WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants									Medicare first eligible before 2020 only		
	PLAN A	PLAN B	PLAN D	**PLAN G**	**G[1]**	PLAN K	PLAN L	PLAN M	**PLAN N**	PLAN C	**PLAN F**	**F[1]**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓		50%	75%	✓	✓ copays apply[3]	✓	✓	
Blood (first three pints each year)	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓	✓	
Medicare Part B deductible										✓	✓	
Medicare Part B excess charges				✓							✓	
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓	✓	
Out-of-pocket limit in 2023[2]						$6,940[2]	$3,470[2]					

[1]Plans F and G also have a high deductible option which require first paying a plan deductible $2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2]Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

[3]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.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 354, 356-369

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
109.78	136.63	110.33	40.83	86.40	**65**	126.24	157.13	126.88	46.95	99.36
109.78	136.63	110.33	40.83	86.40	**66**	126.24	157.13	126.88	46.95	99.36
109.78	136.63	110.33	40.83	86.40	**67**	126.24	157.13	126.88	46.95	99.36
109.78	136.63	110.33	40.83	86.40	**68**	126.24	157.13	126.88	46.95	99.36
110.52	136.63	111.07	41.48	87.25	**69**	127.09	157.13	127.73	47.70	100.34
111.37	136.63	111.93	42.20	88.35	**70**	128.07	157.13	128.72	48.53	101.60
114.16	143.83	114.74	43.23	91.08	**71**	131.29	165.40	131.95	49.72	104.75
116.89	148.23	117.48	44.24	94.70	**72**	134.42	170.46	135.10	50.88	108.91
120.76	152.63	121.37	45.67	98.31	**73**	138.87	175.53	139.57	52.53	113.06
127.12	157.04	127.76	48.05	101.94	**74**	146.19	180.59	146.92	55.26	117.22
133.69	161.44	134.36	50.51	107.13	**75**	153.74	185.66	154.51	58.09	123.20
139.20	167.78	139.89	52.65	111.59	**76**	160.08	192.94	160.88	60.55	128.32
144.88	174.30	145.61	54.85	116.15	**77**	166.61	200.45	167.44	63.08	133.57
152.21	181.01	152.97	57.11	121.42	**78**	175.03	208.17	175.92	65.68	139.63
159.84	187.93	160.65	59.45	126.86	**79**	183.82	216.12	184.74	68.37	145.88
167.80	195.05	168.64	61.86	132.46	**80**	192.97	224.31	193.94	71.14	152.33
176.02	202.30	176.90	64.34	138.85	**81**	202.42	232.65	203.43	73.98	159.68
184.57	209.77	185.50	66.89	145.47	**82**	212.26	241.23	213.33	76.93	167.29
193.49	219.57	194.46	69.53	152.35	**83**	222.51	252.51	223.63	79.96	175.19
202.77	229.78	203.79	72.24	159.47	**84**	233.18	264.25	234.36	83.07	183.38
212.43	240.41	213.50	75.03	166.84	**85**	244.29	276.48	245.52	86.28	191.88
221.47	250.40	222.58	77.60	173.54	**86**	254.69	287.96	255.97	89.24	199.56
230.85	260.77	232.02	80.24	180.45	**87**	265.48	299.89	266.82	92.28	207.52
240.61	271.54	241.82	82.96	187.60	**88**	276.70	312.27	278.09	95.40	215.74
250.73	282.72	251.99	85.76	195.00	**89**	288.35	325.13	289.80	98.62	224.25
261.26	294.33	262.57	88.63	202.65	**90**	300.44	338.48	301.96	101.92	233.05
271.52	305.69	272.89	91.40	209.96	**91**	312.25	351.54	313.82	105.11	241.45
282.17	317.46	283.58	94.24	217.51	**92**	324.49	365.07	326.12	108.39	250.13
290.35	329.67	291.81	97.17	225.30	**93**	333.91	379.11	335.58	111.75	259.10
298.76	342.31	300.26	100.18	233.35	**94**	343.58	393.66	345.30	115.20	268.35
307.39	355.43	308.93	103.26	241.66	**95**	353.50	408.74	355.27	118.74	277.91
316.26	369.05	317.85	106.44	250.27	**96**	363.70	424.41	365.53	122.40	287.81
325.39	383.19	327.03	109.71	259.18	**97**	374.20	440.66	376.08	126.17	298.06
334.79	397.87	336.47	113.10	268.41	**98**	385.00	457.55	386.94	130.06	308.67
344.45	413.11	346.18	116.58	277.97	**99+**	396.12	475.07	398.11	134.06	319.67

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 354, 356-369

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
126.18	157.05	126.82	46.93	99.32	**65**	145.11	180.61	145.84	53.97	114.20
126.18	157.05	126.82	46.93	99.32	**66**	145.11	180.61	145.84	53.97	114.20
126.18	157.05	126.82	46.93	99.32	**67**	145.11	180.61	145.84	53.97	114.20
126.18	157.05	126.82	46.93	99.32	**68**	145.11	180.61	145.84	53.97	114.20
127.03	157.05	127.67	47.68	100.29	**69**	146.08	180.61	146.82	54.83	115.34
128.01	157.05	128.66	48.51	101.55	**70**	147.21	180.61	147.95	55.78	116.78
131.22	165.32	131.88	49.69	104.69	**71**	150.91	190.11	151.66	57.15	120.40
134.36	170.38	135.04	50.85	108.85	**72**	154.51	195.93	155.29	58.48	125.18
138.80	175.44	139.50	52.50	113.00	**73**	159.63	201.75	160.43	60.38	129.96
146.11	180.50	146.85	55.23	117.17	**74**	168.03	207.58	168.88	63.52	134.74
153.66	185.56	154.44	58.06	123.14	**75**	176.71	213.40	177.60	66.77	141.61
160.00	192.85	160.80	60.52	128.27	**76**	184.00	221.77	184.92	69.59	147.50
166.53	200.34	167.36	63.05	133.51	**77**	191.51	230.40	192.46	72.50	153.53
174.95	208.06	175.83	65.65	139.57	**78**	201.19	239.27	202.20	75.50	160.50
183.72	216.01	184.65	68.34	145.82	**79**	211.29	248.41	212.35	78.59	167.68
192.87	224.20	193.84	71.10	152.25	**80**	221.81	257.82	222.92	81.77	175.09
202.32	232.53	203.34	73.95	159.60	**81**	232.67	267.41	233.83	85.04	183.54
212.15	241.11	213.22	76.88	167.21	**82**	243.98	277.27	245.20	88.42	192.29
222.40	252.38	223.52	79.92	175.11	**83**	255.76	290.24	257.04	91.90	201.37
233.07	264.12	234.24	83.03	183.29	**84**	268.03	303.74	269.37	95.48	210.78
244.17	276.33	245.40	86.24	191.78	**85**	280.80	317.79	282.21	99.18	220.55
254.56	287.82	255.84	89.20	199.47	**86**	292.75	330.99	294.22	102.57	229.38
265.35	299.74	266.69	92.23	207.41	**87**	305.15	344.70	306.69	106.07	238.53
276.56	312.12	277.95	95.35	215.63	**88**	318.04	358.93	319.64	109.66	247.98
288.20	324.97	289.65	98.57	224.14	**89**	331.43	373.71	333.10	113.36	257.76
300.30	338.31	301.80	101.87	232.93	**90**	345.34	389.06	347.08	117.15	267.87
312.09	351.36	313.66	105.06	241.34	**91**	358.91	404.07	360.71	120.82	277.53
324.33	364.90	325.96	108.33	250.01	**92**	372.98	419.63	374.85	124.58	287.51
333.74	378.93	335.41	111.69	258.97	**93**	383.80	435.76	385.73	128.44	297.81
343.40	393.46	345.12	115.14	268.22	**94**	394.92	452.48	396.90	132.41	308.45
353.32	408.54	355.09	118.69	277.77	**95**	406.32	469.82	408.35	136.49	319.44
363.52	424.19	365.34	122.34	287.67	**96**	418.04	487.82	420.15	140.69	330.81
374.01	440.45	375.90	126.11	297.91	**97**	430.12	506.51	432.27	145.02	342.59
384.82	457.32	386.75	130.00	308.52	**98**	442.53	525.92	444.75	149.49	354.80
395.92	474.84	397.91	133.99	319.50	**99+**	455.31	546.06	457.60	154.09	367.43

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 350-352, 355

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
120.40	149.86	121.01	44.78	94.77	**65**	138.46	172.33	139.16	51.50	108.97
120.40	149.86	121.01	44.78	94.77	**66**	138.46	172.33	139.16	51.50	108.97
120.40	149.86	121.01	44.78	94.77	**67**	138.46	172.33	139.16	51.50	108.97
120.40	149.86	121.01	44.78	94.77	**68**	138.46	172.33	139.16	51.50	108.97
121.21	149.86	121.82	45.50	95.70	**69**	139.39	172.33	140.09	52.32	110.06
122.15	149.86	122.76	46.29	96.90	**70**	140.47	172.33	141.18	53.23	111.43
125.21	157.74	125.84	47.41	99.90	**71**	144.00	181.40	144.72	54.53	114.88
128.20	162.57	128.85	48.52	103.86	**72**	147.43	186.96	148.18	55.80	119.44
132.44	167.40	133.11	50.09	107.83	**73**	152.31	192.51	153.08	57.61	124.01
139.42	172.24	140.12	52.70	111.80	**74**	160.34	198.07	161.14	60.61	128.57
146.63	177.06	147.36	55.40	117.50	**75**	168.62	203.62	169.47	63.72	135.12
152.67	184.01	153.43	57.74	122.39	**76**	175.57	211.61	176.45	66.40	140.74
158.90	191.16	159.70	60.16	127.40	**77**	182.73	219.85	183.65	69.18	146.50
166.94	198.53	167.77	62.64	133.17	**78**	191.97	228.31	192.94	72.04	153.15
175.31	206.12	176.19	65.21	139.14	**79**	201.61	237.03	202.62	74.99	160.00
184.04	213.93	184.96	67.84	145.28	**80**	211.65	246.01	212.71	78.02	167.07
193.05	221.88	194.02	70.57	152.29	**81**	222.01	255.16	223.12	81.14	175.13
202.43	230.07	203.45	73.36	159.55	**82**	232.80	264.57	233.97	84.37	183.48
212.21	240.82	213.28	76.25	167.09	**83**	244.04	276.95	245.27	87.69	192.15
222.39	252.02	223.51	79.23	174.90	**84**	255.75	289.82	257.04	91.11	201.13
232.99	263.67	234.16	82.29	182.99	**85**	267.93	303.23	269.28	94.63	210.45
242.90	274.63	244.12	85.11	190.33	**86**	279.34	315.83	280.74	97.87	218.88
253.19	286.01	254.47	88.00	197.91	**87**	291.17	328.91	292.64	101.21	227.60
263.90	297.82	265.22	90.99	205.75	**88**	303.47	342.49	305.00	104.63	236.62
275.00	310.08	276.38	94.06	213.87	**89**	316.25	356.59	317.84	108.17	245.95
286.54	322.81	287.98	97.21	222.26	**90**	329.52	371.24	331.18	111.79	255.60
297.79	335.27	299.29	100.25	230.28	**91**	342.47	385.56	344.19	115.28	264.82
309.47	348.18	311.03	103.37	238.56	**92**	355.89	400.40	357.68	118.88	274.34
318.45	361.57	320.05	106.58	247.11	**93**	366.22	415.80	368.06	122.56	284.17
327.67	375.44	329.31	109.87	255.94	**94**	376.83	431.76	378.72	126.35	294.32
337.13	389.83	338.83	113.25	265.05	**95**	387.71	448.30	389.65	130.24	304.80
346.87	404.76	348.61	116.74	274.49	**96**	398.90	465.48	400.90	134.25	315.66
356.88	420.27	358.68	120.33	284.26	**97**	410.41	483.30	412.47	138.38	326.90
367.19	436.37	369.03	124.04	294.39	**98**	422.26	501.83	424.38	142.64	338.54
377.78	453.09	379.68	127.86	304.87	**99+**	434.45	521.05	436.64	147.03	350.60

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 350-352, 355

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
138.39	172.25	139.09	51.47	108.93	**65**	159.15	198.08	159.96	59.19	125.26
138.39	172.25	139.09	51.47	108.93	**66**	159.15	198.08	159.96	59.19	125.26
138.39	172.25	139.09	51.47	108.93	**67**	159.15	198.08	159.96	59.19	125.26
138.39	172.25	139.09	51.47	108.93	**68**	159.15	198.08	159.96	59.19	125.26
139.32	172.25	140.03	52.30	110.00	**69**	160.22	198.08	161.03	60.14	126.50
140.40	172.25	141.11	53.20	111.37	**70**	161.46	198.08	162.27	61.18	128.08
143.92	181.32	144.65	54.50	114.82	**71**	165.52	208.51	166.34	62.68	132.05
147.36	186.86	148.10	55.77	119.38	**72**	169.46	214.89	170.32	64.14	137.29
152.24	192.41	153.00	57.58	123.94	**73**	175.07	221.28	175.95	66.22	142.54
160.25	197.97	161.06	60.58	128.51	**74**	184.29	227.66	185.22	69.67	147.78
168.54	203.52	169.38	63.68	135.06	**75**	193.81	234.05	194.79	73.24	155.32
175.48	211.51	176.36	66.37	140.68	**76**	201.81	243.23	202.82	76.33	161.77
182.64	219.73	183.56	69.15	146.43	**77**	210.04	252.70	211.09	79.52	168.39
191.88	228.19	192.84	72.00	153.07	**78**	220.66	262.43	221.77	82.80	176.03
201.50	236.92	202.52	74.95	159.93	**79**	231.73	272.45	232.90	86.19	183.91
211.54	245.89	212.60	77.98	166.98	**80**	243.27	282.78	244.49	89.68	192.04
221.90	255.03	223.01	81.11	175.04	**81**	255.18	293.29	256.46	93.27	201.30
232.68	264.45	233.86	84.32	183.39	**82**	267.59	304.10	268.93	96.98	210.90
243.92	276.81	245.15	87.65	192.06	**83**	280.51	318.33	281.92	100.80	220.86
255.62	289.68	256.91	91.07	201.03	**84**	293.96	333.13	295.44	104.72	231.18
267.80	303.07	269.15	94.59	210.33	**85**	307.97	348.54	309.52	108.77	241.89
279.19	315.67	280.60	97.83	218.77	**86**	321.08	363.02	322.69	112.50	251.58
291.03	328.75	292.50	101.15	227.48	**87**	334.68	378.05	336.37	116.33	261.61
303.33	342.32	304.85	104.58	236.50	**88**	348.82	393.67	350.57	120.27	271.97
316.09	356.42	317.68	108.11	245.83	**89**	363.51	409.88	365.33	124.33	282.70
329.36	371.05	331.01	111.73	255.47	**90**	378.76	426.71	380.66	128.49	293.79
342.29	385.37	344.02	115.23	264.69	**91**	393.64	443.17	395.62	132.51	304.39
355.72	400.21	357.50	118.81	274.21	**92**	409.07	460.23	411.12	136.64	315.33
366.04	415.60	367.87	122.50	284.03	**93**	420.94	477.93	423.06	140.87	326.64
376.64	431.54	378.52	126.29	294.18	**94**	433.13	496.27	435.31	145.23	338.30
387.51	448.08	389.46	130.17	304.65	**95**	445.64	515.28	447.87	149.70	350.35
398.70	465.24	400.70	134.18	315.51	**96**	458.50	535.03	460.81	154.31	362.82
410.20	483.07	412.27	138.31	326.74	**97**	471.74	555.52	474.11	159.06	375.75
422.06	501.58	424.18	142.58	338.38	**98**	485.36	576.81	487.80	163.96	389.13
434.23	520.79	436.42	146.96	350.42	**99+**	499.37	598.90	501.88	169.00	402.99

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

DISCLOSURES

Use this outline to compare benefits and premiums among certificates.

PREMIUM INFORMATION

The premium for your certificate will change. Because the premium rate is based on your attained age, the premium will increase each year as you age. This annual premium change will occur on the first certificate renewal date which coincides with or follows the certificate anniversary date.

A premium change for any other reason can occur on any certificate renewal date. However, we cannot make such a change unless we make the same change to all certificates of this form issued in the same state to persons of the same classification.

There will be a one-time certificate fee of $25.00 added to the first premium.

RISK CLASS RATING

If, according to our underwriting standards, you are overweight or underweight for your height, you will be considered to be a greater insurable risk. In such a case, your premium will be priced either as Class I – 10% or Class II – 20% higher than the rates illustrated, based on your Body Mass Index (BMI) reading. Risk class rating will not be applicable when you apply for coverage during open enrollment or guaranteed issue period.

HOUSEHOLD PREMIUM DISCOUNT

You are eligible for a household premium discount if: (a) you reside with your spouse (including civil union/domestic partner) of any age or (b) for the past year you have resided with at least one, but not more than three, other adults who are age 60 or older. The discounted premium will be priced 10% lower than the rates illustrated. The certificates's household premium discount will be removed if the other adult or spouse no longer resides with you (other than in the case of his or her death).

READ YOUR CERTIFICATE VERY CAREFULLY

This is only an outline describing your certificate's most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN CERTIFICATE

If you find that you are not satisfied with your certificate, you may return it to Woodmen of the World Life Insurance Society at our administrative office, P.O. Box 2944, Omaha, NE 68103-2944. If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

NOTICE

The certificate may not fully cover all of your medical costs. Neither Woodmen of the World Life Insurance Society nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new certificate, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

EXCLUSIONS

Exclusions apply to your coverage. Please be sure to review the exclusions in your certificate. This certificate does not cover Part A benefits for benefit periods that begin while this certificate is not in force, and other exclusions apply.

PLAN A

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$0	$1,600 (Part A deductible)
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	$0	Up to $200 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD
Medicare first eligible before 2020 only

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Medicare first eligible before 2020 only

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

HIGH DEDUCTIBLE PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

PARTS A AND B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only		
	PLAN A	PLAN B	PLAN D	**PLAN G**	**G[1]**	PLAN K	PLAN L	PLAN M	**PLAN N**	PLAN C	**PLAN F**	**F[1]**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓		50%	75%	✓	✓ copays apply[3]	✓	✓	
Blood (first three pints each year)	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓	✓	
Medicare Part B deductible										✓	✓	
Medicare Part B excess charges				✓							✓	
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓	✓	
Out-of-pocket limit in 2023 [2]						$6,940[2]	$3,470[2]					

[1]Plans F and G also have a high deductible option which require first paying a plan deductible $2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2]Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

[3]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.

MONTHLY NON-TOBACCO PREMIUMS*

ZIP CODES: 304-310, 312, 315-319, 398

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Issue Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
1,277.79	1,448.59	1,290.70	433.11	931.83	**Thru 64‡**	1,469.46	1,665.87	1,484.30	498.09	1,071.60
112.45	127.48	113.58	38.12	82.00	**65**	129.31	146.60	130.62	43.83	94.30
112.45	127.48	113.58	38.12	82.00	**66**	129.31	146.60	130.62	43.83	94.30
112.45	127.48	113.58	38.12	82.00	**67**	129.31	146.60	130.62	43.83	94.30
113.72	128.92	114.88	38.55	82.93	**68**	130.78	148.26	132.10	44.33	95.38
116.72	132.00	117.91	39.71	85.54	**69**	134.24	151.80	135.59	45.67	98.38
121.08	136.60	122.31	41.34	89.16	**70**	139.24	157.09	140.65	47.54	102.53
125.52	141.27	126.79	43.00	92.85	**71**	144.35	162.47	145.80	49.45	106.77
130.03	146.02	131.34	44.70	96.61	**72**	149.53	167.92	151.04	51.40	111.10
136.72	153.53	138.10	47.00	101.78	**73**	157.23	176.56	158.82	54.05	117.05
143.57	161.23	145.03	49.35	107.08	**74**	165.11	185.41	166.78	56.76	123.14
147.64	165.79	149.13	50.75	110.30	**75**	169.78	190.66	171.49	58.37	126.85
151.70	170.35	153.23	52.14	113.52	**76**	174.45	195.90	176.22	59.97	130.55
155.77	174.92	157.34	53.54	116.74	**77**	179.13	201.15	180.94	61.58	134.25
161.22	180.52	162.84	55.15	120.48	**78**	185.39	207.59	187.27	63.43	138.55
166.66	186.11	168.35	56.76	124.21	**79**	191.67	214.03	193.60	65.27	142.84
172.12	191.71	173.85	58.37	127.95	**80**	197.94	220.47	199.93	67.12	147.14
177.57	197.31	179.37	59.97	131.68	**81**	204.21	226.90	206.27	68.97	151.44
183.02	202.91	184.87	61.58	135.42	**82**	210.48	233.34	212.60	70.81	155.73
190.34	209.40	192.26	63.43	139.75	**83**	218.89	240.80	221.11	72.93	160.71
197.66	215.89	199.66	65.27	144.09	**84**	227.31	248.27	229.61	75.06	165.70
204.99	222.38	207.05	67.12	148.42	**85**	235.74	255.74	238.12	77.19	170.68
212.31	228.87	214.45	68.97	152.75	**86**	244.15	263.21	246.61	79.31	175.66
219.62	235.37	221.84	70.81	157.09	**87**	252.57	270.67	255.12	81.43	180.65
227.20	242.05	229.49	72.71	161.54	**88**	261.28	278.35	263.92	83.62	185.77
235.03	248.91	237.41	74.66	166.12	**89**	270.29	286.25	273.02	85.86	191.05
243.14	255.98	245.60	76.66	170.83	**90**	279.61	294.37	282.43	88.16	196.46
251.52	263.23	254.06	78.71	175.68	**91**	289.25	302.72	292.17	90.52	202.04
260.19	270.70	262.82	80.82	180.67	**92**	299.22	311.31	302.25	92.94	207.77
269.16	278.38	271.89	82.98	185.79	**93**	309.55	320.14	312.67	95.43	213.66
278.45	286.28	281.26	85.20	191.07	**94**	320.22	329.22	323.45	97.98	219.72
288.05	294.40	290.96	87.49	196.48	**95**	331.26	338.56	334.60	100.61	225.96
297.99	302.75	300.99	89.83	202.06	**96**	342.68	348.17	346.14	103.31	232.37
308.26	311.34	311.37	92.24	207.79	**97**	354.50	358.04	358.08	106.07	238.96
318.89	320.17	322.11	94.70	213.69	**98**	366.72	368.20	370.43	108.92	245.74
329.88	329.26	333.22	97.25	219.75	**99+**	379.37	378.65	383.20	111.83	252.71

*See PREMIUM INFORMATION regarding Risk Class, Household Premium Discount rating and Early Enrollment Discount.

‡Only individuals who are Disabled or have End Stage Renal Disease are eligible for coverage under the age of 65.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*

ZIP CODES: 304-310, 312, 315-319, 398

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Issue Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
1,468.73	1,665.04	1,483.56	497.83	1,071.06	**Thru 64‡**	1,689.03	1,914.79	1,706.10	572.51	1,231.73
129.25	146.52	130.56	43.81	94.25	**65**	148.64	168.50	150.14	50.38	108.40
129.25	146.52	130.56	43.81	94.25	**66**	148.64	168.50	150.14	50.38	108.40
129.25	146.52	130.56	43.81	94.25	**67**	148.64	168.50	150.14	50.38	108.40
130.72	148.19	132.04	44.31	95.32	**68**	150.33	170.42	151.84	50.95	109.63
134.17	151.73	135.53	45.65	98.32	**69**	154.30	174.49	155.85	52.50	113.08
139.18	157.01	140.58	47.52	102.48	**70**	160.05	180.56	161.67	54.65	117.85
144.27	162.38	145.73	49.43	106.72	**71**	165.91	186.74	167.59	56.84	122.73
149.46	167.84	150.97	51.38	111.05	**72**	171.88	193.01	173.61	59.08	127.70
157.15	176.47	158.74	54.02	116.99	**73**	180.72	202.95	182.55	62.12	134.54
165.02	185.32	166.70	56.73	123.08	**74**	189.78	213.12	191.70	65.24	141.54
169.70	190.56	171.41	58.34	126.78	**75**	195.15	219.15	197.12	67.09	145.80
174.37	195.81	176.13	59.94	130.48	**76**	200.52	225.18	202.55	68.93	150.06
179.04	201.06	180.85	61.54	134.18	**77**	205.90	231.21	207.98	70.78	154.31
185.30	207.49	187.18	63.39	138.48	**78**	213.10	238.61	215.26	72.90	159.25
191.57	213.92	193.50	65.24	142.77	**79**	220.30	246.01	222.53	75.02	164.18
197.84	220.35	199.83	67.09	147.06	**80**	227.51	253.41	229.81	77.14	169.13
204.10	226.79	206.17	68.93	151.36	**81**	234.72	260.81	237.09	79.27	174.06
210.37	233.22	212.50	70.78	155.66	**82**	241.93	268.21	244.37	81.39	179.00
218.78	240.69	220.99	72.90	160.63	**83**	251.60	276.78	254.14	83.83	184.73
227.20	248.15	229.50	75.02	165.62	**84**	261.28	285.37	263.92	86.28	190.46
235.62	255.61	237.99	77.14	170.59	**85**	270.96	293.95	273.70	88.72	196.18
244.03	263.07	246.50	79.27	175.58	**86**	280.63	302.54	283.46	91.16	201.91
252.44	270.54	254.99	81.39	180.56	**87**	290.31	311.12	293.24	93.60	207.64
261.15	278.22	263.78	83.58	185.68	**88**	300.32	319.94	303.35	96.11	213.53
270.15	286.10	272.88	85.82	190.94	**89**	310.68	329.02	313.82	98.69	219.59
279.47	294.22	282.30	88.11	196.36	**90**	321.39	338.35	324.63	101.33	225.82
289.10	302.57	292.02	90.47	201.94	**91**	332.47	347.95	335.83	104.04	232.22
299.07	311.15	302.10	92.90	207.66	**92**	343.94	357.82	347.41	106.83	238.82
309.38	319.98	312.51	95.38	213.55	**93**	355.80	367.98	359.39	109.69	245.58
320.06	329.06	323.29	97.94	219.62	**94**	368.06	378.42	371.78	112.62	252.55
331.10	338.39	334.44	100.56	225.84	**95**	380.76	389.15	384.60	115.65	259.72
342.51	347.99	345.97	103.26	232.25	**96**	393.89	400.19	397.86	118.74	267.09
354.32	357.86	357.90	106.02	238.84	**97**	407.47	411.54	411.58	121.92	274.66
366.54	368.02	370.24	108.86	245.62	**98**	421.52	423.22	425.78	125.19	282.46
379.18	378.46	383.01	111.78	252.58	**99+**	436.06	435.22	440.46	128.54	290.47

*See PREMIUM INFORMATION regarding Risk Class, Household Premium Discount rating and Early Enrollment Discount.

