

## Asuris NW Health Application Packet

Thank you for your interest in the Asuris Northwest Health Medicare Supplement plan!

This application packet provides you with access to a printable copy of the Enrollment Form, the [online application](#) and the Outline of Coverage in addition to a link to the Choosing a Medigap Policy Guide.

Should you decide to apply by secure upload/mail/fax/email, the printable application needs to be reviewed and signed by an Agent before it can be submitted to Asuris Northwest Health. You may email, fax or mail it in to CDA Insurance:

- Fax: 1.541.284.2994
- Email: [cs@cda-insurance.com](mailto:cs@cda-insurance.com)
- Secure File Upload: [Click here](#)
- Mail: CDA Insurance LLC  
PO Box 26540  
Eugene, Oregon 97402

| Other Important Information  |
|--|
| Download Medicare's <a href="#">Choosing a Medigap Policy Guide</a> (.pdf) |
| Download <a href="#">Policy Outline</a> (.pdf)                             |
| Download <a href="#">Application</a> (.pdf)                                |
| Online Application – <a href="#">Click here</a>                            |

Our website: <https://medicare-washington.com>

If you should have any questions on the application, please call us at 1.800.884.2343 or 1.541.434.9613.



Outline of Coverage

# Asuris Pledge

Medicare Supplement (Medigap) plans

# Asuris Pledge

## Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020

This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. The plans offered by Asuris Northwest Health are shaded in the chart below. Only applicants first eligible for Medicare before 2020 may purchase Plans C, F and high deductible F.

**Note:** A black dot means 100% of the benefit is paid.

| Benefits   | Plans Available to All Applicants |   |   |    |           |           |     |                      | Medicare first eligible before 2020 only |    |
|--|-----------------------------------|---|---|----|-----------|-----------|-----|----------------------|--|----|
|  | A                                 | B | D | G* | K         | L         | M   | N                    | C  | F* |
| Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up) | •                                 | • | • | •  | •         | •         | •   | •                    | •  | •  |
| Medicare Part B coinsurance or copayment   | •                                 | • | • | •  | 50%       | 75%       | •   | •<br>Copays apply*** | •  | •  |
| Blood (first three pints)  | •                                 | • | • | •  | 50%       | 75%       | •   | •                    | •  | •  |
| Part A hospice care coinsurance or copayment   | •                                 | • | • | •  | 50%       | 75%       | •   | •                    | •  | •  |
| Skilled nursing facility Coinsurance   |                                   |   | • | •  | 50%       | 75%       | •   | •                    | •  | •  |
| Medicare Part A deductible   |                                   | • | • | •  | 50%       | 75%       | 50% | •                    | •  | •  |
| Medicare Part B deductible   |                                   |   |   |    |           |           |     |                      | •  | •  |
| Medicare Part B excess charges   |                                   |   |   | •  |           |           |     |                      |  | •  |
| Foreign travel emergency (up to plan limits)   |                                   |   | • | •  |           |           | •   | •                    | •  | •  |
| Out-of-pocket limit in 2022**  |                                   |   |   |    | \$6,620** | \$3,310** |     |                      |  |    |

\*Plans F and G also have a high deductible option which require first paying a plan deductible of \$2,490 before the plan begins to pay. **Asuris Northwest Health does not offer a high deductible Plan F or G.** Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

\*\*Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

\*\*\*Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

# Premium information— Medicare Supplement plans

**Asuris Northwest Health can raise your premium only if we raise the premium for all policies like yours in this state.**

**Rates effective April 1, 2022**

**You may be eligible for Plans C and F if you turned 65 before January 1, 2020 and are currently enrolled in Medicare Part A & Part B. Only those applicants who are initially eligible for Medicare before January 1, 2020, may apply for Plans C and F.**

|  | <b>Plan A</b> | <b>Plan C</b> | <b>Plan F</b> | <b>Plan G</b> | <b>Plan K</b> | <b>Plan N</b> |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>Monthly automatic bank withdrawal</b> | \$182         | \$256         | \$257         | \$205         | \$132         | \$158         |
| <b>Monthly paper bill rate</b>           | \$184         | \$258         | \$259         | \$207         | \$134         | \$160         |

**These plans have an annual renewal date of April 1. Because of this, you may experience a rate change within 12 months during your initial year of enrollment. After your first year, rates are guaranteed not to increase for 12 months.**

A spousal discount of \$15 per member, per month may be available if two members are enrolled in any combination of 2010 Standard plans, reside at the same physical address and are married or state-registered domestic partners.

