

# Medicare Supplement Insurance

## Plans A, F, G, N



*Trusted For Generations®*

**The American Home Life Insurance Company**



# Our Promise To You

The American Home Life Insurance Company is honored you are considering our company to fulfill your Medicare Supplement needs. In return, we Promise to provide you with the best possible personal service, claims payment and overall level of care we can. Rest assured you can rely on The American Home Life Insurance Company to be there for you when you need us most. We look forward to providing you with the best experience possible. If at any time we can do anything to improve your experience, please do not hesitate to reach out to us.

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This is a brochure for individual Medicare Supplement insurance policy forms AMHMSP22A, AMHM-SP22F, AMHMSP22G, AMHMSP22N or state equivalent and is not a contract of insurance. For complete details of all benefits, please read your Outline of Coverage carefully and refer to the "Guide to Health Insurance for People with Medicare". This is a solicitation of insurance and an insurance agent may contact you.

# Find Peace of Mind With A Medicare Supplement Insurance

A Medicare Supplement Insurance policy helps you manage and budget your health care expenses.

## Filling the gaps

Medicare provides beneficial coverage for health related expenses, but it does not cover all health care expenses. There are a number of gaps in Medicare coverage that you either pay for out-of-pocket or with private insurance. A Medicare Supplement insurance policy is a health insurance policy (also called Medigap) sold by a private insurance company to help fill in some of those gaps.

## Know your options

Although private insurance companies provide Medicare Supplement coverage, Medicare Supplement insurance plans are strictly regulated by both federal and state government. Make an informed decision about what is right for you. Before you purchase a plan, make sure you understand what your Medicare coverage includes. Then choose a Medicare Supplement plan that best fits your needs.

## Take care of yourself

A Medicare Supplement insurance policy helps you manage and budget your health care expenses with predictability and stability. Unexpected medical expenses can put your savings at risk. A Medicare Supplement insurance policy may offer financial security by helping you pay some of the out-of-pocket costs for Medicare-approved services and works hand-in-hand with Medicare to provide more insurance coverage.

## Feel good about your choices

A Medicare Supplement insurance policy has no restrictive networks, you can visit the physicians of your choice, and you have freedom when choosing a health care provider, including specialists and specialty hospitals. With automatic claims filing by most providers, you have less things to worry about.

## Financially strong, fundamentally sound

When you choose to own a Medicare Supplement insurance policy from The American Home Life Insurance Company, you get first class customer service, financial stability, and security.



# Finding The Best Plan For You

The American Home Life Insurance Company offers Medicare Supplement Plans A, F, G, and N with varying amounts of coverage – Plan A providing basic benefits and Plan F offering more comprehensive coverage.

Premiums also vary according to the amount of coverage provided by a specific plan. A household premium discount is available for eligible applicants. (Reference the application for details) Here are the benefits that are included with each plan.

For people first eligible for Medicare before 2020 only

Benefits	Plan A	Plan G	Plan N	Plan F*
Basic benefits (including hospice care)	✓	✓	✓	✓
Part B coinsurance	✓	✓	✓**	✓
Part A deductible		✓	✓	✓
Skilled nursing facility coinsurance		✓	✓	✓
Foreign travel emergency		✓	✓	✓
Part B excess charges		✓		✓
Part B deductible				✓

Some Plans may be available to qualified consumers under age 65 (not available in all states).

\* Plan F available for people first eligible for Medicare before 2020 only.

\*\* Plan N requires \$20 copayment for office visits; \$50 copayment for emergency room visits. Copayments do not count toward the annual Part B deductible.

## Cover Your Needs

Use this checklist as a starting point to help determine what you want your Medicare Supplement insurance policy to cover.

- \* Basic benefits (including hospice care)
- \* Medicare Part A deductible
- \* Medicare Part B deductible (available for people first eligible for Medicare before 2020 only)
- \* Medicare Part B coinsurance
- \* Medicare part B excess charges
- \* Skilled nursing facility coinsurance
- \* Foreign travel emergency

# More Great Features

The following are features of Medicare Supplement plans.



## **30 days free look**

Return any policy for any reason within 30 days after receipt for a full refund of all premiums paid.

## **12- month rate guarantee**

No rate increase for the first 12 months.

## **Guaranteed renewable**

No worries of reduced benefits or canceled coverage for the life of the policy, as long as the premiums are paid on time.

## **Freedom to choose your doctors**

You control and choose the Medicare participating physicians who you trust for your care.

## **Go direct to your doctors**

You can go directly to the Medicare participating physicians and specialists you choose without pre-certifications and pre-approvals.

## **Benefits stay the same**

You always know what your benefits are with this standardized plan...no surprises or re-evaluations year-after-year.

## **Portable coverage**

You are not restricted to use a network of health care providers. If you move, your coverage goes with you.



## Understanding Common Terms and Definitions

### Benefit period

Starts the day you go to a hospital or skilled nursing facility; and ends when you have not received hospital or skilled nursing facility care for 60 consecutive days.

### Coinsurance

A percentage of Medicare-approved expenses not paid by Medicare.

### Copayment

A fixed fee amount that subscribers to a medical plan must pay when using specific services covered by an insurance plan.

### Deductible

Amount that one must pay for Medicare-approved expenses before Medicare begins to pay.

### Eligible expenses

Costs that are deemed medically necessary by Medicare and covered expenses under your plan.

### Emergency care

Immediate medical care needed because of an injury or an illness of sudden and unexpected onset.

### Excess charges

The difference between what a health care provider is permitted to charge and the Medicare-approved amount.

### Hospice care

A program of care and support for someone who is terminally ill; helps them live out the time they have remaining to the fullest extent possible.

### Medicare-approved amount

In original Medicare, the amount that a physician who accepts assignment can be paid, including what Medicare pays and any other deductibles, coinsurance, or copayments.

### Premium

The periodic payment to Medicare, an insurance company, or a health care plan for coverage.

# Get to Know The American Home Life Insurance Company

The American Home Life was founded in 1909 in Topeka, Kansas. Throughout the last 110+ years, our mutual corporate structure, conservative investment philosophy, and Midwestern value-oriented culture have enabled us to grow and prosper through multiple world wars, pandemics, and recessions all while fulfilling our obligations to our policyholders, agents, and employees.

The American Home Life was founded and operates today as a mutual insurance company. A Mutual Insurance company is simply a company that is owned exclusively by its policyholders; it has no shareholders and is not publicly traded on any exchange. This distinction is very important because it means we can solely operate in policyholders' long-term interest without having to weigh the effects company decisions may have on shareholders' short-term interests.

As a 110+ year old Kansas company, Midwestern values are deeply rooted into our company's corporate culture. Honesty, Integrity and Courtesy are qualities we believe our policyholders expect and deserve when they entrust us with their insurance needs. We strive to demonstrate these values every day and at every level of our business because it's the right thing to do.

We thank you again for entrusting The American Home Life Insurance Company with your insurance needs and look forward to providing you with the best possible experience.

You may contact your local senior health insurance  
information program at:  
400 S Kansas Ave  
Topeka, Kansas 66603  
1.833.504.0334  
[www.amhlifeco.com](http://www.amhlifeco.com)



## **The American Home Life Insurance Company**

The American Home Life Insurance Company is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.