



MedigapSecurity
2013 Medicare supplement plans for new groups



Rates Effective August 1, 2013

| Service category | Medicare pays: | Plan A member pays | Plan B member pays | Plan C member pays | Plan F member pays | Plan F* High Deductible member pays | Plan N member pays |
|-------------------------------|--|---|---|---|---|--|--|
| Monthly plan premium | | <input type="checkbox"/> \$164.95 (BC \$47.90, BS \$117.05) | <input type="checkbox"/> \$195.65 (BC \$78.60, BS \$117.05) | <input type="checkbox"/> \$216.60 (BC \$88.90, BS \$127.70) | <input type="checkbox"/> \$216.75 (BC \$89.00, BS \$127.75) | <input type="checkbox"/> \$109.00 (BC \$53.70, BS \$55.30) | <input type="checkbox"/> \$181.30 (BC \$87.00, BS \$94.30) |
| Primary care physician visits | 80% of Medicare-approved amounts after \$147 annual Part B deductible is met | \$147 Part B deductible (Plan pays 20% coinsurance) | \$147 Part B deductible (Plan pays 20% coinsurance) | \$0 (Plan pays Part B deductible and 20% coinsurance) | \$0 (Plan pays Part B deductible and 20% coinsurance) | \$0 (Plan pays Part B deductible and 20% coinsurance) | \$147 Part B deductible, then up to \$20 copay for office visits, up to \$50 copay for emergency room (waived if admitted) Plan pays all other Part B coinsurance |
| Specialist visits | | | | | | | |
| Emergency room | | | | | | | |
| Urgent care | | | | | | | |
| Outpatient surgery | | | | | | | |
| Inpatient hospital | All charges except \$1,184 (Part A deductible) and Part A coinsurance | \$1,184 (Part A deductible) | \$0 | \$0 | \$0 | \$0 | \$0 |
| Part B excess charges | \$0 | 100% | 100% | 100% | 0% | 0% | 100% |
| Prescription drugs (Part D) | \$0 | A separate Medicare Part D prescription drug plan is available. | | | | | |

*Plan F High Deductible plan pays the same benefits as Plan F after a \$2,110 calendar year deductible. Benefits from Plan F High Deductible will not begin until out-of-pocket expenses exceed \$2,110. 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.

The MedigapSecurity rates shown are subject to change periodically. This summary is a partial listing of benefits. Refer to the Outline of Coverage for more details.

Discount prescription drug is excluded. Check this box to activate discount prescription

Customer name (please print) _____ CID # (if applicable) _____ Desired effective date _____

Group leader signature _____ Today's date _____ Customer phone # _____

Customer email _____ Customer Employer Identification Number _____

2013 MedigapSecurity Rates 5/8/2013