# Disclosures

Use this outline to compare benefits and premiums among policies. **This outline shows benefits and premium of policies sold for effective dates on or after January 1, 2020.**

## **Read your policy very carefully**

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

## **Right to return policy**

If you find that you are not satisfied with your policy, you may return it to Asuris Northwest Health, 528 E Spokane Falls Blvd., Suite 301, Spokane, WA 99202. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

## **Policy replacement**

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

## **Notice**

This policy may not fully cover all of your medical costs. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult *Medicare and You* for more details. Neither Asuris Northwest Health nor its producers are connected with Medicare.

## **Complete answers are very important**

When you fill out the application for the new policy, be sure to answer truthfully and complete all questions about your medical and health history. The company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

# Medigap Plan A

## Medicare (Part A) – Hospital Services – Per Benefit Period

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| Services   | Medicare Pays       | Plan Pays                          | You Pay                        |
|--|---------------------|------------------------------------|--------------------------------|
| <b>Hospitalization*</b> — Semi-private room & board, general nursing and miscellaneous services and supplies |                     |                                    |                                |
| First 60 days  | All but \$1,556     | \$0                                | \$1,556<br>(Part A deductible) |
| 61st thru 90th day   | All but \$389 a day | \$389 a day                        | \$0                            |
| 91st day and after:<br>While using 60 lifetime reserve days  | All but \$778 a day | \$778 a day                        | \$0                            |
| Once lifetime reserve days are used:<br>Additional 365 days  | \$0                 | 100% of Medicare-eligible expenses | \$0**                          |
| Beyond the additional 365 days   | \$0                 | \$0                                | All costs                      |

**Skilled Nursing Facility Care\*** —You must meet Medicare’s requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital

|                     |                        |     |                      |
|---------------------|------------------------|-----|----------------------|
| First 20 days       | All approved amounts   | \$0 | \$0                  |
| 21st thru 100th day | All but \$194.50 a day | \$0 | Up to \$194.50 a day |
| 101st day and after | \$0                    | \$0 | All costs            |

## Blood

|                    |      |         |     |
|--------------------|------|---------|-----|
| First 3 pints      | \$0  | 3 pints | \$0 |
| Additional amounts | 100% | \$0     | \$0 |

## Hospice Care

|   |  |                                |     |
|---|--|--------------------------------|-----|
| You must meet Medicare’s requirements, including a doctor’s certification of terminal illness | All but very limited coinsurance for outpatient drugs and inpatient respite care | Medicare copayment/coinsurance | \$0 |
|---|--|--------------------------------|-----|

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy’s “Core Benefits.” During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

## Plan A (cont.)

### Medicare (Part B) – Medical Services – Per Calendar Year

\*\*\*Once you have been billed \$233 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

| Services   | Medicare Pays | Plan Pays     | You Pay                      |
|--|---------------|---------------|------------------------------|
| <b>Medical expenses—in or out of hospital and outpatient hospital treatment</b> , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests and durable medical equipment |               |               |                              |
| First \$233 of Medicare-approved amounts***  | \$0           | \$0           | \$233<br>(Part B deductible) |
| Remainder of Medicare-approved amounts   | Generally 80% | Generally 20% | \$0                          |
| Part B excess charges (above Medicare-approved amounts)  | \$0           | \$0           | All costs                    |

### Blood

|  |     |           |                              |
|--|-----|-----------|------------------------------|
| First 3 pints                              | \$0 | All costs | \$0                          |
| Next \$233 of Medicare-approved amounts*** | \$0 | \$0       | \$233<br>(Part B deductible) |
| Remainder of Medicare-approved amounts     | 80% | 20%       | \$0                          |

### Clinical Laboratory Services

|                               |      |     |     |
|-------------------------------|------|-----|-----|
| Tests for diagnostic services | 100% | \$0 | \$0 |
|-------------------------------|------|-----|-----|

