirements,	payments/coinsurance	payment/coinsurance	
including a doctor's	for outpatient drugs and		
certification of terminal	inpatient respite care		
illness.			

**\*\*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.

# 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.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL			
<b>EXPENSES-IN OR OUT</b>			
OF THE HOSPITAL			
AND OUTPATIENT			
HOSPITAL			
TREATMENT, such as			
Physician's services,			
inpatient and outpatient			
medical and surgical			
services and supplies,			
physical and speech			
therapy, diagnostic tests,			
durable medical			
equipment[,]			
First \$[135] of Medicare	\$0	\$0	\$[135] (Part B deductible)
Approved Amounts*			
Remainder of Medicare			
Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges			
(Above Medicare	\$0	\$0	All costs
Approved Amounts)			
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$[135] of Medicare	\$0	\$0	\$[135] (Part B deductible)
Approved Amounts *			
	000/	2004	<b>\$</b> 0
Remainder of Medicare	80%	20%	\$0
Approved Amounts			
CLINICAL			
LABORATORY	1000/	ф <u>о</u>	<b>\$</b> 0
SERVICES-TESTS FOR	100%	\$0	\$0
DIAGNOSTIC			
SERVICES			

	<u>PL</u> A	N A	
	PARTS	<u>S A &amp; B</u>	
HOME HEALTH			
CARE			
MEDICARE			
APPROVED SERVICES			
			\$0
Medically necessary	100%	\$0	
skilled care services and			
medical supplies			
-Durable medical			
equipment			
First \$[135] of Medicare			\$[135] (Part B deductible)
Approved Amounts*	\$0	\$0	
			<b>.</b>
Remainder of Medicare			\$0
Approved Amounts	80%	20%	

# 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.

MEDICARE PAYS	PLAN PAYS	YOU PAY
All but \$[1068]	\$[1068](Part A deductible)	\$0
All but \$[267] a day	\$[267] a day	\$0
All but \$[534] a day	\$[534] a day	\$0
\$0	100% of Medicare eligible expenses	\$0**
\$0	\$0	All costs
All approved amounts	\$0	\$0
All but \$[133.50] a day	\$0	Up to \$[133.50] a day
\$0	\$0	All costs
	All but \$[1068] All but \$[267] a day All but \$[534] a day \$0 \$0 All approved amounts All but \$[133.50] a day	All but \$[1068]\$[1068](Part A deductible)All but \$[267] a day\$[267] a dayAll but \$[534] a day\$[534] a day\$0100% of Medicare eligible expenses\$0\$0

First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet	All but very limited co-	Medicare co-	\$0
Medicare's requirements,	payments/coinsurance	payment/coinsurance	
including a doctor's	for outpatient drugs and		
certification of terminal	inpatient respite care		
illness.			

**\*\*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.

## PLAN B

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

\*Once you have been billed \$[135] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL			
<b>EXPENSES-IN OR OUT</b>			
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[,]		<b>\$</b> 2	
First \$[135] of Medicare	\$0	\$0	\$[135] (Part B deductible)
Approved Amounts*			
Remainder of Medicare	Generally 80%	Generally 20%	\$0
Approved Amounts	2	5	
Part B Excess Charges			
(Above Medicare	\$0	\$0	All costs
Approved Amounts)			
BLOOD			
First 3 pints	\$0	All costs	\$0
	<b>A</b> 0	<b>\$</b> 0	
Next \$[135] of Medicare	\$0	\$0	\$[135] (Part B deductible)
Approved Amounts *			
Remainder of Medicare	80%	20%	\$0
Approved Amounts			
CLINICAL			
LABORATORY			
SERVICES-TESTS FOR	100%	\$0	\$0
DIAGNOSTIC			
SERVICES			
HOME HEALTH			
CARE			

OAR 836-052-0160 Exhibit 1			
MEDICARE APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
-Durable medical equipment			
<u></u> 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.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$[1068]	\$[1068](Part A deductible)	\$0
61 <sup>st</sup> thru 90 <sup>th</sup> day	All but \$[267] a day	\$[267] a day	\$0
91 <sup>st</sup> day and after:			
-While using 60 lifetime reserve days	All but \$[534] a day	\$[534] a day	\$0
-Once lifetime reserve days are used:			
Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare- approved facility [Within] within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 <sup>st</sup> thru 100 <sup>th</sup> day	All but \$[133.50] a day	Up to \$[133.50] a day	\$0
101 <sup>st</sup> day and after	\$0	\$0	All costs

BLOOD			
First 3 pints	\$0	3 pints	\$0
_			
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet	All but very limited co-	Medicare co-	\$0
Medicare's requirements,	payments/coinsurance	payment/coinsurance	
including a doctor's	for outpatient drugs and		
certification of terminal	inpatient respite care		
illness[.]			

