

Plan limitations and your rights

Medicare supplement plans from Everence do have some limitations of coverage. And, if you enroll, you will have certain rights as a covered person.

Benefits not covered

Unless specifically stated in your plan, Everence's Medicare supplement plans do not cover or consider for payment any service or supply, or any portion of a service or supply, that is not a Medicare-eligible expense, nor will it duplicate any benefit paid by Medicare.

Your coverage cannot be canceled

As with any Medicare supplement plan offered in your state, we will not cancel or refuse to renew your health plan certificate for any reason other than failure to make premium payment or because of fraudulent misrepresentation by the applicant, unless authorized by the insurance commissioner.

One supplement plan is enough

If you are already enrolled in another Medicare plan other than original Medicare (such as another Medicare supplement plan or Medicare Advantage plan), you do not need two plans.

This is a brief summary of the Medicare supplement plans available from Everence. The health plan certificate contains details about the plan's provisions, limitations, and variations. Medicare supplement insurance plans offered by **Everence Association, Inc., a fraternal benefit society** are not available in all states, and are not connected with or endorsed by the U.S. government or the Federal Medicare Program. This is a solicitation of insurance and an insurance agent or insurance company may contact you in an attempt to sell you insurance.

In Florida, Lee Miller is our licensed insurance agent.

In Florida, Plan A is 2185084, Plan F is 2185085, Plan G is 2185020, Plan L is 2185086.

Disclosure

In Colorado, all Medicare supplement standardized plans are offered to Medicare qualified individuals due to disability regardless of age.



A variety of Medicare supplement plans to meet your needs



Everence Association Inc.,
a fraternal benefit society
1110 North Main Street
Goshen, IN 46527



2020 Benefit structure

Services	Medicare pays	Plan A		Plan F ⁴		Plan G		Plan L		
		We pay	You pay	We pay	You pay	We pay	You pay	We pay	You pay up to \$2,940 ²	
Part A										
Inpatient Hospitalization										
1-60 days	All costs after \$1,408 deductible per benefit period	Nothing	\$1,408	\$1,408	Nothing	\$1,408	Nothing	\$1,056	\$352	
61-90 days	All but \$352 per day	\$352 per day	Nothing	\$352 per day	Nothing	\$352 per day	Nothing	\$352 per day	Nothing	
60 lifetime reserve days	All but \$704 per day	\$704 per day	Nothing	\$704 per day	Nothing	\$704 per day	Nothing	\$704 per day	Nothing	
Additional 365 days	Nothing	100% of Medicare-eligible expenses	Nothing	100% of Medicare-eligible expenses	Nothing	100% of Medicare-eligible expenses	Nothing	100% of Medicare-eligible expenses	Nothing	
Skilled Nursing Facility										
21-100 days¹	All but \$176 per day	Nothing	\$176 per day	\$176 per day	Nothing	\$176 per day	Nothing	\$132 per day	\$44 per day	
Blood										
	All costs after first 3 pints	First 3 pints	Nothing	First 3 pints	Nothing	First 3 pints	Nothing	75% of first 3 pints	25% of first 3 pints	
Hospice Care										
	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	Nothing	Medicare copayment/coinsurance	Nothing	Medicare copayment/coinsurance	Nothing	75% of copayment/coinsurance	25% of copayment/coinsurance	
Part B										
Medical Services										
Physician, outpatient supplies, physical and speech therapy diagnostic tests, durable medical equipment	After \$198 deductible, generally 80% of Medicare-approved amount ³	Generally 20% of Medicare-approved amount	\$198 deductible	\$198 deductible and generally 20% of Medicare-approved amount	Nothing	Generally 20% of Medicare-approved amount	\$198 deductible	Generally 15% of Medicare-approved amount. Exception: 20% for preventive care	\$198 deductible and generally 5% of Medicare-approved amount	
Part B excess charges	Nothing	Nothing	All costs	100%	Nothing	100%	Nothing	Nothing	All costs	
Foreign travel										
	Nothing	Nothing	All costs	80% of costs after \$250 annual deductible; \$50,000 lifetime benefit	\$250 annual deductible; 20% of costs. All costs after maximum benefit	80% of costs after \$250 annual deductible; \$50,000 lifetime benefit	\$250 annual deductible; 20% of costs. All costs after maximum benefit	Nothing	All costs	

¹Medicare covers all costs for days 1-20 after a three-day hospital stay, so the plans don't need to cover those first 20 days.

²This is your annual out-of-pocket limit. All expenses in the "You pay" column accumulate toward this limit except excess charges, foreign travel, and additional preventive care not covered by Medicare.

³Part B deductible means you pay for services covered by Part B up to the deductible amount. Then Medicare pays 80% of the cost (coinsurance) approved by Medicare for most Part B services.

⁴Effective January 1, 2020: Only applicants first eligible for Medicare before 2020 may purchase Plan F.