Texas Department of Insurance

Benefit Chart of Medicare Supplement Plans Sold for Effective Dates 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 copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.
- **Blood** First three pints of blood each year.
- Hospice Part A coinsurance

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Α	В	С	D	F	F*	G	K	L	М	N
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, 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 Facility Coinsi	ng	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 A Deductible	Part A		Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deduc						
				Part B Exces (100%	s	Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreig Travel Emerg	ĺ	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
		•					Out-of-pocket limit \$[4140]; paid at 100% after limit reached	Out-of-pocket limit \$[2070]; paid at 100% after limit reached		

^{*} Plan F also 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 [\$1860] deductible. Benefits from high deductible plan F will not begin until out-of-pocket expenses exceed [\$1860]. 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.

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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, do 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.

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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. No 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 28 Texas Administrative Code § 3.3306(b)(4).]

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

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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 61st thru 90th day 91st day and after: —While using 60 lifetime	All but \$[992] All but \$[248] a day	\$0 \$[248] a day	\$[992](Part A deductible) \$0
reserve days —Once lifetime reserve days are used:	All but \$[496] a day	\$[496] a day	\$0
—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 30 days after leaving the hospital			
First 20 days 21 st thru 100th day 101st day and after	All approved amounts All but \$[124] a day \$0	\$0 \$0 \$0 \$0	\$0 Up to \$[124] a day All costs

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BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$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

^{**} **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.

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PLAN A MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

^{*} Once you have been billed \$[131] 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 \$[131] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$[131] (Part B deductible) \$0
Part B Excess Charges (Above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD First 3 pints	\$0	All costs	\$0
Next \$[131] of Medicare Approved Amounts*	\$0	\$0	\$[131] (Part B deductible) \$0
Remainder of Medicare Approved Amounts CLINICAL LABORATORY SERVICES—TESTS FOR	80%	20%	
DIAGNOSTIC SERVICES	100%	\$0	\$0

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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 First \$[131] of Medicare Approved Amounts*	\$0	\$0	\$[131] (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

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PLAN B

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies	All but \$[992]		
First 60 days		\$[992](Part A deductible) \$[248] a day	\$0
61 st thru 90th day 91 st day and after:	All but \$[248] a day All but \$[496] a day	\$[496] a day	\$0
—While using 60 lifetime reserve days		क्षिक्का व 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 Medicareapproved facility within 30 days after leaving the hospital			
First 20 days 21 st thru 100 th day 101st day and after	All approved amounts All but \$[124] a day \$0	\$0 \$0 \$0	\$0 Up to \$[124] a day All costs

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BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$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

^{**} 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.

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PLAN B

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

^{*} Once you have been billed \$[131] 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 \$[131] of Medicare			
Approved Amounts*	\$0	\$0	\$[131] (Part B deductible)
			,
Remainder of Medicare			\$0
Approved Amounts	Generally 80%	Generally 20%	
Part B Excess Charges			
(Above Medicare Approved			
Amounts)	\$0	\$0	All costs
BLOOD	0	All	фо
First 3 pints	\$0	All costs	\$0
Next \$[131] of Medicare Approved Amounts*	\$0	\$0	\$[131] (Part B deductible)
Approved Amounts	ΨΟ	Ψ0	φ[131] (Fait Β deddctible)
Remainder of Medicare			\$0
Approved Amounts	80%	20%	
CLINICAL LABORATORY			
SERVICES—TESTS FOR			
DIAGNOSTIC SERVICES	100%	\$0	\$0

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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 First \$[131] of Medicare	100%	\$0	\$0
Approved Amounts*	\$0	\$0	\$[131] (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

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PLAN C

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days	All but \$[992]	\$[992](Part A deductible) \$[248] a day	\$0 \$0
61 st thru 90th day 91 st day and after: —While using 60 lifetime reserve days —Once lifetime reserve days are used: —Additional 365 days	All but \$[248] a day All but \$[496] a day \$0	\$[496] a day 100% of Medicare eligible expenses	\$0 \$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 30 days after leaving the hospital First 20 days 21 st thru 100th day 101st day and after	All approved amounts All but \$[124] a day \$0	\$0 Up to \$[124] a day \$0	\$0 \$0 All costs

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BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$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

^{**} 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.