### Parts A & B Home Health Care – Medicare-Approved Services

|   |      |     |                              |
|---|------|-----|------------------------------|
| Medically necessary skilled care services and medical supplies            | 100% | \$0 | \$0                          |
| Durable medical equipment:<br>First \$233 of Medicare-approved amounts*** | \$0  | \$0 | \$233<br>(Part B deductible) |
| Remainder of Medicare-approved amounts                                    | 80%  | 20% | \$0                          |

# Medigap Plan C

## Medicare (Part A) – Hospital Services – Per Benefit Period

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| Services   | Medicare Pays       | Plan Pays                          | You Pay   |
|--|---------------------|------------------------------------|-----------|
| <b>Hospitalization*</b> — Semi-private room & board, general nursing and miscellaneous services and supplies |                     |                                    |           |
| First 60 days  | All but \$1,556     | \$1,556<br>(Part A deductible)     | \$0       |
| 61st thru 90th day   | All but \$389 a day | \$389 a day                        | \$0       |
| 91st day and after:<br>While using 60 lifetime reserve days  | All but \$778 a day | \$778 a day                        | \$0       |
| Once lifetime reserve days are used:<br>Additional 365 days  | \$0                 | 100% of Medicare-eligible expenses | \$0**     |
| Beyond the additional 365 days   | \$0                 | \$0                                | All costs |

**Skilled Nursing Facility Care\*** —You must meet Medicare’s requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital

|                     |                        |                      |           |
|---------------------|------------------------|----------------------|-----------|
| First 20 days       | All approved amounts   | \$0                  | \$0       |
| 21st thru 100th day | All but \$194.50 a day | Up to \$194.50 a day | \$0       |
| 101st day and after | \$0                    | \$0                  | All costs |

## Blood

|                    |      |         |     |
|--------------------|------|---------|-----|
| First 3 pints      | \$0  | 3 pints | \$0 |
| Additional amounts | 100% | \$0     | \$0 |

## Hospice Care

|   |  |                                |     |
|---|--|--------------------------------|-----|
| You must meet Medicare’s requirements, including a doctor’s certification of terminal illness | All but very limited coinsurance for outpatient drugs and inpatient respite care | Medicare copayment/coinsurance | \$0 |
|---|--|--------------------------------|-----|

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy’s “Core Benefits.” During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.



## Plan C (cont.)

### Medicare (Part B) – Medical Services – Per Calendar Year

\*\*\*Once you have been billed \$233 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

| Services   | Medicare Pays | Plan Pays                    | You Pay   |
|--|---------------|------------------------------|-----------|
| <b>Medical expenses—in or out of hospital and outpatient hospital treatment</b> , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests and durable medical equipment |               |                              |           |
| First \$233 of Medicare-approved amounts***  | \$0           | \$233<br>(Part B deductible) | \$0       |
| Remainder of Medicare-approved amounts   | Generally 80% | Generally 20%                | \$0       |
| Part B excess charges (above Medicare-approved amounts)  | \$0           | \$0                          | All costs |

### Blood

|  |     |                              |     |
|--|-----|------------------------------|-----|
| First 3 pints                              | \$0 | All costs                    | \$0 |
| Next \$233 of Medicare-approved amounts*** | \$0 | \$233<br>(Part B deductible) | \$0 |
| Remainder of Medicare-approved amounts     | 80% | 20%                          | \$0 |

### Clinical Laboratory Services

|                               |      |     |     |
|-------------------------------|------|-----|-----|
| Tests for diagnostic services | 100% | \$0 | \$0 |
|-------------------------------|------|-----|-----|

### Parts A & B Home Health Care—Medicare-Approved Services

|   |      |                              |     |
|---|------|------------------------------|-----|
| Medically necessary skilled care services and medical supplies            | 100% | \$0                          | \$0 |
| Durable medical equipment:<br>First \$233 of Medicare-approved amounts*** | \$0  | \$233<br>(Part B deductible) | \$0 |
| Remainder of Medicare-approved amounts                                    | 80%  | 20%                          | \$0 |

