

Loyal American Life Insurance Company® (Loyal)
MEDICARE SUPPLEMENT INSURANCE POLICIES



Let us help you feel secure with your health, your family's future
and your Medicare Supplement Insurance company.

THIS IS A LIMITED POLICY which should be used to supplement your Medicare coverage.

This is a solicitation for insurance. An insurance agent will contact you. No Insurance Company nor its agents are connected with or endorsed by Medicare, Social Security or any other governmental agency. Premium and benefits vary by plan selected. Plan availability varies by state.

Loyal American
Life Insurance Company®

LOYAL MEDICARE SUPPLEMENT INSURANCE

Medicare Part A Hospital Coverage

Part A Deductible – Loyal Medicare Supplement Insurance Plans* B, C, D, F, G & N pay the in patient hospital deductible for each benefit period.

100% Part A Co-Payments – After the 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.

Loyal Plans A, B, C, D, F, G & N pay when you are hospitalized for the 61st day through the 90th day. And, when you're in the hospital from the 91st day through the 150th day, Loyal Plans pay for each Lifetime Reserve day used.

If you are in the hospital longer than 150 days during a benefit period, and you've exhausted your 60 days of Medicare Lifetime Reserve, Loyal Plans A, B, C, D, F, G & N pay the Part A Medicare eligible expenses for hospitalization, subject to a lifetime maximum benefit of an additional 365 days.

Hospice – Medicare pays all but very limited co-payment/coinsurance for outpatient drugs and inpatient respite care. Loyal Plans A, B, C, D, F, G & N pay Medicare co-payment/coinsurance.

Skilled Nursing Facility Care – First 20 days Medicare pays all eligible expenses. Loyal Plans C, D, F, G & N pay the daily coinsurance from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare certified skilled nursing facility within thirty (30) days of being hospitalized for at least three (3) days.

Medicare Part B Physician's Services & Supplies

Deductible – Plans C & F pay the Part B calendar year deductible.

Coinsurance – After the Part B deductible, Loyal Plans A, B, C, D, F, G & N¹ generally pay 20% of eligible expenses for physician's services, supplies, physical and speech therapy.

For hospital outpatient services paid under a prospective payment system, the co-payment amount will be paid after the Part B deductible has been met.

Excess Benefits – Your bill for Part B services and supplies may exceed the Medicare eligible expense. When that occurs, Loyal Plans F & G pay 100% of the difference, not to exceed the charge limitation established by Medicare.

Blood

Blood Part A – Loyal Plans A, B, C, D, F, G & N will pay for the first three (3) pints of blood in each calendar year. Medicare pays for any additional blood you may need.

Blood Part B – After meeting the Part B deductible, Medicare will pay 80% of approved amounts. Loyal Plans A, B, C, D, F, G & N will pay 20% of those costs.

Additional Benefits

Emergency Care Received Outside of the U.S. – After you pay a \$250 calendar-year deductible, Loyal Plans C, D, F, G & N pay 80% of eligible expenses incurred during the first 60 days of a trip, outside the U. S. not to exceed a lifetime maximum of \$50,000.

Exclusions & Limitations

These policies will not pay benefits for:

1. Any expense which You are not legally obligated to pay; or services for which no charge is normally made in the absence of insurance;
2. Any services that are not medically necessary as determined by Medicare;
3. Any portion of any expense for which payment is made by Medicare or other government programs (*except Medicaid*); or for which payment would have been made by Medicare if You were enrolled in Parts A & B of Medicare;
4. Any type of expense not a Medicare Eligible Expense except as provided for in the policy.
5. Any deductible, coinsurance or co-payment not covered by Medicare, unless such coverage is listed as a benefit in the policy;
6. Confinement that begins or expenses incurred while your policy is not in force.

*Not all plans available in all states. Check your states outline of coverage for availability.



Exclusions & Limitations (continued)

Preexisting Conditions - Loyal will not pay for any expenses incurred for care or treatment of a Preexisting Condition for the first six (6) months from the effective date (*in WY, 90 days*). However, if you have continuous creditable coverage or are replacing an existing Medicare supplement policy, you will get credit for the time you were covered toward meeting this six (6) month exclusionary period. This provision does not apply if your policy was issued under Guaranteed Issue status.

A **Preexisting Condition** is a condition for which medical advice was given or treatment was recommended by or received from a Physician within six (6) months (*in WY, 90 days*) prior to the policy effective date.

