

**Your choices
are a whole
lot clearer.**



Choices 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

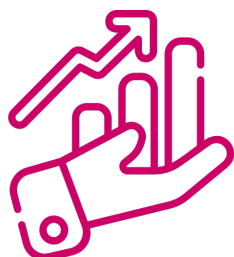
- Covers some medically necessary services from doctors and other healthcare providers, plus preventative services.

**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:

Benefits	Plan A	Plan F	Plan G	Plan N
Basic benefits** (including hospice)	✓	✓	✓	✓
Part B coinsurance	✓	✓	✓	✓
Part A deductible		✓	✓	✓
Skilled nursing facility coinsurance		✓	✓	✓
Foreign travel emergency		✓	✓	✓
Part B excess charges		✓	✓	
Part B deductible		✓		

Plan availability varies by state. Premium and benefits vary by plan selected. Please refer to the Outline of Coverage your agent provided.



A clear value

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

Competitive advantage

- We offer some of the lowest rates among our competitors
- Pay a lower price today, with more predictive rate changes in the future
- Affordable premiums to help meet your financial planning needs