



OLD SURETY LIFE MEDICARE SUPPLEMENT



OLD
SURETY
LIFE
Insurance
COMPANY
Serving you since '32



BRIDGING THE GAP....

When shopping for basic Medicare Supplement Insurance plans, keep in mind that all policies are required to have the following features:

- **Guaranteed renewable.** No worries of reduced benefits or cancelled coverage for the life of the policy, as long as the premiums are paid on time.
- **Coverage provided in all states.** You may go to any doctor that accepts Medicare.
- **30 day free look period.** If you are not completely satisfied with your policy, you may return it within 30 days for a full refund of all premiums paid.
- **Electronic claim payouts.** After Medicare pays their part, the claim is electronically sent to the supplement provider.
- **Foreign travel emergency coverage.¹** Covers foreign travel emergency care if it begins during the first 60 days of each trip outside the USA. Maximum benefit amount of \$50,000.
- **Part B excess charges.²** The difference between what a health care provider is permitted to charge and the Medicare approved amount. The benefits may not exceed any charge limitation established by the Medicare program.

WHY OLD SURETY?

Old Surety offers you these advantages:

- **Christian based company.** Old Surety Life Insurance Company was originally founded in 1932. Our home office is located in Oklahoma City. We are a family oriented, Christian based company, who chooses to operate in a limited number of states so we can provide our policyholders with the individual attention they deserve. When you become a policyholder with us, you become a part of the family.
- **Issue age policies.** Your premiums cannot be changed due to increasing age or declining health. Your premium can only be changed if we change the premiums for all policies like yours in the state. If your premium changes, we will notify you in advance.
- **Accessibility to real people, not an automated phone system.** If you have a question or concern, you can call our toll-free number (during business hours) and the phone will be answered by one of our receptionists who will transfer you to the person who can best meet your needs. There is no automated system or menu that requires you to listen to a list of choices and select the one that you want. Old Surety enjoys the opportunity to personally assist with the needs of our policyholders.
- **All administration is done in-house, not by a third party.** All necessary departments (new business, claims, sales/marketing, underwriting, accounting/finance, etc...) are located in the same building and are staffed by experienced Old Surety employees. There is much collaboration between the departments which makes your experience, from initial application to payment of claims, one that is seamless, personal, and professional.
- **No networks, PPOs, or coverage areas.** Old Surety does not offer Medicare Select or Medicare Advantage plans which can limit you to specific networks and coverage areas. All of our plans are Medicare Supplement (or "Medigap") plans which allow you to be treated in any state by any doctor who accepts Medicare.
- **Old Surety Policyholder Newsletter.** Old Surety sends out regular newsletters to all of our policyholders. The newsletter is a combination of relevant information that is important to you, and also funny stories, jokes, amusing anecdotes, recipes, and spiritually uplifting articles. It is yet another fun, and enlightening way for us to share a little bit of our personality with you.

¹ Plans C, F and G only. ² Plans F and G only.

ISSUE AGE VS ATTAINED AGE

Old Surety Life is one of a handful of companies that offers an [Issue Age Medicare Supplement](#). What is the difference between an Old Surety Issue Age Plan and another companies Attained Age Plan?

Issue Age rated (also called “entry age rated”) premium is based on the age you are when you buy (are “issued”) the Medicare Supplement policy. Therefore premiums are lower for people who buy at a younger age and won’t change as you get older. Premiums may go up because of inflation and other factors, but not because of your age.³

Attained Age rated premium is based on your current age (the age you've "attained"), so your premium goes up as you get older. Premiums are low for younger buyers, but go up as you get older. They may be the least expensive at first, but they can eventually become the most expensive. Premiums may also go up because of inflation and other factors.³

CONSIDERING A CHANGE?

Basic coverage provided by Medicare supplement plans is standardized, and does not vary from company to company.

Use the chart below to determine the cost of an Old Surety Issue Age Medicare Supplement plan. If you already have a Medicare Supplement plan, you can compare the cost of your current plan to Old Surety.

Fill in the blanks to get an accurate picture of the total cost of each plan. The Part A and Part B deductible amounts are set annually by Medicare and can be found at www.medicare.gov

COMPLETE ACCORDINGLY TO COMPARE	PLAN A	PLAN F	PLAN G	Your current plan _____
Part A Medicare deductible	You pay the deductible of \$_____	You pay \$0	You pay \$0	You pay \$_____
Part B Medicare deductible	You pay the deductible of \$_____	You pay \$0	You pay \$_____	You pay \$_____
Part B excess charges	You pay all costs	You pay \$0	You pay \$0	You pay \$_____

Old Surety Medicare Supplement premium*	Old Surety Plan A	Old Surety Plan F	Old Surety Plan G	Your current premium \$_____
	\$_____	\$_____	\$_____	

*Not all plans available in all states.
Certain plans in some states are offered for those under 65 and on Medicare due to disability.

Your premium savings

\$ _____

Our Mission...

Matthew 22:39, "Love your neighbor as yourself"

The management of Old Surety Life Insurance Company is totally committed to considering our employees, our agents, our policyholders, and all others that we do business with as neighbors, as Jesus said.

Our mission is to give thought and consideration to the interest of everyone affected by the actions we take as a company and as individuals.

Our mission is to bless every person and business, that we come in contact with, in every way that we should.

Our pledge is to continually solicit God's help in accomplishing our mission.



OLD SURETY LIFE INSURANCE COMPANY

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Fax: 405.524.4011

OLD SURETY REPRESENTATIVE:

Name _____

Phone _____

This is a brochure intended for the solicitation of individual Medicare Supplement Insurance.

It is intended to provide a brief description of policy forms: Oklahoma: 600-A-OK, 600-C-OK, 600-F-OK, 600-G-OK, Texas: 600-A-TX, 600-F-TX, 600-G-TX, Missouri: 600-A-MO, 600-F-MO, 600-G-MO, Kansas: 600-A-KS, 600-F-KS, 600-G-KS, North Carolina: 600-A-NC, 600-F-NC, Montana: 600-A-MT, 600-F-MT, 600-G-MT, Arkansas: 600-A-AR, 600-C-AR, 600-F-AR, and New Mexico: 600-A-NM, 600-C-NM, 600-F-NM.

All plans may not be available in every state.

If changing Medicare Supplement Insurance plans, be aware that the application could be subject to underwriting and coverage could be denied.

Policy provisions and details may vary from state to state. Please refer to the policy for further details.

An Outline of Coverage should accompany this brochure. Please read the accompanying outline of coverage for important information regarding any exclusions, and limitations.

Old Surety Life Insurance Company is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.



Serving you since '32

www.oldsurety.com