**\*\*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.

## 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.

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 \$[135] of Medicare Approved Amounts*	\$0	\$[135] (Part B deductible)	\$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (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	\$[135] (Part B deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES-TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

## PLAN C

# PARTS A & B

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

# **OTHER BENEFITS-NOT COVERED BY MEDICARE**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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

# PLAN D

## MEDICARE (PART A)-HOSPITAL SERVICES-PER BENEFIT PERIOD

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services			
and supplies First 60 days	All but \$[1068]	\$[1068](Part A deductible)	\$0
61 <sup>st</sup> thru 90 <sup>th</sup> day	All but \$[267] a day	\$[267] a day	\$0
91 <sup>st</sup> day and after:			
-While using 60 lifetime reserve days	All but \$[534] a day	\$[534] a day	\$0
-Once lifetime reserve days are used:			
Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
- <u>-</u> Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare- approved facility [Within] within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 <sup>st</sup> thru 100 <sup>th</sup> day	All but \$[133.50] a day	Up to \$[133.50] a day	\$0
101 <sup>st</sup> day and after	\$0	\$0	All costs

OAR 836-052-0160

#### Exhibit 1

<b>BLOOD</b> First 3 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	All but very limited co- payments/coinsurance for outpatient drugs and inpatient respite care	Medicare co- payment/coinsurance	\$0
illness.			

**\*\*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.

## 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.

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 \$[135] of Medicare Approved Amounts*	\$0	\$0	\$[135] (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (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
CLINICAL LABORATORY SERVICES-TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

## PLAN D

# PARTS A & B

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

# OTHER BENEFITS-NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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	\$0	\$0	\$250
year			
Remainder of Charges	\$0	80% to a lifetime	20% and amounts over
		maximum benefit of	the \$50,000 lifetime
		\$50,000	maximum

# PLAN F or HIGH DEDUCTIBLE 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 PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$[1068]	\$[1068](Part A deductible)	\$0
61 <sup>st</sup> thru 90 <sup>th</sup> day	All but \$[267] a day	\$[267] a day	\$0
91 <sup>st</sup> day and after:			
-While using 60 lifetime reserve days	All but \$[534] a day	\$[534] a day	\$0
-Once lifetime reserve days are used:			
Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
- <u>-</u> Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* 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
21 <sup>st</sup> thru 100 <sup>th</sup> day	All but \$[133.50] a day	Up to \$[133.50] a day	\$0
101 <sup>st</sup> day and after	\$0	\$0	All costs

OAR 836-052-0160

#### Exhibit 1

<b>BLOOD</b> First 3 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 co- payments/coinsurance for outpatient drugs and inpatient respite care	Medicare co- payment/coinsurance	\$0

**\*\*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.

## PLAN F or HIGH DEDUCTIBLE 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.

[\*\*This high deductible plan pays the same benefits as Plan F after one has paid a calendar year [\$2000] deductible. Benefits from the high deductible plan F will not begin until out-of-pocket expenses are [\$2000]. 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.]

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[,]\$0\$135] (Part B deductible)\$0First \$[135] of Medicare Approved Amounts*\$0\$[135] (Part B deductible)\$0Part B Excess Charges (Above Medicare Approved Amounts)\$0\$0BLOOD First 3 pints\$0All costs\$0Remainder of Medicare Approved Amounts*\$0\$0Remainder of Medicare (Above Medicare Approved Amounts)\$0\$0BLOOD First 3 pints\$0All costs\$0Remainder of Medicare (Approved Amounts)\$0\$0BLOOD First 3 pints\$0\$1(35] (Part B deductible)\$0Remainder of Medicare (Above Medi	SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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[.]Image: Solution of the service				
OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physicial and speech therapy, diagnostic tests, durable medical equipment[.]\$0\$[135] (Part B deductible)\$0First \$[135] of Medicare Approved Amounts*\$0\$[135] (Part B deductible)\$0Remainder of Medicare Approved AmountsGenerally 80%Generally 20%\$0Part B Excess Charges (Above Medicare Approved Amounts)\$0100%\$0First \$[135] of Medicare Approved Amounts\$0All costs\$0Remainder of Medicare Approved Amounts\$0\$100%\$0Part B Excess Charges (Above Medicare Approved Amounts)\$0\$0First 3 pints\$0All costs\$0Remainder of Medicare Approved Amounts\$0\$1(135) (Part B deductible)\$0Remainder of Medicare Approved Amounts\$0\$0\$0First 3 pints\$0All costs\$0Remainder of Medicare Approved Amounts*\$0\$0So\$0\$0\$0				
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[,]\$0First \$[135] of Medicare Approved Amounts*\$0\$[135] (Part B deductible)\$0Remainder of Medicare Approved AmountsGenerally 20%\$0Part B Excess Charges (Above Medicare Approved Amounts)\$0\$0First 3 pints\$0All costs\$0First 3 pints\$0All costs\$0Next \$[135] of Medicare Approved Amounts *\$0\$0S0\$0\$0\$0S0\$0\$0S0\$0\$0S0\$0\$0First 3 pints\$0\$1(135) (Part B deductible)\$0Next \$[135] of Medicare Approved Amounts *\$0\$0Remainder of Medicare Approved Amounts *\$0\$0S0\$0\$0\$0				
TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment[.]Image: Service servi				
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	Remainder of Medicare	80%	20%	\$0
Approved Amounts				