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PLAN C

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

^{*} Once you have been billed \$[131] 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,		A 54041(D + D + D + D + D + D + D + D + D + D +	
First \$[131] of Medicare	\$0	\$[131] (Part B deductible)	\$0
Approved Amounts*		O III - 000/	
Remainder of Medicare	Conorally 900/	Generally 20%	ФО.
	Generally 80%		\$0
Approved Amounts			
Part B Excess Charges			
(Above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD	φυ	Φ0	All costs
First 3 pints	\$0	All costs	\$0
1 list o pinto	Ψ	All Costs	ΨΟ
Next \$[131] of Medicare Approved	\$0	\$[131] (Part B deductible)	\$0
Amounts*	Ψ3	φ[101] (Fait Σ doddollolo)	4 5
7 3		20%	
Remainder of Medicare Approved	80%		\$0
Amounts			
CLINICAL LABORATORY			
SERVICES—TESTS FOR			
DIAGNOSTIC SERVICES	100%	\$0	\$0

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HOME HEALTH CARE MEDICARE APPROVED SERVICES			
—Medically necessary skilled care services and medical supplies	100%	\$0	\$0
—Durable medical equipment First \$[131] of Medicare	\$0	\$[131](Part B deductible)	\$0
Approved Amounts* Remainder of Medicare Approved Amounts	80%	20%	\$0

OTHER BENEFITS—NOT COVERED BY MEDICARE

I days of each the odiside the L	lifetime maxi- fit of \$50,000 \$250 and amounts over the \$50,000 lifetime maximum
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PLAN D

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days 61st thru 90th day 91st day and after: —While using 60 lifetime	All but \$[992] All but \$[248] a day	\$[992] (Part A deductible) \$[248] a day	\$0 \$0
reserve days —Once lifetime reserve days are used:	All but \$[496] a day	\$[496] a day \$0	\$0
—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 30 days after leaving the hospital	All approved amounts	¢o.	# 0
First 20 days 21 st thru 100th day 101st day and after	All approved amounts All but \$[124] a day \$0	\$0 Up to \$[124] a day \$0	\$0 \$0 All costs

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BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$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

^{**} 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.

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PLAN D

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

^{*} Once you have been billed \$[131] 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 \$[131] of Medicare	\$0	\$0	\$[131] (Part B deductible)
Approved Amounts*		Ţ,	,
			\$0
Remainder of Medicare	Generally 80%	Generally 20%	
Approved Amounts			
Part B Excess Charges			
(Above Medicare Approved			
Amounts)	\$0	\$0	All costs
BLOOD	ФО.	All sasts	Φ0
First 3 pints	\$0	All costs	\$0
Next \$[131] of Medicare Approved Amounts*	\$0	\$0	\$[131] (Part B deductible)
Approved Amounts	\$0	Ψ0	Ψ[131] (Fait B deddctible)
Remainder of Medicare			\$0
Approved Amounts	80%	20%	
CLINICAL LABORATORY			
SERVICES—TESTS FOR			
DIAGNOSTIC SERVICES	100%	\$0	\$0

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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 —Durable medical equipment First \$[131] of Medicare	100%	\$0	\$0
Approved Amounts* Remainder of Medicare Approved Amounts	\$0 80%	\$0 20%	\$[131] (Part B deductible) \$0

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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 maxi-mum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

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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.

[**This high deductible plan pays the same benefits as Plan F after one has paid a calendar year [\$1860] deductible. Benefits from the high deductible plan F will not begin until out-of-pocket expenses are [\$1860]. 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.]