‡Only individuals who are Disabled or have End Stage Renal Disease are eligible for coverage under the age of 65.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*

ZIP CODES: 300-303, 311, 313-314, 399

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Issue Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
1,437.52	1,629.66	1,452.03	487.25	1,048.30	**Thru 64‡**	1,653.14	1,874.10	1,669.84	560.35	1,205.55
126.50	143.41	127.78	42.88	92.25	**65**	145.48	164.92	146.95	49.31	106.09
126.50	143.41	127.78	42.88	92.25	**66**	145.48	164.92	146.95	49.31	106.09
126.50	143.41	127.78	42.88	92.25	**67**	145.48	164.92	146.95	49.31	106.09
127.94	145.04	129.24	43.37	93.30	**68**	147.13	166.80	148.62	49.87	107.30
131.31	148.50	132.65	44.68	96.23	**69**	151.02	170.78	152.54	51.38	110.67
136.22	153.67	137.60	46.51	100.30	**70**	156.65	176.73	158.24	53.49	115.34
141.21	158.93	142.63	48.38	104.46	**71**	162.39	182.78	164.03	55.64	120.12
146.29	164.27	147.76	50.29	108.69	**72**	168.23	188.91	169.93	57.83	124.99
153.81	172.72	155.36	52.87	114.50	**73**	176.88	198.63	178.67	60.80	131.68
161.52	181.38	163.15	55.52	120.46	**74**	185.75	208.59	187.62	63.85	138.54
166.09	186.51	167.77	57.10	124.09	**75**	191.01	214.50	192.93	65.66	142.70
170.66	191.65	172.39	58.66	127.71	**76**	196.26	220.39	198.25	67.46	146.87
175.24	196.78	177.01	60.24	131.33	**77**	201.52	226.30	203.56	69.27	151.03
181.37	203.08	183.20	62.05	135.54	**78**	208.57	233.54	210.68	71.35	155.86
187.50	209.37	189.39	63.85	139.73	**79**	215.62	240.78	217.80	73.43	160.70
193.64	215.67	195.59	65.66	143.94	**80**	222.68	248.02	224.93	75.50	165.53
199.77	221.97	201.79	67.46	148.14	**81**	229.73	255.27	232.05	77.59	170.37
205.90	228.27	207.98	69.27	152.35	**82**	236.79	262.51	239.18	79.66	175.20
214.13	235.57	216.30	71.35	157.22	**83**	246.25	270.90	248.74	82.05	180.80
222.37	242.88	224.62	73.43	162.10	**84**	255.73	279.30	258.31	84.45	186.41
230.61	250.18	232.93	75.50	166.97	**85**	265.20	287.71	267.88	86.84	192.02
238.85	257.48	241.26	77.59	171.85	**86**	274.67	296.11	277.44	89.22	197.62
247.08	264.79	249.57	79.66	176.72	**87**	284.14	304.51	287.01	91.61	203.23
255.60	272.30	258.18	81.80	181.73	**88**	293.94	313.15	296.91	94.07	208.99
264.41	280.02	267.08	83.99	186.89	**89**	304.08	322.03	307.15	96.59	214.93
273.53	287.97	276.30	86.24	192.19	**90**	314.56	331.16	317.73	99.18	221.02
282.96	296.14	285.82	88.55	197.65	**91**	325.41	340.56	328.70	101.83	227.29
292.72	304.54	295.68	90.92	203.25	**92**	336.63	350.22	340.03	104.56	233.74
302.81	313.18	305.87	93.36	209.01	**93**	348.24	360.16	351.76	107.36	240.37
313.26	322.06	316.42	95.86	214.95	**94**	360.24	370.38	363.88	110.23	247.19
324.06	331.20	327.33	98.42	221.04	**95**	372.67	380.88	376.43	113.19	254.20
335.23	340.60	338.62	101.06	227.31	**96**	385.52	391.69	389.41	116.22	261.41
346.79	350.26	350.29	103.77	233.77	**97**	398.81	402.80	402.84	119.33	268.83
358.75	360.20	362.37	106.54	240.40	**98**	412.56	414.22	416.73	122.53	276.45
371.12	370.41	374.87	109.40	247.22	**99+**	426.79	425.98	431.10	125.81	284.30

*See PREMIUM INFORMATION regarding Risk Class, Household Premium Discount rating and Early Enrollment Discount.

‡Only individuals who are Disabled or have End Stage Renal Disease are eligible for coverage under the age of 65.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*

ZIP CODES: 300-303, 311, 313-314, 399

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Issue Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
1,652.32	1,873.17	1,669.01	560.06	1,204.95	**Thru 64‡**	1,900.16	2,154.14	1,919.36	644.08	1,385.69
145.40	164.84	146.88	49.29	106.03	**65**	167.22	189.57	168.90	56.68	121.94
145.40	164.84	146.88	49.29	106.03	**66**	167.22	189.57	168.90	56.68	121.94
145.40	164.84	146.88	49.29	106.03	**67**	167.22	189.57	168.90	56.68	121.94
147.06	166.71	148.55	49.85	107.24	**68**	169.12	191.72	170.82	57.32	123.33
150.94	170.69	152.47	51.35	110.61	**69**	173.58	196.30	175.33	59.06	127.21
156.57	176.64	158.16	53.46	115.29	**70**	180.06	203.13	181.88	61.48	132.58
162.31	182.68	163.95	55.61	120.06	**71**	186.65	210.09	188.54	63.95	138.07
168.14	188.82	169.84	57.80	124.93	**72**	193.36	217.14	195.32	66.47	143.67
176.79	198.53	178.58	60.77	131.61	**73**	203.31	228.31	205.37	69.89	151.35
185.65	208.49	187.53	63.82	138.47	**74**	213.51	239.76	215.66	73.40	159.24
190.91	214.38	192.83	65.63	142.63	**75**	219.55	246.55	221.76	75.47	164.03
196.16	220.28	198.14	67.43	146.79	**76**	225.59	253.32	227.87	77.54	168.81
201.42	226.19	203.45	69.24	150.96	**77**	231.63	260.11	233.97	79.62	173.60
208.47	233.42	210.57	71.32	155.79	**78**	239.73	268.43	242.16	82.02	179.15
215.51	240.66	217.69	73.40	160.61	**79**	247.84	276.76	250.34	84.40	184.71
222.57	247.90	224.81	75.47	165.45	**80**	255.95	285.08	258.53	86.79	190.27
229.62	255.14	231.94	77.54	170.28	**81**	264.06	293.41	266.72	89.18	195.82
236.66	262.38	239.06	79.62	175.11	**82**	272.17	301.73	274.91	91.57	201.38
246.13	270.77	248.62	82.02	180.71	**83**	283.05	311.38	285.91	94.31	207.82
255.60	279.17	258.18	84.40	186.32	**84**	293.94	321.04	296.91	97.07	214.26
265.07	287.56	267.74	86.79	191.92	**85**	304.83	330.70	307.91	99.81	220.71
274.54	295.96	277.31	89.18	197.52	**86**	315.71	340.35	318.90	102.56	227.15
284.00	304.35	286.87	91.57	203.13	**87**	326.60	350.01	329.90	105.30	233.60
293.80	312.99	296.76	94.02	208.89	**88**	337.86	359.94	341.27	108.13	240.22
303.92	321.87	306.99	96.54	214.81	**89**	349.52	370.15	353.04	111.02	247.04
314.41	331.00	317.58	99.13	220.91	**90**	361.57	380.65	365.21	113.99	254.04
325.24	340.39	328.53	101.78	227.18	**91**	374.03	391.45	377.81	117.05	261.25
336.46	350.05	339.86	104.51	233.62	**92**	386.93	402.55	390.83	120.19	268.67
348.06	359.97	351.58	107.31	240.25	**93**	400.28	413.97	404.32	123.40	276.28
360.06	370.19	363.70	110.18	247.07	**94**	414.07	425.72	418.26	126.70	284.12
372.48	380.69	376.25	113.13	254.07	**95**	428.36	437.80	432.68	130.10	292.19
385.33	391.49	389.21	116.16	261.28	**96**	443.12	450.22	447.60	133.59	300.47
398.61	402.60	402.63	119.28	268.70	**97**	458.41	462.99	463.03	137.16	309.00
412.35	414.02	416.52	122.46	276.32	**98**	474.21	476.12	479.00	140.84	317.76
426.57	425.76	430.88	125.75	284.16	**99+**	490.56	489.63	495.51	144.61	326.78

*See PREMIUM INFORMATION regarding Risk Class, Household Premium Discount rating and Early Enrollment Discount.

‡Only individuals who are Disabled or have End Stage Renal Disease are eligible for coverage under the age of 65.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

DISCLOSURES

Use this outline to compare benefits and premiums among certificates.

EARLY ENROLLMENT DISCOUNT

You may be eligible for the early enrollment discount if you are between the ages of 65 and 73 when this certificate is issued. The early enrollment discount will change each year as you age. This early enrollment discount change will occur on the first *certificate renewal date* which coincides with or follows the certificate anniversary date. You are not eligible for the early enrollment discount if you are age 74 or older when your certificate is issued.

Age at certificate issue	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
Discount %	12.00%	12.00%	12.00%	11.00%	10.00%	8.00%	6.00%	4.00%	2.00%

PREMIUM INFORMATION

The premium for your certificate may change. A premium change for any other reason can occur on any certificate renewal date. However, we cannot make such a change unless we make the same change to all certificates of this form issued in the same state to persons of the same classification. We will give you the advanced written notice required by your state before we change your premium.

There will be a one-time certificate fee of $25.00 added to the first premium.

RISK CLASS RATING

If, according to our underwriting standards, you are overweight or underweight for your height, you will be considered to be a greater insurable risk. In such a case, your premium will be priced either as Class I – 10% or Class II – 20% higher than the rates illustrated, based on your Body Mass Index (BMI) reading. Risk class rating will not be applicable when you apply for coverage during open enrollment or guaranteed issue period.

HOUSEHOLD PREMIUM DISCOUNT

You are eligible for a household premium discount if: (a) you reside with your spouse (including civil union/domestic partner, when such partnerships are valid and recognized in your state of residence) of any age or (b) for the past year you have resided with at least one, but not more than three, other adults who are age 60 or older. The discounted premium will be priced 10% lower than the rates illustrated. The certificate's household premium discount will be removed if the other adult or spouse no longer resides with you (other than in the case of his or her death).

READ YOUR CERTIFICATE VERY CAREFULLY

This is only an outline describing your certificate's most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN CERTIFICATE

If you find that you are not satisfied with your certificate, you may return it to Woodmen of the World Life Insurance Society at our administrative office, P.O. Box 2944, Omaha, NE 68103-2944. If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

NOTICE

The certificate may not fully cover all of your medical costs. Neither Woodmen of the World Life Insurance Society nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new certificate, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

EXCLUSIONS

Exclusions apply to your coverage. Please be sure to review the exclusions in your certificate. This certificate does not cover Part A benefits for benefit periods that begin while this certificate is not in force, and other exclusions apply.

PLAN A

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$0	$1,600 (Part A deductible)
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	$0	Up to $200 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD
Medicare first eligible before 2020 only

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Medicare first eligible before 2020 only

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.
***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

PARTS A AND B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants									Medicare first eligible before 2020 only		
	PLAN A	PLAN B	PLAN D	**PLAN G**	**G[1]**	PLAN K	PLAN L	PLAN M	**PLAN N**	PLAN C	**PLAN F**	**F[1]**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓		50%	75%	✓	✓ copays apply[3]	✓	✓	
Blood (first three pints each year)	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓	✓	
Medicare Part B deductible										✓	✓	
Medicare Part B excess charges				✓							✓	
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓	✓	
Out-of-pocket limit in 2023[2]						$6,940[2]	$3,470[2]					

[1]Plans F and G also have a high deductible option which require first paying a plan deductible $2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2]Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

[3]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.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 500-502, 504-514, 516, 520-528

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
93.25	116.06	93.72	34.68	73.40	**65**	107.24	133.47	107.78	39.88	84.40
93.25	116.06	93.72	34.68	73.40	**66**	107.24	133.47	107.78	39.88	84.40
93.25	116.06	93.72	34.68	73.40	**67**	107.24	133.47	107.78	39.88	84.40
93.25	116.06	93.72	34.68	73.40	**68**	107.24	133.47	107.78	39.88	84.40
93.88	116.06	94.35	35.24	74.12	**69**	107.96	133.47	108.50	40.52	85.24
94.61	116.06	95.08	35.85	75.05	**70**	108.79	133.47	109.34	41.22	86.30
96.98	122.17	97.47	36.72	77.37	**71**	111.53	140.50	112.09	42.24	88.98
99.29	125.91	99.80	37.58	80.44	**72**	114.19	144.80	114.77	43.22	92.51
102.58	129.65	103.10	38.80	83.51	**73**	117.97	149.10	118.56	44.62	96.04
107.98	133.40	108.52	40.82	86.59	**74**	124.18	153.41	124.81	46.94	99.58
113.56	137.14	114.13	42.91	91.01	**75**	130.59	157.71	131.25	49.35	104.66
118.24	142.52	118.83	44.72	94.79	**76**	135.98	163.89	136.66	51.43	109.01
123.07	148.06	123.69	46.59	98.67	**77**	141.53	170.27	142.24	53.58	113.47
129.30	153.76	129.94	48.52	103.14	**78**	148.68	176.83	149.43	55.80	118.61
135.78	159.64	136.46	50.50	107.76	**79**	156.15	183.58	156.93	58.08	123.92
142.54	165.69	143.25	52.54	112.52	**80**	163.92	190.54	164.75	60.43	129.40
149.52	171.85	150.27	54.65	117.95	**81**	171.95	197.63	172.81	62.85	135.64
156.79	178.19	157.58	56.82	123.57	**82**	180.31	204.91	181.21	65.35	142.11
164.36	186.52	165.19	59.06	129.41	**83**	189.01	214.50	189.96	67.92	148.82
172.24	195.19	173.11	61.36	135.46	**84**	198.08	224.47	199.08	70.57	155.78
180.45	204.22	181.36	63.73	141.73	**85**	207.52	234.86	208.56	73.29	162.99
188.13	212.71	189.08	65.92	147.41	**86**	216.35	244.61	217.43	75.80	169.52
196.10	221.52	197.09	68.16	153.28	**87**	225.52	254.74	226.65	78.39	176.28
204.39	230.66	205.41	70.47	159.36	**88**	235.04	265.26	236.23	81.04	183.26
212.99	240.16	214.06	72.85	165.65	**89**	244.94	276.18	246.17	83.78	190.49
221.93	250.02	223.04	75.29	172.14	**90**	255.22	287.53	256.50	86.58	197.96
230.64	259.67	231.81	77.65	178.35	**91**	265.24	298.62	266.58	89.29	205.10
239.69	269.67	240.89	80.06	184.77	**92**	275.64	310.12	277.02	92.07	212.48
246.64	280.04	247.88	82.55	191.39	**93**	283.64	322.04	285.06	94.92	220.09
253.79	290.78	255.06	85.10	198.22	**94**	291.86	334.40	293.32	97.86	227.96
261.11	301.92	262.43	87.71	205.28	**95**	300.28	347.21	301.79	100.87	236.07
268.65	313.49	270.00	90.41	212.60	**96**	308.95	360.52	310.50	103.97	244.48
276.41	325.51	277.80	93.20	220.16	**97**	317.87	374.32	319.46	107.18	253.19
284.39	337.97	285.82	96.07	228.01	**98**	327.05	388.67	328.69	110.48	262.21
292.60	350.92	294.07	99.03	236.12	**99+**	336.49	403.56	338.18	113.88	271.55

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 500-502, 504-514, 516, 520-528

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
107.19	133.41	107.72	39.86	84.36	**65**	123.26	153.42	123.89	45.84	97.01
107.19	133.41	107.72	39.86	84.36	**66**	123.26	153.42	123.89	45.84	97.01
107.19	133.41	107.72	39.86	84.36	**67**	123.26	153.42	123.89	45.84	97.01
107.19	133.41	107.72	39.86	84.36	**68**	123.26	153.42	123.89	45.84	97.01
107.91	133.41	108.45	40.50	85.19	**69**	124.09	153.42	124.72	46.58	97.98
108.74	133.41	109.29	41.21	86.26	**70**	125.05	153.42	125.68	47.38	99.20
111.47	140.43	112.03	42.21	88.93	**71**	128.19	161.49	128.83	48.55	102.27
114.13	144.73	114.71	43.20	92.46	**72**	131.25	166.44	131.91	49.68	106.33
117.91	149.03	118.50	44.60	95.99	**73**	135.60	171.38	136.28	51.29	110.40
124.12	153.33	124.74	46.92	99.53	**74**	142.74	176.33	143.46	53.96	114.46
130.53	157.63	131.19	49.32	104.60	**75**	150.11	181.27	150.87	56.72	120.29
135.91	163.81	136.59	51.41	108.96	**76**	156.30	188.38	157.08	59.12	125.29
141.46	170.18	142.17	53.55	113.41	**77**	162.68	195.72	163.49	61.59	130.42
148.62	176.74	149.36	55.77	118.56	**78**	170.90	203.25	171.76	64.13	136.34
156.06	183.49	156.85	58.05	123.86	**79**	179.48	211.02	180.38	66.76	142.44
163.84	190.45	164.66	60.40	129.33	**80**	188.42	219.01	189.36	69.46	148.73
171.86	197.52	172.73	62.82	135.57	**81**	197.64	227.16	198.63	72.24	155.91
180.22	204.82	181.12	65.31	142.03	**82**	207.25	235.53	208.29	75.11	163.34
188.92	214.39	189.87	67.89	148.75	**83**	217.26	246.55	218.35	78.07	171.06
197.98	224.36	198.98	70.53	155.70	**84**	227.68	258.01	228.82	81.11	179.05
207.41	234.73	208.46	73.26	162.91	**85**	238.53	269.95	239.73	84.25	187.35
216.24	244.49	217.33	75.77	169.44	**86**	248.68	281.16	249.92	87.13	194.85
225.40	254.62	226.54	78.34	176.19	**87**	259.22	292.81	260.52	90.10	202.62
234.93	265.13	236.11	81.00	183.17	**88**	270.16	304.90	271.52	93.15	210.65
244.81	276.05	246.05	83.73	190.40	**89**	281.54	317.45	282.95	96.29	218.96
255.09	287.38	256.37	86.54	197.86	**90**	293.35	330.49	294.83	99.52	227.54
265.11	298.47	266.44	89.25	205.01	**91**	304.88	343.24	306.41	102.63	235.75
275.51	309.96	276.89	92.02	212.38	**92**	316.83	356.46	318.42	105.83	244.23
283.50	321.89	284.92	94.88	219.98	**93**	326.03	370.16	327.66	109.11	252.98
291.71	334.23	293.17	97.81	227.84	**94**	335.47	384.37	337.15	112.48	262.02
300.13	347.04	301.64	100.82	235.96	**95**	345.15	399.09	346.88	115.94	271.35
308.80	360.34	310.34	103.92	244.36	**96**	355.11	414.39	356.90	119.51	281.01
317.71	374.14	319.31	107.12	253.06	**97**	365.37	430.26	367.20	123.19	291.02
326.89	388.48	328.53	110.43	262.08	**98**	375.91	446.75	377.80	126.99	301.39
336.32	403.36	338.01	113.82	271.40	**99+**	386.77	463.86	388.71	130.90	312.12

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 503, 515

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
107.42	133.69	107.96	39.95	84.55	**65**	123.53	153.75	124.15	45.94	97.22
107.42	133.69	107.96	39.95	84.55	**66**	123.53	153.75	124.15	45.94	97.22
107.42	133.69	107.96	39.95	84.55	**67**	123.53	153.75	124.15	45.94	97.22
107.42	133.69	107.96	39.95	84.55	**68**	123.53	153.75	124.15	45.94	97.22
108.14	133.69	108.69	40.59	85.38	**69**	124.36	153.75	124.99	46.68	98.19
108.98	133.69	109.52	41.30	86.45	**70**	125.32	153.75	125.95	47.49	99.41
111.71	140.73	112.27	42.30	89.12	**71**	128.47	161.84	129.11	48.65	102.49
114.38	145.04	114.95	43.29	92.66	**72**	131.53	166.80	132.20	49.78	106.56
118.16	149.35	118.76	44.69	96.20	**73**	135.89	171.75	136.57	51.40	110.63
124.38	153.66	125.01	47.02	99.75	**74**	143.05	176.71	143.77	54.07	114.70
130.81	157.97	131.47	49.43	104.83	**75**	150.43	181.66	151.19	56.84	120.55
136.20	164.17	136.89	51.52	109.19	**76**	156.64	188.79	157.42	59.24	125.56
141.76	170.55	142.47	53.67	113.66	**77**	163.03	196.14	163.84	61.72	130.70
148.93	177.12	149.68	55.89	118.81	**78**	171.27	203.69	172.13	64.27	136.63
156.40	183.89	157.19	58.17	124.13	**79**	179.87	211.47	180.77	66.90	142.74
164.19	190.86	165.01	60.53	129.61	**80**	188.82	219.48	189.77	69.61	149.05
172.24	197.95	173.10	62.96	135.86	**81**	198.07	227.65	199.06	72.39	156.24
180.60	205.26	181.51	65.45	142.34	**82**	207.69	236.04	208.74	75.27	163.69
189.33	214.85	190.28	68.03	149.07	**83**	217.73	247.08	218.82	78.24	171.43
198.41	224.84	199.41	70.68	156.04	**84**	228.17	258.57	229.32	81.28	179.44
207.86	235.24	208.91	73.41	163.26	**85**	239.04	270.53	240.24	84.43	187.75
216.70	245.02	217.80	75.93	169.80	**86**	249.21	281.77	250.46	87.32	195.27
225.89	255.17	227.03	78.51	176.57	**87**	259.77	293.44	261.08	90.29	203.06
235.44	265.70	236.62	81.17	183.56	**88**	270.75	305.56	272.11	93.35	211.10
245.34	276.64	246.58	83.91	190.81	**89**	282.15	318.14	283.56	96.50	219.43
255.64	288.00	256.92	86.72	198.29	**90**	293.98	331.20	295.46	99.73	228.03
265.68	299.11	267.02	89.44	205.45	**91**	305.53	343.98	307.07	102.85	236.26
276.10	310.63	277.48	92.22	212.83	**92**	317.51	357.22	319.10	106.06	244.75
284.11	322.58	285.54	95.08	220.46	**93**	326.73	370.96	328.37	109.34	253.53
292.34	334.95	293.80	98.02	228.33	**94**	336.19	385.19	337.87	112.72	262.58
300.78	347.79	302.29	101.04	236.47	**95**	345.89	399.95	347.63	116.19	271.93
309.46	361.11	311.01	104.15	244.89	**96**	355.88	415.28	357.67	119.77	281.62
318.39	374.95	320.00	107.35	253.61	**97**	366.15	431.18	367.99	123.46	291.65
327.59	389.31	329.24	110.66	262.64	**98**	376.72	447.71	378.61	127.26	302.03
337.04	404.23	338.74	114.07	271.99	**99+**	387.60	464.86	389.55	131.18	312.79

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 503, 515

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
123.47	153.67	124.09	45.92	97.18	**65**	141.99	176.72	142.71	52.81	111.75
123.47	153.67	124.09	45.92	97.18	**66**	141.99	176.72	142.71	52.81	111.75
123.47	153.67	124.09	45.92	97.18	**67**	141.99	176.72	142.71	52.81	111.75
123.47	153.67	124.09	45.92	97.18	**68**	141.99	176.72	142.71	52.81	111.75
124.30	153.67	124.93	46.66	98.13	**69**	142.94	176.72	143.66	53.65	112.86
125.26	153.67	125.89	47.47	99.36	**70**	144.04	176.72	144.77	54.58	114.27
128.40	161.76	129.05	48.62	102.44	**71**	147.67	186.02	148.40	55.92	117.81
131.47	166.71	132.13	49.76	106.51	**72**	151.19	191.72	151.95	57.22	122.49
135.82	171.66	136.50	51.37	110.57	**73**	156.19	197.42	156.98	59.08	127.16
142.97	176.62	143.69	54.05	114.65	**74**	164.42	203.11	165.25	62.15	131.84
150.36	181.57	151.12	56.81	120.49	**75**	172.91	208.81	173.78	65.34	138.57
156.56	188.70	157.34	59.21	125.51	**76**	180.04	217.00	180.94	68.10	144.33
162.95	196.03	163.76	61.69	130.64	**77**	187.39	225.44	188.32	70.94	150.23
171.19	203.59	172.05	64.24	136.56	**78**	196.86	234.13	197.85	73.87	157.05
179.77	211.37	180.68	66.87	142.68	**79**	206.74	243.07	207.78	76.90	164.07
188.73	219.37	189.67	69.57	148.98	**80**	217.04	252.28	218.13	80.01	171.33
197.97	227.53	198.96	72.36	156.17	**81**	227.66	261.66	228.80	83.21	179.59
207.59	235.93	208.64	75.23	163.61	**82**	238.73	271.31	239.93	86.52	188.15
217.62	246.96	218.71	78.20	171.34	**83**	250.26	284.00	251.52	89.93	197.04
228.06	258.44	229.20	81.25	179.35	**84**	262.26	297.21	263.58	93.43	206.25
238.92	270.39	240.12	84.38	187.65	**85**	274.76	310.96	276.14	97.04	215.81
249.09	281.63	250.34	87.28	195.18	**86**	286.45	323.87	287.89	100.36	224.45
259.64	293.29	260.95	90.25	202.95	**87**	298.59	337.28	300.09	103.79	233.40
270.62	305.41	271.97	93.30	210.99	**88**	311.20	351.21	312.77	107.30	242.64
282.00	317.98	283.42	96.45	219.32	**89**	324.31	365.67	325.94	110.92	252.22
293.84	331.03	295.31	99.68	227.92	**90**	337.91	380.69	339.61	114.63	262.11
305.38	343.81	306.92	102.80	236.15	**91**	351.19	395.38	352.95	118.22	271.56
317.35	357.05	318.95	106.00	244.64	**92**	364.96	410.60	366.79	121.90	281.33
326.56	370.78	328.20	109.29	253.40	**93**	375.55	426.39	377.43	125.68	291.41
336.02	385.00	337.70	112.67	262.45	**94**	386.42	442.75	388.36	129.57	301.82
345.72	399.75	347.46	116.13	271.80	**95**	397.58	459.71	399.57	133.55	312.57
355.70	415.07	357.48	119.71	281.48	**96**	409.05	477.33	411.11	137.67	323.70
365.97	430.98	367.81	123.40	291.50	**97**	420.87	495.61	422.98	141.91	335.23
376.54	447.48	378.43	127.20	301.88	**98**	433.01	514.61	435.19	146.27	347.17
387.41	464.63	389.35	131.11	312.63	**99+**	445.52	534.32	447.76	150.78	359.53

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

DISCLOSURES

Use this outline to compare benefits and premiums among certificates.

