

Medicare Supplement



Shenandoah Life Medicare Supplement Insurance Plans

Need for Additional Protection

Medicare was not designed to cover all of your medical bills and expenses. The good news is that additional coverage does exist: Medicare Supplement Insurance. Medicare Supplement is health insurance to fill some of the “gaps” in the original Medicare plan.

Importance of Medicare Supplement

Relying solely on Medicare to cover medical expenses can result in you paying for many expenses yourself. As you know, medical bills can add up very quickly, even after Medicare coverage is applied. You can protect yourself from potentially hefty medical bills by enrolling in a Medicare Supplement plan.



Shenandoah Life Offers 7 Medicare Supplement Insurance Plans

We offer seven standardized plans, Plans A - G. Please review the Overview chart to decide which one of these seven plans offered by Shenandoah Life best fits your needs.

Each Medicare Supplement Plan Offers the Following Benefits:

Part A Co-Insurance helps cover your inpatient care in hospitals, including critical access hospitals, and skilled nursing facilities when they are medically necessary. It also helps cover hospice care and some health care.

Part B Co-Insurance helps cover your doctors' services and outpatient care. It also covers some of the services of physical and occupational therapists, and some home health care. These services are covered when they are medically necessary.

How Medicare Supplement Insurance Fits with Medicare

Medicare Part A - Hospital Coverage

Deductible - The following plans pay the \$992 Medicare Part A deductible for each benefit period: B, C, D, E, F and G.

Co-insurance - Plans A - G pay \$248/day when you're hospitalized from days 61 - 90. Each plan pays \$496/day for each lifetime reserve day used when you're in the hospital from days 91 - 150.

Benefit for Blood - Plans A - G pay for the first 3 pints of blood or equal amounts of packed red blood cells you receive at a hospital or skilled nursing facility during a covered stay per calendar year, unless you or someone else donates blood to replace what you use.

Extended Hospital Coverage - Plans A, B, C, D, E, F and G pay the Part A Medicare eligible expenses for hospitalization when you're hospitalized for more than 150 days during a benefit period, and you've depleted your 60 Medicare lifetime reserve days.

Skilled Nursing Facility Care

Co-insurance - The following plans will pay \$124/day when you receive skilled nursing care from days 21 - 100: C, D, E, F and G.

To qualify for this coverage, you must be hospitalized for at least three days, and then confined to a Medicare-certified skilled nursing facility within 30 days of that hospitalization.

Medicare Part B - Medical Coverage

Deductible - The \$131 calendar-year Medicare Part B deductible is paid by Plans C and F.

Co-insurance - Shenandoah Life Plans A - G generally pay 20% of Medicare approved expenses for the following: physician's services, hospital outpatient services and supplies, physical and speech therapy and ambulance service, once the Medicare Part B deductible is satisfied.

Excess Benefits - Costs for Part B services and supplies can exceed the Medicare eligible expense. If this happens, Shenandoah Life Plan F pays 100% (Plan G pays 80%) of the difference up to the charge limitation established by Medicare.

Additional Benefits

At-Home Recovery Visits - Shenandoah Life Plans D and G cover all costs for Medicare-approved home health services and up to eight additional weeks of at-home help after skilled care is no longer needed. These plans will pay up to \$40 for each home visit to a maximum of \$1,600 per year.



Emergency Care Received Outside the U.S. - Shenandoah Life Plans C through G pay 80% of the charges for covered care after the \$250 calendar year deductible for emergency medical care is satisfied. Coverage under these plans start during the first 60 days of a trip outside of the U.S. There is a \$50,000 lifetime maximum.

Preventative Medical Care Benefit - Not Covered by Medicare - Shenandoah Life Plan E covers the first \$120 in each calendar year for some annual preventative tests and services administered or ordered by your doctor when not covered by Medicare.

Each plan has terms under which it may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or Shenandoah Life. Shenandoah Life and its plans are not connected with or endorsed by an agency of Social Security, Medicare or any other federal or state governmental agency.