PLAN F OR HIGH DEDUCTIBLE PLAN F					
CLINICAL					
LABORATORY SERVICES-TESTS FOR	100%	\$0	\$0		
DIAGNOSTIC SERVICES					

# [PLAN F OR HIGH DEDUCTIBLE PLAN F] PARTS A & B

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

# OTHER BENEFITS-NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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	\$0	\$0	\$250
year			

Remainder of Charges	\$0	80% to a lifetime	20% and amounts over
		maximum benefit of	the \$50,000 lifetime
		\$50,000	maximum

# PLAN G

# MEDICARE (PART A)-HOSPITAL SERVICES-PER BENEFIT PERIOD

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$[1068]	\$[1068](Part A deductible)	\$0
61 <sup>st</sup> thru 90 <sup>th</sup> day	All but \$[267] a day	\$[267] a day	\$0
91 <sup>st</sup> day and after:			
-While using 60 lifetime reserve days	All but \$[534] a day	\$[534] a day	\$0
-Once lifetime reserve days are used:			
Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
- <u>-</u> Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* 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
21 <sup>st</sup> thru 100 <sup>th</sup> day	All but \$[133.50] a day	Up to \$[133.50] a day	\$0
101 <sup>st</sup> day and after	\$0	\$0	All costs

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#### Exhibit 1

<b>BLOOD</b> First 3 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	All but very limited co- payments/coinsurance for outpatient drugs and inpatient respite care	Medicare co- payment/coinsurance	\$0
illness.			

**\*\*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.

# PLAN G

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

\*Once you have been billed \$[135] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

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 \$[135] of Medicare Approved Amounts*	\$0	\$0	\$[135] (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (Above Medicare Approved Amounts)	\$0	100%	\$0
<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
CLINICAL LABORATORY SERVICES-TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

# PLAN G

# PARTS A & B

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

# OTHER BENEFITS-NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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	\$0	\$0	\$250
year			
Remainder of Charges	\$0	80% to a lifetime	20% and amounts over
		maximum benefit of	the \$50,000 lifetime
		\$50,000	maximum

## PLAN K

\*You will pay half the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$[4620] each calendar year. The amounts that count toward your annual limit are noted with diamonds (♦) in the chart below. Once you reach the annual limit, the plan pays 100% of your Medicare co-payment and coinsurance for the rest of the 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 items or service.

## 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 PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and			
board, general nursing and			
miscellaneous services and supplies			
and supplies			
First 60 days	All but \$[1068]	\$[534](50% of Part A	\$[534](50% of Part A
		deductible)	deductible) ♦
cast a coth a			
61 <sup>st</sup> thru 90 <sup>th</sup> day	All but \$[267] a day	\$[267] a day	\$0
91 <sup>st</sup> day and after:			
yr duy und unter.			
-While using 60 lifetime	All but \$[534] a day	\$[534] a day	\$0
reserve days			
-Once lifetime reserve days are used:			
days are used.			
Additional 365 days	\$0	100% of Medicare	\$0**
		eligible expenses	
- <u>-</u> Beyond the additional	<b>*</b> •	<b>A A</b>	
365 days	\$0	\$0	All costs
SKILLED NURSING			
FACILITY CARE* <u>*</u> You must meet			
Medicare's requirements,			
including having been in a			
hospital for at least 3 days			
and entered a Medicare-			
approved facility [Within]			
within 30 days after			

OAR 836-052-0160 Exhibit 1			
leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 <sup>st</sup> thru 100 <sup>th</sup> day	All but \$[133.50] a day	Up to \$[66.75] a day <u>(50% of Part A</u>	Up to \$[66.75] a day <u>(50%</u> of Part A Coinsurance)◆
101 <sup>st</sup> day and after	\$0	<u>Coinsurance)</u>	
		\$0	All costs
BLOOD			
First 3 pints	\$0	50%	50%♦
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet	All but very limited co-	50% of co-	50% of Medicare co-
Medicare's requirements,	payments/coinsurance	payment/coinsurance	payment/coinsurance
including a doctor's	for outpatient drugs and		
certification of terminal	inpatient respite care		
illness[.]			

