

SERFF Tracking Number: PHYS-126613165 State: Arkansas  
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 45583  
Company Tracking Number: H\_MSUPFRAR\_001 (0510)  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010  
Standard Plans 2010  
Product Name: Med Sup  
Project Name/Number: H\_MSUPFRAR\_001 (0510) /H\_MSUPFRAR\_001 (0510)

## Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup SERFF Tr Num: PHYS-126613165 State: Arkansas  
TOI: MS08I Individual Medicare Supplement - SERFF Status: Closed-Filed State Tr Num: 45583  
Standard Plans 2010  
Sub-TOI: MS08I.001 Plan A 2010 Co Tr Num: H\_MSUPFRAR\_001 State Status: Filed-Closed  
(0510)

Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
Disposition Date: 05/27/2010  
Authors: Sonya Dickey, Sara Magee-Garcia  
Date Submitted: 05/04/2010 Disposition Status: Filed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: H\_MSUPFRAR\_001 (0510)  
Project Number: H\_MSUPFRAR\_001 (0510)  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 05/27/2010

Deemer Date:  
Submitted By: Sara Magee-Garcia

Filing Description:

RE: Medicare Supplement Advertisements  
Overview web page: H\_MSUPFRAR\_001 (0510)  
Benefits and Features web page: H\_MSUPFRAR\_002 (0510)  
Coverage Details web page: H\_MSUPFRAR\_003 (0510)  
Common Questions web page: H\_MSUPFRAR\_004 (0510)  
Coverage Available web page: H\_MSCMPAR\_001 (0510)

Status of Filing in Domicile: Not Filed  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Group Market Size:  
Group Market Type:  
Explanation for Other Group Market Type:  
State Status Changed: 05/27/2010  
Created By: Sara Magee-Garcia  
Corresponding Filing Tracking Number:  
H\_MSUPFRAR\_001 (0510)

SERFF Tracking Number: *PHYS-126613165* State: *Arkansas*  
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *45583*  
Company Tracking Number: *H\_MSUPFRAR\_001 (0510)*  
TOI: *MS08I Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS08I.001 Plan A 2010*  
Product Name: *Med Sup*  
Project Name/Number: *H\_MSUPFRAR\_001 (0510) /H\_MSUPFRAR\_001 (0510)*

Limitations Pop Up web page: *H\_MSLIM\_001 (0510)*

Contact Us web page: *H\_MSUPFRAR\_005 (0510)*

Confirmation web page: *H\_MSUPFRB\_006 (0510)*

Attached are copies of the above referenced material for your review and approval. This material will be used on our corporate web site to create an interest in the following Policies/Rider:

Policies/Rider Medicare Supplement Plans Approval Dates

P020AR A 8-12-09

P025AR F 8-12-09

P026AR G 8-12-09

P027AR High Ded F 8-12-09

Rider B345 8-12-09

Once the consumer has entered his or her state and has clicked on the Medicare Supplement option, they would be taken to the Overview web page *H\_MSUPFRAR\_001 (0510)*. From the Overview web page the consumer can choose to view the Benefits and Features, Coverage Detail, or Common Questions web pages listed above.

The following links are contained within the above referenced web pages: "contact us", "contact a producer", "limitations", and "coverage". If the consumer clicks on the links "contact a producer" or "contact us"; web page *H\_MSUPFRAR\_005 (0510)* would appear. If the consumer click on the link "limitations"; pop up web page *H\_MSLIM\_001 (0510)* would appear. If the consumer clicks on the link "coverage"; web page *H\_MSCMPAR\_001 (0510)* would appear.

The attached pdfs contain a section with brackets located under the "How Can We Help?" header on the right hand side of the web pages. This area could remain blank or could contain a photo of one of the following: a farmer, a women in an office, an older couple fishing or a woman landscaping. The photos correspond with our picture options and personas that were previously filed with our Corporate Home Page.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633 or 402-930-2633. You may also contact me via email at [Sara.Magee-Garcia@physiciansmutual.com](mailto:Sara.Magee-Garcia@physiciansmutual.com). Your assistance in getting the material approved for use is greatly appreciated.