PREMIUM INFORMATION

The premium for your certificate will change. Because the premium rate is based on your attained age, the premium will increase each year as you age. This annual premium change will occur on the first certificate renewal date which coincides with or follows the certificate anniversary date.

A premium change for any other reason can occur on any certificate renewal date. However, we cannot make such a change unless we make the same change to all certificates of this form issued in the same state to persons of the same classification.

There will be a one-time certificate fee of $25.00 added to the first premium.

RISK CLASS RATING

If, according to our underwriting standards, you are overweight or underweight for your height, you will be considered to be a greater insurable risk. In such a case, your premium will be priced either as Class I – 10% or Class II – 20% higher than the rates illustrated, based on your Body Mass Index (BMI) reading. Risk class rating will not be applicable when you apply for coverage during open enrollment or guaranteed issue period.

HOUSEHOLD PREMIUM DISCOUNT

You are eligible for a household premium discount if: (a) you reside with your spouse (including civil union/domestic partner) of any age or (b) for the past year you have resided with at least one, but not more than three, other adults who are age 60 or older. The discounted premium will be priced 10% lower than the rates illustrated. The certificates's household premium discount will be removed if the other adult or spouse no longer resides with you (other than in the case of his or her death).

READ YOUR CERTIFICATE VERY CAREFULLY

This is only an outline describing your certificate's most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN CERTIFICATE

If you find that you are not satisfied with your certificate, you may return it to Woodmen of the World Life Insurance Society at our administrative office, P.O. Box 2944, Omaha, NE 68103-2944. If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

NOTICE

The certificate may not fully cover all of your medical costs. Neither Woodmen of the World Life Insurance Society nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new certificate, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

EXCLUSIONS

Exclusions apply to your coverage. Please be sure to review the exclusions in your certificate. This certificate does not cover Part A benefits for benefit periods that begin while this certificate is not in force, and other exclusions apply.

PLAN A

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$0	$1,600 (Part A deductible)
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	$0	Up to $200 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD
Medicare first eligible before 2020 only

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Medicare first eligible before 2020 only

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

HIGH DEDUCTIBLE PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

PARTS A AND B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants									Medicare first eligible before 2020 only		
	PLAN A	PLAN B	PLAN D	**PLAN G**	**G[1]**	PLAN K	PLAN L	PLAN M	**PLAN N**	PLAN C	**PLAN F**	**F[1]**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓		50%	75%	✓	✓ copays apply[3]	✓	✓	
Blood (first three pints each year)	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓	✓	
Medicare Part B deductible										✓	✓	
Medicare Part B excess charges				✓							✓	
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓	✓	
Out-of-pocket limit in 2023[2]						$6,940[2]	$3,470[2]					

[1]Plans F and G also have a high deductible option which require first paying a plan deductible $2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2]Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

[3]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.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 609-620, 622-629

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
322.23	386.46	323.85	109.05	260.03	**Thru 64**	370.56	444.42	372.43	125.41	299.04
102.70	127.82	103.21	38.19	80.83	**65**	118.10	146.99	118.70	43.92	92.95
102.70	127.82	103.21	38.19	80.83	**66**	118.10	146.99	118.70	43.92	92.95
102.70	127.82	103.21	38.19	80.83	**67**	118.10	146.99	118.70	43.92	92.95
102.70	127.82	103.21	38.19	80.83	**68**	118.10	146.99	118.70	43.92	92.95
103.39	127.82	103.91	38.81	81.62	**69**	118.89	146.99	119.49	44.63	93.87
104.19	127.82	104.71	39.48	82.65	**70**	119.81	146.99	120.42	45.40	95.04
106.80	134.55	107.34	40.44	85.20	**71**	122.82	154.73	123.44	46.51	97.99
109.35	138.66	109.90	41.39	88.59	**72**	125.75	159.46	126.39	47.59	101.88
112.97	142.78	113.54	42.73	91.97	**73**	129.91	164.20	130.57	49.14	105.77
118.92	146.91	119.52	44.95	95.36	**74**	136.76	168.94	137.45	51.70	109.66
125.06	151.02	125.69	47.25	100.22	**75**	143.82	173.68	144.55	54.35	115.25
130.22	156.95	130.87	49.25	104.39	**76**	149.75	180.49	150.50	56.64	120.04
135.53	163.05	136.21	51.31	108.66	**77**	155.86	187.52	156.64	59.01	124.96
142.39	169.33	143.10	53.43	113.59	**78**	163.74	194.74	164.57	61.45	130.63
149.53	175.81	150.28	55.62	118.67	**79**	171.96	202.18	172.82	63.96	136.47
156.97	182.47	157.76	57.87	123.91	**80**	180.52	209.84	181.43	66.55	142.50
164.66	189.25	165.49	60.19	129.89	**81**	189.36	217.64	190.31	69.21	149.37
172.66	196.23	173.53	62.57	136.08	**82**	198.57	225.66	199.56	71.97	156.50
181.01	205.41	181.91	65.04	142.52	**83**	208.16	236.22	209.20	74.80	163.89
189.69	214.96	190.64	67.58	149.18	**84**	218.14	247.20	219.24	77.71	171.55
198.72	224.90	199.72	70.19	156.08	**85**	228.53	258.64	229.68	80.72	179.50
207.18	234.25	208.22	72.59	162.34	**86**	238.26	269.38	239.45	83.48	186.69
215.96	243.95	217.05	75.06	168.80	**87**	248.35	280.54	249.60	86.32	194.13
225.09	254.02	226.21	77.61	175.50	**88**	258.84	292.13	260.15	89.25	201.82
234.56	264.48	235.74	80.22	182.42	**89**	269.74	304.15	271.10	92.26	209.78
244.40	275.34	245.63	82.91	189.57	**90**	281.06	316.64	282.48	95.35	218.01
254.00	285.97	255.28	85.51	196.42	**91**	292.10	328.86	293.57	98.33	225.87
263.96	296.98	265.29	88.16	203.48	**92**	303.56	341.52	305.08	101.39	234.00
271.62	308.40	272.98	90.90	210.77	**93**	312.37	354.65	313.93	104.54	242.38
279.49	320.23	280.89	93.71	218.30	**94**	321.41	368.26	323.02	107.77	251.04
287.55	332.50	289.00	96.60	226.07	**95**	330.69	382.37	332.35	111.08	259.98
295.86	345.24	297.34	99.57	234.12	**96**	340.23	397.02	341.95	114.50	269.24
304.40	358.47	305.93	102.64	242.46	**97**	350.06	412.23	351.82	118.03	278.83
313.19	372.20	314.76	105.80	251.09	**98**	360.16	428.03	361.97	121.66	288.76
322.23	386.46	323.85	109.05	260.03	**99+**	370.56	444.42	372.43	125.41	299.04

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 609-620, 622-629

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
370.38	444.21	372.24	125.35	298.89	**Thru 64**	425.94	510.83	428.08	144.15	343.73
118.04	146.92	118.63	43.90	92.91	**65**	135.75	168.95	136.43	50.49	106.84
118.04	146.92	118.63	43.90	92.91	**66**	135.75	168.95	136.43	50.49	106.84
118.04	146.92	118.63	43.90	92.91	**67**	135.75	168.95	136.43	50.49	106.84
118.04	146.92	118.63	43.90	92.91	**68**	135.75	168.95	136.43	50.49	106.84
118.83	146.92	119.43	44.61	93.82	**69**	136.66	168.95	137.35	51.30	107.90
119.76	146.92	120.36	45.38	95.00	**70**	137.71	168.95	138.41	52.18	109.25
122.76	154.65	123.38	46.48	97.94	**71**	141.18	177.85	141.88	53.46	112.63
125.69	159.38	126.32	47.57	101.83	**72**	144.54	183.29	145.27	54.71	117.10
129.85	164.12	130.50	49.11	105.71	**73**	149.33	188.74	150.08	56.48	121.57
136.69	168.86	137.37	51.67	109.61	**74**	157.19	194.18	157.98	59.42	126.05
143.75	173.59	144.47	54.31	115.20	**75**	165.31	199.63	166.14	62.47	132.48
149.68	180.40	150.42	56.61	119.99	**76**	172.13	207.46	172.99	65.10	137.98
155.78	187.42	156.57	58.98	124.90	**77**	179.15	215.53	180.05	67.83	143.63
163.66	194.64	164.48	61.41	130.56	**78**	188.21	223.83	189.16	70.63	150.15
171.87	202.08	172.74	63.93	136.41	**79**	197.66	232.39	198.65	73.52	156.86
180.43	209.73	181.33	66.51	142.43	**80**	207.50	241.19	208.54	76.49	163.80
189.27	217.53	190.22	69.18	149.30	**81**	217.66	250.16	218.74	79.55	171.69
198.46	225.56	199.47	71.92	156.42	**82**	228.24	259.38	229.38	82.72	179.88
208.05	236.10	209.10	74.76	163.81	**83**	239.26	271.52	240.46	85.97	188.38
218.03	247.08	219.13	77.67	171.47	**84**	250.73	284.14	252.00	89.32	197.19
228.42	258.50	229.57	80.68	179.40	**85**	262.68	297.29	264.00	92.78	206.32
238.14	269.25	239.34	83.44	186.60	**86**	273.86	309.63	275.23	95.95	214.59
248.23	280.40	249.48	86.28	194.03	**87**	285.46	322.46	286.90	99.22	223.14
258.72	291.98	260.02	89.20	201.72	**88**	297.52	335.78	299.02	102.58	231.98
269.60	304.00	270.96	92.21	209.68	**89**	310.05	349.60	311.61	106.04	241.13
280.92	316.48	282.33	95.30	217.90	**90**	323.06	363.96	324.68	109.59	250.59
291.96	328.70	293.43	98.28	225.77	**91**	335.75	378.00	337.44	113.02	259.63
303.40	341.35	304.93	101.34	233.88	**92**	348.91	392.55	350.66	116.55	268.96
312.21	354.48	313.77	104.49	242.26	**93**	359.04	407.65	360.84	120.16	278.60
321.25	368.08	322.86	107.72	250.92	**94**	369.44	423.29	371.29	123.87	288.55
330.52	382.18	332.18	111.03	259.85	**95**	380.10	439.51	382.01	127.68	298.83
340.07	396.82	341.77	114.45	269.11	**96**	391.07	456.35	393.04	131.61	309.47
349.88	412.03	351.65	117.97	278.69	**97**	402.37	473.83	404.39	135.67	320.49
359.99	427.81	361.80	121.61	288.61	**98**	413.98	491.99	416.06	139.84	331.91
370.38	444.21	372.24	125.35	298.89	**99+**	425.94	510.83	428.08	144.15	343.73

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 600 - 608

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
377.78	453.09	379.68	127.86	304.87	**Thru 64**	434.45	521.05	436.64	147.03	350.60
120.40	149.86	121.01	44.78	94.77	**65**	138.46	172.33	139.16	51.50	108.97
120.40	149.86	121.01	44.78	94.77	**66**	138.46	172.33	139.16	51.50	108.97
120.40	149.86	121.01	44.78	94.77	**67**	138.46	172.33	139.16	51.50	108.97
120.40	149.86	121.01	44.78	94.77	**68**	138.46	172.33	139.16	51.50	108.97
121.21	149.86	121.82	45.50	95.70	**69**	139.39	172.33	140.09	52.32	110.06
122.15	149.86	122.76	46.29	96.90	**70**	140.47	172.33	141.18	53.23	111.43
125.21	157.74	125.84	47.41	99.90	**71**	144.00	181.40	144.72	54.53	114.88
128.20	162.57	128.85	48.52	103.86	**72**	147.43	186.96	148.18	55.80	119.44
132.44	167.40	133.11	50.09	107.83	**73**	152.31	192.51	153.08	57.61	124.01
139.42	172.24	140.12	52.70	111.80	**74**	160.34	198.07	161.14	60.61	128.57
146.63	177.06	147.36	55.40	117.50	**75**	168.62	203.62	169.47	63.72	135.12
152.67	184.01	153.43	57.74	122.39	**76**	175.57	211.61	176.45	66.40	140.74
158.90	191.16	159.70	60.16	127.40	**77**	182.73	219.85	183.65	69.18	146.50
166.94	198.53	167.77	62.64	133.17	**78**	191.97	228.31	192.94	72.04	153.15
175.31	206.12	176.19	65.21	139.14	**79**	201.61	237.03	202.62	74.99	160.00
184.04	213.93	184.96	67.84	145.28	**80**	211.65	246.01	212.71	78.02	167.07
193.05	221.88	194.02	70.57	152.29	**81**	222.01	255.16	223.12	81.14	175.13
202.43	230.07	203.45	73.36	159.55	**82**	232.80	264.57	233.97	84.37	183.48
212.21	240.82	213.28	76.25	167.09	**83**	244.04	276.95	245.27	87.69	192.15
222.39	252.02	223.51	79.23	174.90	**84**	255.75	289.82	257.04	91.11	201.13
232.99	263.67	234.16	82.29	182.99	**85**	267.93	303.23	269.28	94.63	210.45
242.90	274.63	244.12	85.11	190.33	**86**	279.34	315.83	280.74	97.87	218.88
253.19	286.01	254.47	88.00	197.91	**87**	291.17	328.91	292.64	101.21	227.60
263.90	297.82	265.22	90.99	205.75	**88**	303.47	342.49	305.00	104.63	236.62
275.00	310.08	276.38	94.06	213.87	**89**	316.25	356.59	317.84	108.17	245.95
286.54	322.81	287.98	97.21	222.26	**90**	329.52	371.24	331.18	111.79	255.60
297.79	335.27	299.29	100.25	230.28	**91**	342.47	385.56	344.19	115.28	264.82
309.47	348.18	311.03	103.37	238.56	**92**	355.89	400.40	357.68	118.88	274.34
318.45	361.57	320.05	106.58	247.11	**93**	366.22	415.80	368.06	122.56	284.17
327.67	375.44	329.31	109.87	255.94	**94**	376.83	431.76	378.72	126.35	294.32
337.13	389.83	338.83	113.25	265.05	**95**	387.71	448.30	389.65	130.24	304.80
346.87	404.76	348.61	116.74	274.49	**96**	398.90	465.48	400.90	134.25	315.66
356.88	420.27	358.68	120.33	284.26	**97**	410.41	483.30	412.47	138.38	326.90
367.19	436.37	369.03	124.04	294.39	**98**	422.26	501.83	424.38	142.64	338.54
377.78	453.09	379.68	127.86	304.87	**99+**	434.45	521.05	436.64	147.03	350.60

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 600 - 608

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
434.23	520.79	436.42	146.96	350.42	**Thru 64**	499.37	598.90	501.88	169.00	402.99
138.39	172.25	139.09	51.47	108.93	**65**	159.15	198.08	159.96	59.19	125.26
138.39	172.25	139.09	51.47	108.93	**66**	159.15	198.08	159.96	59.19	125.26
138.39	172.25	139.09	51.47	108.93	**67**	159.15	198.08	159.96	59.19	125.26
138.39	172.25	139.09	51.47	108.93	**68**	159.15	198.08	159.96	59.19	125.26
139.32	172.25	140.03	52.30	110.00	**69**	160.22	198.08	161.03	60.14	126.50
140.40	172.25	141.11	53.20	111.37	**70**	161.46	198.08	162.27	61.18	128.08
143.92	181.32	144.65	54.50	114.82	**71**	165.52	208.51	166.34	62.68	132.05
147.36	186.86	148.10	55.77	119.38	**72**	169.46	214.89	170.32	64.14	137.29
152.24	192.41	153.00	57.58	123.94	**73**	175.07	221.28	175.95	66.22	142.54
160.25	197.97	161.06	60.58	128.51	**74**	184.29	227.66	185.22	69.67	147.78
168.54	203.52	169.38	63.68	135.06	**75**	193.81	234.05	194.79	73.24	155.32
175.48	211.51	176.36	66.37	140.68	**76**	201.81	243.23	202.82	76.33	161.77
182.64	219.73	183.56	69.15	146.43	**77**	210.04	252.70	211.09	79.52	168.39
191.88	228.19	192.84	72.00	153.07	**78**	220.66	262.43	221.77	82.80	176.03
201.50	236.92	202.52	74.95	159.93	**79**	231.73	272.45	232.90	86.19	183.91
211.54	245.89	212.60	77.98	166.98	**80**	243.27	282.78	244.49	89.68	192.04
221.90	255.03	223.01	81.11	175.04	**81**	255.18	293.29	256.46	93.27	201.30
232.68	264.45	233.86	84.32	183.39	**82**	267.59	304.10	268.93	96.98	210.90
243.92	276.81	245.15	87.65	192.06	**83**	280.51	318.33	281.92	100.80	220.86
255.62	289.68	256.91	91.07	201.03	**84**	293.96	333.13	295.44	104.72	231.18
267.80	303.07	269.15	94.59	210.33	**85**	307.97	348.54	309.52	108.77	241.89
279.19	315.67	280.60	97.83	218.77	**86**	321.08	363.02	322.69	112.50	251.58
291.03	328.75	292.50	101.15	227.48	**87**	334.68	378.05	336.37	116.33	261.61
303.33	342.32	304.85	104.58	236.50	**88**	348.82	393.67	350.57	120.27	271.97
316.09	356.42	317.68	108.11	245.83	**89**	363.51	409.88	365.33	124.33	282.70
329.36	371.05	331.01	111.73	255.47	**90**	378.76	426.71	380.66	128.49	293.79
342.29	385.37	344.02	115.23	264.69	**91**	393.64	443.17	395.62	132.51	304.39
355.72	400.21	357.50	118.81	274.21	**92**	409.07	460.23	411.12	136.64	315.33
366.04	415.60	367.87	122.50	284.03	**93**	420.94	477.93	423.06	140.87	326.64
376.64	431.54	378.52	126.29	294.18	**94**	433.13	496.27	435.31	145.23	338.30
387.51	448.08	389.46	130.17	304.65	**95**	445.64	515.28	447.87	149.70	350.35
398.70	465.24	400.70	134.18	315.51	**96**	458.50	535.03	460.81	154.31	362.82
410.20	483.07	412.27	138.31	326.74	**97**	471.74	555.52	474.11	159.06	375.75
422.06	501.58	424.18	142.58	338.38	**98**	485.36	576.81	487.80	163.96	389.13
434.23	520.79	436.42	146.96	350.42	**99+**	499.37	598.90	501.88	169.00	402.99

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

DISCLOSURES

Use this outline to compare benefits and premiums among certificates.

PREMIUM INFORMATION

The premium for your certificate will change. Because the premium rate is based on your attained age, the premium will increase each year as you age. This annual premium change will occur on the first certificate renewal date which coincides with or follows the certificate anniversary date. A premium change for any other reason can occur on any certificate renewal date. However, we cannot make such a change unless we make the same change to all certificates of this form issued in the same state to persons of the same classification.

There will be a one-time certificate fee of $25.00 added to the first premium.

RISK CLASS RATING

If, according to our underwriting standards, you are overweight or underweight for your height, you will be considered to be a greater risk. In such a case, your premium will be priced either as Class I – 10% or Class II – 20% higher than the rates illustrated, based on your Body Mass Index (BMI) reading. Risk class rating will not be applicable when you apply for coverage during open enrollment or guaranteed issue period.

HOUSEHOLD PREMIUM DISCOUNT

You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other adults who are age 60 or older. You reside with your spouse (including civil union/domestic partner) of any age. The discounted premium will be priced 10% lower than the rates illustrated. The certificate's household premium discount will be removed if the other adult or spouse no longer resides with you (other than in the case of his or her death).

READ YOUR CERTIFICATE VERY CAREFULLY

This is only an outline describing your certificate's most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN CERTIFICATE

If you find that you are not satisfied with your certificate, you may return it to Woodmen of the World Life Insurance Society at our administrative office, P.O. Box 2944, Omaha, NE 68103-2944. If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

NOTICE

The certificate may not fully cover all of your medical costs. Neither Woodmen of the World Life Insurance Society nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new certificate, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

EXCLUSIONS

Exclusions apply to your coverage. Please be sure to review the exclusions in your certificate. This certificate does not cover Part A benefits for benefit periods that begin while this certificate is not in force, and other exclusions apply.

