

**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

# 2009 Medicare Supplement Insurance Plans



# Spontaneous. Fun. Fearless.

Whether you're six or sixty-something, playing keeps you young-at-heart. The difference now, of course, is that you have adult responsibilities, including making sound financial decisions.

You'll probably enjoy playing, however you define it, even more when you feel you've got your bases covered.

A Medicare supplement insurance policy from United of Omaha Life Insurance Company (United of Omaha) can help you attain that secure feeling.

A Mutual of Omaha company since 1926, United of Omaha Life Insurance Company offers a diversified portfolio of life insurance, fixed annuities and other insurance, including Medicare supplement policies. When you own a United of Omaha Medicare supplement, you get the reputation, stability and power of Mutual of Omaha and its affiliates, which have been providing quality insurance and financial products for 100 years.

Add our friendly personal customer service and affordable premiums – including a discount for your eligible spouse or household resident – and you have the financial value and security you seek.

**We've got you covered.**

**Go play!**

# Choose the Plan That Meets Your Needs

Services and Supplies	Medicare Pays	Medicare Supplement Plan A Pays	Medicare Supplement Plan F Pays	Medicare Supplement Plan G Pays
<b>Medicare Part A Hospital Coverage</b>				
Deductible	Nothing		\$1,068	\$1,068
First 60 days	100%			
Coinsurance 61-90 days	All but \$267 a day	\$267 a day	\$267 a day	\$267 a day
Coinsurance 91-150 days (Lifetime Reserve)	All but \$534 a day	\$534 a day	\$534 a day	\$534 a day
Extended Hospital Coverage (up to an additional 365 days in your lifetime)	Nothing	Eligible Expenses	Eligible Expenses	Eligible Expenses
Benefit for Blood	All but three pints	Three pints	Three pints	Three pints
<b>Skilled Nursing Facility Care</b>				
First 20 days	100%			
Coinsurance 21-100 days	All but \$133.50 a day		Up to \$133.50 a day	Up to \$133.50 a day
<b>Medicare Part B Physician's Services and Supplies</b>				
Deductible	Nothing		\$135	
Coinsurance	Generally 80%	Generally 20% of Medicare approved expenses	Generally 20% of Medicare approved expenses	Generally 20% of Medicare approved expenses
Excess Benefits	Nothing		100% up to Medicare's limit	80% up to Medicare's limit
Benefit for Blood	All but three pints	Three pints	Three pints	Three pints
<b>Additional Benefits*</b>				
Emergency Care Received Outside the U.S.	Nothing		\$50,000	\$50,000
At-home Recovery Visits	Nothing			\$1,600

**Your Premium    Your Premium    Your Premium**

\*Refer to the next page and your outline of coverage for more information.

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

# Your Medicare Supplement Benefits

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## Medicare Part A Hospital Coverage

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**Deductible** — Plans F and G pay the \$1,068 inpatient hospital deductible for each benefit period.

**First 60 Days** — After the Medicare Part A deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semiprivate room and board, general nursing, and miscellaneous hospital services and supplies.

**Coinsurance** — Plans A, F and G pay \$267 a day when you are hospitalized from the 61st through the 90th day. And, when you are in the hospital from the 91st day through the 150th day, you receive \$534 a day for each Lifetime Reserve day used.

**Extended Hospital Coverage** — When you are in the hospital longer than 150 days during a benefit period, and you have exhausted your 60 days of Medicare Lifetime Reserve, Plans A, F and G pay the Medicare Part A eligible expenses for hospitalization, paid at the Diagnostic Related Group (DRG) day outlier per diem or other appropriate standard of payment, subject to a lifetime maximum benefit of an additional 365 days.

**Benefit for Blood** — Medicare has one calendar-year deductible for blood that is the cost of the first three pints needed. Plans A, F and G pay this deductible.

## Skilled Nursing Facility Care

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**First 20 Days** — Medicare pays all eligible expenses.

**Coinsurance** — Plans F and G pay up to \$133.50 a day from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare-certified skilled nursing facility within 30 days of being hospitalized for at least three days.

## Medicare Part B Physician's Services and Supplies

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**Deductible** — Plan F pays the \$135 calendar-year deductible.

**Coinsurance** — After the Medicare Part B deductible, Plans A, F and G generally pay 20% of Medicare approved expenses for physician's services, and supplies, physical and speech therapy, and ambulance service.

For hospital outpatient services, the copayment amount will be paid under a prospective payment system. If this system is not used, then generally 20% of Medicare approved expenses will be paid.

