UNITED WORLD LIFE INSURANCE COMPANY

A Mutual of Omaha Company

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, F, G, HIGH DEDUCTIBLE G AND N

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

NOTICE TO BUYER: This policy may not cover all of the costs associated with medical care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all the policy limitations.

Benefits	Plans Available to All Applicants									Medicare first eligible before 2020 only+	
	A	B	D	G	G[1]	K	L	M	N	C	F[1]
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%	✓	✓ Copays apply[3]	✓	✓
Blood (first 3 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[2]						$6,620[2]	$3,310[2]				

Note: A ✓ means 100% of the benefit is paid. +Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F and high deductible F. This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. Every company must make Plan A available.

[1]Plans F and G also have a high deductible option which require first paying a plan deductible $2,490 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible Plans F and G do not cover the separate Foreign travel emergency deductible. 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.

[2]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.

[3]Plan N pays 100% of the Part B coinsurance, except for a copayment of up to $20 for some office visits and up to a $50 copayment for emergency room visits that do not result in an inpatient admission.

Basic Benefits

Hospitalization – Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses – Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.

Blood – First three pints of blood each year.

Hospice – Part A coinsurance.

Monthly Non-Tobacco PREMIUMS

ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

FEMALE						MALE				
Plan A WM20	Plan F WM24	Plan G WM25	Plan High G WM36	Plan N WM35	Issue Age	Plan A WM20	Plan F WM24	Plan G WM25	Plan High G WM36	Plan N WM35
780.40	1,068.43	848.26	644.67	618.52	Thru 64	897.45	1,228.70	975.50	741.38	711.29
156.07	213.68	169.65	64.47	123.71	65	179.49	245.74	195.10	74.13	142.26
157.64	215.83	171.35	65.11	125.87	66	181.29	248.19	197.05	74.88	144.75
159.20	217.96	173.05	65.76	128.04	67	183.07	250.66	199.00	75.62	147.24
162.87	222.75	177.03	67.27	131.36	68	187.29	256.17	203.58	77.36	151.07
166.52	227.55	181.00	68.78	134.69	69	191.51	261.68	208.16	79.10	154.89
170.19	232.35	184.98	70.29	138.02	70	195.72	267.20	212.73	80.84	158.73
173.84	237.14	188.96	71.81	141.35	71	199.92	272.71	217.30	82.58	162.55
177.51	241.94	192.94	73.32	144.68	72	204.13	278.23	221.88	84.31	166.38
182.83	247.75	198.73	75.51	148.44	73	210.26	284.91	228.54	86.85	170.71
188.15	253.55	204.52	77.72	152.20	74	216.38	291.58	235.20	89.38	175.03
193.48	259.36	210.31	79.91	155.96	75	222.51	298.26	241.86	91.90	179.35
198.81	265.17	216.09	82.12	159.72	76	228.63	304.93	248.52	94.44	183.68
204.13	270.97	221.88	84.31	163.49	77	234.75	311.61	255.16	96.97	188.01
210.26	279.10	228.54	86.85	168.39	78	241.80	320.97	262.83	99.87	193.65
216.38	287.23	235.20	89.38	173.30	79	248.84	330.31	270.48	102.78	199.28
222.51	295.36	241.86	91.90	178.20	80	255.88	339.66	278.13	105.69	204.93
228.63	303.48	248.52	94.44	183.10	81	262.93	349.00	285.79	108.60	210.57
234.75	311.61	255.16	96.97	188.01	82	269.97	358.36	293.45	111.51	216.21
242.27	321.58	263.34	100.07	194.02	83	278.61	369.82	302.84	115.08	223.13
249.78	331.56	271.50	103.17	200.04	84	287.25	381.29	312.23	118.64	230.05
257.29	341.53	279.66	106.27	206.06	85	295.88	392.76	321.61	122.21	236.97
264.80	351.50	287.83	109.38	212.07	86	304.52	404.22	331.00	125.78	243.88
272.32	361.47	296.00	112.48	218.09	87	313.16	415.69	340.39	129.35	250.80
277.76	368.70	301.91	114.73	222.45	88	319.42	424.01	347.20	131.93	255.82
283.32	376.08	307.95	117.02	226.90	89	325.81	432.49	354.15	134.58	260.94
288.98	383.59	314.11	119.36	231.44	90	332.33	441.13	361.23	137.26	266.15
294.76	391.27	320.39	121.75	236.07	91	338.98	449.96	368.45	140.01	271.47
300.65	399.10	326.80	124.18	240.79	92	345.76	458.96	375.82	142.81	276.90
306.67	407.07	333.34	126.67	245.60	93	352.68	468.14	383.34	145.67	282.44
312.81	415.22	340.01	129.20	250.51	94	359.72	477.50	391.00	148.58	288.10
319.07	423.52	346.81	131.79	255.52	95	366.92	487.05	398.83	151.56	293.86
325.45	431.99	353.74	134.42	260.64	96	374.26	496.79	406.80	154.59	299.73
331.95	440.63	360.81	137.11	265.85	97	381.75	506.73	414.94	157.68	305.72
338.59	449.45	368.04	139.86	271.17	98	389.38	516.86	423.24	160.83	311.84
345.37	458.44	375.39	142.65	276.59	99+	397.17	527.19	431.71	164.05	318.08