## **Company and Contact**

### **Filing Contact Information**

Sara Magee-Garcia, Advertising Compliance [sara.magee-garcia@physiciansmutual.com](mailto:sara.magee-garcia@physiciansmutual.com)  
Coordinator

SERFF Tracking Number: *PHYS-126613165* State: *Arkansas*  
 Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *45583*  
 Company Tracking Number: *H\_MSUPFRAR\_001 (0510)*  
 TOI: *MS081 Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS081.001 Plan A 2010*  
 Product Name: *Med Sup*  
 Project Name/Number: *H\_MSUPFRAR\_001 (0510) /H\_MSUPFRAR\_001 (0510)*

2600 Dodge Street 402-930-2633 [Phone]  
 Omaha, NE 68131 402-633-1096 [FAX]

**Filing Company Information**

Physicians Mutual Insurance Company	CoCode: 80578	State of Domicile: Nebraska
2600 Dodge Street	Group Code: 367	Company Type:
Omaha, NE 68131	Group Name:	State ID Number:
(402) 633-1188 ext. [Phone]	FEIN Number: 47-0270450	

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$400.00  
 Retaliatory? No  
 Fee Explanation: \$50 per form, 8 forms included  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$400.00	05/04/2010	36205122

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Stephanie Fowler	05/27/2010	05/27/2010



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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form</b>	H_MSUPFRAR_001 (0510)	Filed	Yes
<b>Form</b>	H_MSUPFRAR_002 (0510)	Filed	Yes
<b>Form</b>	H_MSUPFRAR_003 (0510)	Filed	Yes
<b>Form</b>	H_MSUPFRAR_004 (0510)	Filed	Yes
<b>Form</b>	H_MSCMPAR_001 (0510)	Filed	Yes
<b>Form</b>	H_MSLIM_001 (0510)	Filed	Yes
<b>Form</b>	H_MSUPFRAR_005 (0510)	Filed	Yes
<b>Form</b>	H_MSUPFRB_006 (0510)	Filed	Yes

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## Form Schedule

### Lead Form Number: H\_MSUPFRAR\_001 (0510)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 05/27/2010	H_MSUPF RAR_001 (0510)	Advertising	H_MSUPFRAR_001 (0510)	Initial			H_MSUPFRA R_001 (0510).pdf
Filed 05/27/2010	H_MSUPF RAR_002 (0510)	Advertising	H_MSUPFRAR_002 (0510)	Initial			H_MSUPFRA R_002 (0510).pdf
Filed 05/27/2010	H_MSUPF RAR_003 (0510)	Advertising	H_MSUPFRAR_003 (0510)	Initial			H_MSUPFRA R_003 (0510).pdf
Filed 05/27/2010	H_MSUPF RAR_004 (0510)	Advertising	H_MSUPFRAR_004 (0510)	Initial			H_MSUPFRA R_004 (0510).pdf
Filed 05/27/2010	H_MSCMP AR_001 (0510)	Advertising	H_MSCMPAR_001 (0510)	Initial			H_MSCMPA R_001 (0510).pdf
Filed 05/27/2010	H_MSLIM_ 001 (0510)	Advertising	H_MSLIM_001 (0510)	Initial			H_MSLIM_00 1 (0510).pdf
Filed 05/27/2010	H_MSUPF RAR_005 (0510)	Advertising	H_MSUPFRAR_005 (0510)	Initial			H_MSUPFRA R_005 (0510).pdf
Filed 05/27/2010	H_MSUPF RB_006 (0510)	Advertising	H_MSUPFRB_006 (0510)	Initial			H_MSUPFRB _006 (0510).pdf



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Quick links to the most common requests.

- Change of address
- File a claim
- Automatic bank withdrawal
- Change your beneficiary

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## Medicare Supplement

Physicians Mutual Insurance Company® a member of the Physicians Mutual family

- Overview
- Benefits & Features
- Coverage Details
- Common Questions

Medicare Supplement insurance can help you pay the bills Medicare may not cover (often called coverage "gaps"). This is important because it can reduce the amount you spend out of your own pocket.