PLAN A

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$0	$1,600 (Part A deductible)
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used: Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	$0	Up to $200 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

Medicare first eligible before 2020 only

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used: Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Medicare first eligible before 2020 only

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN G OR HIGH DEDUCTIBLE PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row. ***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY	HIGH DEDUCTIBLE G (AFTER YOU PAY $2,700 DEDUCTIBLE***) PLAN PAYS	HIGH DEDUCTIBLE G (IN ADDITION TO $2,700 DEDUCTIBLE***) YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies					
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0	$400 a day	$0
91st day and after:					
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0	$800 a day	$0
Once lifetime reserve days are used:					
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital					
First 20 days	All approved amounts	$0	$0	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0	Up to $200 a day	$0
101st day and after	$0	$0	All costs	$0	All costs
BLOOD					
First 3 pints	$0	3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G OR HIGH DEDUCTIBLE PLAN G

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year. ***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY	HIGH DEDUCTIBLE G (AFTER YOU PAY $2,700 DEDUCTIBLE***) PLAN PAYS	HIGH DEDUCTIBLE G (IN ADDITION TO $2,700 DEDUCTIBLE***) YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0	$0	$0

PARTS A AND B

HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0	20%	$0

PLAN G OR HIGH DEDUCTIBLE PLAN G

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

OTHER BENEFITS – NOT COVERED BY MEDICARE

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY	HIGH DEDUCTIBLE G (AFTER YOU PAY $2,700 DEDUCTIBLE***) PLAN PAYS	HIGH DEDUCTIBLE G (IN ADDITION TO $2,700 DEDUCTIBLE***) YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA					
First $250 each calendar year	$0	$0	$250	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

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OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants									Medicare first eligible before 2020 only		
	PLAN A	PLAN B	PLAN D	**PLAN G**	**G[1]**	PLAN K	PLAN L	PLAN M	**PLAN N**	PLAN C	**PLAN F**	**F[1]**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓		50%	75%	✓	✓ copays apply[3]	✓	✓	
Blood (first three pints each year)	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓	✓	
Medicare Part B deductible										✓	✓	
Medicare Part B excess charges				✓							✓	
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓	✓	
Out-of-pocket limit in 2023[2]						$6,940[2]	$3,470[2]					

[1]Plans F and G also have a high deductible option which require first paying a plan deductible $2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2]Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

[3]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.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 705-706, 710-714

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
548.89	683.16	551.65	204.14	432.00	**Thru 64**	631.23	785.64	634.40	234.76	496.80
109.78	136.63	110.33	40.83	86.40	**65**	126.24	157.13	126.88	46.95	99.36
109.78	136.63	110.33	40.83	86.40	**66**	126.24	157.13	126.88	46.95	99.36
109.78	136.63	110.33	40.83	86.40	**67**	126.24	157.13	126.88	46.95	99.36
109.78	136.63	110.33	40.83	86.40	**68**	126.24	157.13	126.88	46.95	99.36
110.52	136.63	111.07	41.48	87.25	**69**	127.09	157.13	127.73	47.70	100.34
111.37	136.63	111.93	42.20	88.35	**70**	128.07	157.13	128.72	48.53	101.60
114.16	143.83	114.74	43.23	91.08	**71**	131.29	165.40	131.95	49.72	104.75
116.89	148.23	117.48	44.24	94.70	**72**	134.42	170.46	135.10	50.88	108.91
120.76	152.63	121.37	45.67	98.31	**73**	138.87	175.53	139.57	52.53	113.06
127.12	157.04	127.76	48.05	101.94	**74**	146.19	180.59	146.92	55.26	117.22
133.69	161.44	134.36	50.51	107.13	**75**	153.74	185.66	154.51	58.09	123.20
139.20	167.78	139.89	52.65	111.59	**76**	160.08	192.94	160.88	60.55	128.32
144.88	174.30	145.61	54.85	116.15	**77**	166.61	200.45	167.44	63.08	133.57
152.21	181.01	152.97	57.11	121.42	**78**	175.03	208.17	175.92	65.68	139.63
159.84	187.93	160.65	59.45	126.86	**79**	183.82	216.12	184.74	68.37	145.88
167.80	195.05	168.64	61.86	132.46	**80**	192.97	224.31	193.94	71.14	152.33
176.02	202.30	176.90	64.34	138.85	**81**	202.42	232.65	203.43	73.98	159.68
184.57	209.77	185.50	66.89	145.47	**82**	212.26	241.23	213.33	76.93	167.29
193.49	219.57	194.46	69.53	152.35	**83**	222.51	252.51	223.63	79.96	175.19
202.77	229.78	203.79	72.24	159.47	**84**	233.18	264.25	234.36	83.07	183.38
212.43	240.41	213.50	75.03	166.84	**85**	244.29	276.48	245.52	86.28	191.88
221.47	250.40	222.58	77.60	173.54	**86**	254.69	287.96	255.97	89.24	199.56
230.85	260.77	232.02	80.24	180.45	**87**	265.48	299.89	266.82	92.28	207.52
240.61	271.54	241.82	82.96	187.60	**88**	276.70	312.27	278.09	95.40	215.74
250.73	282.72	251.99	85.76	195.00	**89**	288.35	325.13	289.80	98.62	224.25
261.26	294.33	262.57	88.63	202.65	**90**	300.44	338.48	301.96	101.92	233.05
271.52	305.69	272.89	91.40	209.96	**91**	312.25	351.54	313.82	105.11	241.45
282.17	317.46	283.58	94.24	217.51	**92**	324.49	365.07	326.12	108.39	250.13
290.35	329.67	291.81	97.17	225.30	**93**	333.91	379.11	335.58	111.75	259.10
298.76	342.31	300.26	100.18	233.35	**94**	343.58	393.66	345.30	115.20	268.35
307.39	355.43	308.93	103.26	241.66	**95**	353.50	408.74	355.27	118.74	277.91
316.26	369.05	317.85	106.44	250.27	**96**	363.70	424.41	365.53	122.40	287.81
325.39	383.19	327.03	109.71	259.18	**97**	374.20	440.66	376.08	126.17	298.06
334.79	397.87	336.47	113.10	268.41	**98**	385.00	457.55	386.94	130.06	308.67
344.45	413.11	346.18	116.58	277.97	**99+**	396.12	475.07	398.11	134.06	319.67

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 705-706, 710-714

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
630.91	785.25	634.08	234.64	496.56	**Thru 64**	725.55	903.03	729.19	269.84	571.04
126.18	157.05	126.82	46.93	99.32	**65**	145.11	180.61	145.84	53.97	114.20
126.18	157.05	126.82	46.93	99.32	**66**	145.11	180.61	145.84	53.97	114.20
126.18	157.05	126.82	46.93	99.32	**67**	145.11	180.61	145.84	53.97	114.20
126.18	157.05	126.82	46.93	99.32	**68**	145.11	180.61	145.84	53.97	114.20
127.03	157.05	127.67	47.68	100.29	**69**	146.08	180.61	146.82	54.83	115.34
128.01	157.05	128.66	48.51	101.55	**70**	147.21	180.61	147.95	55.78	116.78
131.22	165.32	131.88	49.69	104.69	**71**	150.91	190.11	151.66	57.15	120.40
134.36	170.38	135.04	50.85	108.85	**72**	154.51	195.93	155.29	58.48	125.18
138.80	175.44	139.50	52.50	113.00	**73**	159.63	201.75	160.43	60.38	129.96
146.11	180.50	146.85	55.23	117.17	**74**	168.03	207.58	168.88	63.52	134.74
153.66	185.56	154.44	58.06	123.14	**75**	176.71	213.40	177.60	66.77	141.61
160.00	192.85	160.80	60.52	128.27	**76**	184.00	221.77	184.92	69.59	147.50
166.53	200.34	167.36	63.05	133.51	**77**	191.51	230.40	192.46	72.50	153.53
174.95	208.06	175.83	65.65	139.57	**78**	201.19	239.27	202.20	75.50	160.50
183.72	216.01	184.65	68.34	145.82	**79**	211.29	248.41	212.35	78.59	167.68
192.87	224.20	193.84	71.10	152.25	**80**	221.81	257.82	222.92	81.77	175.09
202.32	232.53	203.34	73.95	159.60	**81**	232.67	267.41	233.83	85.04	183.54
212.15	241.11	213.22	76.88	167.21	**82**	243.98	277.27	245.20	88.42	192.29
222.40	252.38	223.52	79.92	175.11	**83**	255.76	290.24	257.04	91.90	201.37
233.07	264.12	234.24	83.03	183.29	**84**	268.03	303.74	269.37	95.48	210.78
244.17	276.33	245.40	86.24	191.78	**85**	280.80	317.79	282.21	99.18	220.55
254.56	287.82	255.84	89.20	199.47	**86**	292.75	330.99	294.22	102.57	229.38
265.35	299.74	266.69	92.23	207.41	**87**	305.15	344.70	306.69	106.07	238.53
276.56	312.12	277.95	95.35	215.63	**88**	318.04	358.93	319.64	109.66	247.98
288.20	324.97	289.65	98.57	224.14	**89**	331.43	373.71	333.10	113.36	257.76
300.30	338.31	301.80	101.87	232.93	**90**	345.34	389.06	347.08	117.15	267.87
312.09	351.36	313.66	105.06	241.34	**91**	358.91	404.07	360.71	120.82	277.53
324.33	364.90	325.96	108.33	250.01	**92**	372.98	419.63	374.85	124.58	287.51
333.74	378.93	335.41	111.69	258.97	**93**	383.80	435.76	385.73	128.44	297.81
343.40	393.46	345.12	115.14	268.22	**94**	394.92	452.48	396.90	132.41	308.45
353.32	408.54	355.09	118.69	277.77	**95**	406.32	469.82	408.35	136.49	319.44
363.52	424.19	365.34	122.34	287.67	**96**	418.04	487.82	420.15	140.69	330.81
374.01	440.45	375.90	126.11	297.91	**97**	430.12	506.51	432.27	145.02	342.59
384.82	457.32	386.75	130.00	308.52	**98**	442.53	525.92	444.75	149.49	354.80
395.92	474.84	397.91	133.99	319.50	**99+**	455.31	546.06	457.60	154.09	367.43

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 703, 707-708

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
625.62	778.66	628.77	232.67	492.39	**Thru 64**	719.46	895.46	723.08	267.58	566.25
125.12	155.73	125.75	46.53	98.48	**65**	143.89	179.09	144.62	53.52	113.25
125.12	155.73	125.75	46.53	98.48	**66**	143.89	179.09	144.62	53.52	113.25
125.12	155.73	125.75	46.53	98.48	**67**	143.89	179.09	144.62	53.52	113.25
125.12	155.73	125.75	46.53	98.48	**68**	143.89	179.09	144.62	53.52	113.25
125.96	155.73	126.60	47.28	99.45	**69**	144.86	179.09	145.59	54.37	114.37
126.94	155.73	127.58	48.10	100.70	**70**	145.98	179.09	146.71	55.31	115.80
130.12	163.93	130.78	49.27	103.81	**71**	149.65	188.52	150.39	56.67	119.39
133.23	168.95	133.90	50.43	107.93	**72**	153.21	194.29	153.99	57.99	124.13
137.64	173.96	138.33	52.06	112.06	**73**	158.29	200.06	159.08	59.87	128.87
144.89	178.99	145.62	54.77	116.19	**74**	166.62	205.84	167.46	62.99	133.61
152.38	184.01	153.14	57.57	122.11	**75**	175.23	211.61	176.11	66.21	140.42
158.66	191.23	159.45	60.01	127.19	**76**	182.46	219.91	183.37	69.01	146.26
165.13	198.66	165.96	62.52	132.39	**77**	189.90	228.47	190.85	71.90	152.25
173.48	206.32	174.35	65.10	138.39	**78**	199.50	237.26	200.50	74.86	159.15
182.18	214.20	183.10	67.76	144.59	**79**	209.52	246.33	210.57	77.93	166.27
191.26	222.32	192.21	70.50	150.97	**80**	219.95	255.66	221.05	81.08	173.62
200.63	230.58	201.63	73.33	158.26	**81**	230.72	265.17	231.87	84.33	182.00
210.37	239.09	211.43	76.24	165.80	**82**	241.93	274.95	243.15	87.68	190.67
220.54	250.27	221.64	79.25	173.64	**83**	253.61	287.81	254.89	91.13	199.68
231.11	261.91	232.28	82.33	181.76	**84**	265.78	301.19	267.12	94.68	209.02
242.12	274.01	243.34	85.52	190.17	**85**	278.44	315.13	279.84	98.34	218.70
252.43	285.40	253.70	88.45	197.79	**86**	290.29	328.21	291.75	101.71	227.46
263.12	297.23	264.45	91.45	205.67	**87**	302.59	341.80	304.11	105.18	236.53
274.24	309.50	275.62	94.55	213.82	**88**	315.37	355.92	316.96	108.74	245.90
285.78	322.24	287.22	97.74	222.26	**89**	328.65	370.58	330.30	112.41	255.60
297.78	335.47	299.27	101.02	230.97	**90**	342.44	385.79	344.17	116.17	265.62
309.47	348.42	311.03	104.18	239.31	**91**	355.90	400.68	357.68	119.80	275.20
321.61	361.83	323.22	107.42	247.92	**92**	369.85	416.11	371.70	123.54	285.10
330.94	375.75	332.60	110.76	256.80	**93**	380.58	432.11	382.49	127.37	295.32
340.52	390.16	342.23	114.18	265.97	**94**	391.60	448.69	393.57	131.30	305.87
350.35	405.11	352.11	117.69	275.44	**95**	402.91	465.88	404.93	135.34	316.76
360.47	420.63	362.28	121.32	285.26	**96**	414.54	483.73	416.62	139.51	328.04
370.87	436.75	372.74	125.05	295.41	**97**	426.51	502.26	428.65	143.81	339.72
381.59	453.48	383.51	128.91	305.93	**98**	438.82	521.50	441.02	148.23	351.82
392.60	470.86	394.57	132.87	316.82	**99+**	451.49	541.48	453.76	152.80	364.35

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 703, 707-708

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
719.10	895.01	722.72	267.44	565.97	**Thru 64**	826.97	1,029.26	831.13	307.56	650.86
143.82	179.00	144.54	53.49	113.20	**65**	165.39	205.85	166.23	61.51	130.17
143.82	179.00	144.54	53.49	113.20	**66**	165.39	205.85	166.23	61.51	130.17
143.82	179.00	144.54	53.49	113.20	**67**	165.39	205.85	166.23	61.51	130.17
143.82	179.00	144.54	53.49	113.20	**68**	165.39	205.85	166.23	61.51	130.17
144.79	179.00	145.52	54.35	114.31	**69**	166.51	205.85	167.34	62.50	131.46
145.91	179.00	146.64	55.29	115.74	**70**	167.79	205.85	168.64	63.58	133.10
149.57	188.43	150.32	56.64	119.32	**71**	172.01	216.69	172.87	65.14	137.23
153.14	194.19	153.91	57.96	124.06	**72**	176.11	223.32	177.00	66.65	142.68
158.21	199.96	159.00	59.84	128.80	**73**	181.94	229.96	182.85	68.82	148.12
166.54	205.74	167.37	62.95	133.55	**74**	191.52	236.59	192.49	72.40	153.57
175.14	211.50	176.02	66.18	140.36	**75**	201.41	243.23	202.43	76.11	161.41
182.36	219.80	183.27	68.97	146.20	**76**	209.72	252.77	210.77	79.32	168.12
189.80	228.35	190.76	71.86	152.17	**77**	218.28	262.60	219.37	82.64	175.00
199.41	237.14	200.40	74.83	159.07	**78**	229.31	272.72	230.47	86.05	182.94
209.40	246.21	210.46	77.89	166.20	**79**	240.82	283.14	242.03	89.57	191.12
219.83	255.53	220.94	81.04	173.53	**80**	252.81	293.86	254.08	93.20	199.57
230.60	265.03	231.76	84.29	181.91	**81**	265.19	304.79	266.52	96.93	209.19
241.81	274.82	243.03	87.63	190.58	**82**	278.08	316.03	279.48	100.79	219.17
253.49	287.66	254.76	91.09	199.59	**83**	291.51	330.82	292.97	104.75	229.52
265.65	301.04	266.98	94.64	208.92	**84**	305.49	346.20	307.03	108.83	240.25
278.30	314.96	279.70	98.29	218.58	**85**	320.05	362.21	321.66	113.04	251.38
290.14	328.05	291.61	101.67	227.35	**86**	333.67	377.25	335.34	116.91	261.45
302.44	341.64	303.97	105.12	236.40	**87**	347.81	392.88	349.56	120.89	271.87
315.22	355.75	316.80	108.68	245.77	**88**	362.50	409.11	364.32	124.99	282.64
328.48	370.40	330.14	112.35	255.47	**89**	377.76	425.95	379.66	129.20	293.79
342.27	385.60	343.99	116.11	265.49	**90**	393.61	443.44	395.59	133.53	305.31
355.72	400.48	357.51	119.75	275.07	**91**	409.08	460.55	411.13	137.71	316.33
369.66	415.90	371.52	123.47	284.96	**92**	425.11	478.28	427.24	142.00	327.70
380.39	431.90	382.30	127.31	295.17	**93**	437.45	496.67	439.65	146.40	339.44
391.41	448.47	393.37	131.24	305.72	**94**	450.12	515.73	452.38	150.92	351.57
402.71	465.65	404.73	135.28	316.60	**95**	463.11	535.49	465.44	155.57	364.09
414.33	483.49	416.41	139.44	327.88	**96**	476.48	556.01	478.88	160.36	377.05
426.29	502.02	428.44	143.74	339.55	**97**	490.24	577.31	492.70	165.30	390.48
438.61	521.24	440.81	148.17	351.64	**98**	504.39	599.43	506.92	170.38	404.39
451.26	541.22	453.53	152.73	364.16	**99+**	518.96	622.39	521.56	175.63	418.80

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 700-701, 704

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
666.94	830.08	670.29	248.04	524.91	**Thru 64**	766.98	954.59	770.83	285.25	603.64
133.39	166.02	134.06	49.61	104.99	**65**	153.39	190.92	154.17	57.05	120.73
133.39	166.02	134.06	49.61	104.99	**66**	153.39	190.92	154.17	57.05	120.73
133.39	166.02	134.06	49.61	104.99	**67**	153.39	190.92	154.17	57.05	120.73
133.39	166.02	134.06	49.61	104.99	**68**	153.39	190.92	154.17	57.05	120.73
134.28	166.02	134.96	50.40	106.02	**69**	154.43	190.92	155.20	57.96	121.92
135.32	166.02	136.00	51.28	107.35	**70**	155.62	190.92	156.40	58.97	123.45
138.72	174.76	139.41	52.53	110.67	**71**	159.53	200.97	160.32	60.41	127.27
142.03	180.10	142.75	53.76	115.06	**72**	163.33	207.12	164.16	61.82	132.33
146.73	185.45	147.47	55.50	119.46	**73**	168.74	213.27	169.59	63.82	137.38
154.46	190.81	155.23	58.39	123.86	**74**	177.63	219.43	178.52	67.15	142.43
162.44	196.16	163.25	61.38	130.17	**75**	186.80	225.58	187.74	70.59	149.70
169.13	203.86	169.98	63.97	135.59	**76**	194.51	234.43	195.48	73.57	155.92
176.03	211.78	176.92	66.64	141.13	**77**	202.44	243.55	203.45	76.64	162.30
184.94	219.94	185.87	69.40	147.53	**78**	212.67	252.93	213.75	79.81	169.66
194.21	228.34	195.20	72.24	154.14	**79**	223.35	262.60	224.47	83.07	177.25
203.89	237.00	204.91	75.16	160.94	**80**	234.47	272.55	235.65	86.43	185.09
213.87	245.81	214.95	78.18	168.71	**81**	245.95	282.68	247.18	89.90	194.02
224.27	254.88	225.40	81.27	176.75	**82**	257.91	293.10	259.20	93.47	203.27
235.10	266.79	236.28	84.48	185.11	**83**	270.36	306.82	271.72	97.15	212.87
246.37	279.20	247.61	87.77	193.76	**84**	283.33	321.08	284.76	100.94	222.82
258.11	292.11	259.41	91.16	202.73	**85**	296.83	335.94	298.32	104.84	233.14
269.09	304.25	270.45	94.29	210.86	**86**	309.46	349.89	311.01	108.43	242.48
280.50	316.85	281.91	97.49	219.25	**87**	322.58	364.38	324.20	112.12	252.15
292.35	329.94	293.82	100.80	227.94	**88**	336.20	379.43	337.89	115.92	262.13
304.65	343.52	306.19	104.20	236.94	**89**	350.36	395.05	352.12	119.83	272.48
317.44	357.62	319.04	107.69	246.23	**90**	365.05	411.27	366.89	123.84	283.16
329.91	371.43	331.57	111.06	255.11	**91**	379.40	427.14	381.31	127.71	293.38
342.85	385.73	344.57	114.51	264.29	**92**	394.27	443.59	396.25	131.70	303.93
352.80	400.56	354.57	118.07	273.75	**93**	405.72	460.64	407.75	135.78	314.82
363.01	415.93	364.83	121.72	283.54	**94**	417.46	478.32	419.56	139.97	326.07
373.49	431.87	375.37	125.46	293.63	**95**	429.52	496.64	431.67	144.28	337.68
384.27	448.41	386.20	129.33	304.09	**96**	441.91	515.68	444.14	148.72	349.70
395.36	465.60	397.36	133.31	314.92	**97**	454.67	535.43	456.95	153.31	362.15
406.79	483.43	408.83	137.42	326.13	**98**	467.80	555.94	470.15	158.02	375.05
418.53	501.95	420.63	141.65	337.74	**99+**	481.31	577.24	483.72	162.89	388.41

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 700-701, 704

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
766.59	954.12	770.45	285.10	603.34	**Thru 64**	881.58	1,097.23	886.01	327.87	693.84
153.32	190.82	154.09	57.02	120.67	**65**	176.31	219.45	177.21	65.57	138.76
153.32	190.82	154.09	57.02	120.67	**66**	176.31	219.45	177.21	65.57	138.76
153.32	190.82	154.09	57.02	120.67	**67**	176.31	219.45	177.21	65.57	138.76
153.32	190.82	154.09	57.02	120.67	**68**	176.31	219.45	177.21	65.57	138.76
154.35	190.82	155.13	57.94	121.86	**69**	177.50	219.45	178.39	66.63	140.14
155.54	190.82	156.32	58.94	123.39	**70**	178.87	219.45	179.77	67.78	141.89
159.44	200.87	160.25	60.38	127.20	**71**	183.37	231.00	184.28	69.44	146.29
163.25	207.02	164.08	61.79	132.26	**72**	187.74	238.07	188.69	71.05	152.10
168.65	213.16	169.50	63.79	137.31	**73**	193.95	245.14	194.93	73.36	157.91
177.53	219.32	178.43	67.11	142.37	**74**	204.17	252.22	205.20	77.18	163.71
186.71	225.47	187.65	70.55	149.62	**75**	214.71	259.29	215.80	81.13	172.07
194.41	234.32	195.38	73.53	155.85	**76**	223.57	269.46	224.69	84.56	179.22
202.34	243.43	203.36	76.60	162.22	**77**	232.69	279.95	233.85	88.10	186.55
212.58	252.80	213.64	79.77	169.58	**78**	244.45	290.73	245.69	91.73	195.02
223.23	262.47	224.36	83.03	177.17	**79**	256.73	301.83	258.01	95.49	203.74
234.35	272.41	235.53	86.39	184.99	**80**	269.51	313.27	270.86	99.35	212.75
245.83	282.53	247.06	89.86	193.92	**81**	282.70	324.92	284.12	103.33	223.01
257.78	292.96	259.08	93.42	203.16	**82**	296.44	336.90	297.94	107.44	233.64
270.23	306.66	271.58	97.10	212.77	**83**	310.76	352.66	312.32	111.67	244.68
283.19	320.92	284.61	100.89	222.71	**84**	325.67	369.06	327.30	116.02	256.11
296.68	335.76	298.17	104.79	233.02	**85**	341.18	386.13	342.90	120.50	267.98
309.30	349.71	310.86	108.38	242.36	**86**	355.70	402.17	357.49	124.63	278.71
322.41	364.20	324.04	112.06	252.01	**87**	370.78	418.82	372.64	128.88	289.82
336.04	379.24	337.72	115.86	262.00	**88**	386.44	436.12	388.38	133.24	301.30
350.18	394.86	351.94	119.77	272.34	**89**	402.71	454.08	404.73	137.74	313.19
364.88	411.06	366.71	123.78	283.02	**90**	419.60	472.72	421.72	142.35	325.47
379.21	426.93	381.12	127.66	293.24	**91**	436.09	490.96	438.28	146.80	337.22
394.08	443.37	396.05	131.62	303.78	**92**	453.19	509.87	455.46	151.38	349.34
405.51	460.42	407.55	135.71	314.66	**93**	466.34	529.47	468.68	156.06	361.86
417.25	478.08	419.34	139.91	325.90	**94**	479.84	549.79	482.25	160.89	374.79
429.30	496.40	431.46	144.21	337.51	**95**	493.70	570.85	496.17	165.84	388.13
441.69	515.42	443.91	148.65	349.53	**96**	507.95	592.73	510.50	170.95	401.95
454.44	535.17	456.74	153.23	361.97	**97**	522.61	615.43	525.24	176.21	416.27
467.57	555.67	469.92	157.95	374.87	**98**	537.70	639.02	540.40	181.64	431.10
481.06	576.96	483.48	162.81	388.21	**99+**	553.23	663.49	556.01	187.23	446.45

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

DISCLOSURES

Use this outline to compare benefits and premiums among certificates.

PREMIUM INFORMATION

The premium for your certificate will change. Because the premium rate is based on your attained age, the premium will increase each year as you age. This annual premium change will occur on the first certificate renewal date which coincides with or follows the certificate anniversary date.

We may also change the premium for your certificate for reasons other than your attained age. If you cease to become eligible for the household premium discount, your certificate's discount will be removed. This premium change will occur on the first certificate renewal date coinciding with or following the date we learned your eligibility ended. A premium change for any other reason can only be made if we make the same change to all certificates of this form issued in the same state to persons of the same classification. We will give you the advance written notice required by your state before we change your premium.

There will be a one-time certificate fee of $25.00 added to the first premium.

RISK CLASS RATING

If, according to our underwriting standards, you are overweight or underweight for your height, you will be considered to be a greater insurable risk. In such a case, your premium will be priced either as Class I – 10% or Class II – 20% higher than the rates illustrated, based on your Body Mass Index (BMI) reading. Risk class rating will not be applicable when you apply for coverage during open enrollment or guaranteed issue period.

HOUSEHOLD PREMIUM DISCOUNT

You are eligible for a household premium discount if: (a) you reside with your spouse (including civil union/domestic partner) of any age or (b) for the past year you have resided with at least one, but not more than three, other adults who are age 60 or older. The discounted premium will be priced 10% lower than the rates illustrated. The certificate's household premium discount will be removed if the other adult or spouse no longer resides with you (other than in the case of his or her death).