SERVICES	MEDICARE PAYS	[AFTER YOU PAY \$[1860] DEDUCTIBLE,**] PLAN PAYS	[IN ADDITION TO \$[1860] DEDUCTIBLE,**] YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and	All I decora	diocol (Day A. Ja Jarii Ia)	
miscellaneous services and supplies First 60 days	All but \$[992] All but \$[248] a day	\$[992] (Part A deductible) \$[248] a day	\$0 \$0
61st thru 90 th day 91st day and after: While using 60	All but \$[496] a day	\$[496] a day 100% of Medicare	\$0
Lifetime reserve days Once lifetime reserve days Are used: Additional 365 days	\$0 \$0	eligible expenses	\$0*** All costs
Beyond the additional 365 days	4 0		, iii 6666

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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 21st thru 100th day 101st day and after	All approved amounts All but \$[124] a day	\$0 Up to \$[124] a day	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 \$0 100%	3 pints \$0	\$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

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^{***} **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 \$[131] 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 [\$1860] deductible. Benefits from the high deductible plan F will not begin until out-of-pocket expenses are [\$1860]. 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.]

		[AFTER YOU PAY \$[1860] DEDUCTIBLE,**] PLAN PAYS	[IN ADDITION TO \$[1860] DEDUCTIBLE,**] YOU PAY
SERVICES	MEDICARE PAYS		
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 \$[131] of Medicare			
Approved amounts*	\$0	\$[131] (Part B	\$0
		deductible)	
Remainder of Medicare			
Approved amounts	Generally 80%	Generally 20%	\$0
Part B excess charges			
(Above Medicare Approved	\$0	100%	\$0
Amounts)			

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BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$[131] of Medicare			
Approved amounts*	\$0	\$[131] (Part B	\$0
		deductible)	
Remainder of Medicare			
Approved amounts	80%	20%	\$0
CLINICAL LABORATORY			
SERVICES—-TESTS			
FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

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PLAN F or HIGH DEDUCTIBLE PLAN F

PARTS A & B

		AFTER YOU PAY \$[1860] DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$[1860] DEDUCTIBLE,** YOU PAY
SERVICES	MEDICARE PAYS		
HOME HEALTH CARE			
MEDICARE APPROVED			
SERVICES			
—Medically necessary skilled			
care services and medical			
supplies	100%	\$0	\$0
—Durable medical equipment			
First \$[131] of Medicare			
approved Amounts*	\$0	\$[131] (Part B	\$0
		deductible)	
Remainder of Medicare		·	
approved Amounts	80%	20%	\$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

		AFTER YOU PAY \$[1860] DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$[1860] DEDUCTIBLE,** YOU PAY
SERVICES	MEDICARE PAYS		
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	20% and amounts
		maximum benefit	over the \$50,000 lifetime
		of \$50,000	maximum

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PLAN G

MEDICARE (PART A)—HOSPITAL SERVICES—PER BENEFIT PERIOD

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days 61st thru 90th day	All but \$[992] All but \$[248] a day	\$[992] (Part A deductible) \$[248] a day	\$0 \$0
91st day and after: —While using 60 lifetime reserve days —Once lifetime reserve days are used: —Additional 365 days	All but \$[496] a day \$0	\$[496] a day 100% of Medicare eligible expenses	\$0 \$0**
—Beyond the additional 365 days	\$0	\$0	All costs

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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 21 st thru 100th day 101st day and after	All approved amounts All but \$[124] a day \$0	\$0 Up to \$[124] a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$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 out-patient drugs and inpatient respite care	Medicare copayment/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.

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PLAN G

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

^{*} Once you have been billed \$[124] 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 \$[131] of Medicare	\$0	\$0	\$[131] (Part B deductible)
Approved Amounts*			4[]
			\$0
Remainder of Medicare	Generally 80%	Generally 20%	
Approved Amounts			
Part B Excess Charges			\$0
(Above Medicare Approved			
Amounts)	\$0	100%	
BLOOD	Φ0	All	0
First 3 pints	\$0	All costs	\$0
Next \$[131] of Medicare Approved Amounts*	\$0	\$0	\$[131] (Part B deductible)
Amounts	φ0	40	φ[131] (Fait B deductible)
Remainder of Medicare Approved			\$0
Amounts	80%	20%	
CLINICAL LABORATORY			
SERVICES—TESTS FOR			
DIAGNOSTIC SERVICES	100%	\$0	\$0