### Other Benefits—Not Covered by Medicare

**Foreign Travel**—Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States

|                                |     |   |  |
|--------------------------------|-----|---|--|
| First \$250 each calendar year | \$0 | \$0   | \$250  |
| Remainder of charges           | \$0 | 80% to lifetime maximum benefit of \$50,000 | 20% and amounts over the \$50,000 lifetime maximum |

# Medigap Plan F

## Medicare (Part A) – Hospital Services – Per Benefit Period

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| Services   | Medicare Pays       | Plan Pays                          | You Pay   |
|--|---------------------|------------------------------------|-----------|
| <b>Hospitalization*</b> — Semi-private room & board, general nursing and miscellaneous services and supplies |                     |                                    |           |
| First 60 days  | All but \$1,556     | \$1,556<br>(Part A deductible)     | \$0       |
| 61st thru 90th day   | All but \$389 a day | \$389 a day                        | \$0       |
| 91st day and after:<br>While using 60 lifetime reserve days  | All but \$778 a day | \$778 a day                        | \$0       |
| Once lifetime reserve days are used:<br>Additional 365 days  | \$0                 | 100% of Medicare-eligible expenses | \$0**     |
| Beyond the additional 365 days   | \$0                 | \$0                                | All costs |

**Skilled Nursing Facility Care\*** — You must meet Medicare’s requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital

|                     |                        |                      |           |
|---------------------|------------------------|----------------------|-----------|
| First 20 days       | All approved amounts   | \$0                  | \$0       |
| 21st thru 100th day | All but \$194.50 a day | Up to \$194.50 a day | \$0       |
| 101st day and after | \$0                    | \$0                  | All costs |

## Blood

|                    |      |         |     |
|--------------------|------|---------|-----|
| First 3 pints      | \$0  | 3 pints | \$0 |
| Additional amounts | 100% | \$0     | \$0 |

## Hospice Care

|   |  |                                |     |
|---|--|--------------------------------|-----|
| You must meet Medicare’s requirements, including a doctor’s certification of terminal illness | All but very limited coinsurance for outpatient drugs and inpatient respite care | Medicare copayment/coinsurance | \$0 |
|---|--|--------------------------------|-----|

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy’s “Core Benefits.” During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

## Plan F (cont.)

### Medicare (Part B) – Medical Services – Per Calendar Year

\*\*\*Once you have been billed \$233 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

| Services   | Medicare Pays | Plan Pays                    | You Pay |
|--|---------------|------------------------------|---------|
| <b>Medical expenses—in or out of hospital and outpatient hospital treatment</b> , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests and durable medical equipment |               |                              |         |
| First \$233 of Medicare-approved amounts***  | \$0           | \$233<br>(Part B deductible) | \$0     |
| Remainder of Medicare-approved amounts   | Generally 80% | Generally 20%                | \$0     |
| Part B excess charges (above Medicare-approved amounts)  | \$0           | 100%                         | \$0     |

### Blood

|  |     |                              |     |
|--|-----|------------------------------|-----|
| First 3 pints                              | \$0 | All costs                    | \$0 |
| Next \$233 of Medicare-approved amounts*** | \$0 | \$233<br>(Part B deductible) | \$0 |
| Remainder of Medicare-approved amounts     | 80% | 20%                          | \$0 |

### Clinical Laboratory Services

|                               |      |     |     |
|-------------------------------|------|-----|-----|
| Tests for diagnostic services | 100% | \$0 | \$0 |
|-------------------------------|------|-----|-----|

### Parts A & B Home Health Care – Medicare-Approved Services

|   |      |                              |     |
|---|------|------------------------------|-----|
| Medically necessary skilled care services and medical supplies            | 100% | \$0                          | \$0 |
| Durable medical equipment:<br>First \$233 of Medicare-approved amounts*** | \$0  | \$233<br>(Part B deductible) | \$0 |
| Remainder of Medicare-approved amounts                                    | 80%  | 20%                          | \$0 |

### Other Benefits – Not Covered by Medicare

**Foreign Travel** – Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States

|                                |     |   |  |
|--------------------------------|-----|---|--|
| First \$250 each calendar year | \$0 | \$0   | \$250  |
| Remainder of charges           | \$0 | 80% to lifetime maximum benefit of \$50,000 | 20% and amounts over the \$50,000 lifetime maximum |

