

What Medicare Supplement covers should be clear, simple and easy to understand. And at Lumico Life Insurance Company, **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 preventative services.

\*\*Basic 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.

# What Medicare Supplement covers:

<u>Benefits</u>	<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>
Basic benefits** (including hospice)	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
Part B coinsurance	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
Part A deductible		$\checkmark$	$\checkmark$	$\checkmark$
Skilled nursing facility coinsurance		$\checkmark$	$\checkmark$	$\checkmark$
Foreign travel emergency		$\checkmark$	$\checkmark$	$\checkmark$
Part B excess charges		$\checkmark$	$\checkmark$	
Part B deductible		$\checkmark$		

Please refer to the Outline of Coverage your agent provided.



## <u>A clear value</u>

- Lower out of pocket costs
- Guaranteed renewable
- No provider restrictions<sup>1</sup>

<sup>1</sup>Any provider who accepts Medicare patients accepts Medicare Supplement insurance. Lumico is not connected with or endorsed by the U.S. Government or the federal Medicare program.