READ YOUR CERTIFICATE VERY CAREFULLY

This is only an outline describing your certificate's most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN CERTIFICATE

If you find that you are not satisfied with your certificate, you may return it to Woodmen of the World Life Insurance Society at our administrative office, P.O. Box 2944, Omaha, NE 68103-2944. If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

NOTICE

The certificate may not fully cover all of your medical costs. Neither Woodmen of the World Life Insurance Society nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new certificate, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

EXCLUSIONS

Exclusions apply to your coverage. Please be sure to review the exclusions in your certificate. This certificate does not cover Part A benefits for benefit periods that begin while this certificate is not in force, and other exclusions apply.

PLAN A

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$0	$1,600 (Part A deductible)
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	$0	Up to $200 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD
Medicare first eligible before 2020 only

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Medicare first eligible before 2020 only

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

HIGH DEDUCTIBLE PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

PARTS A AND B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants									Medicare first eligible before 2020 only		
	PLAN A	PLAN B	PLAN D	**PLAN G**	**G[1]**	PLAN K	PLAN L	PLAN M	**PLAN N**	PLAN C	**PLAN F**	**F[1]**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓		50%	75%	✓	✓ copays apply[3]	✓	✓	
Blood (first three pints each year)	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓	✓	
Medicare Part B deductible										✓	✓	
Medicare Part B excess charges				✓							✓	
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓	✓	
Out-of-pocket limit in 2023[2]						$6,940[2]	$3,470[2]					

[1]Plans F and G also have a high deductible option which require first paying a plan deductible $2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2]Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

[3]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.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 490-491, 493-499

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
103.88	129.29	104.40	38.63	81.76	**65**	119.46	148.68	120.06	44.43	94.02
103.88	129.29	104.40	38.63	81.76	**66**	119.46	148.68	120.06	44.43	94.02
103.88	129.29	104.40	38.63	81.76	**67**	119.46	148.68	120.06	44.43	94.02
103.88	129.29	104.40	38.63	81.76	**68**	119.46	148.68	120.06	44.43	94.02
104.57	129.29	105.10	39.25	82.56	**69**	120.26	148.68	120.87	45.14	94.95
105.38	129.29	105.91	39.93	83.60	**70**	121.19	148.68	121.80	45.92	96.14
108.03	136.09	108.57	40.91	86.18	**71**	124.23	156.50	124.85	47.05	99.12
110.61	140.26	111.17	41.86	89.61	**72**	127.20	161.30	127.84	48.14	103.05
114.27	144.42	114.84	43.22	93.03	**73**	131.41	166.09	132.07	49.70	106.99
120.28	148.60	120.89	45.47	96.46	**74**	138.33	170.88	139.03	52.29	110.92
126.50	152.76	127.14	47.80	101.37	**75**	145.47	175.68	146.21	54.97	116.58
131.71	158.76	132.37	49.82	105.59	**76**	151.47	182.57	152.23	57.29	121.42
137.09	164.93	137.78	51.90	109.91	**77**	157.65	189.67	158.44	59.69	126.39
144.03	171.28	144.74	54.04	114.89	**78**	165.62	196.97	166.46	62.15	132.13
151.24	177.83	152.01	56.26	120.04	**79**	173.94	204.50	174.81	64.69	138.04
158.78	184.56	159.57	58.53	125.34	**80**	182.60	212.25	183.51	67.31	144.14
166.56	191.42	167.39	60.88	131.38	**81**	191.54	220.14	192.50	70.01	151.09
174.65	198.49	175.53	63.29	137.65	**82**	200.85	228.26	201.86	72.79	158.30
183.09	207.77	184.00	65.79	144.16	**83**	210.55	238.94	211.60	75.66	165.78
191.87	217.43	192.83	68.35	150.89	**84**	220.65	250.05	221.76	78.60	173.52
201.01	227.48	202.02	70.99	157.87	**85**	231.16	261.61	232.32	81.64	181.56
209.56	236.94	210.62	73.43	164.21	**86**	241.00	272.48	242.21	84.44	188.84
218.44	246.75	219.54	75.93	170.74	**87**	251.21	283.76	252.47	87.32	196.36
227.67	256.94	228.82	78.50	177.51	**88**	261.82	295.48	263.14	90.27	204.14
237.25	267.52	238.45	81.15	184.52	**89**	272.84	307.65	274.22	93.32	212.19
247.21	278.50	248.45	83.86	191.75	**90**	284.29	320.28	285.72	96.44	220.52
256.92	289.25	258.21	86.49	198.67	**91**	295.46	332.64	296.95	99.46	228.47
267.00	300.39	268.34	89.18	205.82	**92**	307.04	345.45	308.58	102.56	236.69
274.74	311.94	276.12	91.95	213.19	**93**	315.96	358.73	317.54	105.74	245.17
282.70	323.91	284.11	94.79	220.81	**94**	325.10	372.50	326.74	109.01	253.93
290.86	336.32	292.32	97.71	228.67	**95**	334.49	386.77	336.17	112.36	262.97
299.26	349.21	300.76	100.72	236.82	**96**	344.15	401.59	345.88	115.82	272.33
307.89	362.59	309.45	103.82	245.24	**97**	354.08	416.97	355.86	119.39	282.03
316.79	376.48	318.38	107.02	253.98	**98**	364.30	432.95	366.13	123.06	292.08
325.93	390.90	327.57	110.31	263.02	**99+**	374.82	449.53	376.71	126.85	302.48

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 490-491, 493-499

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
119.40	148.61	120.00	44.41	93.98	**65**	137.31	170.90	138.00	51.07	108.06
119.40	148.61	120.00	44.41	93.98	**66**	137.31	170.90	138.00	51.07	108.06
119.40	148.61	120.00	44.41	93.98	**67**	137.31	170.90	138.00	51.07	108.06
119.40	148.61	120.00	44.41	93.98	**68**	137.31	170.90	138.00	51.07	108.06
120.20	148.61	120.81	45.12	94.90	**69**	138.23	170.90	138.93	51.89	109.14
121.13	148.61	121.74	45.90	96.09	**70**	139.30	170.90	140.00	52.78	110.50
124.17	156.43	124.79	47.02	99.06	**71**	142.80	179.89	143.51	54.08	113.93
127.13	161.22	127.78	48.12	103.00	**72**	146.20	185.40	146.94	55.33	118.45
131.34	166.00	132.00	49.68	106.93	**73**	151.04	190.91	151.80	57.13	122.97
138.26	170.80	138.95	52.26	110.87	**74**	159.00	196.42	159.80	60.10	127.49
145.40	175.59	146.13	54.94	116.52	**75**	167.21	201.93	168.05	63.18	134.00
151.40	182.48	152.15	57.26	121.37	**76**	174.11	209.85	174.98	65.85	139.57
157.57	189.57	158.37	59.66	126.33	**77**	181.21	218.01	182.12	68.61	145.28
165.55	196.87	166.37	62.12	132.06	**78**	190.37	226.41	191.33	71.44	151.87
173.84	204.40	174.72	64.66	137.98	**79**	199.93	235.06	200.93	74.36	158.66
182.50	212.14	183.42	67.28	144.07	**80**	209.88	243.96	210.94	77.37	165.68
191.44	220.03	192.40	69.98	151.02	**81**	220.16	253.04	221.26	80.47	173.67
200.75	228.15	201.76	72.75	158.22	**82**	230.86	262.36	232.02	83.67	181.95
210.44	238.81	211.50	75.62	165.70	**83**	242.01	274.64	243.22	86.96	190.55
220.54	249.92	221.65	78.57	173.44	**84**	253.62	287.41	254.89	90.35	199.45
231.04	261.47	232.21	81.60	181.47	**85**	265.70	300.71	267.04	93.84	208.69
240.87	272.34	242.09	84.40	188.74	**86**	277.01	313.19	278.40	97.06	217.05
251.08	283.62	252.35	87.27	196.26	**87**	288.75	326.16	290.20	100.36	225.70
261.69	295.34	263.01	90.23	204.04	**88**	300.94	339.64	302.46	103.76	234.64
272.70	307.50	274.08	93.27	212.09	**89**	313.61	353.62	315.19	107.26	243.90
284.15	320.12	285.58	96.40	220.41	**90**	326.77	368.14	328.42	110.85	253.47
295.31	332.47	296.80	99.41	228.36	**91**	339.61	382.34	341.32	114.32	262.61
306.89	345.28	308.43	102.50	236.57	**92**	352.92	397.07	354.69	117.89	272.05
315.80	358.56	317.38	105.69	245.05	**93**	363.17	412.33	364.99	121.54	281.80
324.94	372.31	326.57	108.95	253.80	**94**	373.68	428.16	375.56	125.29	291.87
334.32	386.58	336.00	112.31	262.84	**95**	384.47	444.56	386.40	129.15	302.26
343.97	401.39	345.70	115.76	272.20	**96**	395.57	461.60	397.56	133.13	313.03
353.90	416.77	355.69	119.33	281.89	**97**	406.99	479.27	409.03	137.23	324.17
364.13	432.73	365.96	123.01	291.93	**98**	418.74	497.64	420.84	141.45	335.72
374.63	449.31	376.52	126.79	302.32	**99+**	430.83	516.70	433.00	145.81	347.68

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 486-489, 492

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
112.14	139.57	112.70	41.71	88.26	**65**	128.96	160.51	129.61	47.96	101.49
112.14	139.57	112.70	41.71	88.26	**66**	128.96	160.51	129.61	47.96	101.49
112.14	139.57	112.70	41.71	88.26	**67**	128.96	160.51	129.61	47.96	101.49
112.14	139.57	112.70	41.71	88.26	**68**	128.96	160.51	129.61	47.96	101.49
112.89	139.57	113.46	42.38	89.13	**69**	129.83	160.51	130.48	48.73	102.50
113.77	139.57	114.34	43.11	90.25	**70**	130.83	160.51	131.49	49.57	103.78
116.62	146.92	117.21	44.16	93.04	**71**	134.12	168.95	134.79	50.79	107.00
119.41	151.42	120.01	45.19	96.73	**72**	137.32	174.13	138.01	51.97	111.25
123.36	155.91	123.98	46.66	100.43	**73**	141.86	179.30	142.57	53.66	115.50
129.85	160.42	130.50	49.09	104.13	**74**	149.33	184.48	150.08	56.45	119.74
136.56	164.91	137.25	51.60	109.44	**75**	157.04	189.65	157.84	59.34	125.85
142.19	171.38	142.90	53.78	113.99	**76**	163.52	197.09	164.34	61.85	131.08
147.99	178.05	148.74	56.03	118.65	**77**	170.19	204.76	171.04	64.43	136.45
155.48	184.91	156.26	58.34	124.03	**78**	178.80	212.64	179.70	67.10	142.64
163.28	191.97	164.10	60.73	129.59	**79**	187.77	220.77	188.72	69.84	149.02
171.41	199.24	172.27	63.19	135.31	**80**	197.12	229.13	198.11	72.67	155.61
179.81	206.65	180.71	65.72	141.84	**81**	206.77	237.65	207.81	75.58	163.11
188.54	214.28	189.49	68.33	148.60	**82**	216.82	246.41	217.92	78.58	170.89
197.65	224.30	198.64	71.02	155.62	**83**	227.30	257.94	228.44	81.68	178.96
207.13	234.73	208.17	73.79	162.90	**84**	238.20	269.94	239.40	84.86	187.33
217.00	245.58	218.09	76.64	170.43	**85**	249.55	282.42	250.80	88.14	196.00
226.23	255.79	227.37	79.27	177.27	**86**	260.17	294.15	261.47	91.16	203.86
235.82	266.38	237.01	81.96	184.33	**87**	271.19	306.33	272.56	94.26	211.98
245.78	277.38	247.02	84.74	191.63	**88**	282.65	318.99	284.07	97.45	220.38
256.12	288.80	257.41	87.60	199.19	**89**	294.55	332.12	296.03	100.74	229.07
266.88	300.66	268.22	90.54	207.01	**90**	306.90	345.76	308.45	104.11	238.06
277.36	312.26	278.75	93.37	214.48	**91**	318.96	359.10	320.57	107.37	246.64
288.23	324.29	289.68	96.27	222.19	**92**	331.47	372.93	333.13	110.72	255.51
296.60	336.76	298.09	99.26	230.15	**93**	341.09	387.26	342.80	114.15	264.67
305.19	349.68	306.71	102.33	238.37	**94**	350.97	402.13	352.73	117.68	274.13
314.00	363.07	315.57	105.48	246.86	**95**	361.10	417.53	362.91	121.30	283.89
323.06	376.98	324.68	108.73	255.65	**96**	371.52	433.53	373.39	125.03	293.99
332.39	391.43	334.06	112.07	264.75	**97**	382.25	450.14	384.17	128.89	304.47
341.99	406.42	343.71	115.53	274.18	**98**	393.28	467.39	395.26	132.85	315.31
351.86	421.99	353.63	119.08	283.94	**99+**	404.64	485.29	406.67	136.94	326.54

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 486-489, 492

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
128.90	160.43	129.54	47.94	101.45	**65**	148.23	184.49	148.98	55.13	116.66
128.90	160.43	129.54	47.94	101.45	**66**	148.23	184.49	148.98	55.13	116.66
128.90	160.43	129.54	47.94	101.45	**67**	148.23	184.49	148.98	55.13	116.66
128.90	160.43	129.54	47.94	101.45	**68**	148.23	184.49	148.98	55.13	116.66
129.76	160.43	130.42	48.71	102.45	**69**	149.23	184.49	149.98	56.01	117.82
130.77	160.43	131.42	49.55	103.73	**70**	150.38	184.49	151.14	56.98	119.29
134.05	168.87	134.72	50.76	106.94	**71**	154.16	194.20	154.93	58.38	122.99
137.25	174.04	137.94	51.95	111.19	**72**	157.83	200.15	158.63	59.74	127.87
141.79	179.21	142.50	53.63	115.43	**73**	163.06	206.09	163.88	61.67	132.75
149.25	184.39	150.01	56.42	119.69	**74**	171.65	212.04	172.51	64.89	137.64
156.97	189.55	157.76	59.31	125.79	**75**	180.51	217.99	181.42	68.21	144.66
163.44	196.99	164.26	61.82	131.02	**76**	187.96	226.54	188.90	71.09	150.67
170.11	204.65	170.96	64.40	136.38	**77**	195.62	235.35	196.60	74.06	156.84
178.71	212.53	179.61	67.06	142.57	**78**	205.51	244.42	206.55	77.12	163.95
187.67	220.66	188.62	69.81	148.95	**79**	215.83	253.75	216.91	80.28	171.29
197.02	229.02	198.01	72.63	155.52	**80**	226.58	263.37	227.72	83.52	178.86
206.67	237.53	207.71	75.54	163.03	**81**	237.67	273.16	238.86	86.87	187.48
216.71	246.30	217.81	78.54	170.80	**82**	249.22	283.23	250.48	90.33	196.42
227.18	257.81	228.32	81.63	178.88	**83**	261.26	296.49	262.57	93.88	205.70
238.08	269.80	239.28	84.82	187.24	**84**	273.79	310.27	275.17	97.54	215.32
249.42	282.27	250.68	88.09	195.90	**85**	286.83	324.62	288.28	101.31	225.29
260.03	294.01	261.35	91.11	203.76	**86**	299.04	338.11	300.54	104.78	234.32
271.05	306.19	272.42	94.21	211.87	**87**	311.71	352.11	313.28	108.35	243.66
282.51	318.83	283.93	97.40	220.27	**88**	324.88	366.65	326.52	112.01	253.31
294.40	331.96	295.88	100.69	228.96	**89**	338.56	381.75	340.26	115.80	263.30
306.76	345.58	308.29	104.06	237.94	**90**	352.76	397.42	354.54	119.67	273.63
318.80	358.92	320.41	107.32	246.53	**91**	366.62	412.76	368.47	123.41	283.50
331.30	372.74	332.97	110.66	255.39	**92**	381.00	428.65	382.91	127.26	293.69
340.92	387.08	342.63	114.10	264.54	**93**	392.06	445.13	394.02	131.20	304.22
350.79	401.93	352.55	117.62	273.99	**94**	403.41	462.21	405.43	135.26	315.09
360.91	417.33	362.73	121.24	283.75	**95**	415.06	479.92	417.14	139.42	326.31
371.34	433.31	373.20	124.97	293.85	**96**	427.03	498.31	429.18	143.72	337.92
382.05	449.92	383.98	128.82	304.31	**97**	439.37	517.40	441.57	148.14	349.96
393.09	467.15	395.07	132.79	315.15	**98**	452.05	537.23	454.32	152.70	362.43
404.43	485.05	406.47	136.88	326.37	**99+**	465.10	557.80	467.44	157.41	375.34

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 480 - 485

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
135.75	168.96	136.43	50.49	106.84	**65**	156.11	194.30	156.90	58.06	122.86
135.75	168.96	136.43	50.49	106.84	**66**	156.11	194.30	156.90	58.06	122.86
135.75	168.96	136.43	50.49	106.84	**67**	156.11	194.30	156.90	58.06	122.86
135.75	168.96	136.43	50.49	106.84	**68**	156.11	194.30	156.90	58.06	122.86
136.66	168.96	137.35	51.30	107.89	**69**	157.16	194.30	157.95	58.99	124.08
137.72	168.96	138.41	52.19	109.24	**70**	158.37	194.30	159.17	60.01	125.63
141.17	177.85	141.88	53.46	112.63	**71**	162.35	204.52	163.16	61.48	129.53
144.54	183.29	145.27	54.71	117.10	**72**	166.22	210.79	167.06	62.91	134.67
149.33	188.73	150.08	56.48	121.57	**73**	171.73	217.05	172.59	64.95	139.81
157.19	194.19	157.98	59.42	126.05	**74**	180.77	223.31	181.68	68.33	144.95
165.31	199.63	166.14	62.46	132.48	**75**	190.11	229.58	191.07	71.84	152.35
172.13	207.46	172.99	65.10	137.99	**76**	197.95	238.58	198.94	74.87	158.68
179.15	215.53	180.05	67.82	143.63	**77**	206.02	247.86	207.05	78.00	165.17
188.21	223.83	189.16	70.63	150.15	**78**	216.44	257.41	217.53	81.22	172.67
197.65	232.39	198.65	73.52	156.87	**79**	227.30	267.24	228.44	84.54	180.39
207.49	241.19	208.53	76.49	163.79	**80**	238.62	277.37	239.82	87.96	188.36
217.66	250.16	218.75	79.56	171.70	**81**	250.31	287.68	251.56	91.49	197.45
228.23	259.39	229.39	82.71	179.88	**82**	262.47	298.29	263.79	95.13	206.86
239.26	271.52	240.46	85.97	188.38	**83**	275.15	312.25	276.53	98.87	216.64
250.74	284.14	252.00	89.32	197.19	**84**	288.34	326.76	289.80	102.72	226.76
262.68	297.28	264.00	92.78	206.31	**85**	302.08	341.88	303.60	106.69	237.27
273.86	309.63	275.24	95.96	214.59	**86**	314.94	356.08	316.52	110.35	246.77
285.46	322.46	286.90	99.22	223.13	**87**	328.28	370.83	329.94	114.11	256.61
297.53	335.78	299.02	102.58	231.98	**88**	342.15	386.14	343.87	117.97	266.77
310.05	349.60	311.61	106.04	241.13	**89**	356.56	402.04	358.35	121.95	277.30
323.06	363.95	324.68	109.60	250.59	**90**	371.52	418.55	373.39	126.03	288.17
335.75	378.00	337.44	113.03	259.63	**91**	386.11	434.70	388.05	129.98	298.57
348.91	392.56	350.67	116.54	268.96	**92**	401.25	451.44	403.26	134.03	309.30
359.04	407.65	360.84	120.16	278.60	**93**	412.90	468.79	414.97	138.18	320.39
369.44	423.29	371.29	123.87	288.55	**94**	424.85	486.78	426.98	142.45	331.84
380.10	439.51	382.01	127.68	298.83	**95**	437.12	505.43	439.31	146.83	343.65
391.08	456.35	393.04	131.62	309.48	**96**	449.74	524.80	452.00	151.36	355.89
402.36	473.84	404.39	135.67	320.49	**97**	462.72	544.90	465.04	156.02	368.56
413.99	491.99	416.07	139.85	331.91	**98**	476.08	565.78	478.47	160.82	381.69
425.93	510.84	428.07	144.15	343.72	**99+**	489.82	587.45	492.29	165.77	395.29

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 480 - 485

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
156.03	194.20	156.81	58.03	122.81	**65**	179.43	223.33	180.34	66.73	141.22
156.03	194.20	156.81	58.03	122.81	**66**	179.43	223.33	180.34	66.73	141.22
156.03	194.20	156.81	58.03	122.81	**67**	179.43	223.33	180.34	66.73	141.22
156.03	194.20	156.81	58.03	122.81	**68**	179.43	223.33	180.34	66.73	141.22
157.08	194.20	157.87	58.96	124.02	**69**	180.64	223.33	181.55	67.80	142.62
158.30	194.20	159.09	59.98	125.57	**70**	182.03	223.33	182.95	68.98	144.41
162.27	204.42	163.08	61.44	129.46	**71**	186.61	235.08	187.54	70.67	148.88
166.14	210.68	166.98	62.88	134.60	**72**	191.06	242.28	192.03	72.31	154.79
171.64	216.94	172.50	64.92	139.74	**73**	197.39	249.48	198.38	74.66	160.70
180.68	223.20	181.59	68.30	144.89	**74**	207.78	256.68	208.83	78.55	166.61
190.01	229.46	190.97	71.79	152.27	**75**	218.51	263.88	219.62	82.57	175.11
197.85	238.46	198.84	74.83	158.61	**76**	227.53	274.23	228.67	86.05	182.39
205.92	247.73	206.95	77.96	165.09	**77**	236.81	284.90	237.99	89.65	189.85
216.34	257.28	217.42	81.18	172.58	**78**	248.78	295.87	250.03	93.36	198.47
227.18	267.11	228.33	84.50	180.31	**79**	261.27	307.18	262.58	97.18	207.35
238.50	277.23	239.69	87.92	188.27	**80**	274.28	318.81	275.66	101.11	216.51
250.18	287.53	251.44	91.45	197.35	**81**	287.71	330.67	289.14	105.16	226.95
262.34	298.15	263.66	95.07	206.76	**82**	301.69	342.86	303.21	109.34	237.77
275.01	312.09	276.39	98.82	216.53	**83**	316.26	358.90	317.85	113.64	249.01
288.20	326.60	289.65	102.67	226.65	**84**	331.43	375.59	333.10	118.07	260.65
301.93	341.70	303.45	106.64	237.14	**85**	347.22	392.97	348.97	122.64	272.72
314.78	355.90	316.37	110.30	246.65	**86**	362.00	409.29	363.81	126.83	283.65
328.12	370.65	329.77	114.05	256.47	**87**	377.34	426.24	379.24	131.16	294.95
341.99	385.95	343.70	117.91	266.64	**88**	393.28	443.84	395.26	135.60	306.64
356.37	401.84	358.17	121.89	277.16	**89**	409.84	462.12	411.90	140.17	318.73
371.34	418.34	373.20	125.97	288.03	**90**	427.03	481.09	429.18	144.87	331.23
385.92	434.48	387.86	129.92	298.43	**91**	443.81	499.65	446.04	149.40	343.18
401.05	451.21	403.06	133.95	309.15	**92**	461.21	518.89	463.52	154.05	355.52
412.69	468.57	414.76	138.12	320.23	**93**	474.59	538.84	476.97	158.83	368.26
424.64	486.54	426.77	142.38	331.67	**94**	488.34	559.52	490.79	163.74	381.42
436.90	505.18	439.09	146.76	343.48	**95**	502.44	580.96	504.95	168.77	395.00
449.51	524.54	451.77	151.28	355.72	**96**	516.94	603.22	519.54	173.97	409.07
462.48	544.64	464.82	155.94	368.38	**97**	531.86	626.32	534.53	179.33	423.64
475.85	565.50	478.24	160.75	381.50	**98**	547.22	650.33	549.96	184.85	438.73
489.58	587.17	492.04	165.69	395.08	**99+**	563.02	675.23	565.85	190.54	454.35

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

DISCLOSURES

Use this outline to compare benefits and premiums among certificates.

PREMIUM INFORMATION

The premium for your certificate will change. Because the premium rate is based on your attained age, the premium will increase each year as you age. This annual premium change will occur on the first certificate renewal date which coincides with or follows the certificate anniversary date.

A premium change for any other reason can occur on any certificate renewal date. However, we cannot make such a change unless we make the same change to all certificates using this form issued in the same state to persons of the same classification.

There will be a one-time certificate fee of $25.00 added to the first premium.

RISK CLASS RATING

If, according to our underwriting standards, you are overweight or underweight for your height, you will be considered to be a greater insurable risk. In such a case, your premium will be priced either as Class I – 10% or Class II – 20% higher than the rates illustrated, based on your Body Mass Index (BMI) reading. Risk class rating will not be applicable when you apply for coverage during open enrollment or guaranteed issue period.