- Our coverage is priced to help meet your needs and budget
- Learn about our **ALL-NEW** Innovative and Unique Option — designed to save you money on premiums
- We have **CHOICES** to help meet your needs and budget — [contact a producer](#) today
- We consistently receive some of the highest **financial strength ratings** in the nation — we promise to be there to support your insurance policy
- No claim forms are needed — Medicare Part A and Part B claims are processed electronically and are paid, on average, within 3 days

Medicare Supplement Insurance Policy Kinds:  
P020/P025/P026/P027; B345

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2600 Dodge Street, Omaha, Nebraska 68131

**Physicians Mutual Insurance Company** offers reliable Medicare Supplement, dental, supplemental health and long-term care insurance.  
**Physicians Life Insurance Company** provides important life insurance, as well as annuities.  
Physicians Mutual Insurance Company and Physicians Life Insurance Company are not financially responsible for each others' products.  
In CO/LA/MO: Our Medicare Supplement insurance is available for people under age 65.

**Neither Physicians Mutual Insurance Company nor its agents are connected with or endorsed by the U.S. Government or the Federal Medicare Program.**

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### Medicare Supplement

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## Medicare Supplement

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- Overview
- Benefits & Features
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Medicare Supplement insurance works to help fill the gaps in your Medicare coverage. Depending on the type of coverage you choose, you can receive benefits for:

- Medicare deductibles, co-payments and coinsurance
- Hospital stays
- Skilled nursing facility stays
- Hospice care

In addition, every Medicare Supplement insurance policy comes with these **guarantees**:

- You choose your own Medicare-approved doctor or hospital, including specialists — go to the place that **knows you best**
- As long as you pay your premiums on time, your coverage is guaranteed renewable — your insurance policy will **never be canceled** because of your age, a change in health, or the amount of money you collect
- You can go to any Medicare-approved hospital — **travel all over** the U.S. and you can still be covered
- You can cancel your coverage within 30 days of receiving it and get a full refund of your money — you have **nothing to lose**

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Please read for more details. These insurance policies have [limitations](#).

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## Medicare Supplement

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- Common Questions

Insurance companies that sell Medicare Supplement insurance must offer the basic plan (Plan A) and can then offer any additional plans (Plans B-D, F, G, K-N).

We offer **Plans A, F, High Deductible F and G**. We also have an **Innovative Option** that works hand-in-hand with Plan F to lower premiums and save you money.

When deciding on a Medicare Supplement plan, take time to consider your needs. You may want to think about a coverage option which includes the basic (Plan A) benefits, plus additional benefits. Based on the insurance policy you choose, you can receive benefits for:

- Medicare Part A deductible (\$1,100 in 2010)
- Medicare Part B deductible (\$155 in 2010)
- Medicare Part B excess charges subject to the limiting charge
- Skilled nursing facility coinsurance
- Foreign travel emergency care

All plans can provide these benefits:

- **Inpatient care:** covers Medicare Part A coinsurance, plus coverage for 365 days after Medicare benefits end
- **Medical costs:** covers Medicare Part B coinsurance (generally 20% of Medicare-approved expenses) or co-payments for hospital outpatient services
- **Blood:** covers first three pints of blood each year
- **Hospice:** covers Medicare Part A eligible hospice care and respite care expenses, \$5 drug co-payment for pain medication and symptom management, and 5% coinsurance for inpatient respite care

Please read for more details and your [coverage](#) options. These insurance policies have [limitations](#).

Medicare Supplement Insurance Policy Kinds:  
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# Medicare Supplement

Physicians Mutual Insurance Company® a member of the Physicians Mutual family

- Overview
- Benefits & Features
- Coverage Details
- Common Questions

- What is Medicare Supplement insurance?
- How does the Innovative Option work?
- How does the High Deductible Plan F work?
- How do I decide which coverage is right for me?
- How do I pick an insurance company?
- Will my benefits change every year?
- Will my premiums increase?
- What are some common Medicare Supplement insurance terms?
- Where can I go to learn more?

## How Can We Help?

Get a Quote or Learn More

### What is Medicare Supplement insurance?

Medicare Supplement insurance is a health insurance policy sold by private insurance companies designed to help pay some of the medical costs not covered by Medicare.