2007 Medicare Supplement Plan Overview

Benefits:	Medicare	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
Medicare Part A (Hospital Services Per Benefit Period)								
Deductible	Nothing	Nothing	\$992	\$992	\$992	\$992	\$992	\$992
First 60 days	100%							
Coinsurance 61 - 90 days	All but \$248 a day	\$248 a day	\$248 a day	\$248 a day	\$248 a day	\$248 a day	\$248 a day	\$248 a day
Coinsurance 91 - 150 days	All but \$496 a day	\$496 a day	\$496 a day	\$496 a day	\$496 a day	\$496 a day	\$496 a day	\$496 a day
Extended Hospital Coverage (up to an additional 365 days in your lifetime)	Nothing	Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses
Benefit for blood	All but first three pints	First three pints	First three pints	First three pints	First three pints	First three pints	First three pints	First three pints
Skilled Nursing Care								
First 20 days	100%							
Coinsurance 21-100 days	All but \$124 a day	Nothing	Nothing	Up to \$124 a day	Up to \$124 a day	Up to \$124 a day	Up to \$124 a day	Up to \$124 a day
Medicare Part B (Medical Services Per Calendar Year)								
Deductible	Nothing	Nothing	Nothing	\$131	Nothing	Nothing	\$131	Nothing
Coinsurance	Generally 80%	Generally 20%	Generally 20%	Generally 20%	Generally 20%	Generally 20%	Generally 20%	Generally 20%
Excess Benefits	Nothing	Nothing	Nothing	Nothing	Nothing	Nothing	100%, up to Medicare's Limit	80%, up to Medicare's Limit
Benefit for Blood	All but first three pints	First three pints	First three pints	First three pints	First three pints	First three pints	First three pints	First three pints
Additional Benefits								
Emergency Care Received Outside the U.S.	Nothing	Nothing	Nothing	In the 1st 60 days of a trip, 80% to a lifetime maximum benefit of \$50,000 after \$250 deductible	In the 1st 60 days of a trip, 80% to a lifetime maximum benefit of \$50,000 after \$250 deductible	In the 1st 60 days of a trip, 80% to a lifetime maximum benefit of \$50,000 after \$250 deductible	In the 1st 60 days of a trip, 80% to a lifetime maximum benefit of \$50,000 after \$250 deductible	In the 1st 60 days of a trip, 80% to a lifetime maximum benefit of \$50,000 after \$250 deductible
At-Home Recovery Visits	Approved services	Nothing	Nothing	Nothing	Actual charges to \$40 a visit up to \$1,600 calendar year for additional non-Medicare covered visits.	Nothing	Nothing	Actual charges to \$40 a visit up to \$1,600 calendar year for additional non-Medicare covered visits.
Preventative Medical Care Benefit - Not Covered by Medicare	Nothing	Nothing	Nothing	Nothing	Nothing	First \$120 each calendar year	Nothing	Nothing

Facts about Our Medicare Supplement Insurance Plans

- A Shenandoah Life Medicare Supplement plan assists in paying qualified costs that are not covered by Medicare Parts A and B.
- The policy is guaranteed renewable.
- Premium rates are based on age and will increase each year. Premium rate changes may also be made based on current health care cost experience (i.e., for benefits paid for an entire class). We will **not increase premiums** based solely on your own claims.
- The policy covers only you, so if you have a spouse eligible for Medicare Supplement, he or she must purchase a separate policy.
- Some examples of expenses that are NOT covered by Medicare Supplement policies include: long-term care, vision, dental, hearing aids, private-duty nursing, any cost acquired prior to the policy effective date, or costs paid by Medicare.
- Benefits can be paid to you, your hospital, or doctor.
- The benefit period starts the first day you are confined to a hospital and ends when you are no longer in the hospital or skilled nursing facility for 60 consecutive days.
- The policy contains a 31-day grace period in which to pay the premium; the policy will remain in effect during this period.
- Benefit exclusions and limitations may apply.



About Shenandoah Life

Shenandoah Life Insurance Company has been serving the needs of our customers for 90 years. We are a well-respected mutual company licensed in 31 states and the District of Columbia. While size alone is not a guarantee of financial stability, we now have more than \$1.9 billion in assets and \$15 billion of insurance in force (source: 2006 audited annual financial statements).

Shenandoah Life is dedicated to excellent customer service – paying claims quickly and efficiently, and always available to assist you, our customers.

Shenandoah Life is rated A - (Excellent) by A.M. Best, as of January 2007; a rating that is assigned to companies which have, on balance, excellent financial strength, operating performance and market profile when compared to the standards established by the A.M. Best Company. These companies, in the opinion of A.M. Best, have a strong ability to meet their ongoing obligations to policyholders. A.M. Best's rating is not a recommendation of a specific policy form, contract, rate or claim practice of a company.



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