HOUSEHOLD PREMIUM DISCOUNT

You are eligible for a household premium discount if: (a) you reside with your spouse (including civil union/domestic partner) of any age or (b) for the past year you have resided with at least one, but not more than three, other adults who are age 60 or older. The discounted premium will be priced 10% lower than the rates illustrated. The certificate's household premium discount will be removed if the other adult or spouse no longer resides with you (other than in the case of his or her death).

READ YOUR CERTIFICATE VERY CAREFULLY

This is only an outline describing your certificate's most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN CERTIFICATE

If you find that you are not satisfied with your certificate, you may return it to Woodmen of the World Life Insurance Society at our administrative office, P.O. Box 2944, Omaha, NE 68103-2944. If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

NOTICE

The certificate may not fully cover all of your medical costs. Neither Woodmen of the World Life Insurance Society nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new certificate, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

EXCLUSIONS

Exclusions apply to your coverage. Please be sure to review the exclusions in your certificate. This certificate does not cover Part A benefits for benefit periods that begin while this certificate is not in force, and other exclusions apply.

PLAN A

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$0	$1,600 (Part A deductible)
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	$0	Up to $200 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD
Medicare first eligible before 2020 only

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Medicare first eligible before 2020 only

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

HIGH DEDUCTIBLE PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

PARTS A AND B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants									Medicare first eligible before 2020 only		
	PLAN A	PLAN B	PLAN D	**PLAN G**	**G[1]**	PLAN K	PLAN L	PLAN M	**PLAN N**	PLAN C	**PLAN F**	**F[1]**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓		50%	75%	✓	✓ copays apply[3]	✓	✓	
Blood (first three pints each year)	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓	✓	
Medicare Part B deductible										✓	✓	
Medicare Part B excess charges				✓							✓	
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓	✓	
Out-of-pocket limit in 2023[2]						$6,940[2]	$3,470[2]					

[1]Plans F and G also have a high deductible option which require first paying a plan deductible $2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2]Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

[3]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.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 386-393, 396-397

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
406.06	505.39	408.11	151.02	319.59	**Thru 64**	466.97	581.20	469.32	173.67	367.52
101.52	126.35	102.03	37.75	79.90	**65**	116.74	145.30	117.33	43.42	91.88
101.52	126.35	102.03	37.75	79.90	**66**	116.74	145.30	117.33	43.42	91.88
101.52	126.35	102.03	37.75	79.90	**67**	116.74	145.30	117.33	43.42	91.88
101.52	126.35	102.03	37.75	79.90	**68**	116.74	145.30	117.33	43.42	91.88
102.20	126.35	102.71	38.36	80.69	**69**	117.53	145.30	118.12	44.11	92.79
102.99	126.35	103.51	39.03	81.70	**70**	118.43	145.30	119.03	44.88	93.95
105.57	133.00	106.10	39.98	84.23	**71**	121.41	152.95	122.02	45.98	96.86
108.09	137.07	108.64	40.91	87.57	**72**	124.31	157.63	124.93	47.05	100.71
111.67	141.14	112.23	42.24	90.91	**73**	128.42	162.31	129.06	48.57	104.55
117.55	145.22	118.14	44.44	94.27	**74**	135.19	167.00	135.87	51.10	108.40
123.63	149.29	124.25	46.71	99.07	**75**	142.17	171.68	142.88	53.72	113.93
128.72	155.15	129.36	48.69	103.19	**76**	148.03	178.42	148.77	55.99	118.66
133.97	161.18	134.65	50.72	107.41	**77**	154.07	185.36	154.84	58.33	123.52
140.75	167.39	141.46	52.82	112.28	**78**	161.86	192.50	162.67	60.74	129.13
147.81	173.79	148.56	54.98	117.31	**79**	169.98	199.85	170.84	63.22	134.90
155.17	180.37	155.95	57.20	122.49	**80**	178.45	207.42	179.34	65.78	140.86
162.77	187.07	163.59	59.50	128.40	**81**	187.19	215.14	188.12	68.42	147.66
170.68	193.98	171.54	61.85	134.52	**82**	196.28	223.07	197.27	71.14	154.70
178.92	203.05	179.82	64.29	140.88	**83**	205.76	233.51	206.80	73.94	162.01
187.51	212.49	188.45	66.80	147.46	**84**	215.63	244.36	216.72	76.82	169.58
196.44	222.31	197.43	69.38	154.29	**85**	225.90	255.67	227.04	79.79	177.44
204.80	231.55	205.83	71.76	160.47	**86**	235.52	266.28	236.70	82.52	184.54
213.48	241.15	214.55	74.20	166.86	**87**	245.50	277.31	246.73	85.33	191.90
222.50	251.10	223.62	76.71	173.48	**88**	255.87	288.77	257.16	88.22	199.50
231.86	261.44	233.03	79.30	180.32	**89**	266.64	300.66	267.98	91.20	207.37
241.59	272.17	242.81	81.96	187.39	**90**	277.83	313.00	279.23	94.25	215.50
251.08	282.68	252.35	84.52	194.16	**91**	288.75	325.08	290.20	97.20	223.28
260.93	293.56	262.24	87.15	201.14	**92**	300.07	337.60	301.57	100.23	231.31
268.50	304.85	269.85	89.86	208.34	**93**	308.78	350.58	310.32	103.33	239.60
276.27	316.55	277.66	92.64	215.79	**94**	317.72	364.03	319.31	106.53	248.16
284.25	328.68	285.68	95.49	223.47	**95**	326.89	377.98	328.53	109.81	256.99
292.46	341.27	293.92	98.43	231.43	**96**	336.32	392.46	338.01	113.19	266.14
300.90	354.35	302.42	101.46	239.67	**97**	346.04	407.49	347.77	116.67	275.62
309.59	367.92	311.15	104.58	248.21	**98**	356.02	423.11	357.81	120.27	285.44
318.52	382.02	320.13	107.80	257.04	**99+**	366.30	439.31	368.14	123.97	295.61

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 386-393, 396-397

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
466.74	580.91	469.09	173.58	367.34	**Thru 64**	536.75	668.05	539.45	199.62	422.44
116.69	145.23	117.27	43.40	91.84	**65**	134.19	167.01	134.87	49.91	105.61
116.69	145.23	117.27	43.40	91.84	**66**	134.19	167.01	134.87	49.91	105.61
116.69	145.23	117.27	43.40	91.84	**67**	134.19	167.01	134.87	49.91	105.61
116.69	145.23	117.27	43.40	91.84	**68**	134.19	167.01	134.87	49.91	105.61
117.47	145.23	118.06	44.09	92.74	**69**	135.09	167.01	135.77	50.71	106.66
118.38	145.23	118.97	44.86	93.90	**70**	136.13	167.01	136.82	51.58	107.99
121.35	152.87	121.96	45.95	96.81	**71**	139.55	175.80	140.25	52.85	111.34
124.24	157.55	124.87	47.03	100.65	**72**	142.88	181.19	143.60	54.08	115.76
128.36	162.23	129.00	48.55	104.50	**73**	147.61	186.57	148.35	55.83	120.18
135.12	166.92	135.79	51.08	108.35	**74**	155.39	191.95	156.17	58.74	124.60
142.10	171.60	142.81	53.69	113.87	**75**	163.41	197.34	164.23	61.75	130.95
147.95	178.33	148.69	55.96	118.61	**76**	170.15	205.08	171.00	64.35	136.40
153.99	185.26	154.77	58.30	123.46	**77**	177.09	213.06	177.98	67.05	141.98
161.78	192.40	162.59	60.71	129.06	**78**	186.04	221.26	186.98	69.82	148.42
169.89	199.75	170.75	63.19	134.84	**79**	195.38	229.72	196.36	72.67	155.06
178.36	207.32	179.25	65.75	140.79	**80**	205.11	238.42	206.14	75.61	161.91
187.09	215.03	188.03	68.39	147.59	**81**	215.16	247.28	216.23	78.64	169.72
196.18	222.96	197.17	71.10	154.62	**82**	225.61	256.40	226.75	81.77	177.81
205.66	233.39	206.69	73.90	161.93	**83**	236.51	268.40	237.70	84.99	186.22
215.53	244.24	216.61	76.78	169.50	**84**	247.85	280.88	249.10	88.30	194.92
225.79	255.53	226.93	79.75	177.34	**85**	259.66	293.87	260.97	91.71	203.95
235.40	266.15	236.59	82.48	184.45	**86**	270.71	306.07	272.07	94.85	212.12
245.38	277.18	246.61	85.29	191.80	**87**	282.18	318.75	283.60	98.08	220.57
255.75	288.63	257.03	88.18	199.40	**88**	294.10	331.92	295.58	101.40	229.31
266.51	300.51	267.85	91.15	207.27	**89**	306.49	345.58	308.03	104.83	238.36
277.69	312.84	279.09	94.20	215.40	**90**	319.34	359.77	320.95	108.33	247.71
288.60	324.92	290.05	97.15	223.17	**91**	331.89	373.65	333.56	111.72	256.64
299.92	337.43	301.42	100.17	231.19	**92**	344.90	388.04	346.63	115.21	265.87
308.62	350.41	310.17	103.29	239.48	**93**	354.91	402.96	356.69	118.78	275.40
317.56	363.85	319.15	106.48	248.03	**94**	365.19	418.42	367.02	122.45	285.24
326.72	377.79	328.37	109.75	256.87	**95**	375.73	434.46	377.62	126.21	295.39
336.16	392.26	337.84	113.13	266.02	**96**	386.58	451.10	388.52	130.10	305.91
345.86	407.30	347.60	116.62	275.48	**97**	397.74	468.38	399.74	134.11	316.81
355.85	422.90	357.64	120.21	285.30	**98**	409.22	486.33	411.28	138.24	328.09
366.12	439.10	367.96	123.91	295.45	**99+**	421.04	504.96	423.15	142.49	339.78

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 394 - 395

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
458.00	570.04	460.31	170.33	360.46	**Thru 64**	526.70	655.54	529.35	195.89	414.53
114.50	142.51	115.07	42.58	90.12	**65**	131.67	163.89	132.34	48.97	103.63
114.50	142.51	115.07	42.58	90.12	**66**	131.67	163.89	132.34	48.97	103.63
114.50	142.51	115.07	42.58	90.12	**67**	131.67	163.89	132.34	48.97	103.63
114.50	142.51	115.07	42.58	90.12	**68**	131.67	163.89	132.34	48.97	103.63
115.27	142.51	115.85	43.27	91.01	**69**	132.56	163.89	133.23	49.76	104.66
116.16	142.51	116.75	44.02	92.15	**70**	133.58	163.89	134.26	50.62	105.97
119.07	150.01	119.67	45.09	95.00	**71**	136.94	172.51	137.62	51.86	109.25
121.92	154.60	122.53	46.15	98.77	**72**	140.21	177.79	140.92	53.06	113.59
125.95	159.19	126.59	47.64	102.54	**73**	144.85	183.08	145.57	54.79	117.93
132.59	163.79	133.25	50.12	106.32	**74**	152.48	188.36	153.24	57.64	122.26
139.44	168.38	140.14	52.69	111.74	**75**	160.35	193.64	161.16	60.59	128.50
145.19	174.99	145.91	54.91	116.39	**76**	166.97	201.24	167.80	63.15	133.84
151.11	181.79	151.87	57.21	121.15	**77**	173.78	209.07	174.65	65.79	139.32
158.76	188.80	159.55	59.57	126.64	**78**	182.56	217.12	183.48	68.51	145.64
166.71	196.01	167.56	62.01	132.32	**79**	191.73	225.41	192.69	71.31	152.16
175.02	203.44	175.89	64.52	138.15	**80**	201.27	233.96	202.28	74.20	158.88
183.59	211.00	184.51	67.11	144.82	**81**	211.13	242.66	212.18	77.17	166.54
192.51	218.79	193.48	69.77	151.73	**82**	221.39	251.60	222.50	80.24	174.49
201.81	229.02	202.82	72.52	158.90	**83**	232.08	263.37	233.25	83.39	182.73
211.49	239.67	212.55	75.34	166.32	**84**	243.21	275.62	244.44	86.64	191.27
221.57	250.75	222.68	78.26	174.02	**85**	254.80	288.37	256.08	89.99	200.13
230.99	261.17	232.16	80.94	181.00	**86**	265.64	300.34	266.98	93.07	208.15
240.78	271.99	242.00	83.69	188.21	**87**	276.90	312.78	278.29	96.25	216.44
250.96	283.22	252.22	86.53	195.67	**88**	288.60	325.70	290.05	99.50	225.02
261.52	294.88	262.83	89.45	203.39	**89**	300.75	339.11	302.26	102.86	233.90
272.50	306.99	273.86	92.44	211.36	**90**	313.37	353.04	314.94	106.31	243.07
283.20	318.83	284.62	95.34	218.99	**91**	325.68	366.66	327.32	109.63	251.84
294.30	331.11	295.78	98.30	226.87	**92**	338.45	380.78	340.14	113.05	260.89
302.84	343.85	304.36	101.35	234.99	**93**	348.27	395.42	350.02	116.55	270.24
311.61	357.04	313.17	104.48	243.39	**94**	358.35	410.59	360.15	120.15	279.90
320.61	370.72	322.22	107.70	252.06	**95**	368.70	426.32	370.55	123.85	289.86
329.86	384.92	331.52	111.02	261.04	**96**	379.34	442.66	381.25	127.67	300.18
339.38	399.67	341.10	114.43	270.33	**97**	390.30	459.61	392.25	131.60	310.88
349.19	414.98	350.94	117.96	279.96	**98**	401.56	477.23	403.58	135.65	321.95
359.27	430.88	361.07	121.59	289.92	**99+**	413.16	495.50	415.23	139.83	333.42

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 394 - 395

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
526.44	655.22	529.09	195.79	414.33	**Thru 64**	605.41	753.50	608.45	225.16	476.47
131.61	163.80	132.27	48.95	103.59	**65**	151.35	188.37	152.12	56.29	119.12
131.61	163.80	132.27	48.95	103.59	**66**	151.35	188.37	152.12	56.29	119.12
131.61	163.80	132.27	48.95	103.59	**67**	151.35	188.37	152.12	56.29	119.12
131.61	163.80	132.27	48.95	103.59	**68**	151.35	188.37	152.12	56.29	119.12
132.49	163.80	133.16	49.73	104.61	**69**	152.37	188.37	153.13	57.19	120.30
133.52	163.80	134.19	50.60	105.91	**70**	153.54	188.37	154.32	58.18	121.80
136.87	172.43	137.56	51.83	109.19	**71**	157.40	198.29	158.19	59.61	125.58
140.14	177.70	140.84	53.04	113.53	**72**	161.16	204.36	161.97	60.99	130.56
144.77	182.98	145.50	54.76	117.87	**73**	166.49	210.43	167.33	62.97	135.55
152.40	188.27	153.16	57.61	122.21	**74**	175.26	216.50	176.14	66.25	140.53
160.27	193.54	161.08	60.56	128.44	**75**	184.31	222.58	185.24	69.65	147.70
166.88	201.14	167.71	63.12	133.78	**76**	191.91	231.31	192.88	72.59	153.84
173.69	208.96	174.56	65.76	139.25	**77**	199.74	240.31	200.74	75.62	160.14
182.48	217.01	183.39	68.47	145.57	**78**	209.84	249.56	210.90	78.75	167.40
191.62	225.30	192.59	71.28	152.09	**79**	220.37	259.10	221.48	81.97	174.89
201.17	233.84	202.18	74.16	158.80	**80**	231.35	268.91	232.51	85.28	182.62
211.02	242.53	212.08	77.13	166.46	**81**	242.68	278.91	243.89	88.70	191.43
221.28	251.48	222.39	80.19	174.40	**82**	254.47	289.20	255.75	92.23	200.56
231.97	263.24	233.13	83.35	182.64	**83**	266.76	302.73	268.10	95.86	210.03
243.09	275.48	244.31	86.60	191.18	**84**	279.55	316.80	280.96	99.59	219.85
254.67	288.22	255.95	89.95	200.02	**85**	292.87	331.46	294.35	103.44	230.04
265.51	300.20	266.85	93.03	208.05	**86**	305.34	345.22	306.87	106.98	239.25
276.76	312.63	278.16	96.20	216.33	**87**	318.28	359.52	319.88	110.63	248.79
288.46	325.54	289.90	99.45	224.90	**88**	331.72	374.37	333.39	114.37	258.64
300.59	338.95	302.11	102.81	233.78	**89**	345.69	389.79	347.43	118.23	268.85
313.21	352.86	314.78	106.25	242.95	**90**	360.19	405.79	362.00	122.19	279.39
325.51	366.48	327.15	109.58	251.72	**91**	374.34	421.45	376.22	126.01	289.47
338.28	380.59	339.98	112.99	260.77	**92**	389.02	437.67	390.97	129.94	299.88
348.09	395.23	349.84	116.50	270.11	**93**	400.31	454.50	402.32	133.97	310.62
358.17	410.39	359.97	120.10	279.76	**94**	411.90	471.94	413.97	138.11	321.72
368.51	426.11	370.37	123.79	289.72	**95**	423.79	490.03	425.92	142.36	333.18
379.15	442.44	381.06	127.60	300.04	**96**	436.03	508.80	438.22	146.74	345.04
390.10	459.39	392.06	131.53	310.72	**97**	448.62	528.29	450.87	151.26	357.33
401.37	476.99	403.38	135.59	321.79	**98**	461.57	548.54	463.88	155.92	370.06
412.95	495.26	415.02	139.76	333.24	**99+**	474.89	569.55	477.28	160.72	383.24

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

DISCLOSURES

Use this outline to compare benefits and premiums among certificates.

PREMIUM INFORMATION

The premium for your certificate will change. Because the premium rate is based on your attained age, the premium will increase each year as you age. This annual premium change will occur on the first certificate renewal date which coincides with or follows the certificate anniversary date.

A premium change for any other reason can occur on any certificate renewal date. However, we cannot make such a change unless we make the same change to all certificates of this form issued in the same state to persons of the same classification. We will give you the advance written notice required by your state before we change your premium.

There will be a one-time certificate fee of $6.00 added to the first premium.

RISK CLASS RATING

If, according to our underwriting standards, you are overweight or underweight for your height, you will be considered to be a greater insurable risk. In such a case, your premium will be priced either as Class I – 10% or Class II – 20% higher than the rates illustrated, based on your Body Mass Index (BMI) reading. Risk class rating will not be applicable when you apply for coverage during open enrollment or guaranteed issue period.

HOUSEHOLD PREMIUM DISCOUNT

You are eligible for a household premium discount if: (a) you reside with your spouse (including civil union/domestic partner) of any age or (b) for the past year you have resided with at least one, but not more than three, other adults who are age 60 or older. The discounted premium will be priced 10% lower than the rates illustrated. The certificate's household premium discount will be removed if the other adult or spouse no longer resides with you (other than in the case of his or her death).

READ YOUR CERTIFICATE VERY CAREFULLY

This is only an outline describing your certificate's most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN CERTIFICATE

If you find that you are not satisfied with your certificate, you may return it to Woodmen of the World Life Insurance Society at our administrative office, P.O. Box 2944, Omaha, NE 68103-2944. If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

NOTICE

The certificate may not fully cover all of your medical costs. Neither Woodmen of the World Life Insurance Society nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new certificate, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

EXCLUSIONS

Exclusions apply to your coverage. Please be sure to review the exclusions in your certificate. This certificate does not cover Part A benefits for benefit periods that begin while this certificate is not in force, and other exclusions apply.

PLAN A

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$0	$1,600 (Part A deductible)
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	$0	Up to $200 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD
Medicare first eligible before 2020 only

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Medicare first eligible before 2020 only

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

HIGH DEDUCTIBLE PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

PARTS A AND B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants									Medicare first eligible before 2020 only		
	PLAN A	PLAN B	PLAN D	**PLAN G**	**G[1]**	PLAN K	PLAN L	PLAN M	**PLAN N**	PLAN C	**PLAN F**	**F[1]**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓		50%	75%	✓	✓ copays apply[3]	✓	✓	
Blood (first three pints each year)	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓	✓	
Medicare Part B deductible										✓	✓	
Medicare Part B excess charges				✓							✓	
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓	✓	
Out-of-pocket limit in 2023[2]						$6,940[2]	$3,470[2]					

[1]Plans F and G also have a high deductible option which require first paying a plan deductible $2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2]Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

[3]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.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 290-293, 296-297

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
99.16	123.41	99.65	36.88	78.04	**65**	114.03	141.92	114.60	42.41	89.74
99.16	123.41	99.65	36.88	78.04	**66**	114.03	141.92	114.60	42.41	89.74
99.16	123.41	99.65	36.88	78.04	**67**	114.03	141.92	114.60	42.41	89.74
99.16	123.41	99.65	36.88	78.04	**68**	114.03	141.92	114.60	42.41	89.74
99.82	123.41	100.32	37.47	78.81	**69**	114.79	141.92	115.37	43.09	90.63
100.59	123.41	101.10	38.12	79.80	**70**	115.68	141.92	116.26	43.83	91.77
103.12	129.91	103.63	39.05	82.27	**71**	118.59	149.39	119.18	44.91	94.61
105.58	133.88	106.11	39.96	85.53	**72**	121.42	153.97	122.03	45.95	98.37
109.07	137.86	109.62	41.25	88.80	**73**	125.43	158.54	126.06	47.44	102.12
114.82	141.84	115.39	43.40	92.07	**74**	132.04	163.12	132.71	49.91	105.88
120.75	145.82	121.36	45.62	96.77	**75**	138.86	167.69	139.56	52.47	111.28
125.73	151.54	126.36	47.55	100.79	**76**	144.59	174.27	145.31	54.69	115.91
130.86	157.43	131.52	49.54	104.91	**77**	150.49	181.05	151.24	56.97	120.65
137.48	163.50	138.17	51.59	109.67	**78**	158.09	188.02	158.89	59.33	126.12
144.37	169.74	145.10	53.70	114.58	**79**	166.03	195.20	166.86	61.75	131.76
151.56	176.17	152.32	55.87	119.64	**80**	174.30	202.60	175.17	64.25	137.59
158.99	182.72	159.78	58.11	125.41	**81**	182.83	210.13	183.75	66.83	144.22
166.71	189.47	167.55	60.42	131.39	**82**	191.72	217.88	192.68	69.49	151.10
174.76	198.32	175.64	62.80	137.60	**83**	200.98	228.08	201.99	72.22	158.24
183.15	207.55	184.07	65.25	144.03	**84**	210.62	238.68	211.68	75.03	165.64
191.87	217.14	192.84	67.77	150.70	**85**	220.65	249.72	221.76	77.93	173.31
200.04	226.17	201.04	70.09	156.74	**86**	230.04	260.09	231.20	80.60	180.25
208.51	235.54	209.56	72.47	162.98	**87**	239.79	270.86	241.00	83.35	187.44
217.33	245.26	218.41	74.93	169.44	**88**	249.92	282.05	251.18	86.17	194.86
226.47	255.36	227.61	77.46	176.13	**89**	260.44	293.67	261.75	89.08	202.55
235.98	265.84	237.16	80.05	183.04	**90**	271.37	305.72	272.74	92.06	210.49
245.24	276.10	246.48	82.56	189.64	**91**	282.03	317.52	283.45	94.94	218.09
254.86	286.74	256.14	85.12	196.46	**92**	293.09	329.74	294.56	97.90	225.93
262.26	297.77	263.57	87.77	203.50	**93**	301.59	342.42	303.11	100.93	234.02
269.85	309.19	271.20	90.48	210.77	**94**	310.33	355.56	311.88	104.05	242.38
277.64	321.03	279.03	93.27	218.28	**95**	319.29	369.19	320.89	107.25	251.02
285.66	333.33	287.09	96.14	226.05	**96**	328.50	383.33	330.15	110.56	259.95
293.90	346.11	295.38	99.10	234.10	**97**	337.99	398.02	339.68	113.96	269.21
302.39	359.36	303.91	102.15	242.44	**98**	347.74	413.27	349.49	117.47	278.80
311.12	373.13	312.68	105.29	251.07	**99+**	357.79	429.10	359.58	121.09	288.73