There are 10 standardized Medicare Supplement insurance policies (Plans A-D, F, G, K-N). Federal law requires all Medicare Supplement insurance policies to be the same from company to company, although some companies may offer discounts or innovative options. So, you should base your decision on the company's unique options, reliability, financial strength and customer service.

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### How does the Innovative Option work?

With the Innovative Option working with the standard Plan F, your deductible goes away January 1, following your third policy anniversary. You keep your lower premiums (up to 30% less) for life!

To learn more, [contact us](#).

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### How does the High Deductible Plan F work?

The High Deductible Plan F offers you an annual deductible for the life of the policy. This deductible means LOWER premiums (up to 65% less) for life!

To learn more, [contact us](#).

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### How do I decide which coverage is right for me?

That depends on your budget and needs. You should think about how much you can pay out of your own pocket and what kind of medical services you may need now and in the future.

Choosing a Medicare Supplement Insurance Policy can be challenging. That's where a friendly, knowledgeable Physicians Mutual producer can help you with your questions and make sure you get the insurance policy that best fits your needs. We'll provide you with honest, straightforward answers to your questions. You have our word on it.

To learn more, [contact us](#).

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### How do I pick an insurance company?

Federal law requires all Medicare Supplement insurance policies to be the same from company to company, although some companies may offer discounts or innovative options. So, the decision of who you choose can come down to the company's reliability, financial strength, unique options and customer service.

That is where we stand out. We care about you and provide honest, straightforward answers. We have a solid reputation built on our financial strength, so you can rest assured we'll be here when you need us. Plus, we have an Innovative Option to help you save money.

When you buy insurance from us, you become part of a community that is listened to and treated with respect. There's no beating around the bush when you deal with us. Just simple answers from a straightforward company. Isn't that the way it should be? That's Insurance for all of us.®

To learn more, [contact us](#).

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### Will my benefits change every year?

Your Medicare Supplement insurance benefits change to match the changes in Medicare, so if Medicare's deductibles and co-payments increase, your Medicare Supplement benefits will increase as well. Keep in mind, premiums also can be adjusted accordingly.

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## Will my premiums increase?

Your Medicare Supplement insurance premiums may increase from year to year, depending on how a company determines its rates. Companies usually determine rates in two ways and may let you choose the option that best fits your budget:

- **Attained age:** rates increase every year based on your age, medical inflation and rising Medicare deductibles and co-payments.
- **Issue age:** rates may or may not increase every year; the only reason they would increase is to keep up with medical inflation and rising Medicare deductibles and co-payments (your rates don't increase because of your age). However, if the rates go up, they increase for everyone who has a Medicare Supplement insurance policy in your area, not just you.
- **Community ratings:** the same premium is charged to everyone regardless of age. Premiums may increase due to inflation.\*

\*This is the only premium type available in AR.

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## What are some common Medicare Supplement insurance terms?

Here are the definitions for some common Medicare Supplement terms:

- **Assignment:** your doctor accepts the amount Medicare approves for a covered service; you still have a co-payment but all other charges are covered.
- **Coinsurance:** the percent of the Medicare-approved amount you must pay after the deductible for Medicare Part A and/or Medicare Part B is paid.
- **Co-payment:** the set amount you pay for each medical service (like a doctor's office visit).
- **Deductible:** the amount you must pay for health care before Medicare begins to pay, either for each benefit period for Medicare Part A or each year for Medicare Part B; these amounts can change every year.
- **Excess charges:** the difference between your doctor's actual charge and the amount Medicare will pay (not to exceed the limiting charge); you may end up paying the remaining amount Medicare doesn't cover.
- **Limiting charge:** the highest amount of money you can be charged for a covered service by doctors who don't accept assignment.

The definitions listed above are general industry terms and not representative of our Medicare Supplement coverage. Please refer to your insurance policy for exact definitions and details.

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## Where can I go to learn more?

If you want to learn more about Medicare and Medicare Supplement insurance, you can visit [www.medicare.gov](http://www.medicare.gov). Topics include: the basics of Medicare and Medicare Supplement insurance and what each Medicare Supplement insurance policy covers.

