

With Our Medicare Supplement
you can ...

- Keep your doctor
- Choose your specialists
- Enjoy coverage that travels with you coast-to-coast

See inside for
more info!



Medicare Supplement

INSURANCE

Learn more about your
options and why people
trust us with their Medicare
Supplement coverage!

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

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

Get the coverage you need.

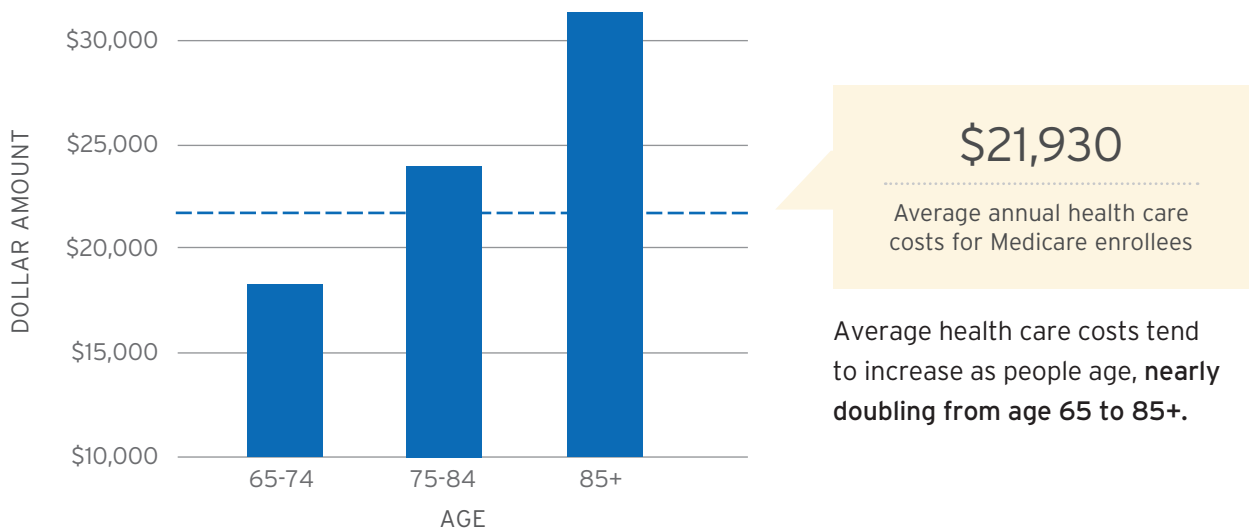
The average retiree on Medicare now has more than **\$21,930** in yearly health care costs, with only **60%** of them being covered by Medicare.* For even the most financially savvy American, these costs add up quickly.

That's where our Medicare Supplement coverage comes in. It helps pay Medicare-approved services not fully covered by Medicare.

What does Medicare not cover?

- 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)

Average annual health care costs for Medicare enrollees ages 65+



Annual health care costs shown above 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

*"Medicare Current Beneficiary Survey," Centers for Medicare & Medicaid Services, (Released in December 2024 in the "Older Americans 2024 Key Indicators of Well-Being"). Data is inflation-adjusted to 2021, using Consumer Price Index.



Getting ready for Medicare

Planning ahead puts you in control.

Making sure you have a plan in place takes time. That's why we recommend you get started before your Initial Enrollment Period begins – so you have time to do your research, ask your agent questions, and feel good about the decision you've made.

A simple equation

If you want to have everything in place for when your Initial Enrollment Period begins, simply find your birthday month in the top row, and begin planning six months back. You can find the correct month in the second row.

Your birthday month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
When to start planning (6 months prior)	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY

My Timeline Checklist

- ☐ Apply for Medicare Supplement Insurance
- ☐ Receive and Review Medicare Supplement Insurance
- ☐ Enroll in Medicare A and B
- ☐ Receive Medicare Card in Mail
- ☐ Apply for Part D Prescription Plan
- ☐ Receive Part D Insurance Card and Payment Information in the Mail

Why people choose Medicare Supplement

Choosing your health care in retirement is a big decision, and not an easy one. One topic of confusion for people is if they should choose a Medicare Advantage plan or stick with Medicare and pick up a Medicare Supplement insurance policy.

Here are some things to help you decide if Medicare Supplement is a smart choice for you.

