

Your choices are a whole lot clearer.



Choices should be clear, simple and easy to understand. And with Lumico Medigap Solutions, **Medicare Supplement** has never been clearer.

What your Original Medicare covers:

Medicare Part A - Hospital insurance

- Includes hospital inpatient and recovery care in skilled nursing facilities, hospice and home healthcare services.

Medicare Part B - Medical insurance

- Covers some medically necessary services from doctors and other healthcare providers, plus preventive services.

What Medicare Supplement covers:

| Benefits | Plan A | Plan F ¹ | Plan G | Plan N | High Deductible Plan G ² |
|---|--------|---------------------|--------|--------|-------------------------------------|
| Basic benefits ³ (including hospice) | ✓ | ✓ | ✓ | ✓ | ✓ |
| Part B coinsurance | ✓ | ✓ | ✓ | ✓ | ✓ |
| Part A deductible | | ✓ | ✓ | ✓ | ✓ |
| Skilled nursing facility coinsurance | | ✓ | ✓ | ✓ | ✓ |
| Foreign travel emergency | | ✓ | ✓ | ✓ | ✓ |
| Part B excess charges | | ✓ | ✓ | | ✓ |
| Part B deductible | | ✓ | | | |

Competitive advantage

- We offer some of the lowest rates among our competitors
- Enjoy Household Discounts when you reside with your spouse or an eligible adult⁵
- Affordable premiums to help meet your financial planning needs

A clear value

- Lower out of pocket costs
- Instant coverage - no waiting period
- Guaranteed renewable
- No provider restrictions⁴

¹Plan F is available only to individuals that became eligible for Medicare before January 1, 2020.

²For High Deductible Plan G you must pay for Medicare-covered costs up to the deductible amount of \$2,370 before your Medigap plan pays anything.

³Basic benefits include Part A coinsurance, Part A hospice care coinsurance or copayment, Part B coinsurance or copayment, and first three pints of blood per year.

⁴Any provider who accepts Medicare patients accepts Medicare Supplement insurance.

⁵Household discounts are not available in all states, discount amount and qualification criteria vary by state.

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