



VIRGINIA MEDICARE SUPPLEMENT


INSURANCE PLANS Brochure

Marketed by:

PIVOT HEALTH
A HealthCare.com Company




**PAN
AMERICAN
LIFE** INSURANCE COMPANY



Pan-American Life Insurance Company Medicare Supplement Insurance Plans

are designed to go hand in hand with
your current Medicare coverage.

Our plans will help pay for the expenses
that Medicare doesn't cover.



**CHOOSE THE
MEDICARE
SUPPLEMENT PLAN
THAT IS RIGHT FOR
YOU**

PERSONALIZED CARE

A large selection of physicians and specialists for your health care

FOUR 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:

Pan-American Life Insurance Company

Administrative Office

1405 West 2200 South

Salt Lake City, UT 84119

WHICH MEDICARE SUPPLEMENT PLAN BEST MEETS YOUR NEEDS?

Service and Supplies	Medicare Pays	Plan A Pays	Plan F*** Pays	Plan G Pays	Plan N Pays
Medicare Part A Hospital Coverage					
Deductible	Nothing		\$1,408	\$1,408	\$1,408
First 60 days	100%				
Co-insurance 61-90 days	All but \$352 a Day	\$352 a Day	\$352 a Day	\$352 a Day	\$352 a Day
Co-insurance 91-150 days (Lifetime Reserve)	All but \$704 a Day	\$704 a Day	\$704 a Day	\$704 a Day	\$704 a Day
Extended Hospital Coverage (Up to an additional 365 days in your lifetime)	Nothing	Medicare Eligible Expenses	Medicare Eligible Expenses	Medicare Eligible Expenses	Medicare Eligible Expenses
Benefit for Blood	All but Three Pints	Three Pints	Three Pints	Three Pints	Three Pints
Hospital Care					
	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
Skilled Nursing Facility Care					
First 20 days	100%				
Co-insurance 21-100 days	All but \$176 a Day		\$176 a Day	\$176 a Day	\$176 a Day
Medicare Part B Physician's Services and Supplies					
Deductible	Nothing		\$198		
Co-insurance	80%	20%	20%	20%	20%**
Excess Charges	Nothing		100% Up to Medicare's Limit	100% Up to Medicare's Limit	
Benefit for Blood	All but Three Pints	Three Pints	Three Pints	Three Pints	Three Pints
Additional Benefits*					
Emergency care received outside the U.S.			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 \$_____

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

***Plan C or F is only available to people eligible for Medicare prior to January 1, 2020

MEDICARE PART A Hospital Coverage

The Pan-American Life Standard Plan pays the \$1,408 Part A (inpatient) deductible for plans 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

Pan-American Life Standard Plans A, F, G & N pay \$352 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, Pan-American Life Standard Plans pay \$704 a day for each Lifetime Reserve day used.

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 Pan-American Life Standard Plans A, 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. Pan-American Life Standard Plans A, F, G & N pay the deductible.

Skilled Nursing Facility Care

Medicare pays all eligible expenses for the first 20 days. Pan-American Life Standard Plans F, G & N pay up to \$176 from the 21st through the 100th 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. Pan-American Life Standard Plans A, F, G & N pay the Co-insurance.

***Plan C or F is only available to people eligible for Medicare prior to January 1, 2020



MEDICARE PART B Physician Services and Supplies

Deductible

Pan-American Life Standard Plan F pay the \$198 calendar year deductible.***

Co-insurance

After the Part B Deductible, Pan-American Life Standard Plans A, 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.

Excess Benefits

Your bill for Part B services and supplies may exceed the Medicare Eligible Expense. When that occurs, Pan-American Life Standard Plans F & G pay 100% up to the charge limitation established by Medicare.

Benefit for Blood

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

Additional Benefits*

Emergency Care Received Outside the U.S. After you pay a \$250 calendar year deductible, Pan-American Life Standard Plans 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.



MEDICARE SUPPLEMENT Insurance Policies

A **Pan-American 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 Pan-American Life Standard Medicare Supplement insurance policy will pay.

HOUSEHOLD Premium Discount

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

A. With whom you have continuously resided for the past 12 months, or to whom you are married, or

Who has an existing Medicare Supplement policy, or is applying

B. for a policy, with Pan-American Life Insurance Company

MEDICARE Eligible Expenses

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

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

- Any expense incurred before your Policy Effective Date.
- Expenses paid for by Medicare.
- 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.

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.

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.
- **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.
- **Co-insurance** is the portion of the eligible expense not paid by Medicare and paid by your Pan-American Life Standard Medicare Supplement insurance policy.
- **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 Pan-American Life Standard Medicare Supplement insurance policies of the same form issued to persons of your classification in the same geographic area of your state.
- **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 inforce during this 31 day grace period.

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. Pan-American Life nor its Standard Medicare Supplement insurance policy are connected with or endorsed by the US government or the federal Medicare program.



Since 1911, Pan-American Life has delivered reliable, flexible and quality products based on our deep knowledge and understanding of both the U.S. and Latin American markets in which we do business.

Today, Pan-American Life serves and protects thousands of customers throughout the Americas. Pan-American Life Insurance Company is currently licensed in 47 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. The Group has branches and affiliates in Costa Rica, Colombia, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Panama, and 15 Caribbean markets, including Barbados, the Cayman Islands, Curacao and Trinidad and Tobago.

Pan-American Life Insurance Company's dependability, stability, and financial health have been recognized in our industry ratings and standards:

A.M. Best Rating: A (Excellent).

A (Excellent) rating from A.M. Best. This rating is assigned to companies that demonstrate excellent financial strength, operating performance and market profile as measured by Best's established and objective standards.

Fitch Ratings: A (Strong).

Pan-American Life Insurance Company received an A rating (Strong) with Stable Outlook from the Fitch Ratings. This rating is given to companies with strong capacity to meet policyholder and contract obligations.



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