



Re: <<Company Name>>

November 14, 2014

**Cigna Supplemental Benefits**

P.O. Box 26580  
Austin, TX 78755-0580  
866.459.4272

**INFORMATION UPDATE**

Each year the Center for Medicare and Medicaid Services (CMS) changes the Medicare Part A hospital deductible and co-insurance amounts; in addition the Part B deductible is also subject to change. The following chart outlines the changes for 2015.

Services	In 2014 You Are Paying	In 2015 You Will Pay
<b>Part A - Hospital Inpatient</b> <i>Deductible for each benefit period</i>	\$1,216	<b>\$1,260</b>
<b>Hospitalization - Days 61-90</b> <i>Co-insurance per day of each benefit period</i>	\$304	<b>\$315</b>
<b>Hospitalization - Days 91 and Beyond</b> <i>Co-insurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)</i>	\$608	<b>\$630</b>
<b>Skilled Nursing Facility Care</b> <i>Co-insurance per day of each benefit period</i>	\$152	<b>\$157.50</b>
<b>Part B Deductible</b> <i>Calendar Year Deductible for Medicare Approved Amounts for Covered Services</i>	\$147	<b>\$147</b>
<b>High Deductible Plan F &amp; J – For High Deductible plans purchased prior to June 2010</b>	\$2,140	<b>\$2,180</b>

Rest assured that benefits provided under your Medicare Supplement policy will automatically be adjusted for these changes in Medicare. As part of our outstanding service, we automatically receive your Medicare claims from the Medicare carrier in your state. This means that neither you nor your medical providers need to send anything to us in order to file a claim for benefits under your Medicare Supplement policy! Make sure that your claim has been filed with Medicare and we will do the rest.

**Please review your policy for benefit details or contact our Customer Service department with any questions you may have or visit us online at [www.MyPolicyHQ.com](http://www.MyPolicyHQ.com).** Our self-service website enables you to access policy and coverage details, which include recent claims activity and the ability to review and receive your *Explanation of Benefits* electronically. We are proud of the supplemental products and service we provide and thank you for trusting us to meet your insurance needs.

Sincerely,

**Cigna Supplemental Benefits Customer Service Department**

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Administering Medicare Supplement and Supplemental Health business for: Continental General Insurance Company, Great American Life Insurance Company and United Teacher Associates Insurance Company.

CSB-1-0007

11/2014