**\*\*\*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.

# PLAN K

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

\*\*\*\*Once you have been billed \$[135] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES-IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment[,]			
First \$[135] of Medicare Approved Amounts*	\$0	\$0	\$[135] (Part B deductible)****◆
Preventive Benefits for Medicare covered services	Generally [75] <u>80</u> % 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%	Generally 10%♦
Part B Excess Charges (Above Medicare Approved Amounts)	\$0	\$0	All costs (and they do not count toward annual out- of-pocket limit of [\$4620])*
BLOOD			
First 3 pints	\$0	50%	50%♦
Next \$[135] of Medicare Approved Amounts * <u>***</u>	\$0	\$0	\$[135] (Part B deductible)****◆
Remainder of Medicare	Generally 80%	Generally 10%	Generally 10%♦

Approved Amounts			
CLINICAL			
LABORATORY			
<b>SERVICES</b> -TESTS FOR	100%	\$0	\$0
DIAGNOSTIC			
SERVICES			

# PLAN K

## PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies -Durable medical equipment	100%	\$0	\$0
<ul> <li>First \$[135] of Medicare Approved Amounts*</li> <li>Remainder of Medicare Approved Amounts</li> </ul>	\$0 80%	\$0 10%	\$[135] (Part B deductible)♦ 10%♦

\*\*\*\*Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People* with Medicare.

## PLAN L

\*You will pay one-fourth of the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$[2310] each calendar year. The amounts that count toward your annual limit are noted with diamonds (♦) in the chart below. Once you reach the annual limit, the plan pays 100% of your Medicare co-payment and coinsurance for the rest of the 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 items or service.

## 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 PAYS	YOU PAY
<b>HOSPITALIZATION*</b>			
Semiprivate room and			
board, general nursing and			
miscellaneous services			
and supplies			
First 60 days	All but \$[1068]	\$[808.50](75% of	\$[267](25% of Part A
1 1150 000 44 95		Part A deductible)	deductible) ♦
$61^{st}$ thru $90^{th}$ day	All but \$[267] a day	\$[267] a day	\$0
01 <sup>st</sup> 1 1 0			
91 <sup>st</sup> day and after:			
-While using 60 lifetime	All but \$[534] a day	\$[534] a day	\$0
reserve days		φ[55 I] a day	ΨŬ
-Once lifetime reserve			
days are used:			
A 11'0' 12(5-1	Ф <b>О</b>	1000/ CM 1	\$0***
Additional 365 days	\$0	100% of Medicare eligible expenses	\$0***
Beyond the additional		cligible expenses	
365 days	\$0	\$0	All costs
SKILLED NURSING			
FACILITY CARE**			
You must meet			
Medicare's requirements,			
including having been in a			
hospital for at least 3 days			
and entered a Medicare-			
approved facility [Within]			

OAR 836-052-0160 Exhibit 1			
within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 <sup>st</sup> thru 100 <sup>th</sup> day	All but \$[133.50] a day	Up to \$[101.13] a day (75% of Part A Coinsurance)	Up to \$[33.38] a day <u>(25%</u> of Part A Coinsurance)◆
101 <sup>st</sup> day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	75%	25%♦
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet	All but very limited co-	75% of co-	25% of Medicare co-
Medicare's requirements,	payments/coinsurance	payment/coinsurance	payment/coinsurance
including a doctor's	for outpatient drugs and		
certification of terminal	inpatient respite care		
illness[.]			

(continued)

**\*\*\*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.

## PLAN L

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

\*\*\*\*Once you have been billed \$[135] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES-IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment[,]			
First \$[135] of Medicare Approved Amounts* <u>***</u>	\$0	\$0	\$[135] (Part B deductible)****◆
Preventive Benefits for Medicare covered services	Generally [75] <b>80</b> % 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%♦
Part B Excess Charges (Above Medicare Approved Amounts)	\$0	\$0	All costs (and they do not count toward annual out- of-pocket limit of [\$2310])*
BLOOD			
First 3 pints	\$0	75%	25%♦
Next \$[135] of Medicare Approved Amounts *	\$0	\$0	\$[135] (Part B deductible)♦
Remainder of Medicare	Generally 80%	Generally 15%	Generally 5%♦

Ennion 1			
Approved Amounts			
CLINICAL LABORATORY SERVICES-TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

(continued)

\*This plan limits your annual out-of-pocket payments for Medicare-approved amounts to \$[2310] per 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.