**Excess Benefits** — Your bill for Medicare Part B services and supplies may exceed the Medicare eligible expense. When that occurs, Plan F pays 100% and Plan G pays 80% of the difference, up to the charge limitation established by Medicare.

**Benefit for Blood** — Medicare has one calendar-year deductible for blood that is the cost of the first three pints needed. Plans A, F and G pay this deductible.

## Additional Benefits

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**Medically Necessary Emergency Care Received Outside the U.S.** — After you pay a \$250 calendar-year deductible, Plans F and G pay you 80% of eligible expenses incurred during the first 60 days of a trip up to a lifetime maximum of \$50,000. Benefits are payable for health care you need because of a covered injury or illness. Emergency care is care needed immediately because of an injury or an illness of sudden and unexpected onset.

**At-home Recovery Visits** — Plan G pays for seven visits a week, up to \$40 a visit up to a maximum of \$1,600 a year for assistance with activities of daily living. Benefits are payable for services necessary for your continuing recovery from an illness, injury or surgery.

# The Facts About Your Plan

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**Of the 12 standardized Medicare supplement insurance plans**, United of Omaha offers you three coverages that help pay some eligible expenses not paid for by Medicare Part A and Medicare Part B. **There may be charges above what Medicare and United of Omaha pay.** Plan A is available to persons under age 65 on Medicare due to a disability.

**Medicare Part A Eligible Expenses for Hospital/Skilled Nursing Facility Care** include expenses for semiprivate room and board, general nursing, and miscellaneous services and supplies.

**Medicare Part B Eligible Expenses for Medical Services** include expenses for physicians' services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

**There may be noncovered charges** for which you are responsible.

**"Medicare Eligible Expenses"** means expenses of the kinds covered by Medicare Parts A and B, to the extent recognized as reasonable and medically necessary by Medicare.

**A Benefit Period** begins the first full day you are hospitalized and ends when you have not been in a hospital or skilled nursing facility for 60 days in a row.

**Coinsurance** is the portion of the eligible expense not paid by Medicare and paid by United of Omaha.

**As Medicare deductibles and coinsurance increase**, your Medicare supplement benefits will automatically increase. Benefits are not paid for any expense paid by Medicare.

**Open Enrollment.** You can't be denied any Medicare supplement policy if your application is submitted during the six-month period beginning with the first month in which you first enroll for Medicare Part B benefits at age 65 or older, or upon attaining age 65 if you were previously enrolled in Medicare Part B prior to turning age 65.

If you are under age 65, you can purchase Plan A during the six-month period beginning with the first month in which you first enroll for Medicare Part B benefits.

**Benefits are paid to you** or to your hospital or doctor. Benefits and premiums under this policy may be suspended for up to 24 months if you become entitled to benefits under Medicaid. You must request that your policy be suspended within 90 days of becoming entitled to Medicaid. If you lose (are no longer entitled to) benefits from Medicaid, this policy can be reinstated if you

request reinstatement within 90 days of the loss of such benefits and pay the required premium.

**You have 31 days from your renewal date to pay your premium.** Your policy will stay in force during this 31-day grace period.

**Your policy is guaranteed renewable.** Your policy cannot be canceled. It will be renewed as long as the premiums are paid on time and the information on your application is correct.

**You cannot be singled out for a rate increase, no matter how many times you receive benefits.** Your premium changes: (a) each year on the renewal date coinciding with or following the anniversary of your Policy Date until you reach age 90; and (b) when the same premium change is made on all Medicare supplement policies of the same plan issued to persons in your classification that are renewed in the same state where you live at the same time we change premiums. Your policy's two-person household premium discount ends if the person you live with terminates his or her policy or moves to a different residence.

**You are covered immediately.** There is no waiting period for preexisting conditions. Benefits will be paid from the time your policy is in force.

**You have a 30-day free look.** If you are not satisfied with your policy, send it back to us within 30 days after receiving it and we will refund your premium. Then, this policy will be considered as though it were never issued.

**Your Medicare supplement insurance policy will not pay for the following exceptions and limitations:**

- any expense incurred before your Policy Date
- services for which no charge is made when there is no insurance
- expense paid for by Medicare

**This is a brief description** of your coverage. The outline of coverage must accompany this brochure. For complete information on benefits, exceptions, reductions and limitations, **please read your outline of coverage and your policy.**

Neither United of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. United of Omaha Life Insurance Company is licensed nationwide except in NY.

**This is a solicitation of insurance and an agent will contact you by telephone.**



Medicare supplement insurance is underwritten by  
**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, Nebraska 68175

*mutualofomaha.com*

UM1-21189  
UM4-21192  
UM5-21193