‡Only individuals who are Disabled or have End Stage Renal Disease are eligible for coverage under the age of 65.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

Monthly Tobacco PREMIUMS

ZIP CODES: 320-321, 323-329, 338-339, 341-342, 344, 347

FEMALE						MALE				
Plan A WM20	Plan F WM24	Plan G WM25	Plan High G WM36	Plan N WM35	Issue Age	Plan A WM20	Plan F WM24	Plan G WM25	Plan High G WM36	Plan N WM35
897.01	1,228.08	975.01	741.00	710.94	Thru 64	1,031.56	1,412.30	1,121.26	852.16	817.57
179.40	245.61	195.00	74.10	142.19	65	206.31	282.46	224.25	85.21	163.51
181.20	248.08	196.96	74.84	144.67	66	208.38	285.28	226.50	86.07	166.38
182.99	250.53	198.90	75.58	147.17	67	210.43	288.11	228.73	86.92	169.24
187.20	256.04	203.48	77.32	150.99	68	215.28	294.45	234.00	88.92	173.64
191.41	261.55	208.05	79.06	154.82	69	220.12	300.78	239.26	90.92	178.04
195.62	267.07	212.62	80.79	158.64	70	224.96	307.13	244.52	92.92	182.44
199.82	272.58	217.20	82.53	162.47	71	229.79	313.46	249.78	94.91	186.84
204.03	278.09	221.77	84.28	166.29	72	234.63	319.81	255.04	96.91	191.24
210.15	284.76	228.42	86.80	170.62	73	241.68	327.48	262.69	99.83	196.22
216.27	291.44	235.08	89.33	174.95	74	248.71	335.15	270.34	102.73	201.18
222.39	298.11	241.73	91.86	179.26	75	255.76	342.83	278.00	105.64	206.15
228.52	304.79	248.38	94.39	183.59	76	262.79	350.50	285.65	108.55	211.13
234.63	311.46	255.04	96.91	187.91	77	269.83	358.17	293.29	111.46	216.10
241.68	320.80	262.69	99.83	193.55	78	277.94	368.93	302.10	114.79	222.58
248.71	330.15	270.34	102.73	199.19	79	286.02	379.67	310.90	118.14	229.06
255.76	339.49	278.00	105.64	204.83	80	294.12	390.41	319.69	121.48	235.55
262.79	348.83	285.65	108.55	210.46	81	302.22	401.15	328.50	124.83	242.03
269.83	358.17	293.29	111.46	216.10	82	310.31	411.91	337.29	128.17	248.52
278.47	369.64	302.69	115.02	223.02	83	320.24	425.08	348.09	132.27	256.47
287.10	381.10	312.07	118.58	229.93	84	330.18	438.27	358.88	136.37	264.42
295.73	392.56	321.45	122.15	236.85	85	340.10	451.45	369.67	140.47	272.37
304.37	404.03	330.84	125.72	243.76	86	350.03	464.62	380.46	144.57	280.33
313.01	415.48	340.23	129.29	250.68	87	359.95	477.81	391.26	148.68	288.28
319.27	423.79	347.03	131.87	255.69	88	367.15	487.37	399.08	151.65	294.04
325.66	432.27	353.97	134.51	260.81	89	374.50	497.11	407.07	154.69	299.93
332.17	440.91	361.05	137.20	266.02	90	381.99	507.05	415.20	157.78	305.92
338.81	449.74	368.27	139.95	271.34	91	389.63	517.19	423.51	160.93	312.04
345.58	458.73	375.63	142.74	276.77	92	397.43	527.54	431.98	164.15	318.28
352.50	467.90	383.15	145.60	282.30	93	405.38	538.09	440.62	167.44	324.65
359.55	477.26	390.81	148.51	287.95	94	413.47	548.85	449.43	170.78	331.15
366.74	486.81	398.63	151.48	293.70	95	421.74	559.83	458.42	174.20	337.77
374.08	496.54	406.60	154.51	299.59	96	430.18	571.02	467.59	177.69	344.51
381.55	506.47	414.73	157.60	305.57	97	438.79	582.44	476.94	181.24	351.41
389.19	516.61	423.03	160.75	311.69	98	447.57	594.09	486.48	184.86	358.44
396.97	526.94	431.49	163.97	317.92	99+	456.52	605.97	496.21	188.56	365.61