Advantages

What makes Medicare supplement insurance from **Loyal American Life Insurance Company** different? The benefits of each Medicare supplement insurance policy are standardized, no matter what company sells you the policy. Each type of standardized Medicare supplement policy plans (A - N)² will offer the same basic benefits. So, at Loyal, our added value is our commitment to exceptional customer service.

Value – Loyal strives to maintain competitive premiums over the life of a policy. At the same time, we will not compromise the financial security and quality service our clients require.

Service – At Loyal, we aim to provide fast, friendly and efficient policy-owner services. To administer our business, we try to bring together two vital components: **Tools and People**.

Having efficient tools means little without the personal care administered by dedicated professionals. When you contact us, we will do our best to service your concerns with effective, friendly and prompt service.

Guaranteed Renewable – All of Loyal's Medicare Supplement policies are guaranteed renewable. Your policy cannot be canceled. We guaranteed to renew the policy each time the premium is received within 31 days of its due date.



Our Right to Adjust Future Premiums – You can't be singled out for a rate increase based on your health, no matter how many times you receive benefits. The policy's rate structure is based on attained age³. Other than increases due to your age³, your premium will only change when the same premium change is made on the same form issued to persons of your classification in the same geographic area of your state, if coverage under Medicare changes, or if you move to a different zip code location.

Paperless Electronic Claim Filing – Part A & Part B claims are processed electronically, eliminating paperwork for both the insured and the provider in the majority of claims.

By effectively adopting the latest technology, we strive to achieve fast policy and claims processing times. In fact, most of our Medicare Supplement claims are processed automatically within one working day of submission.

Choice of Physicians and Hospitals – Policyholders can use the health care provider of their choice. All of our Medicare Supplement policies may be used anywhere Medicare is accepted.

Payment Flexibility – We offer a choice of premium modes. Premiums may be paid by direct bill or bank draft annually, semi-annually or quarterly. Monthly mode is available for bank draft only.

¹ Except co-payments not in excess of \$20 per office visit and \$50 per emergency room visit.

² When comparing policies you must compare identical policies, such as a Medicare Select Plan or a High Deductible Plan.

³ Except in AZ, AR, FL, GA, ID & MO where the policy rate structure is based on issue age, and premiums can only be increased by class.

ABOUT LOYAL AMERICAN LIFE INSURANCE COMPANY

Our mission is to provide specialty health insurance, marketed through agents, designed to meet the needs of senior Americans. We strive to develop innovative products and quality services for our customers.

Since 1955, Loyal American Life Insurance Company has been marketing insurance products for the needs of seniors. We have featured Medicare Supplement Insurance Plans since 2005 and offer a wide selection to help you choose the plan that works best for you.

At Loyal, our goal is to make our customers our number one priority. We are committed to providing exceptional service to all our customers every day.

Full terms and conditions of coverage are defined by and governed by an issued Medicare supplement policy. Please refer to the policy for the full terms and conditions of coverage. This brochure is designed as a marketing aid and is not to be construed as a contract for insurance. It provides a brief description of the important features of policy form series:

Generic Plan A: LOYAL-MS-AA-A-GN, LOYAL-MS-IA-A-GN, Arkansas Plan A: LOYAL-MS-CR-A-AR;
Generic Plan B: LOYAL-MS-AA-B-GN, LOYAL-MS-IA-B-GN, Arkansas Plan B: LOYAL-MS-CR-B-AR;
Generic Plan C: LOYAL-MS-AA-C-GN, LOYAL-MS-IA-C-GN, Arkansas Plan C: LOYAL-MS-CR-C-AR;
Generic Plan D: LOYAL-MS-AA-D-GN, LOYAL-MS-IA-D-GN, Arkansas Plan D: LOYAL-MS-CR-D-AR;
Generic Plan F: LOYAL-MS-AA-F-GN, LOYAL-MS-IA-F-GN, Arkansas Plan F: LOYAL-MS-CR-F-AR;
Generic Plan G: LOYAL-MS-AA-G-GN, LOYAL-MS-IA-G-GN, Arkansas Plan G: LOYAL-MS-CR-G-AR;
Generic Plan N: LOYAL-MS-AA-N-GN, LOYAL-MS-IA-N-GN, Arkansas Plan N: LOYAL-MS-CR-N-AR.