(continued)

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 —Durable medical equipment First \$[131] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%	\$0	\$0
	\$0	\$0	\$[131] (Part B deductible)
	80%	20%	\$0

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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 Remainder of Charges	\$0 \$0	\$0 80% to a lifetime maxi-mum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

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PLAN K

* You will pay half the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$[4140] 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 copayment 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 item 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			
First 60 days	All but \$[992]	\$[496](50% of Part A deductible)	\$[496](50% of Part A deductible)◆
61 st thru 90th day 91st day and after:	All but \$[248] a day	\$[248] a day	\$0
	All but \$[496] a day	\$[496] a day	\$0
are used: —Additional 365 days	\$0	100% of Medicare eligible expenses	\$0***
—Beyond the additional 365 days	\$0	\$0	All costs

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	T		T
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 st thru 100th day	All but \$[124] a day	υp to \$[62] a day	1 .
			Up to \$[62] a day ◆
101st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	50%	50%♦
Additional amounts	100%	\$0	\$0
HOSPICE CARE	All but very limited		
You must meet Medicare's	copayment/coinsurance for		
requirements, including a doctor's	outpatient drugs and inpatient		
certification of terminal illness.	respite care		
	1000110	50% of copayment/coinsurance	50% of Medicare
		oo /o or oopaymoni/comsulance	copayment/coinsurance◆
			copayment/comsulance▼

(continued)

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^{***} **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 \$[131] 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 \$[131] of Medicare Approved Amounts****	\$0	\$0	\$[131] (Part B deductible)**** ◆
Preventive Benefits for Medicare covered services	Generally 75% 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 [\$4140])*
BLOOD First 3 pints Next \$[131] of Medicare Approved	\$0	50%	50%♦
Amounts****	\$0	\$0	\$[131] (Part B deductible)**** ◆
Remainder of Medicare Approved Amounts	Generally 80%	Generally 10%	Generally 10% ◆

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CLINICAL LABORATORY SERVICES—TESTS FOR			
DIAGNOSTIC SERVICES	100%	\$0	\$0

(continued)

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^{*} This plan limits your annual out-of-pocket payments for Medicare-approved amounts to \$[4140] 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 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 	100%	\$0	\$0
—Durable medical equipment First		43	Ψ**
\$[131] of Medicare Approved			
Amounts****	\$0	\$0	\$[131] (Part B deductible) ◆
Remainder of Medicare			10%♦
Approved Amounts	80%	10%	

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

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PLAN L

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 \$[992]	\$[744] (75% of Part A deductible)	\$[248] (25% of Part A deductible)◆
61st thru 90th day 91st day and after:	All but \$[248] a day	\$[248] a day	\$0
While using 60 lifetime reserve daysOnce lifetime reserve days	All but \$[496] a day	\$[496] a day	\$0
are used: —Additional 365 days	\$0	100% of Medicare eligible expenses	\$0***
—Beyond the additional 365 days	\$0	\$0	All costs

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^{*} You will pay one-fourth of the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$[2070] 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 copayment 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 item or service.

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 st thru 100th day	All but \$[124] a day	Up to \$[93] a day	Up to \$[31] a day ♦
404 et devi en dietten	# 0	*	All sasts
101st day and after	\$0	\$0	All costs
BLOOD First 3			
pints Additional	\$0	75%	25%♦
amounts	100%	\$0	\$0
HOSPICE CARE	All but very limited		
You must meet Medicare's	copayment/coinsurance for		
requirements, including a doctor's	outpatient drugs and inpatient		
certification of terminal illness.	respite care		
	·	75% of copayment/coinsurance	25% of copayment/coinsurance ◆
			(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.