	Medicare Supplement	Medicare Advantage
Doctor and Hospital Choice	<p>You can use any doctor or hospital that takes Medicare, anywhere in the U.S. This means if you are traveling and need care, you're covered.</p> <p>In most cases, you don't need a referral to use a specialist.</p>	<p>In many cases, you can only use doctors and other providers who are in the plan's network and service area (for non-emergency care).</p> <p>You may need to get a referral to use a specialist.</p>
Cost	<p>You pay a premium.</p> <p>Medicare Supplement insurance policies generally help pay for the Medicare-approved services not fully covered by Medicare.</p>	<p>Many have no-cost or low cost premiums.</p> <p>Plans have a maximum out-of-pocket of \$9,350 for 2025¹.</p>
Coverage	<p>In most cases, you don't have to get a service or supply approved ahead of time.</p> <p>You can choose your own Medicare drug coverage (Part D) to suit your needs.</p>	<p>In many cases, you may need to get approval from your plan before it covers certain drugs or services.</p> <p>Many include Medicare drug coverage, which is standardized for everyone in the plan.</p>

If you choose Medicare Supplement, you may pay a little more in premiums but gain the ability to choose your own:*



doctors



specialists



prescription
drug coverage

And while we don't sell Part D plans, our Agents are happy to help you find a plan that's right for you! This means you can live your best life, knowing you have a plan in place to help budget for your health care.

*With a Medicare Supplement insurance policy, you can receive treatment from any Medicare-approved doctor or specialist.

1. "What You'll Pay in Out-of-Pocket Medicare Costs in 2025", National Council on Aging, 12/5/24.

Why people trust us with their Medicare Supplement coverage



Cost-saving options

Who doesn't want to make their money last? We offer several discounts to help you save money and make your retirement funds last even longer:

- 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.¹

Exclusive second-chance guarantee

Worried about picking the wrong coverage? It's hard to know whether the insurance policy you buy today will be what you need in the future. With Physicians Life, you have the option to switch to another insurance policy once in the first two years – with no health questions. That means you don't have to worry about making the wrong choice. 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.

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.

No waiting period ... period.

Once your insurance policy is in effect, your coverage begins immediately – even if you have pre-existing conditions.

Coverage where you need it

You worked hard to get where you are. And now that you're retiring, it's good to know that you can get coverage that travels with you. We even have insurance policies that cover limited, medically necessary emergency care outside the country.

No bills, no claims!

Your provider bills Medicare. We take care of the rest. Best of all, we pay the majority of claims within a few days. That means you'll hardly ever see a bill – we got it.

Outstanding customer service

Whether you're filing a claim or calling with a question, you'll always receive prompt, courteous service from our U.S.-based customer service team. Providing outstanding customer service is just how we do business. In fact, the 2022 Physicians Mutual Family Customer Satisfaction survey² revealed **95%** of customers were satisfied with the service they received.

**As annual health care costs go up, you can be confident
your Medicare Supplement insurance policy will keep pace.**

1. 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. 2. Based on survey conducted by Wiese Research Associates.

A money-saving option.

More value for your dollar – our Early Enrollment Discount.

As pioneers in the Medicare Supplement industry, we are continually looking for ways to help our customers save money. That's why we're proud to tell you about our Early Enrollment Discount – designed specifically for those just getting started in Medicare.

You can get the Early Enrollment Discount when –

- You are enrolled in Medicare Part B.
- You start your coverage before turning age 83.
- You buy a Medicare Supplement Plan F, Plan G or Plan N from us.

You'll Enjoy –

- Savings of up to 30% on your premium costs if you enroll between the ages of 65* through 68. Beginning at age 69, the discount is reduced by 2% each year until it reaches 0% at age 83. The reduction in the discount will affect the premium you pay, and will be in addition to any other changes to your premium as permitted by your policy.
- Discounted premiums to age 83.**
- Additional savings when you pay by Automatic Bank Withdrawal.



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

* If you have not turned 65 as of the effective date of your policy, but will turn 65 within one month of the effective date, you also qualify for the discount as if you were 65 on the effective date.

** Discount available over the next 4 - 17 years of continuous enrollment, depending on when you enroll.

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

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

Physicians Life Medicare Supplement can pay:

Your Out-of-Pocket Costs for Medicare-Eligible Expenses (with Medicare alone)	Plan A	Plan N	Plan G
Part A hospital expenses for 2025			
\$1,676 Part A initial hospital deductible (each benefit period - 60 days)	0%	100%	100%
\$419 per day for days 61-90 in a hospital	100%	100%	100%
Hospital: \$838 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%
\$209.50 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 2025			
\$257 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%
Issue-age premium			

If first-eligible for Medicare prior to January 1, 2020, you are also eligible for Plan F. Please see outline of coverage for full details of the Plan F L035 policy.

* 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.

Your rate can increase if we change rates on all policies of this same form and class in your state. Premiums never increase because of age, but can increase for Medicare changes and inflation, and Early Enrollment reductions.

Insurance Policy Limitations: We will not pay for: a) confinement that begins or expenses incurred while your policy is not in force, b) services of the type not covered by Medicare, unless specifically provided by the policy.



We chose Physicians Mutual because after looking around at all the available plans, we wanted what was going to be best for us. And we feel like we have it.

Sam M., Arizona
Member of our family since 2019



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

That's ... Insurance for all of us.®

Health. Life. Retirement.

PhysiciansMutual.com

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Customer Service: 800-228-9100

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

Insurance policy form numbers: L030GA, L035GA, L036GA, L039GA