‡Only individuals who are Disabled or have End Stage Renal Disease are eligible for coverage under the age of 65.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

Monthly Non-Tobacco PREMIUMS
ZIP CODES: 322, 334-337, 346, 349

FEMALE						MALE				
Plan A WM20	Plan F WM24	Plan G WM25	Plan High G WM36	Plan N WM35	Issue Age	Plan A WM20	Plan F WM24	Plan G WM25	Plan High G WM36	Plan N WM35
848.59	1,161.79	922.38	701.00	672.56	Thru 64	975.87	1,336.06	1,060.73	806.16	773.44
169.71	232.36	184.47	70.10	134.52	65	195.17	267.21	212.15	80.61	154.69
171.42	234.68	186.33	70.80	136.86	66	197.13	269.88	214.27	81.42	157.40
173.11	237.00	188.17	71.50	139.22	67	199.07	272.56	216.39	82.23	160.10
177.10	242.22	192.49	73.15	142.84	68	203.66	278.55	221.36	84.12	164.27
181.07	247.43	196.82	74.80	146.46	69	208.24	284.54	226.34	86.01	168.43
185.06	252.65	201.15	76.43	150.08	70	212.82	290.55	231.32	87.90	172.60
189.03	257.87	205.47	78.08	153.70	71	217.39	296.54	236.29	89.79	176.76
193.02	263.08	209.80	79.73	157.32	72	221.97	302.54	241.27	91.68	180.92
198.81	269.39	216.09	82.11	161.41	73	228.63	309.80	248.51	94.44	185.62
204.60	275.71	222.39	84.51	165.50	74	235.29	317.06	255.75	97.19	190.32
210.38	282.02	228.68	86.90	169.59	75	241.95	324.32	262.99	99.94	195.03
216.18	288.34	234.98	89.29	173.68	76	248.61	331.58	270.23	102.69	199.73
221.97	294.65	241.27	91.68	177.77	77	255.26	338.84	277.46	105.44	204.44
228.63	303.49	248.51	94.44	183.10	78	262.93	349.01	285.79	108.60	210.57
235.29	312.32	255.75	97.19	188.44	79	270.58	359.17	294.11	111.76	216.70
241.95	321.16	262.99	99.94	193.77	80	278.24	369.34	302.43	114.92	222.84
248.61	330.00	270.23	102.69	199.10	81	285.91	379.50	310.77	118.09	228.96
255.26	338.84	277.46	105.44	204.44	82	293.56	389.67	319.09	121.25	235.10
263.44	349.68	286.35	108.81	210.98	83	302.95	402.14	329.30	125.13	242.63
271.60	360.53	295.22	112.18	217.52	84	312.35	414.61	339.51	129.01	250.15
279.77	371.37	304.10	115.55	224.06	85	321.74	427.08	349.71	132.89	257.67
287.94	382.22	312.98	118.94	230.60	86	331.13	439.54	359.92	136.77	265.19
296.11	393.05	321.86	122.31	237.15	87	340.52	452.01	370.14	140.65	272.72
302.04	400.92	328.29	124.75	241.89	88	347.33	461.06	377.54	143.46	278.17
308.08	408.94	334.86	127.25	246.73	89	354.28	470.28	385.09	146.34	283.74
314.23	417.11	341.56	129.79	251.66	90	361.37	479.68	392.79	149.26	289.41
320.52	425.46	348.39	132.39	256.70	91	368.60	489.28	400.64	152.24	295.20
326.92	433.97	355.35	135.03	261.83	92	375.97	499.06	408.66	155.29	301.10
333.47	442.64	362.47	137.74	267.06	93	383.49	509.05	416.84	158.40	307.12
340.14	451.50	369.72	140.49	272.40	94	391.15	519.22	425.17	161.57	313.27
346.95	460.53	377.11	143.31	277.85	95	398.98	529.61	433.68	164.80	319.54
353.88	469.74	384.65	146.17	283.41	96	406.96	540.20	442.35	168.09	325.92
360.96	479.13	392.34	149.09	289.08	97	415.10	551.00	451.20	171.46	332.44
368.18	488.72	400.20	152.07	294.86	98	423.41	562.02	460.22	174.89	339.09
375.54	498.49	408.20	155.11	300.76	99+	431.87	573.26	469.43	178.38	345.87

‡Only individuals who are Disabled or have End Stage Renal Disease are eligible for coverage under the age of 65.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

