

Coverage You Can Count On

For more than 55 years, Medicare has been a stable insurance program for millions of Americans. Consequently, Medicare supplement insurance plans have played a significant role alongside Medicare. People like this combination because Medicare supplement insurance is simple to understand, affordable, offers nationwide coverage and allows policyholders to keep their health care providers (if they accept Medicare patients).



Underwritten by
Omaha Insurance Company
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MEDICARE
SUPPLEMENT

A GREAT COMPLEMENT TO YOUR MEDICARE COVERAGE

[This is a solicitation of insurance and a licensed insurance agent/producer may contact you. Not connected with or endorsed by the U.S. government or the federal Medicare program.]

Medicare supplement insurance policies are underwritten by Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy Forms: NM20, NM23, NM24, NM34, NM35, NM36 or state equivalent (in MN: NM26-25619 Basic, NM27-25620 Extended Basic, NM37-25778 2020 Extended Basic; in NC: NM20-25942NC, NM23-25943NC, NM24-25944NC, NM35-25946NC, NM36-25945NC; in WI: NM39-26022, NM38-26023). Not all policy forms may be available in every state. Select policy forms are only available to individuals who become eligible for Medicare prior to January 1, 2020. An outline of coverage is available upon request. The Guide to Health Insurance for People with Medicare is also available from your state Department of Insurance or the Centers for Medicare and Medicaid Services. This policy contains exclusions and limitations. For costs and complete details of coverage, contact your agent/producer or office. In some states, Medicare supplement policies are available to those eligible for Medicare due to a disability, regardless of age. In NC, premiums are based on attained age, which means they will increase each year as the applicant gets older. However, fully underwritten policies' premiums are based on attained age and class ratings. Premiums may also go up because of inflation and other factors.]



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5 Reasons to Choose a Medicare Supplement Insurance Policy

Medicare generally covers 80% of most medical bills. Because the other 20% is left to you, how will you cover the remaining expenses? Here are five reasons why Medicare supplement insurance may be a great fit for you.

1 Low Out-Of-Pocket Costs

Every year, your Medicare supplement insurance policy benefits coordinate with your Medicare benefits to help you meet your eligible health care expenses, depending on the insurance plan you choose. What's more, you can be sure your benefits won't decrease.

Find out how other health plans work before joining. Some annually change their benefit structure, which can decrease your benefits and increase your out-of-pocket costs, so budget wisely.

2 Choose Your Doctors And Hospitals

You'll have the freedom to choose any doctor or hospital that accepts Medicare for your care. You can keep your current doctor (if they accept Medicare patients), there are no referrals and no networks.

Other health care plans may have local networks that possibly could prevent you from receiving care from the people you've grown to know and trust. Read each plan closely. Some let you see anyone as long as the provider accepts the plan's payment terms. Others let you go outside the network, but you pay for services yourself and may pay more for them. Providers can leave and join networks.

3 Coverage Is Guaranteed Renewable

Your Medicare supplement insurance policy cannot be canceled. It will be renewed as long as you pay the premiums on time and make no material misrepresentations (premiums are subject to change).

Contracts between the government and some health plans are reviewed annually. As a result, plans may change or not be renewed, forcing members to choose another health care option.

4 Providers Accept Patients With Medicare Supplement Insurance

Your Medicare supplement insurance policy enables you to see any doctor or provider who accepts Medicare.

On the other hand, not all providers in a health plan network take new patients or accept its payment terms. Talk with your doctors about their relationship with a health plan before joining.

5 Your Coverage Goes With You

Just like Medicare, your Medicare supplement insurance covers your health care needs anywhere in the United States. Some Medicare supplement insurance plans even provide limited medically necessary emergency care outside the country. That way, you can confidently travel or live part of the year anywhere you choose.

With some other health care plans, there may be charges for care no matter where you go. Carefully check all the plan's travel rules and restrictions.



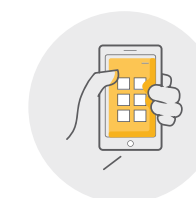
Guaranteed Issue Coverage

When you apply for Medicare supplement insurance coverage during your Medicare Open Enrollment period, your coverage is guaranteed without needing to answer health questions.

Here are other times when you can secure guaranteed coverage:*

- You or your Medicare Advantage/Private Fee for Service plan move out of the service area
- Your employer discontinues its group retiree health coverage
- You leave a Medicare Advantage plan within a year of joining and return to Medicare

*For more situations, see the Guide to Health Insurance for People with Medicare.



What's the best plan for you?

Contact your insurance agent to discuss your options.

[Nevada provides an open enrollment period to all Medicare supplement policyholders on their birthday. Each year for 60-days beginning on the first day of your birthday month, policyholders can enroll in a new Medicare supplement policy of equal or lesser benefits with any insurance company offering Medicare supplement coverage.]