



Coverage You Can Rely On

WoodmenLife® Medicare Supplement Insurance



The Value of Financial Peace of Mind

When it comes to Medicare Supplement insurance, choosing an insurance plan that fits your specific needs is important. WoodmenLife offers several plan options that can help you fill some of the gaps in Medicare coverage. You can choose any provider that accepts Medicare, at a location that is convenient for you. Plus, when you purchase a WoodmenLife Medicare Supplement plan, you become a member, which grants you access to exclusive member benefits.

A Medicare Supplement Insurance Certificate Helps You Manage Your Health Care Expenses.

Fill the Gaps

Medicare provides beneficial coverage for health-related expenses, but it does not cover all health care expenses. There are a number of gaps in Medicare coverage that you need to pay for out-of-pocket or with private insurance. A Medicare Supplement plan is a health insurance certificate (also called Medigap) sold by a private insurance company to help fill in some of those gaps.

Know Your Options

Although private insurance companies provide Medicare Supplement coverage, Medicare Supplement insurance plans are strictly regulated by both the federal and the state government.

It's important to make an informed decision about what's right for you. Before you apply for a plan, get to know what the coverage includes. Then choose a Medicare Supplement plan that best fits your needs.

Take Care of Yourself

A Medicare Supplement plan helps you manage and budget your health care expenses with predictability and stability. A Medicare Supplement plan helps pay some of the out-of-pocket costs for Medicare-approved services and works with Medicare to provide more coverage to you.

Feel Good About Your Choices

Our Medicare Supplement plan has no restrictive networks. You can visit the providers of your choice, including primary care physicians, specialists and hospitals that accept Medicare patients.

Most providers are paid automatically, so you won't have to worry about filing a claim.



Choose Your Own Plan

WoodmenLife offers Medicare Supplement plans A, F, G, and N with varying amounts of coverage — Plan A provides basic benefits, and Plan F offers more comprehensive coverage.

Premiums will vary according to the amount of coverage provided by each plan. You may be eligible for a household premium discount. Reference the application for more details. Here are the benefits included in each plan:

Benefits	Plan A	Plan F*	Plan G	Plan G** High deductible	Plan N
Basic Benefits (including hospice care)	•	•	•	•	•
Part B Coinsurance	•	•	•	•	•***
Part A Deductible		•	•	•	•
Skilled Nursing Facility Coinsurance		•	•	•	•
Foreign Travel Emergency		•	•	•	•
Part B Excess Charges		•	•	•	
Part B Deductible		•		•	

*Plan F available for people first eligible for Medicare before January 2020 only.

**Before High Deductible Plan G pays benefits, you pay your Medicare-covered costs (deductibles, coinsurance and copayments) up to the certificate's deductible amount of \$2,870 in 2025.

***Plan N requires a \$20 copay for office visits and a \$50 copay for emergency room visits. Copays do not count toward the annual Part B deductible.

Covering Your Needs

Use this checklist to help you decide what you'd like your Medicare Supplement plan to cover:

- | | |
|--|---|
| ☐ Basic Benefits (including hospice care) | ☐ Medicare Part B Excess Charges |
| ☐ Medicare Part A Deductible | ☐ Skilled Nursing Facility Coinsurance |
| ☐ Medicare Part B Deductible | ☐ Foreign Travel Emergency |
| ☐ Medicare Part B Coinsurance | |

What's Great About Plans With WoodmenLife

Go Directly to Your Doctors

No pre-certification or pre-authorization is needed for care. You may visit any provider that accepts Medicare. A physician referral may be required for specialist, diagnostic, laboratory, or other facility care.

Benefits Stay the Same

You always know what your benefits are with this standardized plan — plan benefits remain the same year after year.



Portable Coverage

You are not restricted to use a network of health care providers. If you move or travel, your coverage goes with you.

12-month Rate Guarantee

No rate increases for the first 12 months, as long as the premiums are paid.

Guaranteed Renewable

No worries of reduced benefits or canceled coverage for the life of the certificate, as long as the premiums are paid. Premiums are based on your attained age and will change on the certificate anniversary date. WoodmenLife reserves the right to change premiums.

30 Days Free Look

Return any certificate for any reason within 30 days after the receipt for a full refund of all premiums paid.

Member Benefits to Help Your Family Get More Out of Life Now

When you become a member of WoodmenLife, you have access to a wide range of exclusive benefits designed to help your family right now¹. There's no extra cost nor obligation to use them. It's just one way we are committed to helping your family wherever you may be in life.

Self-Service Legal Documentation

Easy-to-Use Online Templates

Advance planning makes change — even the difficult change involved in illness or death — easier to cope with. With LawAssure™, WoodmenLife members can create customized wills, powers of attorney and healthcare directives with free, easy-to-use online templates².

Saving Money

Everyday Shopping Discounts You Can Use Now

Our discount program — Life's Perks® — gives you everyday savings³ at more than 30,000 local and national retailers such as Verizon, Sam's Club®, and more.

Rebuilding After a Natural Disaster

Help to Get You Back Home

We can't stop natural disasters, but we can help WoodmenLife members who experience one by providing financial assistance of up to \$1,000¹.

Honoring Heroes

A Tribute to Families of Fallen First Responders

True heroes deserve more. That's why we pay \$25,000⁴ to the family of every First Responder member who dies in the line of duty.

Common Terms And Definitions

Benefit period: Starts the day you go to a hospital or skilled nursing facility and ends when you have not received hospital or skilled nursing facility care for 60 consecutive days.

Coinsurance: The portion of charges covered but not reimbursed by Medicare, excluding the Medicare deductibles, for which you are responsible.

Copay: A fixed fee amount that subscribers to a medical plan must pay when using specific services covered by an insurance plan.