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 290-293, 296-297

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
113.97	141.85	114.54	42.39	89.70	**65**	131.07	163.13	131.73	48.75	103.15
113.97	141.85	114.54	42.39	89.70	**66**	131.07	163.13	131.73	48.75	103.15
113.97	141.85	114.54	42.39	89.70	**67**	131.07	163.13	131.73	48.75	103.15
113.97	141.85	114.54	42.39	89.70	**68**	131.07	163.13	131.73	48.75	103.15
114.74	141.85	115.32	43.07	90.59	**69**	131.95	163.13	132.61	49.53	104.18
115.63	141.85	116.21	43.81	91.72	**70**	132.96	163.13	133.64	50.38	105.48
118.52	149.32	119.12	44.88	94.56	**71**	136.31	171.71	136.99	51.62	108.75
121.36	153.89	121.97	45.93	98.31	**72**	139.56	176.97	140.26	52.82	113.06
125.37	158.46	126.00	47.42	102.07	**73**	144.18	182.23	144.90	54.53	117.38
131.97	163.04	132.64	49.89	105.83	**74**	151.77	187.49	152.54	57.37	121.70
138.79	167.61	139.49	52.44	111.22	**75**	159.61	192.75	160.42	60.31	127.91
144.51	174.18	145.24	54.66	115.85	**76**	166.19	200.31	167.03	62.86	133.22
150.41	180.95	151.17	56.94	120.59	**77**	172.97	208.10	173.84	65.49	138.68
158.02	187.93	158.81	59.30	126.06	**78**	181.72	216.12	182.63	68.19	144.97
165.94	195.11	166.78	61.72	131.70	**79**	190.84	224.37	191.80	70.98	151.45
174.21	202.50	175.08	64.22	137.52	**80**	200.34	232.87	201.35	73.85	158.15
182.74	210.03	183.66	66.80	144.15	**81**	210.15	241.53	211.20	76.81	165.77
191.62	217.78	192.59	69.44	151.02	**82**	220.37	250.44	221.47	79.87	173.68
200.88	227.96	201.89	72.18	158.16	**83**	231.01	262.16	232.17	83.01	181.89
210.51	238.56	211.57	75.00	165.56	**84**	242.09	274.34	243.31	86.24	190.39
220.54	249.59	221.65	77.89	173.22	**85**	253.62	287.04	254.90	89.58	199.21
229.93	259.96	231.08	80.56	180.16	**86**	264.42	298.96	265.74	92.64	207.19
239.67	270.73	240.88	83.30	187.34	**87**	275.62	311.34	277.01	95.80	215.44
249.80	281.91	251.05	86.13	194.76	**88**	287.26	324.20	288.71	99.04	223.98
260.31	293.52	261.62	89.03	202.45	**89**	299.36	337.55	300.86	102.39	232.81
271.24	305.57	272.60	92.01	210.39	**90**	311.92	351.41	313.49	105.82	241.95
281.89	317.36	283.31	94.90	217.98	**91**	324.17	364.96	325.80	109.12	250.67
292.94	329.58	294.41	97.84	225.82	**92**	336.88	379.02	338.57	112.53	259.69
301.44	342.26	302.95	100.88	233.91	**93**	346.66	393.59	348.40	116.01	268.99
310.17	355.39	311.72	104.00	242.26	**94**	356.70	408.69	358.49	119.60	278.60
319.12	369.00	320.73	107.20	250.89	**95**	367.00	424.35	368.84	123.28	288.52
328.34	383.14	329.99	110.50	259.83	**96**	377.59	440.61	379.49	127.08	298.80
337.81	397.82	339.52	113.90	269.08	**97**	388.49	457.49	390.44	130.99	309.44
347.58	413.06	349.32	117.42	278.66	**98**	399.71	475.02	401.71	135.02	320.46
357.61	428.89	359.40	121.03	288.58	**99+**	411.25	493.21	413.31	139.18	331.88

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 294-295, 298 - 299

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
112.14	139.57	112.70	41.71	88.26	**65**	128.96	160.51	129.61	47.96	101.49
112.14	139.57	112.70	41.71	88.26	**66**	128.96	160.51	129.61	47.96	101.49
112.14	139.57	112.70	41.71	88.26	**67**	128.96	160.51	129.61	47.96	101.49
112.14	139.57	112.70	41.71	88.26	**68**	128.96	160.51	129.61	47.96	101.49
112.89	139.57	113.46	42.38	89.13	**69**	129.83	160.51	130.48	48.73	102.50
113.77	139.57	114.34	43.11	90.25	**70**	130.83	160.51	131.49	49.57	103.78
116.62	146.92	117.21	44.16	93.04	**71**	134.12	168.95	134.79	50.79	107.00
119.41	151.42	120.01	45.19	96.73	**72**	137.32	174.13	138.01	51.97	111.25
123.36	155.91	123.98	46.66	100.43	**73**	141.86	179.30	142.57	53.66	115.50
129.85	160.42	130.50	49.09	104.13	**74**	149.33	184.48	150.08	56.45	119.74
136.56	164.91	137.25	51.60	109.44	**75**	157.04	189.65	157.84	59.34	125.85
142.19	171.38	142.90	53.78	113.99	**76**	163.52	197.09	164.34	61.85	131.08
147.99	178.05	148.74	56.03	118.65	**77**	170.19	204.76	171.04	64.43	136.45
155.48	184.91	156.26	58.34	124.03	**78**	178.80	212.64	179.70	67.10	142.64
163.28	191.97	164.10	60.73	129.59	**79**	187.77	220.77	188.72	69.84	149.02
171.41	199.24	172.27	63.19	135.31	**80**	197.12	229.13	198.11	72.67	155.61
179.81	206.65	180.71	65.72	141.84	**81**	206.77	237.65	207.81	75.58	163.11
188.54	214.28	189.49	68.33	148.60	**82**	216.82	246.41	217.92	78.58	170.89
197.65	224.30	198.64	71.02	155.62	**83**	227.30	257.94	228.44	81.68	178.96
207.13	234.73	208.17	73.79	162.90	**84**	238.20	269.94	239.40	84.86	187.33
217.00	245.58	218.09	76.64	170.43	**85**	249.55	282.42	250.80	88.14	196.00
226.23	255.79	227.37	79.27	177.27	**86**	260.17	294.15	261.47	91.16	203.86
235.82	266.38	237.01	81.96	184.33	**87**	271.19	306.33	272.56	94.26	211.98
245.78	277.38	247.02	84.74	191.63	**88**	282.65	318.99	284.07	97.45	220.38
256.12	288.80	257.41	87.60	199.19	**89**	294.55	332.12	296.03	100.74	229.07
266.88	300.66	268.22	90.54	207.01	**90**	306.90	345.76	308.45	104.11	238.06
277.36	312.26	278.75	93.37	214.48	**91**	318.96	359.10	320.57	107.37	246.64
288.23	324.29	289.68	96.27	222.19	**92**	331.47	372.93	333.13	110.72	255.51
296.60	336.76	298.09	99.26	230.15	**93**	341.09	387.26	342.80	114.15	264.67
305.19	349.68	306.71	102.33	238.37	**94**	350.97	402.13	352.73	117.68	274.13
314.00	363.07	315.57	105.48	246.86	**95**	361.10	417.53	362.91	121.30	283.89
323.06	376.98	324.68	108.73	255.65	**96**	371.52	433.53	373.39	125.03	293.99
332.39	391.43	334.06	112.07	264.75	**97**	382.25	450.14	384.17	128.89	304.47
341.99	406.42	343.71	115.53	274.18	**98**	393.28	467.39	395.26	132.85	315.31
351.86	421.99	353.63	119.08	283.94	**99+**	404.64	485.29	406.67	136.94	326.54

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 294-295, 298 - 299

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
128.90	160.43	129.54	47.94	101.45	**65**	148.23	184.49	148.98	55.13	116.66
128.90	160.43	129.54	47.94	101.45	**66**	148.23	184.49	148.98	55.13	116.66
128.90	160.43	129.54	47.94	101.45	**67**	148.23	184.49	148.98	55.13	116.66
128.90	160.43	129.54	47.94	101.45	**68**	148.23	184.49	148.98	55.13	116.66
129.76	160.43	130.42	48.71	102.45	**69**	149.23	184.49	149.98	56.01	117.82
130.77	160.43	131.42	49.55	103.73	**70**	150.38	184.49	151.14	56.98	119.29
134.05	168.87	134.72	50.76	106.94	**71**	154.16	194.20	154.93	58.38	122.99
137.25	174.04	137.94	51.95	111.19	**72**	157.83	200.15	158.63	59.74	127.87
141.79	179.21	142.50	53.63	115.43	**73**	163.06	206.09	163.88	61.67	132.75
149.25	184.39	150.01	56.42	119.69	**74**	171.65	212.04	172.51	64.89	137.64
156.97	189.55	157.76	59.31	125.79	**75**	180.51	217.99	181.42	68.21	144.66
163.44	196.99	164.26	61.82	131.02	**76**	187.96	226.54	188.90	71.09	150.67
170.11	204.65	170.96	64.40	136.38	**77**	195.62	235.35	196.60	74.06	156.84
178.71	212.53	179.61	67.06	142.57	**78**	205.51	244.42	206.55	77.12	163.95
187.67	220.66	188.62	69.81	148.95	**79**	215.83	253.75	216.91	80.28	171.29
197.02	229.02	198.01	72.63	155.52	**80**	226.58	263.37	227.72	83.52	178.86
206.67	237.53	207.71	75.54	163.03	**81**	237.67	273.16	238.86	86.87	187.48
216.71	246.30	217.81	78.54	170.80	**82**	249.22	283.23	250.48	90.33	196.42
227.18	257.81	228.32	81.63	178.88	**83**	261.26	296.49	262.57	93.88	205.70
238.08	269.80	239.28	84.82	187.24	**84**	273.79	310.27	275.17	97.54	215.32
249.42	282.27	250.68	88.09	195.90	**85**	286.83	324.62	288.28	101.31	225.29
260.03	294.01	261.35	91.11	203.76	**86**	299.04	338.11	300.54	104.78	234.32
271.05	306.19	272.42	94.21	211.87	**87**	311.71	352.11	313.28	108.35	243.66
282.51	318.83	283.93	97.40	220.27	**88**	324.88	366.65	326.52	112.01	253.31
294.40	331.96	295.88	100.69	228.96	**89**	338.56	381.75	340.26	115.80	263.30
306.76	345.58	308.29	104.06	237.94	**90**	352.76	397.42	354.54	119.67	273.63
318.80	358.92	320.41	107.32	246.53	**91**	366.62	412.76	368.47	123.41	283.50
331.30	372.74	332.97	110.66	255.39	**92**	381.00	428.65	382.91	127.26	293.69
340.92	387.08	342.63	114.10	264.54	**93**	392.06	445.13	394.02	131.20	304.22
350.79	401.93	352.55	117.62	273.99	**94**	403.41	462.21	405.43	135.26	315.09
360.91	417.33	362.73	121.24	283.75	**95**	415.06	479.92	417.14	139.42	326.31
371.34	433.31	373.20	124.97	293.85	**96**	427.03	498.31	429.18	143.72	337.92
382.05	449.92	383.98	128.82	304.31	**97**	439.37	517.40	441.57	148.14	349.96
393.09	467.15	395.07	132.79	315.15	**98**	452.05	537.23	454.32	152.70	362.43
404.43	485.05	406.47	136.88	326.37	**99+**	465.10	557.80	467.44	157.41	375.34

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

DISCLOSURES

Use this outline to compare benefits and premiums among certificates.

PREMIUM INFORMATION

The premium for your certificate will change. Because the premium rate is based on your attained age, the premium will increase each year as you age. This annual premium change will occur on the first certificate renewal date which coincides with or follows the certificate anniversary date.

A premium change for any other reason can occur on any certificate renewal date. However, we cannot make such a change unless we make the same change to all certificates of this form issued in the same state to persons of the same classification.

There will be a one-time certificate fee of $25.00 added to the first premium.

RISK CLASS RATING

If, according to our underwriting standards, you are overweight or underweight for your height, you will be considered to be a greater insurable risk. In such a case, your premium will be priced either as Class I – 10% or Class II – 20% higher than the rates illustrated, based on your Body Mass Index (BMI) reading. Risk class rating will not be applicable when you apply for coverage during open enrollment or guaranteed issue period.

HOUSEHOLD PREMIUM DISCOUNT

You are eligible for a household premium discount if: (a) you reside with your spouse (including civil union/domestic partner) of any age or (b) for the past year you have resided with at least one, but not more than three, other adults who are age 60 or older. The discounted premium will be priced 10% lower than the rates illustrated. The certificates's household premium discount will be removed if the other adult or spouse no longer resides with you (other than in the case of his or her death).

READ YOUR CERTIFICATE VERY CAREFULLY

This is only an outline describing your certificate's most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN CERTIFICATE

If you find that you are not satisfied with your certificate, you may return it to Woodmen of the World Life Insurance Society at our administrative office, P.O. Box 2944, Omaha, NE 68103-2944. If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

NOTICE

The certificate may not fully cover all of your medical costs. Neither Woodmen of the World Life Insurance Society nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new certificate, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

EXCLUSIONS

Exclusions apply to your coverage. Please be sure to review the exclusions in your certificate. This certificate does not cover Part A benefits for benefit periods that begin while this certificate is not in force, and other exclusions apply.

PLAN A

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$0	$1,600 (Part A deductible)
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	$0	Up to $200 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD
Medicare first eligible before 2020 only

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Medicare first eligible before 2020 only

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

HIGH DEDUCTIBLE PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

PARTS A AND B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

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OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	PLAN A	PLAN B	PLAN D	**PLAN G[1]**	PLAN K	PLAN L	PLAN M	**PLAN N**	PLAN C	**PLAN F[1]**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓	50%	75%	✓	✓ copays apply[3]	✓	✓
Blood (first three pints each year)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in 2023[2]					$6,940[2]	$3,470[2]				

[1]Plans F and G also have a high deductible option which require first paying a plan deductible $2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2]Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

[3]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.

MONTHLY NON-TOBACCO PREMIUMS*

ZIP CODES: 733, 754-759, 762-769, 778-781, 783, 785-792, 795-799, 885

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
462.13					**Thru 64**	531.46				
102.70	126.64	103.21	38.19	80.83	**65**	118.10	145.64	118.70	43.92	92.95
102.70	126.64	103.21	38.19	80.83	**66**	118.10	145.64	118.70	43.92	92.95
102.70	126.64	103.21	38.19	80.83	**67**	118.10	145.64	118.70	43.92	92.95
102.70	126.64	103.21	38.19	80.83	**68**	118.10	145.64	118.70	43.92	92.95
103.39	126.64	103.91	38.81	81.62	**69**	118.89	145.64	119.49	44.63	93.87
104.19	127.92	104.71	39.48	82.65	**70**	119.81	147.11	120.42	45.40	95.04
106.80	134.60	107.34	40.44	85.20	**71**	122.82	154.79	123.44	46.51	97.99
109.35	138.72	109.90	41.39	88.59	**72**	125.75	159.53	126.39	47.59	101.88
112.97	142.84	113.54	42.73	91.97	**73**	129.91	164.27	130.57	49.14	105.77
118.92	146.97	119.52	44.95	95.36	**74**	136.76	169.01	137.45	51.70	109.66
125.06	151.09	125.69	47.25	100.22	**75**	143.82	173.75	144.55	54.35	115.25
130.22	157.02	130.87	49.25	104.39	**76**	149.75	180.57	150.50	56.64	120.04
135.53	163.12	136.21	51.31	108.66	**77**	155.86	187.59	156.64	59.01	124.96
142.39	169.41	143.10	53.43	113.59	**78**	163.74	194.82	164.57	61.45	130.63
149.53	175.88	150.28	55.62	118.67	**79**	171.96	202.27	172.82	63.96	136.47
156.97	182.55	157.76	57.87	123.91	**80**	180.52	209.93	181.43	66.55	142.50
164.66	189.33	165.49	60.19	129.89	**81**	189.36	217.73	190.31	69.21	149.37
172.66	196.32	173.53	62.57	136.08	**82**	198.57	225.76	199.56	71.97	156.50
181.01	205.50	181.91	65.04	142.52	**83**	208.16	236.32	209.20	74.80	163.89
189.69	215.05	190.64	67.58	149.18	**84**	218.14	247.31	219.24	77.71	171.55
198.72	225.00	199.72	70.19	156.08	**85**	228.53	258.75	229.68	80.72	179.50
207.18	234.34	208.22	72.59	162.34	**86**	238.26	269.49	239.45	83.48	186.69
215.96	244.05	217.05	75.06	168.80	**87**	248.35	280.66	249.60	86.32	194.13
225.09	254.13	226.21	77.61	175.50	**88**	258.84	292.25	260.15	89.25	201.82
234.56	264.59	235.74	80.22	182.42	**89**	269.74	304.28	271.10	92.26	209.78
244.40	275.45	245.63	82.91	189.57	**90**	281.06	316.77	282.48	95.35	218.01
254.00	286.09	255.28	85.51	196.42	**91**	292.10	328.99	293.57	98.33	225.87
263.96	297.11	265.29	88.16	203.48	**92**	303.56	341.67	305.08	101.39	234.00
271.62	308.53	272.98	90.90	210.77	**93**	312.37	354.80	313.93	104.54	242.38
279.49	320.37	280.89	93.71	218.30	**94**	321.41	368.42	323.02	107.77	251.04
287.55	332.64	289.00	96.60	226.07	**95**	330.69	382.54	332.35	111.08	259.98
295.86	345.38	297.34	99.57	234.12	**96**	340.23	397.19	341.95	114.50	269.24
304.40	358.61	305.93	102.64	242.46	**97**	350.06	412.41	351.82	118.03	278.83
313.19	372.36	314.76	105.80	251.09	**98**	360.16	428.21	361.97	121.66	288.76
322.23	386.62	323.85	109.05	260.03	**99+**	370.56	444.61	372.43	125.41	299.04

*See PREMIUM INFORMATION regarding Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*

ZIP CODES: 733, 754-759, 762-769, 778-781, 783, 785-792, 795-799, 885

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
531.19					**Thru 64**	610.87				
118.04	145.57	118.63	43.90	92.91	**65**	135.75	167.41	136.43	50.49	106.84
118.04	145.57	118.63	43.90	92.91	**66**	135.75	167.41	136.43	50.49	106.84
118.04	145.57	118.63	43.90	92.91	**67**	135.75	167.41	136.43	50.49	106.84
118.04	145.57	118.63	43.90	92.91	**68**	135.75	167.41	136.43	50.49	106.84
118.83	145.57	119.43	44.61	93.82	**69**	136.66	167.41	137.35	51.30	107.90
119.76	147.04	120.36	45.38	95.00	**70**	137.71	169.09	138.41	52.18	109.25
122.76	154.71	123.38	46.48	97.94	**71**	141.18	177.92	141.88	53.46	112.63
125.69	159.45	126.32	47.57	101.83	**72**	144.54	183.37	145.27	54.71	117.10
129.85	164.19	130.50	49.11	105.71	**73**	149.33	188.82	150.08	56.48	121.57
136.69	168.93	137.37	51.67	109.61	**74**	157.19	194.26	157.98	59.42	126.05
143.75	173.66	144.47	54.31	115.20	**75**	165.31	199.72	166.14	62.47	132.48
149.68	180.48	150.42	56.61	119.99	**76**	172.13	207.55	172.99	65.10	137.98
155.78	187.49	156.57	58.98	124.90	**77**	179.15	215.62	180.05	67.83	143.63
163.66	194.72	164.48	61.41	130.56	**78**	188.21	223.93	189.16	70.63	150.15
171.87	202.16	172.74	63.93	136.41	**79**	197.66	232.49	198.65	73.52	156.86
180.43	209.83	181.33	66.51	142.43	**80**	207.50	241.29	208.54	76.49	163.80
189.27	217.62	190.22	69.18	149.30	**81**	217.66	250.26	218.74	79.55	171.69
198.46	225.65	199.47	71.92	156.42	**82**	228.24	259.50	229.38	82.72	179.88
208.05	236.21	209.10	74.76	163.81	**83**	239.26	271.63	240.46	85.97	188.38
218.03	247.18	219.13	77.67	171.47	**84**	250.73	284.26	252.00	89.32	197.19
228.42	258.62	229.57	80.68	179.40	**85**	262.68	297.41	264.00	92.78	206.32
238.14	269.36	239.34	83.44	186.60	**86**	273.86	309.76	275.23	95.95	214.59
248.23	280.51	249.48	86.28	194.03	**87**	285.46	322.60	286.90	99.22	223.14
258.72	292.10	260.02	89.20	201.72	**88**	297.52	335.92	299.02	102.58	231.98
269.60	304.13	270.96	92.21	209.68	**89**	310.05	349.75	311.61	106.04	241.13
280.92	316.61	282.33	95.30	217.90	**90**	323.06	364.10	324.68	109.59	250.59
291.96	328.83	293.43	98.28	225.77	**91**	335.75	378.15	337.44	113.02	259.63
303.40	341.50	304.93	101.34	233.88	**92**	348.91	392.72	350.66	116.55	268.96
312.21	354.63	313.77	104.49	242.26	**93**	359.04	407.82	360.84	120.16	278.60
321.25	368.24	322.86	107.72	250.92	**94**	369.44	423.47	371.29	123.87	288.55
330.52	382.35	332.18	111.03	259.85	**95**	380.10	439.70	382.01	127.68	298.83
340.07	396.99	341.77	114.45	269.11	**96**	391.07	456.54	393.04	131.61	309.47
349.88	412.20	351.65	117.97	278.69	**97**	402.37	474.03	404.39	135.67	320.49
359.99	428.00	361.80	121.61	288.61	**98**	413.98	492.19	416.06	139.84	331.91
370.38	444.39	372.24	125.35	298.89	**99+**	425.94	511.05	428.08	144.15	343.73

*See PREMIUM INFORMATION regarding Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*

ZIP CODES: 750-753, 760-761, 774, 776-777, 782, 784, 793-794

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
520.56					**Thru 64**	598.65				
115.68	142.66	116.26	43.02	91.05	**65**	133.03	164.06	133.70	49.48	104.70
115.68	142.66	116.26	43.02	91.05	**66**	133.03	164.06	133.70	49.48	104.70
115.68	142.66	116.26	43.02	91.05	**67**	133.03	164.06	133.70	49.48	104.70
115.68	142.66	116.26	43.02	91.05	**68**	133.03	164.06	133.70	49.48	104.70
116.46	142.66	117.05	43.71	91.94	**69**	133.93	164.06	134.60	50.27	105.74
117.36	144.10	117.95	44.47	93.10	**70**	134.96	165.71	135.64	51.14	107.06
120.30	151.62	120.91	45.56	95.98	**71**	138.35	174.37	139.04	52.39	110.38
123.18	156.26	123.80	46.62	99.79	**72**	141.65	179.70	142.37	53.61	114.76
127.25	160.90	127.89	48.13	103.60	**73**	146.34	185.04	147.07	55.35	119.14
133.95	165.55	134.63	50.64	107.42	**74**	154.05	190.38	154.82	58.23	123.53
140.88	170.19	141.58	53.23	112.89	**75**	162.00	195.72	162.82	61.22	129.83
146.68	176.87	147.41	55.48	117.59	**76**	168.69	203.40	169.53	63.80	135.22
152.67	183.74	153.43	57.80	122.40	**77**	175.57	211.31	176.45	66.47	140.76
160.39	190.83	161.19	60.19	127.95	**78**	184.44	219.45	185.37	69.21	147.14
168.43	198.12	169.28	62.65	133.68	**79**	193.70	227.84	194.67	72.05	153.72
176.82	205.63	177.71	65.18	139.58	**80**	203.35	236.47	204.37	74.96	160.52
185.48	213.27	186.41	67.80	146.31	**81**	213.30	245.26	214.37	77.96	168.26
194.50	221.14	195.48	70.48	153.29	**82**	223.67	254.31	224.80	81.07	176.28
203.89	231.48	204.91	73.26	160.54	**83**	234.47	266.20	235.65	84.25	184.61
213.67	242.24	214.74	76.12	168.04	**84**	245.72	278.58	246.96	87.54	193.24
223.85	253.44	224.98	79.06	175.82	**85**	257.43	291.46	258.72	90.92	202.19
233.37	263.97	234.55	81.77	182.87	**86**	268.38	303.57	269.73	94.03	210.29
243.26	274.90	244.49	84.55	190.15	**87**	279.76	316.14	281.16	97.24	218.67
253.55	286.26	254.82	87.42	197.68	**88**	291.57	329.20	293.04	100.53	227.34
264.21	298.04	265.54	90.37	205.49	**89**	303.85	342.75	305.38	103.92	236.31
275.30	310.28	276.69	93.39	213.54	**90**	316.60	356.82	318.19	107.40	245.57
286.12	322.26	287.56	96.32	221.25	**91**	329.04	370.59	330.69	110.76	254.43
297.34	334.67	298.83	99.31	229.20	**92**	341.94	384.86	343.65	114.21	263.58
305.96	347.54	307.50	102.40	237.42	**93**	351.86	399.67	353.62	117.75	273.03
314.82	360.87	316.40	105.56	245.90	**94**	362.05	415.00	363.86	121.39	282.78
323.91	374.70	325.54	108.81	254.66	**95**	372.50	430.90	374.37	125.13	292.85
333.26	389.05	334.94	112.16	263.73	**96**	383.25	447.41	385.18	128.98	303.28
342.88	403.95	344.61	115.61	273.11	**97**	394.32	464.55	396.30	132.95	314.08
352.79	419.44	354.56	119.18	282.84	**98**	405.70	482.35	407.74	137.05	325.27
362.97	435.50	364.79	122.84	292.91	**99+**	417.42	500.83	419.51	141.27	336.85

*See PREMIUM INFORMATION regarding Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*

