



MEDICARE SUPPLEMENT Insurance

from Physicians Life Insurance Company
a member of the Physicians Mutual family



Physicians
Mutual®

Insurance for all of us.®



Since 1902, we have empowered people like you to face life's financial challenges with confidence.

FEEL GOOD

about retirement.

Are you looking forward to retirement – but not to the decisions you'll need to make about Medicare?

You're not alone.

We know how confusing it can be. For over 50 years, shortly after Medicare began, the Physicians Mutual family has offered Medicare Supplement insurance options to hundreds of thousands of Americans. People – like you – who feel overwhelmed by all their choices for coverage in retirement. We've been here for them. Listening. Answering questions. Empowering them with the guidance they need.

You, too, can count on us to be by your side. So when it's your turn, you can feel good about the decisions you make – and have the retirement you deserve.



"I absolutely tell my friends and family members who are turning 65 to call the Physicians Mutual family. I give them my agent's phone number and say to them, 'This is the company you need to consider.' In fact, I've encouraged my sister and brother-in-law to switch to your company for their Medicare Supplement coverage."

Toni G., TX
Member of our family since 2010



Health care costs a worry? You're not alone.

Medicare is great, but it was never intended to pay all medical expenses.



Seniors spend thousands of dollars out of their own pockets on health care costs. That's where Medicare Supplement coverage from Physicians Mutual comes in. It helps pay Medicare-approved services not fully covered by Medicare.

Average health care costs tend to increase as people age – because people are more likely to need health care services, and those services get more expensive each year.

Here are just a few medical expenses you may be responsible for with Medicare:

- The Medicare Part A Deductible
- The Annual Medicare Part B Deductible
- Generally 20% of covered Medicare-approved charges in excess of the Part B Deductible
- Unassigned Part B claims in excess of the Medicare-approved amount (not to exceed the limiting charges)

Annual health care costs include:

- | | | |
|--|--|--|
| <input type="checkbox"/> Physician Services | <input type="checkbox"/> Inpatient Hospital Care | <input type="checkbox"/> Short-Term Institution Care |
| <input type="checkbox"/> Prescription Drug Charges | <input type="checkbox"/> Home Health Care | <input type="checkbox"/> Long-Term Care Facility Costs |
| <input type="checkbox"/> Outpatient Hospital Care | <input type="checkbox"/> Preventive Services | <input type="checkbox"/> Hospice Care and more |

Coverage you can count on.

With a Medicare Supplement insurance policy, you ...

Get protection that can pay:

- The Medicare Part A Deductible
- The Annual Medicare Part B Deductible (if eligible)
- The 20% of covered Medicare-approved charges in excess of the Part B Deductible
- The unassigned Part B claims in excess of the Medicare-approved amounts, not to exceed the limiting charges.

Choose your own physician

You'll always have the freedom to choose your own Medicare-approved doctor or specialist without a referral or prior approval. It's your doctor, your choice!

Choose the hospital you want

You can go to the Medicare-approved hospital you want – it's up to you!

Get reliable lifetime coverage that keeps pace with Medicare

You can feel secure with lifetime coverage that is guaranteed renewable as long as you make on-time premium payments. Only you can cancel your coverage! Plus, your coverage will increase to match rising Medicare deductibles and co-payments – so you never have to worry. (Premiums may be adjusted accordingly to reflect those increases.)

As your annual health care costs increase, a Medicare Supplement insurance policy can help pay bills Medicare doesn't.



Your benefits will increase to match rising Medicare deductibles and co-payments year after year – so you never have to worry.





Why people like you choose Physicians Life.

You'll get these important benefits with our Medicare Supplement insurance.

Discounts to keep more money in your pocket

Saving money is great, and the longer you save, the better! We have several discounts available to you:

- Save 10% for not using tobacco
- Save \$5 each month when you pay by Automatic Bank Withdrawal
- Get 10% off your monthly premiums if your spouse or anyone age 60 or older lives with you.*



Immediate coverage

Once your insurance policy is in effect, your coverage begins immediately. There is no waiting period for pre-existing conditions.

Exclusive second-chance guarantee

Choosing the right Medicare plan for you is important. That's why we work hard to help you make the best choice at the time you sign up. But life changes – and your needs might, too. No problem! You have the option to switch to another insurance policy once in the first two years with no health questions. This guarantee gives you a second chance you won't get anywhere else. This is only available to first-time buyers with the Physicians Mutual family.

Our reputation for outstanding, caring customer service

Whether you're filing a claim or calling with a question, you'll always receive prompt, courteous service from Physicians Life. Our agents strive to make every policyowner's experience with us a great one. We consistently receive high customer satisfaction scores. Providing outstanding customer service is just how we do business. Plus, 95% of customers surveyed said they were satisfied with our service.** As our customer, you are a member of our family ... so we can help you take care of yours.