Deductible: Amount that you pay for Medicare-approved expenses before Medicare begins to pay.

Medicare-eligible expenses: Health care expenses of the kinds covered by Medicare Parts A and B, to the extent recognized as reasonable and medically necessary by Medicare.

Emergency care: Immediate medical care needed because of an injury or an illness of sudden and unexpected onset.

Excess charges: The difference between what a health care provider is permitted to charge and the Medicare-approved amount.

Hospice care: A program of care and support for someone who is terminally ill. This helps them live out the time they have remaining to the fullest extent possible.

Hospital: A legally operated hospital. Hospital does not include a nursing home, convalescent home or extended care facility.

Loss: The incurring of Medicare-eligible expenses while the certificate is in force.

Medically necessary: The service or supply that is recognized by Medicare as necessary to diagnose or treat an injury or sickness and must: (1) be prescribed by a physician; (2) be consistent with the diagnosis and treatment of such injury or sickness; (3) be in accordance with the generally accepted standards of medical practice; and (4) not be solely for the convenience of the insured or the physician.

Medicare-approved amount: In original Medicare, the amount that a physician who accepts assignment can be paid, including what Medicare pays and any other deductibles, coinsurance or copayments.

Premium: The periodic payment to Medicare, an insurance company, or a health care plan for coverage.



Limitations & Exclusions Detail

This Medicare Supplement insurance does not pay for:

- Any expense incurred while your certificate is not in force
- Hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while this certificate is not in force
- Expense paid for by Medicare
- Expense payable under any other insurance plan, policy, or certificate, or any employee benefit plan, which pays benefits on an expense-incurred basis
- Services for non-Medicare eligible expenses
- Services for which no charge is made when there is no insurance
- Loss or expense that is payable under any other Medicare supplement insurance policy or certificate
- Skilled nursing facility costs beyond what is covered by Medicare and the 30 days covered under the Medicare Part A Skilled Nursing Facility Benefit provision of your certificate
- Home care above the number of visits covered by Medicare and the 40 visits per year covered under the Home Care Benefit provision of your certificate
- Physician charges above Medicare's approved charge
- Outpatient prescription drugs
- Most care received outside of the United States
- Routine dental care, dentures, cosmetic surgery, routine foot care, the cost of eyeglasses, and the cost of hearing aids, unless eligible under Medicare
- Emergency care anywhere or for care received outside the service area if this care is treated differently from other covered benefits
- Anything beyond usual, customary, and reasonable limitations



About WoodmenLife

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WoodmenLife was founded with a simple, two-part purpose: to protect America's families from financial hardship and to provide opportunities to help others in the community.

We've been helping to protect the financial future of families like yours, making a difference in hometowns across America and honoring our country since 1890. As a not-for-profit life insurance company, we put money back into the community. We're here when you need us most.

Financial Security

Standing Strong Since 1890

We've been earning your trust for more than [130] years by taking a long-term approach to maintaining financial stability. Your confidence in us matters, and we're dedicated to earning it every day by keeping your best interest in mind with the decisions we make.

- More than 130] years of proven financial growth and stability
- A+ Superior Rating by A.M. Best⁵
- \$11.3 billion] in total assets⁶
- Steady surplus growth

Community Involvement

Support for Family, Community and Country

When you become a member of WoodmenLife, you have access to opportunities to connect with others, give back locally and honor those who make an impact. You have an open invitation to:

- Support your community through volunteer opportunities
- Participate in local family-friendly activities
- Join in our fight against hunger

To learn more about WoodmenLife, visit [WoodmenLife.org/About](https://www.woodmenlife.org/About)



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This is a brochure for individual Medicare Supplement insurance certificate forms and is not a contract of insurance. For complete details of all benefits, please read your Outline of Coverage carefully and refer to the "Guide to Health Insurance for People with Medicare."

Medicare Supplement insurance is underwritten by Woodmen of the World Life Insurance Society, P.O. Box 2944, Omaha, NE 68103. Certificate forms: MTD20, MTD24, MTD25, MTD36, MTD31. In some states, a person may qualify for Medicare if under the age 65 and disabled.

Summary of Coverage

(To be completed by insurance agent/producer at the time of application.)

Presented to: _____

Plan name: _____

Agent name: _____

Total premium: _____

Agent phone: _____

Draft date: _____

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. This is a solicitation of insurance. Contact may be made by an insurance agent or company upon inquiry.

1. WoodmenLife Benefits are available to members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. These benefits are not contractual, are subject to change and have specific eligibility requirements, such as length of membership, number of qualifying members in household and/or qualifying event.
2. WoodmenLife has entered into a sponsored marketing relationship with Epoq, Inc. (Epoq) to offer document preparation services to WoodmenLife members. Epoq is an independent service provider. WoodmenLife is not affiliated with Epoq and does not administer these document preparation services. WoodmenLife does not provide, is not responsible for, does not assume liability for, and does not guarantee the accuracy, adequacy or results of any service or documents provided by Epoq. WoodmenLife, its employees and representatives are not authorized to give legal advice. Not all services are available in all states.
3. WoodmenLife has entered into sponsored marketing relationships with companies that agree to offer discounts to WoodmenLife members. WoodmenLife is not affiliated with these companies and does not administer these discounts for products or services.
4. \$25,000 benefit applies to officially registered non-military First Responders. WoodmenLife Benefits are not contractual, are subject to change and have specific eligibility requirements.
5. WoodmenLife is rated A+ Superior by AM Best for our financial strength and operating performance in 2023. For the latest Best's Credit Rating, access www.ambest.com.
6. Liabilities of \$9.6 billion; as of December 31, 2023.



Woodmen of the World Life Insurance Society
Home Office: Omaha, Nebraska
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woodmenlife.org