# Medigap Plan G

## Medicare (Part A) – Hospital Services – Per Benefit Period

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| Services   | Medicare Pays       | Plan Pays                          | You Pay   |
|--|---------------------|------------------------------------|-----------|
| <b>Hospitalization*</b> — Semi-private room & board, general nursing and miscellaneous services and supplies |                     |                                    |           |
| First 60 days  | All but \$1,556     | \$1,556<br>(Part A deductible)     | \$0       |
| 61st thru 90th day   | All but \$389 a day | \$389 a day                        | \$0       |
| 91st day and after:<br>While using 60 lifetime reserve days  | All but \$778 a day | \$778 a day                        | \$0       |
| Once lifetime reserve days are used:<br>Additional 365 days  | \$0                 | 100% of Medicare-eligible expenses | \$0**     |
| Beyond the additional 365 days   | \$0                 | \$0                                | All costs |

**Skilled Nursing Facility Care\*** — You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital

|                     |                        |                      |           |
|---------------------|------------------------|----------------------|-----------|
| First 20 days       | All approved amounts   | \$0                  | \$0       |
| 21st thru 100th day | All but \$194.50 a day | Up to \$194.50 a day | \$0       |
| 101st day and after | \$0                    | \$0                  | All costs |

## Blood

|                    |      |         |     |
|--------------------|------|---------|-----|
| First 3 pints      | \$0  | 3 pints | \$0 |
| Additional amounts | 100% | \$0     | \$0 |

## Hospice Care

|   |  |                                |     |
|---|--|--------------------------------|-----|
| You must meet Medicare's requirements, including a doctor's certification of terminal illness | All but very limited coinsurance for outpatient drugs and inpatient respite care | Medicare copayment/coinsurance | \$0 |
|---|--|--------------------------------|-----|

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

## Plan G (cont.)

### Medicare (Part B) – Medical Services – Per Calendar Year

\*\*\*Once you have been billed \$233 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

| Services   | Medicare Pays | Plan Pays     | You Pay                      |
|--|---------------|---------------|------------------------------|
| <b>Medical expenses – in or out of hospital and outpatient hospital treatment</b> , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests and durable medical equipment |               |               |                              |
| First \$233 of Medicare-approved amounts***  | \$0           | \$0           | \$233<br>(Part B deductible) |
| Remainder of Medicare-approved amounts   | Generally 80% | Generally 20% | \$0                          |
| Part B excess charges (above Medicare-approved amounts)  | \$0           | 100%          | \$0                          |

### Blood

|  |     |           |                              |
|--|-----|-----------|------------------------------|
| First 3 pints                              | \$0 | All costs | \$0                          |
| Next \$233 of Medicare-approved amounts*** | \$0 | \$0       | \$233<br>(Part B deductible) |
| Remainder of Medicare-approved amounts     | 80% | 20%       | \$0                          |

### Clinical Laboratory Services

|                               |      |     |     |
|-------------------------------|------|-----|-----|
| Tests for diagnostic services | 100% | \$0 | \$0 |
|-------------------------------|------|-----|-----|

### Parts A & B Home Health Care – Medicare-Approved Services

|   |      |     |                              |
|---|------|-----|------------------------------|
| Medically necessary skilled care services and medical supplies            | 100% | \$0 | \$0                          |
| Durable medical equipment:<br>First \$233 of Medicare-approved amounts*** | \$0  | \$0 | \$233<br>(Part B deductible) |
| Remainder of Medicare-approved amounts                                    | 80%  | 20% | \$0                          |

### Other Benefits – Not Covered by Medicare

**Foreign Travel** – Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States

|                                |     |   |  |
|--------------------------------|-----|---|--|
| First \$250 each calendar year | \$0 | \$0   | \$250  |
| Remainder of charges           | \$0 | 80% to lifetime maximum benefit of \$50,000 | 20% and amounts over the \$50,000 lifetime maximum |

# Medigap Plan K

\*You will pay half the cost-sharing of some covered services until you reach the annual out-of-pocket limit of \$6,620 each calendar year. The amounts that count toward your annual limit are noted with diamonds (◆) in the chart. Once you reach the annual limit, the plan pays 100% of your copayment and coinsurance for the rest of the calendar year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called “excess charges”) and you will be responsible for paying this difference between the amount charged by your provider and the amount paid by Medicare for the items or service.**

