

MEDICARE SUPPLEMENT INSURANCE



MEDICARE SUPPLEMENT INSURANCE
Includes 2020 Changes

Policy Form Series G1040 or G1041 Plans A, F, F+, G & N
UNDERWRITTEN BY:
Guarantee Trust Life Insurance Company
ADH6-15 (Rev. 8/22)

GUARANTEE TRUST LIFE INSURANCE COMPANY
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HELP FILL THE GAPS OF MEDICARE

You've worked hard to prepare for your future. A Medicare Supplement insurance policy from Guarantee Trust Life Insurance Company will help you manage your health care expenses so you can feel even more secure about the road ahead.

Your policy will help cover out-of-pocket health expenses Medicare may not — providing you with more coverage and confidence in the years to come.

+ FEATURES

- **30-Day Free Look**

If you are not completely satisfied with your Medicare Supplement insurance policy, simply return your policy within 30 days after you receive it for a complete refund of all premiums paid.

- **Automatic Adjustment of Benefits**

If Medicare increases your deductibles and copays then the Medicare Supplement insurance policy will increase covered deductibles and copays automatically.

- **12-month Rate Guarantee**

Your premiums cannot be changed due to declining health.¹ Your premium can only be changed if the premiums for all policies like yours in the state are changed. If your premium changes, we will notify you in advance.

- **No Pre-Existing Condition Limitations²**

Coverage is available immediately.

- **Guaranteed Renewability**

Medicare Supplement insurance is guaranteed renewable for life. This means that as long as premiums are paid on time, your policy can never be canceled.

- **Grace Period**

Your Medicare Supplement insurance policy provides a 31-day grace period. Premium notices are mailed to you well in advance of due dates.

- **Choose Your Own Doctor**

Choose the physician or specialist that you prefer rather than choosing one from a list.

- **No Pre-approvals Needed**

Go directly to your physician without a pre-approval of treatment needed.

¹Please note that after the 12-month rate guarantee period, your premiums may increase annually. For states issuing policy form series G1041, premium rates will not be changed for an increase in age.

²Pre-existing condition means the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment within a six (6) month period preceding the effective date of the coverage of the insured person or a condition for which medical advice or treatment was recommended by a physician or received from a physician within a six (6) month period preceding the effective date of the coverage of the insured person.

CHOOSE YOUR POLICY

Select the Medicare Supplement insurance policy that best meets your individual needs.

BENEFITS	PLAN A	PLAN G	PLAN N	PLAN F/F+ ³
Basic Benefits including 100% Part B coinsurance	✓	✓	✓ ⁴	✓
Skilled Nursing Coinsurance		✓	✓	✓
Part A Deductible		✓	✓	✓
Part B Deductible				✓
Part B Excess (100%)		✓		✓
Foreign Travel Emergency		✓	✓	✓

Plan F and high deductible Plan F are not available to persons who become eligible for Medicare January 1, 2020 and after.

³High deductible Plan F+ is also available. F+ plan pays the same benefits as Plan F after one has paid the calendar year deductible.

Benefits from High Deductible Plan F will not begin until out-of-pocket expenses exceed the calendar year deductible. 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.

⁴Plan N's Basic Benefits include 100% of Part B coinsurance, except the copayment for office visits, and the copayment for ER visits.

+ MEDICARE SUPPLEMENT INSURANCE CHECKLIST

What type of coverage do you need? Use this checklist to help determine the best plan for you.

- Basic benefits** (including hospice care)
- Medicare Part A deductible**
- Medicare Part B deductible**
- Medicare Part B coinsurance**
- Medicare Part B excess charges**
- Skilled nursing facility coinsurance**
- Foreign travel emergency**



GUARANTEE TRUST LIFE INSURANCE COMPANY

Committed to Outstanding Service

With more than 85 years of experience in the insurance industry, Guarantee Trust Life Insurance Company has a proud heritage of providing excellent service and insurance products. Guarantee Trust Life is a mutual legal reserve company located in Glenview, Illinois and licensed to conduct business in 49 states and the District of Columbia.

Basic benefits included in all packages:

+ BASIC BENEFITS

1. Hospitalization – After the first 60 days and paying the Part A deductible, the plan you choose will cover the Part A coinsurance plus 100% of the Medicare approved eligible expenses up to 365 additional days after Medicare benefits end.
2. Medical Expenses – After you pay the Part B deductible, the plan you choose will cover the Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services.
3. Your costs for the first three pints of blood each year will be covered.
4. The Part A coinsurance for Medicare approved Hospice care would be covered regardless of which plan you choose.

+ EXCLUSIONS

Unless specifically stated otherwise, this policy does not cover or consider for payment any service or supply, or any portion of a service or supply that is not a Medicare Eligible Expense, nor will this policy duplicate any benefit paid by Medicare.

Medicare Supplement insurance policies are issued on Policy Form Series G1040 or G1041 Plans A, F, F+, G & N. This product, and its features are subject to availability and may vary by state. Medicare Supplement insurance policies may be available to persons under age 65 and eligible for Medicare due to disability. Certain exclusions and limitations may apply. For costs and complete details of the coverage, please ask your agent or refer to the outline of coverage for plans available in your state.

This is a solicitation of insurance. An agent may be in contact with you. Guarantee Trust Life Insurance Company and their licensed agents are not in any manner affiliated with or sponsored by the federal government, the social security administration, the centers for Medicare and Medicaid services, or the department of health and human services.



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