*An applicant who resides in a household either with a spouse or with another person (but not more than three) that is age 60 or older, and has continuously resided with the applicant for the last 12 months.

** Physicians Mutual® Customer Satisfaction Survey, 2018, conducted by Wiese Research Associates.

Convenient paperless claims processing

Our automatic processing system handles Medicare Part A and Part B claims electronically to eliminate the paperwork many people dread! Once we receive an electronic claim, it is paid, on average, within three working days.

Late payment protection

To help make sure your policy doesn't lapse, you may choose a person for us to notify if we do not receive your premium payment on time.

A conversation with us can mean a lifetime of confidence

If you're feeling overwhelmed about your choices for health care in retirement, you're not alone.

We talk to people every day who feel the same way and we understand. For over 50 years, the Physicians Mutual family has been taking the time to listen and sort out the details – to help people like you make the right choice.

Our promise to you is that we'll make things clear, simple and easy. So you, too, can feel confident about your coverage choices today – and in the future.





Our experienced Agents are a great resource.
Take advantage of their expertise – they can help you retire with confidence.

First eligible for Medicare on or after January 1, 2020.

Here are your options – pick the plan that works for you.

Your Out-of-Pocket Costs for Medicare-Eligible Expenses (with Medicare alone)	Physicians Life Medicare Supplement can pay:		
	Plan A	Plan N	Plan G
Part A hospital expenses for 2024			
\$1,632 Part A initial hospital deductible (each benefit period – 60 days)	0%	100%	100%
\$408 per day for days 61-90 in a hospital	100%	100%	100%
Hospital: \$816 per day for days 91-150 (lifetime reserve)	100%	100%	100%
First 3 pints of blood each year	100%	100%	100%
100% of eligible expenses for 365 additional days after Medicare benefits end	100%	100%	100%
\$204 per day for days 21-100 (in a skilled nursing facility)	0%	100%	100%
Hospice care (coinsurance)	100%	100%	100%
Part B Physician Services and Supplies (Medical Services) for 2024			
\$240 Part B annual deductible	0%	0%	0%
Part B coinsurance – 20% of Medicare-approved amount (after Part B deductible)	100%	100% co-pays apply*	100%
100% of Medicare Part B excess charges	0%	0%	100%
Foreign travel – coverage when traveling outside the USA	0%	80%	80%
Attained-age Premium			

Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to [\$20] for some office visits and up to a [\$50] co-payment for emergency room visits that do not result in an inpatient admission. Co-payment amount may increase each year.

With attained age rates, you'll have a lower initial premium and your rates will automatically increase each year as you get older. Your premium may also increase due to inflation. You'll never be singled out for a rate increase

Insurance Policy Limitations: Subject to the guaranteed issue and open enrollment requirements, we will not pay for: a) confinement that begins or expenses incurred while your insurance policy is not in force nor, b) services of the type not covered by Medicare, unless specifically provided by the insurance policy.