## Medicare (Part A) – Hospital Services – Per Benefit Period

\*\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| Services   | Medicare Pays   | Plan Pays                                       | You Pay*  |
|--|---|---|---|
| <b>Hospitalization**</b> — Semi-private room & board, general nursing and miscellaneous services and supplies  |   |   |   |
| First 60 days  | All but \$1,556   | \$778 (50% of Part A deductible)                | \$778 (50% of Part A deductible)◆                 |
| 61st thru 90th day   | All but \$389 a day   | \$389 a day                                     | \$0   |
| 91st day and after:<br>While using 60 lifetime reserve days  | All but \$778 a day   | \$778 a day                                     | \$0   |
| Once lifetime reserve days are used:<br>Additional 365 days  | \$0   | 100% of Medicare-eligible expenses              | \$0***  |
| Beyond the additional 365 days   | \$0   | \$0   | All costs   |
| <b>Skilled Nursing Facility Care**</b> — You must meet Medicare’s requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital |   |   |   |
| First 20 days  | All approved amounts  | \$0   | \$0   |
| 21st thru 100th day  | All but \$194.50 a day  | Up to \$97.25 a day (50% of Part A coinsurance) | Up to \$97.25 a day (50% of Part A coinsurance) ◆ |
| 101st day and after  | \$0   | \$0   | All costs   |
| <b>Blood</b>   |   |   |   |
| First 3 pints  | \$0   | 50%   | 50%◆  |
| Additional amounts   | 100%  | \$0   | \$0   |
| <b>Hospice Care</b>  |   |   |   |
| You must meet Medicare’s requirements, including a doctor’s certification of terminal illness  | All but very limited coinsurance for out-patient drugs and inpatient respite care | 50% of Medicare copayment/coinsurance           | 50% of Medicare copayment/coinsurance◆            |

\*\*\***NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy’s “Core Benefits.” During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

## Plan K (cont.)

### Medicare (Part B) – Medical Services – Per Calendar Year

\*\*\*\*Once you have been billed \$233 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

| Services   | Medicare Pays                                      | Plan Pays                              | You Pay*  |
|--|--|--|---|
| <b>Medical expenses – in or out of hospital and outpatient hospital treatment</b> , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests and durable medical equipment |  |  |   |
| First \$233 of Medicare-approved amounts****   | \$0  | \$0                                    | \$233 (Part B deductible)****◆  |
| Preventive benefits for Medicare-covered services  | Generally 80% or more of Medicare-approved amounts | Remainder of Medicare-approved amounts | All costs above Medicare-approved amounts                                       |
| Remainder of Medicare-approved amounts   | Generally 80%                                      | Generally 10%                          | Generally 10%◆  |
| Part B excess charges (above Medicare-approved amounts)  | \$0  | \$0                                    | All costs (and they do not count toward annual out-of-pocket limit of \$6,620)* |

### Blood

|   |     |               |                                |
|---|-----|---------------|--------------------------------|
| First 3 pints                               | \$0 | 50%           | 50%◆                           |
| Next \$233 of Medicare-approved amounts**** | \$0 | \$0           | \$233 (Part B deductible)****◆ |
| Remainder of Medicare-approved amounts      | 80% | Generally 10% | Generally 10%◆                 |

### Clinical Laboratory Services

|                               |      |     |     |
|-------------------------------|------|-----|-----|
| Tests for diagnostic services | 100% | \$0 | \$0 |
|-------------------------------|------|-----|-----|

### Parts A & B Home Health Care – Medicare-Approved Services

|  |      |     |                            |
|--|------|-----|----------------------------|
| Medically necessary skilled care services and medical supplies             | 100% | \$0 | \$0                        |
| Durable medical equipment:<br>First \$233 of Medicare-approved amounts**** | \$0  | \$0 | \$233 (Part B deductible)◆ |
| Remainder of Medicare-approved amounts                                     | 80%  | 10% | 10%◆                       |