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PLAN L MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

**** Once you have been billed \$[131] 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 \$[131] of Medicare Approved			
Amounts****	\$0	\$0	\$[131] (Part B deductible)**** ◆
			All acets also as Markinga
Preventive Benefits for Medicare	Generally 75% or more of	Remainder of Medicare approved	All costs above Medicare approved amounts
covered services	Medicare approved amounts	amounts	approved amounts
B	0 11 000/		Generally 5% ♦
Remainder of Medicare Approved Amounts	Generally 80%	Generally 15%	
Part B Excess Charges	\$0	\$0	All costs (and they do not count
(Above Medicare Approved	Ψ σ		toward annual out-of-pocket limit
Amounts)			of [\$2070])*
BLOOD			
First 3 pints	\$0	75%	25%♦
Next \$[131] of Medicare Approved Amounts****	\$0	\$0	\$[131] (Part B deductible) ◆
, and and	4 6 6 6 6 6 6 6 6 6 6		Ψ[101] (Εαιτ Β ασασσισίο) τ
Remainder of Medicare Approved			Generally 5%◆
Amounts	Generally 80%	Generally 15%	

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CLINICAL LABORATORY SERVICES—TESTS FOR			
DIAGNOSTIC SERVICES	100%	\$0	\$0

(continued)

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^{*} This plan limits your annual out-of-pocket payments for Medicare-approved amounts to \$[2070] 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 —Durable medical equipment	100%	\$0	\$0
First \$[131] of Medicare Approved Amounts*****	\$0	\$0	\$[131] (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*.

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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	All but \$[992]	\$[496](50% of Part A deductible)	\$[496](50% of Part A deductible)
First 60 days	-	\$[248] a day	\$0
61 st thru 90th day	All but \$[248] a day		
91 st day and after: —While using 60 lifetime reserve days	All but \$[496] a day	\$[496] a day	\$0
—Once lifetime reserve days are used:		100% of Medicare eligible	\$0**
—Additional 365 days	\$0	expenses \$0	All costs
—Beyond the additional 365 days	\$0		
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicareapproved facility within 30 days after leaving the hospital			
First 20 days 21 st thru 100th day	All approved amounts All but \$[124] a day	\$0 Up to \$[124] a day	\$0 \$0
101st day and after	\$0	\$0	All costs

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BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$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

^{**} **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.

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PLAN M MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

* Once you have been billed \$[131] 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 \$[131] of Medicare Approved Amounts*	\$0	\$0	\$[131] (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
BLOOD First 3 pints	\$0	All costs	\$0
Next \$[131] of Medicare Approved Amounts*	\$0	\$0	\$[131] (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

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PARTS A & B

HOME HEALTH CARE MEDICARE APPROVED SERVICES			
 Medically necessary skilled care services and medical supplies 	100%	\$0	\$0
—Durable medical equipment First \$[131] of Medicare Approved Amounts*	\$0	\$0	\$[131] (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

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

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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 \$[992]	\$[992](Part A deductible)	\$0
61 st thru 90th day	All but \$[248] a day	\$[248] a day	\$0
91 st day and after: —While using 60 lifetime			
reserve days	All but \$[496] a day	\$[496] a day	\$0
—Once lifetime reserve days are used:			
—Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
—Beyond the additional 365	\$0	\$0	All costs
days	4 0	4 0	7 111 00010
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 st thru 100th day 101st day and after	All but \$[124] a day \$0	Up to \$[124] a day \$0	\$0 All costs

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BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$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

^{**} **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.

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PLAN N

MEDICARE (PART B)—MEDICAL SERVICES—PER CALENDAR YEAR

* Once you have been billed \$[131] 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 \$[131] of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 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.	\$[131] (Part B deductible) 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 3 pints Next \$[131] of Medicare Approved	\$0	All costs	\$0
Amounts* Remainder of Medicare Approved	\$0	\$0	\$[131] (Part B deductible)
Amounts	80%	20%	\$0

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CLINICAL LABORATORY SERVICES—TESTS FOR			
	100%	\$0	\$ 0
DIAGNOSTIC SERVICES	100%	\$0	\$0

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PARTS A & B

HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
—Medically necessary skilled care services and medical supplies	100%	\$0	\$0
—Durable medical equipment			
First \$[131] of Medicare Approved Amounts*	\$0	\$0	\$[131] (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

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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 Remainder of Charges	\$0 \$0	\$0 80% to a lifetime maxi-mum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

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