

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.

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.



A clear value

- Lower out of pocket costs
- Guaranteed renewable
- No provider restrictions¹

^{**}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.