*\*This plan limits your annual out-of-pocket payments for Medicare-approved amounts to \$6,620 per year. However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called "excess charges") and you will be responsible for paying the difference between the amount charged by your provider and the amount paid by Medicare for the item or service. Medicare benefits are subject to change. Please consult the latest Guide to Health Insurance for People with Medicare.*



# Medigap Plan N

## Medicare (Part A) – Hospital Services – Per Benefit Period

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| Services  | Medicare Pays  | Plan Pays                          | You Pay   |
|---|--|------------------------------------|-----------|
| <b>Hospitalization*</b> — Semi-private room & board, general nursing and miscellaneous services and supplies  |  |                                    |           |
| First 60 days   | All but \$1,556  | \$1,556<br>(Part A deductible)     | \$0       |
| 61st thru 90th day  | All but \$389 a day  | \$389 a day                        | \$0       |
| 91st day and after:<br>While using 60 lifetime reserve days   | All but \$778 a day  | \$778 a day                        | \$0       |
| Once lifetime reserve days are used:<br>Additional 365 days   | \$0  | 100% of Medicare-eligible expenses | \$0**     |
| Beyond the additional 365 days  | \$0  | \$0                                | All costs |
| <b>Skilled Nursing Facility Care*</b> — You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital |  |                                    |           |
| First 20 days   | All approved amounts   | \$0                                | \$0       |
| 21st thru 100th day   | All but \$194.50 a day   | Up to \$194.50 a day               | \$0       |
| 101st day and after   | \$0  | \$0                                | All costs |
| <b>Blood</b>  |  |                                    |           |
| First 3 pints   | \$0  | 3 pints                            | \$0       |
| Additional amounts  | 100%   | \$0                                | \$0       |
| <b>Hospice Care</b>   |  |                                    |           |
| You must meet Medicare's requirements, including a doctor's certification of terminal illness   | All but very limited coinsurance for outpatient drugs and inpatient respite care | Medicare copayment/coinsurance     | \$0       |

**\*\*NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.



## Plan N (cont.)

### Medicare (Part B) – Medical Services – Per Calendar Year

\*\*\*Once you have been billed \$233 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

| Services   | Medicare Pays | Plan Pays  | You Pay  |
|--|---------------|--|--|
| <b>Medical expenses – in or out of hospital and outpatient hospital treatment</b> , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests and durable medical equipment |               |  |  |
| First \$233 of Medicare-approved amounts***  | \$0           | \$0  | \$233<br>(Part B deductible)   |
| Remainder of Medicare-approved amounts   | Generally 80% | Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copay of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense. | Up to \$20 per office visit and up to \$50 per emergency room visit. The copay of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense. |
| Part B excess charges (above Medicare-approved amounts)  | \$0           | \$0  | All costs  |

### Blood

|  |     |           |                              |
|--|-----|-----------|------------------------------|
| First 3 pints                              | \$0 | All costs | \$0                          |
| Next \$233 of Medicare-approved amounts*** | \$0 | \$0       | \$233<br>(Part B deductible) |
| Remainder of Medicare-approved amounts     | 80% | 20%       | \$0                          |

### Clinical Laboratory Services

|                               |      |     |     |
|-------------------------------|------|-----|-----|
| Tests for diagnostic services | 100% | \$0 | \$0 |
|-------------------------------|------|-----|-----|

### Parts A & B Home Health Care – Medicare-Approved Services

|   |      |     |                              |
|---|------|-----|------------------------------|
| Medically necessary skilled care services and medical supplies            | 100% | \$0 | \$0                          |
| Durable medical equipment:<br>First \$233 of Medicare-approved amounts*** | \$0  | \$0 | \$233<br>(Part B deductible) |
| Remainder of Medicare-approved amounts                                    | 80%  | 20% | \$0                          |

## Plan N (cont.)

| Services | Medicare Pays | Plan Pays | You Pay |
|----------|---------------|-----------|---------|
|----------|---------------|-----------|---------|

**Other Benefits — Not Covered by Medicare**

**Foreign Travel** — Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States

|                                |     |   |  |
|--------------------------------|-----|---|--|
| First \$250 each calendar year | \$0 | \$0   | \$250  |
| Remainder of charges           | \$0 | 80% to lifetime maximum benefit of \$50,000 | 20% and amounts over the \$50,000 lifetime maximum |

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