Medicare Supplement policies can be challenging to understand. A friendly, knowledgeable Physicians Mutual producer can sit down with you and help you with your questions and educate you on all your options. With Physicians Mutual, you'll get honest, straightforward answers to your questions — every time.

To learn more, [contact us](#).

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## What coverage is available?

Plans A, F, High Deductible Plan F and G are available in your state, along with our Innovative Option (which can save you money year after year).

This money-saving **Innovative Option** is available exclusively from us. It gives you lower premium costs for life — up to 30% lower than a standard Plan F premium.\*

Here is a chart that gives a brief description of what each plan can offer:

Covered Benefits	Plan A	Plan F	Plan F with Innovative Rider*	High Deductible Plan F**	Plan G
Basic Benefits (all insurance policies)	✓	✓	✓	✓	✓
Skilled Nursing Coinsurance		✓	✓	✓	✓
Medicare Part A Deductible — \$1,100†		✓	✓	✓	✓
Medicare Part B Deductible — \$155†		✓	✓	✓	
Medicare Part B Excess		100%	100%	100%	100%
Foreign Travel		✓	✓	✓	✓
<b>Plan Deductible</b>			\$2,000††	\$2,000††	

\* For Plan F with the **Innovative Discount Rider**, you must meet an annual deductible in Medicare-approved charges before the insurance pays anything each year. This deductible automatically goes away January 1, following your third insurance policy anniversary. If the rider is dropped before the third insurance policy anniversary, the premium would go back to the Plan F current premium.

\*\* For the High Deductible Plan F, you must meet an annual deductible in Medicare-approved charges before the insurance pays anything each year. You must meet this deductible for the life of the insurance policy.

† Amount shown is for the Medicare Part A & B Deductibles in 2010

†† Amount shown is for the Plan Deductible in 2010. This amount may increase each year. Out-of-pocket expenses for the deductible are expenses that would ordinarily be paid by the insurance policy. This includes the Medicare deductibles for Part A and Part B, but does not include the insurance policy's separate foreign travel emergency deductible.

Remember, this is just a brief outline of coverage. The benefits can **best be explained by a producer** who can walk through what coverage may be best for you. [Contact us](#) for more information. These insurance policies have [limitations](#).

We can provide the following benefits:

## Plan A (basic Medicare Supplement coverage)

- Hospital expenses — Part A coinsurance, plus coverage for 365 days after Medicare benefits end
- Medical expenses — Medicare Part B coinsurance
- Blood — first three pints of blood each year
- Hospice — Medicare Part A eligible hospice care and respite care expenses, \$5 drug co-payment for pain medication and symptom management, and 5% coinsurance for inpatient respite care

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## Plan F

- Medicare Part A deductible (days 1-60)
- Medicare Part B deductible
- 100% of Medicare Part B excess charges (subject to limiting charge)
- Skilled nursing facility coinsurance (days 21-100)
- Foreign travel emergencies
- Hospital expenses — Part A hospital coinsurance plus coverage for 365 additional days after Medicare benefits end
- Medical expenses — Part B coinsurance
- Blood — first three pints of blood each year
- Hospice — Medicare Part A eligible hospice care and respite care expenses, \$5 drug co-payment for pain medication and symptom management, and 5% coinsurance for inpatient respite care

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## Plan F with **Innovative** Rider

The Plan F with the **Innovative** Rider is a unique option found exclusively at Physicians Mutual Insurance Company. It offers the same benefits as the standard Plan F, but for a lower price — **up to 30% lower premiums for life** than standard Plan F.\* We're able to give you this discounted rate (and help **save you money year after year**) because the insurance has a calendar year deductible that automatically goes away January 1, following your third insurance policy anniversary. After that, you **never pay a deductible again!**

If the rider is dropped before the third policy anniversary, the premium would go back to the Plan F current premium.