ZIP CODES: 750-753, 760-761, 774, 776-777, 782, 784, 793-794

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
598.35					Thru 64	688.11				
132.97	163.97	133.63	49.45	104.65	**65**	152.91	188.57	153.68	56.87	120.34
132.97	163.97	133.63	49.45	104.65	**66**	152.91	188.57	153.68	56.87	120.34
132.97	163.97	133.63	49.45	104.65	**67**	152.91	188.57	153.68	56.87	120.34
132.97	163.97	133.63	49.45	104.65	**68**	152.91	188.57	153.68	56.87	120.34
133.86	163.97	134.53	50.25	105.68	**69**	153.94	188.57	154.71	57.78	121.54
134.90	165.63	135.57	51.12	107.01	**70**	155.12	190.47	155.91	58.78	123.06
138.28	174.27	138.97	52.36	110.32	**71**	159.03	200.42	159.82	60.22	126.87
141.58	179.61	142.30	53.59	114.70	**72**	162.82	206.56	163.64	61.62	131.91
146.27	184.95	147.00	55.32	119.08	**73**	168.21	212.69	169.05	63.62	136.95
153.97	190.29	154.74	58.20	123.47	**74**	177.07	218.82	177.96	66.93	141.98
161.93	195.62	162.74	61.18	129.76	**75**	186.21	224.97	187.15	70.36	149.23
168.60	203.30	169.44	63.77	135.16	**76**	193.89	233.79	194.86	73.33	155.43
175.48	211.20	176.36	66.43	140.69	**77**	201.80	242.88	202.81	76.40	161.79
184.36	219.34	185.28	69.18	147.07	**78**	212.00	252.24	213.07	79.56	169.13
193.60	227.72	194.58	72.01	153.65	**79**	222.65	261.89	223.76	82.81	176.69
203.24	236.36	204.26	74.92	160.44	**80**	233.73	271.80	234.91	86.16	184.51
213.20	245.14	214.27	77.93	168.18	**81**	245.18	281.91	246.40	89.61	193.40
223.56	254.18	224.69	81.02	176.19	**82**	257.09	292.31	258.39	93.18	202.63
234.36	266.07	235.53	84.21	184.52	**83**	269.51	305.98	270.86	96.84	212.20
245.60	278.44	246.83	87.49	193.15	**84**	282.44	320.21	283.86	100.62	222.12
257.30	291.32	258.59	90.88	202.09	**85**	295.89	335.01	297.38	104.51	232.41
268.25	303.42	269.60	93.99	210.19	**86**	308.48	348.93	310.03	108.08	241.72
279.61	315.98	281.03	97.19	218.56	**87**	321.56	363.38	323.18	111.77	251.35
291.43	329.04	292.89	100.48	227.22	**88**	335.14	378.39	336.83	115.55	261.31
303.69	342.58	305.22	103.87	236.19	**89**	349.25	393.97	351.01	119.45	271.62
316.44	356.64	318.03	107.35	245.45	**90**	363.90	410.14	365.74	123.45	282.27
328.87	370.41	330.53	110.71	254.31	**91**	378.20	425.97	380.10	127.31	292.45
341.77	384.68	343.48	114.15	263.45	**92**	393.03	442.37	395.00	131.28	302.97
351.68	399.47	353.45	117.70	272.89	**93**	404.44	459.39	406.47	135.35	313.83
361.87	414.80	363.68	121.33	282.64	**94**	416.15	477.02	418.24	139.53	325.04
372.31	430.69	374.18	125.07	292.71	**95**	428.16	495.29	430.31	143.83	336.61
383.06	447.18	384.98	128.92	303.13	**96**	440.52	514.27	442.74	148.25	348.60
394.12	464.31	396.11	132.89	313.92	**97**	453.24	533.96	455.51	152.82	361.01
405.50	482.11	407.54	136.98	325.11	**98**	466.32	554.43	468.67	157.53	373.87
417.21	500.57	419.30	141.20	336.68	**99+**	479.79	575.66	482.20	162.38	387.19

*See PREMIUM INFORMATION regarding Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 770-773, 775

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
573.68					**Thru 64**	659.74				
127.49	157.21	128.12	47.41	100.34	**65**	146.61	180.80	147.35	54.53	115.38
127.49	157.21	128.12	47.41	100.34	**66**	146.61	180.80	147.35	54.53	115.38
127.49	157.21	128.12	47.41	100.34	**67**	146.61	180.80	147.35	54.53	115.38
127.49	157.21	128.12	47.41	100.34	**68**	146.61	180.80	147.35	54.53	115.38
128.34	157.21	128.99	48.17	101.33	**69**	147.59	180.80	148.34	55.40	116.53
129.34	158.80	129.98	49.01	102.60	**70**	148.73	182.62	149.48	56.36	117.99
132.58	167.09	133.25	50.20	105.77	**71**	152.47	192.16	153.23	57.74	121.64
135.74	172.21	136.43	51.38	109.97	**72**	156.11	198.04	156.89	59.08	126.47
140.24	177.32	140.94	53.04	114.17	**73**	161.27	203.92	162.08	61.00	131.30
147.62	182.44	148.36	55.80	118.38	**74**	169.77	209.80	170.62	64.18	136.13
155.25	187.55	156.03	58.66	124.41	**75**	178.53	215.70	179.44	67.46	143.07
161.65	194.92	162.46	61.14	129.59	**76**	185.90	224.15	186.83	70.31	149.02
168.25	202.49	169.09	63.70	134.89	**77**	193.48	232.87	194.45	73.25	155.12
176.76	210.30	177.64	66.33	141.01	**78**	203.26	241.84	204.29	76.28	162.16
185.62	218.34	186.56	69.04	147.32	**79**	213.47	251.09	214.54	79.40	169.41
194.86	226.61	195.84	71.83	153.82	**80**	224.10	260.60	225.22	82.61	176.90
204.41	235.03	205.43	74.72	161.25	**81**	235.07	270.29	236.24	85.92	185.43
214.34	243.70	215.42	77.68	168.93	**82**	246.50	280.25	247.74	89.34	194.27
224.70	255.10	225.82	80.74	176.92	**83**	258.40	293.36	259.70	92.85	203.45
235.47	266.96	236.66	83.89	185.19	**84**	270.79	307.01	272.16	96.47	212.96
246.69	279.31	247.93	87.13	193.76	**85**	283.69	321.20	285.12	100.20	222.83
257.19	290.91	258.48	90.12	201.53	**86**	295.77	334.55	297.25	103.63	231.75
268.09	302.96	269.44	93.18	209.55	**87**	308.30	348.40	309.85	107.16	240.99
279.42	315.47	280.82	96.34	217.86	**88**	321.32	362.79	322.94	110.79	250.54
291.17	328.46	292.64	99.59	226.45	**89**	334.85	377.73	336.54	114.53	260.42
303.40	341.94	304.92	102.92	235.33	**90**	348.90	393.23	350.66	118.36	270.63
315.31	355.14	316.90	106.15	243.83	**91**	362.61	408.41	364.43	122.06	280.40
327.68	368.82	329.32	109.44	252.59	**92**	376.83	424.14	378.72	125.87	290.48
337.19	383.00	338.88	112.85	261.64	**93**	387.76	440.45	389.71	129.77	300.89
346.95	397.70	348.69	116.33	270.99	**94**	398.99	457.35	400.99	133.78	311.64
356.96	412.94	358.76	119.91	280.64	**95**	410.51	474.87	412.57	137.90	322.73
367.27	428.75	369.11	123.60	290.64	**96**	422.36	493.06	424.48	142.14	334.23
377.87	445.17	379.78	127.41	300.98	**97**	434.56	511.95	436.74	146.52	346.13
388.79	462.24	390.74	131.34	311.70	**98**	447.10	531.57	449.35	151.03	358.46
400.01	479.94	402.02	135.38	322.80	**99+**	460.01	551.93	462.32	155.68	371.23

*See PREMIUM INFORMATION regarding Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 770-773, 775

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
659.41					**Thru 64**	758.32				
146.53	180.71	147.27	54.50	115.33	**65**	168.51	207.81	169.37	62.67	132.62
146.53	180.71	147.27	54.50	115.33	**66**	168.51	207.81	169.37	62.67	132.62
146.53	180.71	147.27	54.50	115.33	**67**	168.51	207.81	169.37	62.67	132.62
146.53	180.71	147.27	54.50	115.33	**68**	168.51	207.81	169.37	62.67	132.62
147.52	180.71	148.26	55.37	116.47	**69**	169.65	207.81	170.50	63.68	133.94
148.66	182.53	149.41	56.33	117.93	**70**	170.95	209.91	171.82	64.78	135.62
152.39	192.06	153.16	57.70	121.58	**71**	175.25	220.87	176.13	66.37	139.82
156.03	197.94	156.82	59.05	126.40	**72**	179.43	227.63	180.34	67.91	145.37
161.19	203.82	162.00	60.97	131.23	**73**	185.37	234.39	186.30	70.11	150.92
169.68	209.70	170.53	64.14	136.07	**74**	195.13	241.15	196.12	73.76	156.47
178.45	215.58	179.35	67.42	143.00	**75**	205.21	247.93	206.25	77.54	164.45
185.80	224.05	186.73	70.28	148.95	**76**	213.68	257.65	214.75	80.82	171.29
193.39	232.75	194.36	73.21	155.05	**77**	222.39	267.67	223.51	84.20	178.30
203.17	241.73	204.19	76.24	162.08	**78**	233.64	277.98	234.81	87.67	186.39
213.35	250.96	214.43	79.36	169.33	**79**	245.37	288.61	246.60	91.26	194.72
223.98	260.47	225.10	82.57	176.81	**80**	257.58	299.54	258.88	94.95	203.33
234.95	270.15	236.13	85.88	185.34	**81**	270.19	310.67	271.54	98.76	213.14
246.37	280.12	247.61	89.28	194.17	**82**	283.33	322.13	284.75	102.69	223.30
258.27	293.22	259.57	92.80	203.35	**83**	297.01	337.20	298.50	106.73	233.85
270.66	306.85	272.02	96.42	212.86	**84**	311.26	352.88	312.82	110.88	244.78
283.55	321.04	284.98	100.15	222.71	**85**	326.08	369.20	327.73	115.17	256.12
295.62	334.38	297.11	103.58	231.64	**86**	339.96	384.53	341.67	119.11	266.38
308.15	348.22	309.70	107.10	240.86	**87**	354.37	400.46	356.15	123.17	277.00
321.17	362.61	322.78	110.73	250.41	**88**	369.34	417.00	371.20	127.34	287.97
334.68	377.54	336.37	114.47	260.29	**89**	384.89	434.17	386.82	131.64	299.33
348.73	393.03	350.48	118.30	270.50	**90**	401.04	451.99	403.06	136.05	311.07
362.43	408.21	364.25	122.01	280.26	**91**	416.79	469.43	418.89	140.30	322.29
376.64	423.93	378.53	125.80	290.34	**92**	433.13	487.51	435.31	144.68	333.88
387.57	440.23	389.51	129.71	300.74	**93**	445.71	506.26	447.94	149.16	345.85
398.79	457.12	400.79	133.72	311.48	**94**	458.61	525.69	460.91	153.77	358.20
410.30	474.64	412.37	137.83	322.57	**95**	471.85	545.83	474.22	158.50	370.96
422.15	492.82	424.27	142.07	334.07	**96**	485.47	566.74	487.91	163.38	384.17
434.33	511.69	436.53	146.45	345.96	**97**	499.49	588.45	502.00	168.42	397.85
446.88	531.31	449.13	150.96	358.28	**98**	513.91	611.00	516.49	173.60	412.02
459.78	551.65	462.09	155.61	371.03	**99+**	528.75	634.40	531.40	178.95	426.70

*See PREMIUM INFORMATION regarding Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

PREMIUM INFORMATION

The premium for your certificate will change. Because the premium rate is based on your attained age, the premium may change each year as you age. This annual premium change will occur on the first certificate renewal date which coincides with or follows the certificate anniversary date.

A premium change for any other reason can occur on any certificate renewal date. However, we cannot make such a change unless we make the same change to all certificates of this form issued in the same state to persons of the same classification. All premium changes are subject to the approval by the Texas Department of Insurance. You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other adults. The discounted premium will be priced 10% lower than the rates illustrated. The certificate's household premium discount will be removed if the other adult no longer resides with you (other than in the case of his or her death).

There will be a one-time certificate fee of $25.00 added to the first premium.

DISCLOSURES

Use this outline to compare benefits and premiums among certificates. The certificate contains a provision providing for returning the unearned portion of any premium paid in the event of cancellation or death.

READ YOUR CERTIFICATE VERY CAREFULLY

This is only an outline describing your certificate's most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN CERTIFICATE

If you find that you are not satisfied with your certificate, you may return it to Woodmen of the World Life Insurance Society at our administrative office, P.O. Box 2944, Omaha, NE 68103-2944. If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

NOTICE

The certificate may not fully cover all of your medical costs. Neither Woodmen of the World Life Insurance Society nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

LIMITATIONS AND EXCLUSIONS

We will not pay benefits for:

(a) expenses you incur while your certificate is not in force, except as provided in the EXTENSION OF BENEFITS section;
(b) hospital or skilled nursing facility charges incurred prior to the coverage effective date of this certificate;
(c) that portion of any expense you incur which is paid for by Medicare;
(d) that portion of any expense that is payable under any other insurance plan, certificate, or any employee benefit plan, which pays benefits on an expense-incurred basis;
(e) non-Medicare-eligible-expenses, including, but not limited to, routine exams, take-home drugs and eye refractions;
(f) services for which a charge is not normally made in the absence of insurance; or
(g) loss or expense that is payable under any other Medicare Supplement insurance certificate.

REFUND OF PREMIUM

In the event of cancellation or death, we will promptly return the unearned portion of any premium paid. Termination of coverage will not affect any claim originating while the certificate is in force.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new certificate, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

PLAN A

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$0	$1,600 (Part A deductible)
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	$0	Up to $200 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable Medical Equipment			
-First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

Medicare first eligible before 2020 only

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Medicare first eligible before 2020 only

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable Medical Equipment			
-First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable Medical Equipment			
-First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
FOREIGN TRAVEL - NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

HIGH DEDUCTIBLE PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

PARTS A AND B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable Medical Equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable Medical Equipment			
-First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants									Medicare first eligible before 2020 only		
	PLAN A	PLAN B	PLAN D	**PLAN G**	**G[1]**	PLAN K	PLAN L	PLAN M	**PLAN N**	PLAN C	**PLAN F**	**F[1]**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓		50%	75%	✓	✓ copays apply[3]	✓	✓	
Blood (first three pints each year)	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓	✓	
Medicare Part B deductible										✓	✓	
Medicare Part B excess charges				✓							✓	
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓	✓	
Out-of-pocket limit in 2023[2]						$6,940[2]	$3,470[2]					

[1]Plans F and G also have a high deductible option which require first paying a plan deductible $2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2]Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

[3]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.

MONTHLY NON-TOBACCO PREMIUMS*
ZIP CODES: 247 - 268

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
105.06	130.76	105.58	39.07	82.69	**65**	120.81	150.37	121.43	44.93	95.08
105.06	130.76	105.58	39.07	82.69	**66**	120.81	150.37	121.43	44.93	95.08
105.06	130.76	105.58	39.07	82.69	**67**	120.81	150.37	121.43	44.93	95.08
105.06	130.76	105.58	39.07	82.69	**68**	120.81	150.37	121.43	44.93	95.08
105.76	130.76	106.30	39.70	83.50	**69**	121.63	150.37	122.24	45.65	96.03
106.58	130.76	107.12	40.39	84.55	**70**	122.56	150.37	123.18	46.44	97.23
109.25	137.64	109.80	41.37	87.16	**71**	125.65	158.28	126.27	47.58	100.24
111.86	141.85	112.43	42.34	90.62	**72**	128.64	163.13	129.29	48.69	104.22
115.56	146.06	116.15	43.71	94.09	**73**	132.90	167.98	133.57	50.27	108.20
121.65	150.28	122.26	45.99	97.55	**74**	139.90	172.82	140.61	52.88	112.18
127.94	154.50	128.58	48.34	102.53	**75**	147.13	177.67	147.87	55.59	117.90
133.21	160.56	133.88	50.38	106.79	**76**	153.20	184.64	153.96	57.94	122.80
138.65	166.80	139.34	52.49	111.16	**77**	159.44	191.83	160.24	60.36	127.83
145.66	173.23	146.39	54.66	116.20	**78**	167.50	199.21	168.35	62.86	133.63
152.96	179.85	153.74	56.90	121.40	**79**	175.91	206.82	176.80	65.43	139.61
160.58	186.66	161.39	59.20	126.76	**80**	184.67	214.66	185.60	68.08	145.78
168.45	193.60	169.29	61.57	132.88	**81**	193.71	222.64	194.68	70.80	152.81
176.63	200.75	177.52	64.01	139.21	**82**	203.13	230.85	204.15	73.62	160.09
185.17	210.13	186.10	66.54	145.79	**83**	212.94	241.65	214.01	76.52	167.66
194.05	219.90	195.02	69.13	152.61	**84**	223.15	252.89	224.28	79.50	175.50
203.29	230.07	204.31	71.80	159.67	**85**	233.78	264.59	234.96	82.57	183.63
211.94	239.63	213.01	74.26	166.07	**86**	243.73	275.57	244.96	85.40	190.98
220.92	249.56	222.04	76.79	172.68	**87**	254.06	286.99	255.34	88.31	198.59
230.26	259.86	231.42	79.39	179.53	**88**	264.80	298.84	266.13	91.30	206.46
239.95	270.56	241.16	82.07	186.61	**89**	275.95	311.15	277.33	94.38	214.61
250.02	281.67	251.28	84.82	193.93	**90**	287.52	323.92	288.97	97.54	223.02
259.84	292.54	261.15	87.47	200.93	**91**	298.82	336.42	300.32	100.59	231.07
270.03	303.80	271.38	90.19	208.16	**92**	310.53	349.37	312.09	103.73	239.38
277.87	315.49	279.26	92.99	215.61	**93**	319.55	362.81	321.15	106.94	247.95
285.91	327.59	287.34	95.87	223.32	**94**	328.80	376.73	330.45	110.25	256.81
294.16	340.14	295.64	98.82	231.27	**95**	338.29	391.16	339.99	113.64	265.96
302.66	353.17	304.18	101.86	239.51	**96**	348.06	406.15	349.81	117.14	275.43
311.39	366.71	312.96	105.00	248.03	**97**	358.11	421.71	359.90	120.74	285.24
320.39	380.75	322.00	108.23	256.87	**98**	368.44	437.87	370.29	124.46	295.40
329.64	395.34	331.29	111.56	266.01	**99+**	379.08	454.64	380.99	128.29	305.92

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO PREMIUMS*
ZIP CODES: 247 - 268

FEMALE						MALE				
Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31	Attained Age	Plan A MTD20	Plan F MTD24	Plan G MTD25	Plan High G MTD36	Plan N MTD31
120.76	150.29	121.36	44.91	95.04	**65**	138.87	172.84	139.57	51.65	109.29
120.76	150.29	121.36	44.91	95.04	**66**	138.87	172.84	139.57	51.65	109.29
120.76	150.29	121.36	44.91	95.04	**67**	138.87	172.84	139.57	51.65	109.29
120.76	150.29	121.36	44.91	95.04	**68**	138.87	172.84	139.57	51.65	109.29
121.57	150.29	122.18	45.63	95.98	**69**	139.80	172.84	140.50	52.47	110.38
122.51	150.29	123.12	46.42	97.18	**70**	140.88	172.84	141.59	53.38	111.76
125.58	158.21	126.21	47.55	100.19	**71**	144.42	181.93	145.14	54.69	115.22
128.58	163.05	129.23	48.67	104.17	**72**	147.87	187.51	148.61	55.96	119.79
132.83	167.89	133.50	50.24	108.14	**73**	152.76	193.08	153.53	57.78	124.37
139.83	172.74	140.53	52.86	112.13	**74**	160.81	198.65	161.62	60.79	128.94
147.06	177.58	147.79	55.56	117.85	**75**	169.11	204.22	169.96	63.90	135.52
153.12	184.55	153.88	57.91	122.75	**76**	176.09	212.23	176.97	66.60	141.15
159.36	191.72	160.16	60.33	127.77	**77**	183.27	220.49	184.19	69.38	146.93
167.43	199.11	168.26	62.83	133.56	**78**	192.53	228.98	193.50	72.25	153.60
175.82	206.72	176.71	65.40	139.54	**79**	202.20	237.73	203.21	75.21	160.47
184.58	214.55	185.50	68.04	145.70	**80**	212.27	246.74	213.33	78.25	167.56
193.62	222.53	194.59	70.77	152.73	**81**	222.66	255.91	223.77	81.38	175.64
203.03	230.74	204.05	73.58	160.01	**82**	233.48	265.35	234.66	84.62	184.02
212.84	241.53	213.90	76.48	167.58	**83**	244.76	277.76	245.99	87.95	192.71
223.04	252.76	224.16	79.46	175.41	**84**	256.50	290.67	257.79	91.38	201.72
233.67	264.45	234.84	82.53	183.53	**85**	268.72	304.12	270.07	94.91	211.06
243.61	275.44	244.84	85.36	190.89	**86**	280.15	316.75	281.56	98.16	219.52
253.94	286.85	255.22	88.26	198.49	**87**	292.03	329.87	293.50	101.50	228.27
264.67	298.69	265.99	91.25	206.36	**88**	304.36	343.50	305.89	104.94	237.31
275.80	310.99	277.19	94.33	214.50	**89**	317.18	357.64	318.77	108.48	246.67
287.38	323.76	288.82	97.49	222.91	**90**	330.48	372.32	332.15	112.11	256.35
298.67	336.25	300.17	100.54	230.96	**91**	343.47	386.69	345.20	115.62	265.59
310.38	349.20	311.94	103.67	239.26	**92**	356.93	401.58	358.72	119.22	275.14
319.39	362.63	320.99	106.89	247.83	**93**	367.29	417.02	369.14	122.92	285.01
328.63	376.54	330.28	110.19	256.69	**94**	377.93	433.02	379.83	126.72	295.19
338.12	390.97	339.82	113.58	265.83	**95**	388.84	449.61	390.79	130.62	305.70
347.88	405.95	349.63	117.08	275.30	**96**	400.06	466.84	402.08	134.64	316.58
357.92	421.50	359.73	120.68	285.09	**97**	411.62	484.72	413.68	138.79	327.86
368.26	437.65	370.12	124.40	295.25	**98**	423.50	503.30	425.63	143.06	339.54
378.89	454.42	380.80	128.23	305.76	**99+**	435.73	522.57	437.92	147.46	351.63

*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

DISCLOSURES

Use this outline to compare benefits and premiums among certificates.

PREMIUM INFORMATION

The premium for your certificate will change. Because the premium rate is based on your attained age, the premium will increase each year as you age. This annual premium change will occur on the first certificate renewal date which coincides with or follows the certificate anniversary date.

A premium change for any other reason can occur on any certificate renewal date. However, we cannot make such a change unless we make the same change to all certificates of this form issued in the same state to persons of the same classification.

There will be a one-time certificate fee of $25.00 added to the first premium.

RISK CLASS RATING

If, according to our underwriting standards, you are overweight or underweight for your height, you will be considered to be a greater insurable risk. In such a case, your premium will be priced either as Class I – 10% or Class II – 20% higher than the rates illustrated, based on your Body Mass Index (BMI) reading. Risk class rating will not be applicable when you apply for coverage during open enrollment or guaranteed issue period.

HOUSEHOLD PREMIUM DISCOUNT

You are eligible for a household premium discount if: (a) you reside with your spouse (including civil union/domestic partner) of any age or (b) for the past year you have resided with at least one, but not more than three, other adults who are age 60 or older. The discounted premium will be priced 10% lower than the rates illustrated. The certificates's household premium discount will be removed if the other adult or spouse no longer resides with you (other than in the case of his or her death).

READ YOUR CERTIFICATE VERY CAREFULLY

This is only an outline describing your certificate's most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN CERTIFICATE

If you find that you are not satisfied with your certificate, you may return it to Woodmen of the World Life Insurance Society at our administrative office, P.O. Box 2944, Omaha, NE 68103-2944. If you send the certificate back to us within 30 days after you receive it, we will treat the certificate as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

NOTICE

The certificate may not fully cover all of your medical costs. Neither Woodmen of the World Life Insurance Society nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new certificate, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your certificate and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

EXCLUSIONS

Exclusions apply to your coverage. Please be sure to review the exclusions in your certificate. This certificate does not cover Part A benefits for benefit periods that begin while this certificate is not in force, and other exclusions apply.

PLAN A

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$0	$1,600 (Part A deductible)
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	$0	Up to $200 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD
Medicare first eligible before 2020 only

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR – Medicare first eligible before 2020 only

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$226 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN G PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

HIGH DEDUCTIBLE PLAN G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

HIGH DEDUCTIBLE PLAN G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

***This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,700 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,700. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the certificate. This does not include the plan's separate foreign travel emergency deductible.

PARTS A AND B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
HOME HEALTH CARE - MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Unless Part B deductible has been met)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,700 DEDUCTIBLE*** PLAN PAYS	IN ADDITION TO $2,700 DEDUCTIBLE*** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLAN N

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,600	$1,600 (Part A deductible)	$0
61st through 90th day	All but $400 a day	$400 a day	$0
91st day and after:			
While using 60 lifetime reserve days	All but $800 a day	$800 a day	$0
Once lifetime reserve days are used:			
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $200 a day	Up to $200 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the certificate's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

PARTS A AND B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0
DURABLE MEDICAL EQUIPMENT First $226 of Medicare-approved amounts*	$0	$0	$226 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit