

# MEDICARE SUPPLEMENT

## CLIENT INFORMATION BROCHURE

Standard



**ATLANTIC COAST LIFE**  
INSURANCE COMPANY



## Atlantic Coast Life Medicare Supplement Insurance Plans

Designed to go hand in hand with your current Medicare coverage. Our plans will help pay for expenses that Medicare does not cover, bringing you peace of mind when it comes to your health care. **All Medicare Supplement plans are available to Medicare qualified individuals due to a disability.**

### Personalized Care

A large selection of physicians and specialists for your health care.

### Five Plans to Choose From

Select the coverage that best meets your needs.

### Simple Claims Process

We take care of you, so you have virtually no claims paperwork to file.

#### Medicare Supplement

Insurance is  
underwritten by:

#### Atlantic Coast Life Insurance Company

1565 Sam Rittenberg Boulevard,  
Charleston, SC 29047



Service and Supplies	Medicare Pays	Plan A Pays	Plan C Pays***	Plan F Pays***	Plan G Pays	Plan N Pays
<b>Medicare Part A Hospital Coverage</b>						
<b>Deductible</b>	Nothing	-	\$1,484	\$1,484	\$1,484	\$1,484
<b>First 60 Days</b>	100%	-	-	-	-	-
<b>Co-Insurance 61-90 days</b>	All but \$371 a Day	\$371 a Day	\$371 a Day	\$371 a Day	\$371 a Day	\$371 a Day
<b>Co-Insurance 91-150 days (Lifetime Reserve)</b>	All but \$742 a Day	\$742 a Day	\$742 a Day	\$742 a Day	\$742 a Day	\$742 a Day
<b>Extended Hospital Coverage (Up to an additional 365 days in your lifetime)</b>	Nothing	Medicare Eligible expenses	Medicare Eligible expenses	Medicare Eligible expenses	Medicare Eligible expenses	Medicare Eligible expenses
<b>Benefit for Blood</b>	All but Three Pints	Three Pints	Three Pints	Three Pints	Three Pints	Three Pints
<b>Hospice Care</b>						
	All but limited Co-Insurance for outpatient drugs and inpatient respite care	Medicare Co-Insurance /Co-Payment	Medicare Co-Insurance /Co-Payment	Medicare Co-Insurance /Co-Payment	Medicare Co-Insurance /Co-Payment	Medicare Co-Insurance /Co-Payment
<b>Skilled Nursing Facility Care</b>						
<b>First 20 days</b>	100%	-	-	-	-	-
<b>Co-Insurance 21-100 days</b>	All but \$185.50 a day	-	\$185.50 a day	\$185.50 a day	\$185.50 a day	\$185.50 a day
<b>Medicare Part B Physician's Service and Supplies</b>						
<b>Deductible</b>	Nothing	-	\$203	\$203	-	-
<b>Co-Insurance</b>	80%	20%	20%	20%	20%	20%**
<b>Excess Charges</b>	Nothing	-	-	-	100% up to Medicare's Limit	-
<b>Benefit for Blood</b>	All but Three Pints	Three Pints	Three Pints	Three Pints	Three Pints	Three Pints
<b>Additional Benefits *</b>						
<b>Emergency Care received outside the U.S.</b>	Nothing	-	80% to Lifetime Max of \$50,000	80% to Lifetime Max of \$50,000	80% to Lifetime Max of \$50,000	80% to Lifetime Max of \$50,000
* Refer to the next page and your outline of coverage for more information.		YOUR PREMIUM \$_____	YOUR PREMIUM \$_____	YOUR PREMIUM \$_____	YOUR PREMIUM \$_____	YOUR PREMIUM \$_____

\*\*Subject to a Co-Payment for office and emergency room visits.

\*\*\*Plans C & F are only available for those first eligible prior to January 1, 2020.

# Medicare Part A Hospital Coverage

The Atlantic Coast Life Standard Plan pays the \$1,484 Part A (inpatient) deductible for plans C, F, G & N for each benefit period.

## First 60 - Days

After the Part A Deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semi-private room and board, general nursing and miscellaneous hospital services and supplies.

## Co-Insurance

Atlantic Coast Life Standard Plans A, C, F, G & N pay \$371 a day when you are hospitalized from the 61st day through the 90th day. When you are hospitalized from the 91st day through the 150th day, Atlantic Coast Life Standard Plans pay \$742 a day for each Lifetime Reserve day used.

## Skilled Nursing Facility Care

Medicare pays all eligible expenses for the first 20 days. Atlantic Coast Life Standard Plans C, F, G & N pay up to \$185.50 from the 21<sup>st</sup> through the 100<sup>th</sup> day during which you receive skilled nursing care. You must enter a Medicare certified skilled nursing facility within 30 days of being hospitalized for at least three days.

## Hospice Care

Medicare pays all but a very limited Co-Insurance for outpatient drugs and inpatient respite care. Atlantic Coast Life Standard Plans A, C, F, G & N pay the Co-Insurance.

## Extended Hospital Coverage

If you are in the hospital longer than 150 days during a benefit period and you have exhausted your 60 days of Medicare Lifetime Reserve the Atlantic Coast Life Standard Plans A, C, F, G & N pay the Part A Medicare eligible expenses for hospitalization, paid at the same rate Medicare would have paid had Medicare Part A hospital days not been exhausted, subject to a lifetime maximum benefit of an additional 365 days.

## Benefit for Blood

Medicare has one calendar year deductible for blood that is the cost of the first three pints. Atlantic Coast Life Standard Plans A, C, F, G & N pay the deductible.



# Medicare Part B Physician Services and Supplies

Atlantic Coast Life Standard Plans C and F pay the \$203 calendar-year deductible.\*\*\*



## Co-Insurance

After the Part B Deductible, Atlantic Coast Life Standard Plans A, C, F & G pay 20% of eligible expenses for physician's services, supplies, physical and speech therapy and durable medical equipment.

After the Part B deductible, Plan N pays 20% of the eligible expenses for physician's services, supplies, physical and speech therapy and durable medical equipment except up to a \$20 co-payment for office visits and up to a \$50 co-payment for emergency room visits.

For hospital outpatient services, the co-payment amount will be paid under a prospective payment system. If this system is not used, then 20% of eligible expenses will be paid.

## Benefit for Blood

Medicare has one calendar year deductible for blood that is the cost of the first three pints. Atlantic Coast Life Standard Plans A, C, F, G & N pay the deductible.

## Excess Benefits

Your bill for Part B services and supplies may exceed the Medicare eligible expense. When that occurs, Atlantic Coast Life Standard Plan G pay 100% up to the charge limitation established by Medicare.

## \* Additional Benefits

### Emergency Care Received Outside the U. S.

After you pay a \$250 calendar-year deductible, Atlantic Coast Life Standard Plans C, F, G & N pay you 80% of eligible expenses for care which begins during the first 60 days of a trip up to a lifetime maximum of \$50,000.

\*\*\*Plans C & F are only available for those first eligible prior to January 1, 2020.

# Medicare Supplement Insurance

## Additional Terms and Conditions

### Medicare Supplement Insurance

An Atlantic Coast Life Standard Medicare Supplement insurance policy helps pay eligible expenses not paid for by Medicare Part A and Medicare Part B. There may be charges that exceed what Medicare and your Atlantic Coast Life Standard insurance policy will pay.

### Household Discount

You may be eligible for a Household Premium Discount if you currently have a household resident (at least one, no more than 3) who is age 50 or older:

- a. With whom you have continuously resided with for the past 12 months, or to whom you are either married or with whom you are in a civil union partnership, or
- b. Who has an existing Medicare supplement policy, or is applying for a policy, with Atlantic Coast Life Insurance Company.

### Your Standard Medicare Supplement insurance policy will not pay for the following exceptions and limitations:

- Any expense incurred before your Policy Effective Date
- Hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while this policy is not in force.
- Services for which no charge is made
- Loss or expense that is payable under any other Medicare Supplement insurance policy or certificate.
- Expenses paid for by Medicare

### Medicare Eligible Expenses

“Medicare Eligible Expenses” means expenses covered by Medicare to the extent recognized as reasonable and medically necessary by Medicare.

- Medicare Part A Eligible Expenses for Hospital/Skilled Nursing Facility Care include expenses for semi-private room and board, general nursing and miscellaneous services and supplies.
- Medicare Part B Eligible Expenses for Medical Services include expenses for physician’s services, hospital outpatient services and supplies, physical and speech therapy, and durable medical equipment.

# Medicare Supplement Insurance

## Additional Terms and Conditions



**A Benefit Period** begins the first full day you are hospitalized as an inpatient and ends when you have not been in a hospital or skilled nursing facility for 60 consecutive days.

**Co-Insurance** is the portion of the eligible expense not paid by Medicare and paid by Atlantic Coast Life Standard Medicare Supplement.

**Benefits** are paid to you, your hospital or doctor.

**You have 31 days from your renewal date to pay your premium.** Your policy will stay in force during this 31-day grace period.

**Your Policy is guaranteed renewable.** Your policy cannot be canceled. It will be renewed as long as the premiums are paid on time and the information on your application is correct.

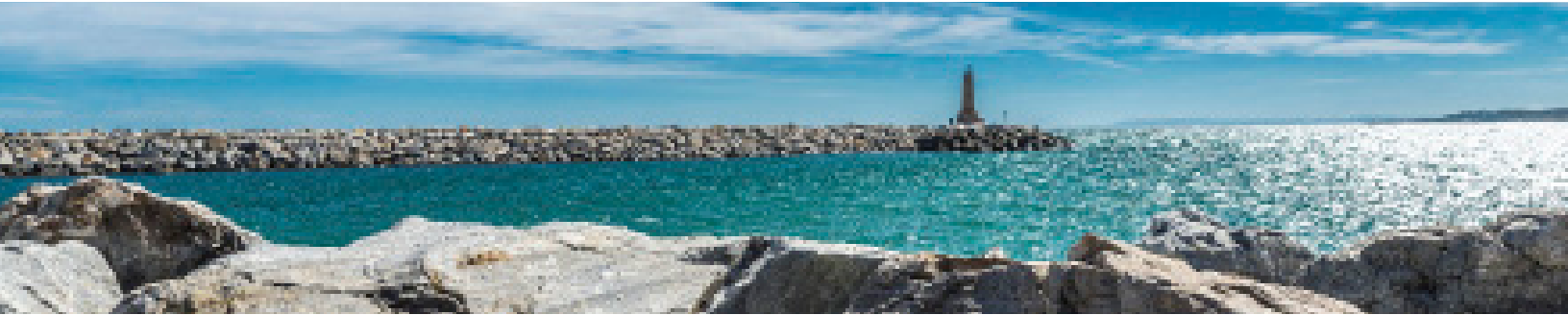
**You cannot be singled out for a rate increase** no matter how many times you receive benefits. Your premium changes only when the same premium change is made on all inforce Atlantic Coast Life Standard policies of the same form issued to persons of your classification in the same geographic area of your state.

**PLEASE NOTE:** This Is A Brief Description of your coverage. This brochure must be accompanied by the Outline of Coverage. For a complete description of benefits, exceptions and limitations, please read your outline of coverage and your policy. Atlantic Coast Life nor its Standard Medicare Supplement insurance policy are connected with or endorsed by the US government or the federal Medicare program.

This is a solicitation of insurance and an agent will contact you by telephone.

# ATLANTIC COAST LIFE

## INSURANCE COMPANY



### **“Solid Opportunities. Beacon of Integrity”**

After over 90 years, you can be sure we have the experience to provide the right products that offer the most value and potential for you. We have also earned a reputation of integrity that speaks volumes about our commitment to our customers and the people who join our team. Founded in 1925, Atlantic Coast Life Insurance Company continues to be fiercely independent, and with a refreshing corporate identity that leads by example.

### **Superlative Service**

Originating in the southeast, we continue to grow nationally while providing security, assurance and peace of mind. We listen to our customers and work hard as a team to provide friendly, professional and proven solutions to all of our clients.

### **Products and Growth**

Atlantic Coast Life Insurance Company is a premier provider of Life Insurance, Pre-Need, Medicare Supplement, and Fixed Annuity products for families. Our products and services are offered through a growing network of funeral homes and financial professionals.

■ ■ ■ ATLANTIC COAST LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY

**ATLANTIC COAST LIFE**  
INSURANCE COMPANY

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A.M. Best “B++” (Good)  
with Stable Outlook