You can receive benefits for:

- Medicare Part A deductible (days 1-60)
- Medicare Part B deductible
- 100% of Medicare Part B excess charges (subject to limiting charge)
- Skilled nursing facility coinsurance (days 21-100)
- Foreign travel emergencies
- Hospital expenses — Part A hospital coinsurance plus coverage for 365 additional days after Medicare benefits end
- Medical expenses — Part B coinsurance
- Blood — first three pints of blood each year
- Hospice — Medicare Part A eligible hospice care and respite care expenses, \$5 drug co-payment for pain medication and symptom management, and 5% coinsurance for inpatient respite care

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## High Deductible Plan F

The High Deductible Plan F pays the same benefits as the standard Plan F, you just have to meet a calendar year deductible before benefits will begin. Although the deductible never goes away, you can have substantial premium savings — **5% lower premiums costs** than standard Plan F.

You can receive benefits for:

- Medicare Part A deductible (days 1-60)
- Medicare Part B deductible
- 100% of Medicare Part B excess charges (subject to limiting charge)
- Skilled nursing facility coinsurance (days 21-100)
- Foreign travel emergencies
- Hospital expenses — Part A hospital coinsurance plus coverage for 365 additional days after Medicare benefits end
- Medical expenses — Part B coinsurance
- Blood — first three pints of blood each year
- Hospice — Medicare Part A eligible hospice care and respite care expenses, \$5 drug co-payment for pain medication and symptom management, and 5% coinsurance for inpatient respite care

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## Plan G

- Medicare Part A deductible (days 1-60)
- Medicare Part B deductible
- 100% of Medicare Part B excess charges (subject to limiting charge)
- Skilled nursing facility coinsurance (days 21-100)
- Foreign travel emergencies
- Hospital expenses — Part A hospital coinsurance plus coverage for 365 additional days after Medicare benefits end
- Medical expenses — Part B coinsurance
- Blood — first three pints of blood each year
- Hospice — Medicare Part A eligible hospice care and respite care expenses, \$5 drug co-payment for pain medication and symptom management, and 5% coinsurance for inpatient respite care

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Remember, this is just a brief outline of coverage. The benefits can **best be explained by a producer** who can walk through what coverage may be best for you. Contact us for more information. These insurance policies have [limitations](#).

Medicare Supplement Insurance Policy Kinds:  
P020/P025/P026/P027; B345

Physicians Mutual Insurance Company®  
member of the Physicians Mutual family

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## Medicare Supplement insurance limitations

Your insurance policy does not pay for confinement that begins, or for expenses incurred, while your insurance policy is not in force, nor services of the type not covered by Medicare, unless specifically provided by the insurance policy.

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## Medicare Supplement

Medicare Supplement

## Customer Center

Quick links to the most common requests.

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- [Change your beneficiary](#)

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**Don't have an account — Sign up now!**

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## Contact us

It is easy to get a quote or find an agent near you. For more information or to have your options explained by one of our friendly, licensed producers **fill out the brief form** below or call **1-800-235-7732**.

\*First Name

\*Last Name

\*Street Address

\*City

\*State

\*ZIP Code

\*Date of Birth

\*Phone Number  ext.

\*Email Address

[Submit](#)

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2600 Dodge Street, Omaha, Nebraska 68131

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In CO/LA/MO: Our Medicare Supplement insurance is available for people under age 65.

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### My Account

  
   
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Don't have an account — Sign up now!

Home > Products > Medicare Supplement > Confirmation

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## Thank you!

Thank you for taking the time to fill out our contact us form.

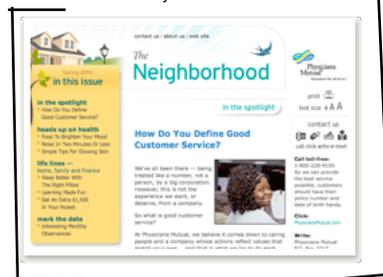
Your request has been sent to our customer service center. A confirmation email will be sent to you within 24 hours!

As a promise of our commitment to you, you can now receive our **online newsletters**. These newsletters help keep you informed with ideas for healthy living, information about insurance, finance and lifestyle topics, as well as helpful tips for everyday life.

View the latest edition of the online newsletter, **The Neighborhood**, or **subscribe** today.

And, once you are an active member of our family, you'll receive our **customer print newsletters**. These lively publications are filled with stories on health improvement, wealth management and family matters.

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