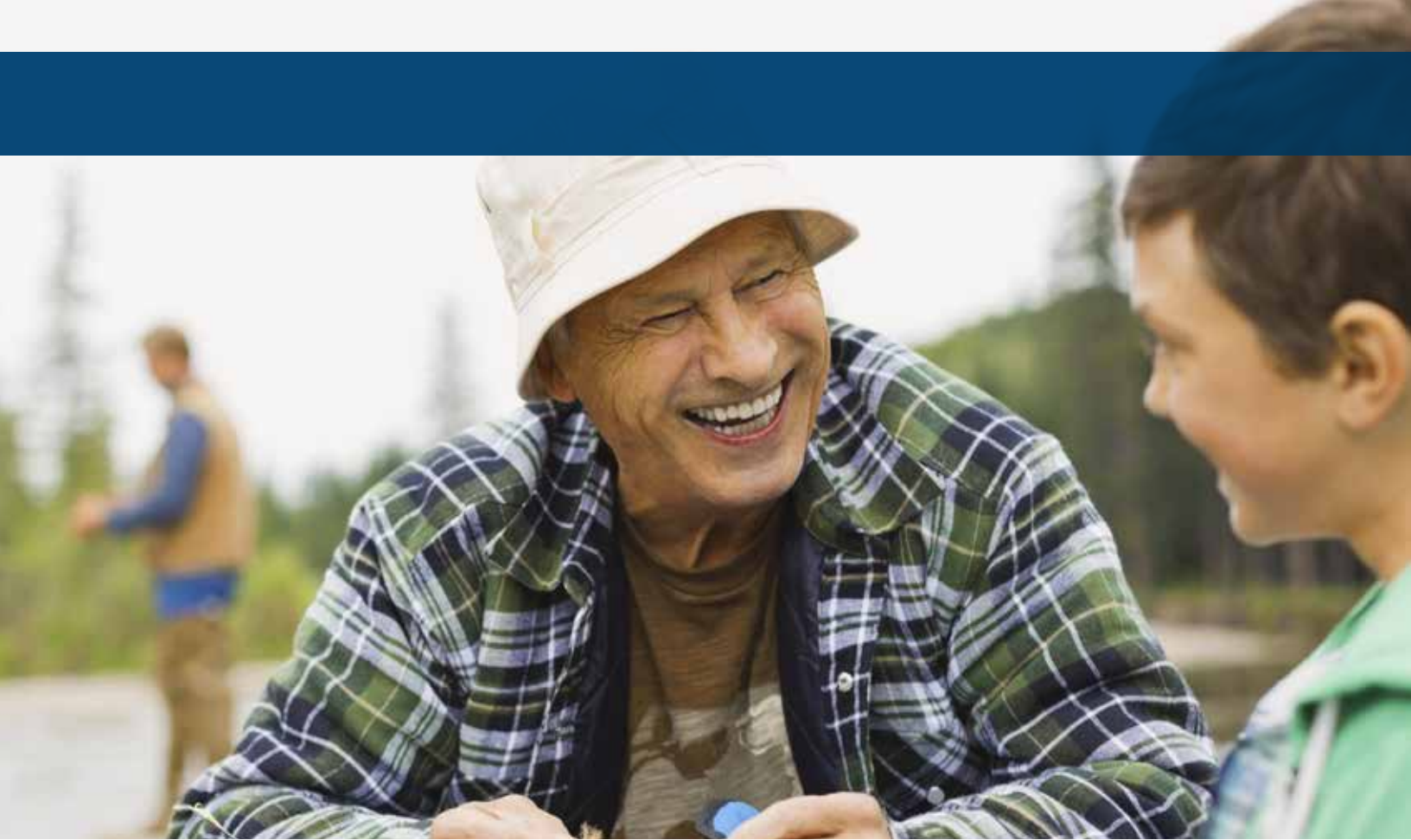


First eligible for Medicare before January 1, 2020.

Here are your options – pick the plan that works for you.

Your Out-of-Pocket Costs for Medicare-Eligible Expenses (with Medicare alone)	Physicians Life Medicare Supplement can pay:			
	Plan A	Plan N	Plan G	Plan F
Part A hospital expenses for 2024				
\$1,632 Part A initial hospital deductible (each benefit period – 60 days)	0%	100%	100%	100%
\$408 per day for days 61-90 in a hospital	100%	100%	100%	100%
Hospital: \$816 per day for days 91-150 (lifetime reserve)	100%	100%	100%	100%
First 3 pints of blood each year	100%	100%	100%	100%
100% of eligible expenses for 365 additional days after Medicare benefits end	100%	100%	100%	100%
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Strength, stability and quality service.

Advantages you can depend on with the Physicians Mutual family.

For more than 122 years, our Physicians Mutual family has helped Americans find the right coverage at the right price.* Our reputation for **honesty, financial strength, stability and security** is recognized nationwide – and it guides us each day. As a mutual company, we are owned by our policyowners, so it is their interests that come first – not those of Wall Street.

When you own an insurance policy with us, you can have peace of mind knowing you're protected by a solid, safe, secure company.

That's just one of the reasons **95% of customers surveyed said they are satisfied with our service** and 7 out of 10 Medicare Supplement customers have recommended us to a family member or friend.**

We are committed to helping people like you make some of the most important decisions they will ever make and giving them answers they need – with valuable products and top-notch customer service. **When you join our family, we want you to be with us for life.**

"My Medicare Supplement insurance has always been with the Physicians Mutual family, and I am very thrilled to have it. I feel like they're just a part of my family because I've been with them for so long."

Florence A., Indiana
Member of our family since 2001

* Physicians Life Insurance Company is a member of the Physicians Mutual family and has been in business since 1970.

** Physicians Mutual® Customer Satisfaction Survey, 2018, conducted by Wiese Research Associates.

Physicians Life Insurance Company®
a member of the Physicians Mutual family



Physicians
Mutual®

Insurance for all of us.®

Physicians Life Insurance Company is not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program. Please ask your Physicians Life agent and refer to your Outline of Coverage for complete details, including benefits and costs of those insurance policies which are available to you. This is a solicitation of insurance.

CA License # _____

AN OUTLINE OF COVERAGE IS AVAILABLE UPON REQUEST.

Insurance policy/rider form numbers: L030, L035, L036, L039.

Coverage that helps provide peace of mind –
with outstanding customer service you
can count on.

That's ... Insurance for all of us.®

2600 Dodge Street | Omaha, NE 68131-2671

Customer Service: 800-228-9100

Health.

Life.

Retirement.

PhysiciansMutual.com

