

Your choices are a whole lot clearer.

Choices should be clear, simple and easy to understand. And at Lumico Life Insurance Company, Medicare Supplements have never been clearer.

What your Medicare Supplement covers:

Medicare Part A - Hospital insurance

- Includes hospital inpatient and recovery care in skilled nursing facilities, hospice and home healthcare services.

Medicare Part B - Medical insurance

- Covers some medically necessary services from doctors and other healthcare providers, plus preventative services.

A clear value

- More manageable out of pocket costs*
- Instant coverage - no waiting period
- Guaranteed renewable
- No provider restrictions

Benefits	Plan A	Plan F	Plan G	Plan N
Basic benefits (including hospice)	✓	✓	✓	✓
Part B coinsurance	✓	✓	✓	✓
Part A deductible		✓	✓	✓
Skilled nursing facility coinsurance		✓	✓	✓
Foreign travel emergency		✓	✓	✓
Part B excess charges		✓	✓	
Part B deductible		✓		

Plan availability varies by state. Premium and benefits vary by plan selected. Please refer to the Outline of Coverage your agent provided.

Competitive advantage

- We offer comprehensive coverage and services at a competitive price
- Affordable premiums to help meet your financial planning needs
- Enjoy a household discount if you live with someone age 50 or older, or your spouse

About Lumico Life Insurance Company

Lumico has an "A" rating by A.M. Best** - the leading rating agency of the insurance industry. "A" is excellent, and is the second highest of fifteen ratings that can be awarded. It means that Lumico is financially stable and secure. Lumico has a 50+ year track record helping insure individuals and families, and is part of Swiss Re, a global financial services organization.

*Compared to those without Medicare Supplement coverage. **These ratings reflect claims paying ability but are not a guarantee of future performance. Policy form numbers LUM-MSF-I-2018, LUM-MSG-I-2018, LUM-MSA-I-2018, LUM-MSN-I-2018, et al. Lumico is not connected with or endorsed by the U.S. Government or the federal Medicare program. This is a solicitation of insurance and a licensed insurance agent/producer may contact you.