#### PLAN L

#### PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH			
CARE			
MEDICARE			
APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
-Durable medical equipment			
<u></u> First \$[135] of Medicare Approved Amounts****	\$0	\$0	\$[135] (Part B deductible)♦
Remainder of Medicare			
Approved Amounts	80%	15%	5%♦

\*\*\*\*Medicare benefits are subject to change. Please consult the latest *Guide to Health Insurance for People* with Medicare.

# PLAN M

# 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 PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$[1068]	\$[534](50% of Part A deductible)	\$[534](50% of Part A deductible)
61 <sup>st</sup> thru 90 <sup>th</sup> day	All but \$[267] a day	\$[267] a day	\$0
91 <sup>st</sup> day and after:			
-While using 60 lifetime reserve days	All but \$[534] a day	\$[534] a day	\$0
-Once lifetime reserve days are used:			
Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
- <u>-</u> Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE** You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare- approved facility [Within] within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 <sup>st</sup> thru 100 <sup>th</sup> day	All but \$[133.50] a day	Up to \$[133.50] a day	\$0
101 <sup>st</sup> day and after	\$0	\$0	All costs

OAR 836-052-0160

#### Exhibit 1

<b>BLOOD</b> First 3 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	All but very limited co- payments/coinsurance for outpatient drugs and inpatient respite care	Medicare co- payment/coinsurance	\$0
illness.			

**\*\*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.

## PLAN M

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

\**[*\*\*\**]*Once you have been billed \$[135] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES-IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment[,]			
First \$[135] of Medicare Approved Amounts*	\$0	\$0	\$[135] (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (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
CLINICAL LABORATORY SERVICES-TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES 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)
<u></u> Remainder of Medicare Approved Amounts	80%	20%	\$0

# PARTS A & B

## **OTHER BENEFITS-NOT COVERED BY MEDICARE**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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	\$0	\$0	\$250
year	ΨŪ	ΨŬ	\$ <b>2</b> 50
Remainder of Charges	\$0	80% to a lifetime	20% and amounts over
		maximum benefit of	the \$50,000 lifetime
		\$50,000	maximum

# PLAN N

## 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 PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but \$[1068]	\$[1068](Part A deductible)	\$0
61 <sup>st</sup> thru 90 <sup>th</sup> day	All but \$[267] a day	\$[267] a day	\$0
91 <sup>st</sup> day and after:			
-While using 60 lifetime reserve days	All but \$[534] a day	\$[534] a day	\$0
-Once lifetime reserve days are used:			
Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
- <u>-</u> Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE** You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare- approved facility [Within] <u>within</u> 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 <sup>st</sup> thru 100 <sup>th</sup> day	All but \$[133.50] a day	Up to \$[133.50] a day	\$0
101 <sup>st</sup> day and after	\$0	\$0	All costs

BLOOD			
First 3 pints	\$0	3 pints	\$0
_			
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet	All but very limited co-	Medicare co-	\$0
Medicare's requirements,	payments/coinsurance	payment/coinsurance	
including a doctor's	for outpatient drugs and		
certification of terminal	inpatient respite care		
illness.	_		

**\*\*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.

## PLAN N

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

\*Once you have been billed \$[135] of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES-IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment[,] First \$[135] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 So Balance, other than up to [\$20] per office visit and up to [\$50] per emergency room visit. The co-payment of up to [\$50] is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare	\$[135] (Part B deductible) Up to [\$20] per office visit and up to [\$50] per emergency room visit. The co-payment 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.
<b>Part B Excess Charges</b> (Above Medicare Approved Amounts)	\$0	Part A expense. \$0	All costs
BLOOD First 3 pints	\$0	All costs	\$0
Next \$[135] of Medicare Approved Amounts *	\$0	\$0	\$[135] (Part B deductible)

OAR 836-052-0160

Exhibit 1

Exhibit 1			
Remainder of Medicare	80%	20%	\$0
Approved Amounts			
CLINICAL			
LABORATORY			
SERVICES-TESTS FOR	100%	\$0	\$0
DIAGNOSTIC			
SERVICES			

# PARTS A & B

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

# OTHER BENEFITS-NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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	\$0	\$0	\$250
year			
	<b>\$</b> 0		2007
Remainder of Charges	\$0	80% to a lifetime	20% and amounts over
		maximum benefit of	the \$50,000 lifetime
		\$50,000	maximum