Monthly Tobacco PREMIUMS
ZIP CODES: 322, 334-337, 346, 349

FEMALE						MALE				
Plan A WM20	Plan F WM24	Plan G WM25	Plan High G WM36	Plan N WM35	Issue Age	Plan A WM20	Plan F WM24	Plan G WM25	Plan High G WM36	Plan N WM35
975.39	1,335.39	1,060.20	805.75	773.06	Thru 64	1,121.69	1,535.70	1,219.23	926.62	889.01
195.07	267.08	212.04	80.57	154.62	65	224.34	307.14	243.85	92.66	177.80
197.03	269.75	214.17	81.38	157.32	66	226.59	310.21	246.29	93.59	180.91
198.98	272.42	216.28	82.19	160.03	67	228.82	313.29	248.72	94.52	184.03
203.56	278.41	221.26	84.08	164.18	68	234.09	320.17	254.44	96.69	188.81
208.13	284.40	226.23	85.97	168.35	69	239.36	327.06	260.17	98.86	193.59
212.71	290.41	231.20	87.85	172.50	70	244.62	333.96	265.89	101.04	198.39
217.28	296.40	236.17	89.75	176.67	71	249.87	340.85	271.60	103.21	203.17
221.86	302.39	241.15	91.64	180.82	72	255.14	347.75	277.32	105.38	207.95
228.51	309.65	248.38	94.38	185.53	73	262.80	356.09	285.65	108.55	213.36
235.17	316.90	255.62	97.14	190.23	74	270.45	364.44	293.97	111.71	218.76
241.82	324.16	262.85	99.88	194.93	75	278.11	372.78	302.29	114.87	224.17
248.48	331.42	270.09	102.64	199.63	76	285.76	381.13	310.61	118.04	229.58
255.14	338.68	277.32	105.38	204.33	77	293.41	389.47	318.92	121.20	234.99
262.80	348.84	285.65	108.55	210.46	78	302.22	401.16	328.50	124.82	242.03
270.45	358.99	293.97	111.71	216.60	79	311.01	412.84	338.06	128.46	249.08
278.11	369.15	302.29	114.87	222.72	80	319.82	424.53	347.63	132.09	256.13
285.76	379.31	310.61	118.04	228.85	81	328.63	436.21	357.20	135.73	263.18
293.41	389.47	318.92	121.20	234.99	82	337.42	447.90	366.77	139.37	270.23
302.80	401.93	329.13	125.07	242.50	83	348.22	462.22	378.50	143.83	278.88
312.19	414.40	339.34	128.95	250.02	84	359.03	476.56	390.24	148.29	287.53
321.57	426.87	349.54	132.82	257.54	85	369.81	490.90	401.97	152.75	296.17
330.96	439.33	359.74	136.71	265.06	86	380.61	505.22	413.71	157.20	304.82
340.36	451.79	369.96	140.58	272.59	87	391.41	519.56	425.44	161.67	313.47
347.17	460.82	377.35	143.39	278.03	88	399.24	529.95	433.96	164.90	319.74
354.11	470.04	384.90	146.26	283.60	89	407.22	540.55	442.64	168.20	326.13
361.19	479.44	392.59	149.18	289.26	90	415.36	551.35	451.48	171.56	332.65
368.41	489.04	400.45	152.17	295.05	91	423.67	562.39	460.51	174.99	339.30
375.77	498.81	408.45	155.21	300.96	92	432.15	573.63	469.73	178.49	346.09
383.30	508.78	416.63	158.32	306.97	93	440.80	585.11	479.13	182.07	353.01
390.97	518.96	424.96	161.48	313.11	94	449.60	596.80	488.70	185.71	360.08
398.79	529.35	433.46	164.72	319.37	95	458.60	608.74	498.48	189.43	367.28
406.76	539.93	442.13	168.01	325.76	96	467.77	620.92	508.45	193.21	374.62
414.89	550.73	450.97	171.37	332.27	97	477.13	633.34	518.62	197.08	382.11
423.19	561.75	460.00	174.80	338.92	98	486.67	646.01	528.99	201.02	389.76
431.66	572.98	469.19	178.29	345.70	99+	496.41	658.92	539.57	205.04	397.56

‡Only individuals who are Disabled or have End Stage Renal Disease are eligible for coverage under the age of 65.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

Monthly Non-Tobacco PREMIUMS
ZIP CODES: 330 - 333

FEMALE						MALE				
Plan A WM20	Plan F WM24	Plan G WM25	Plan High G WM36	Plan N WM35	Issue Age	Plan A WM20	Plan F WM24	Plan G WM25	Plan High G WM36	Plan N WM35
1,204.69	1,649.32	1,309.45	995.17	954.80	Thru 64	1,385.39	1,896.73	1,505.86	1,144.46	1,098.01
240.93	329.86	261.89	99.52	190.96	65	277.08	379.34	301.17	114.44	219.60
243.35	333.17	264.52	100.51	194.30	66	279.86	383.13	304.19	115.59	223.44
245.76	336.46	267.13	101.51	197.65	67	282.61	386.94	307.19	116.74	227.29
251.42	343.86	273.27	103.85	202.78	68	289.12	395.44	314.26	119.42	233.20
257.06	351.26	279.41	106.18	207.92	69	295.63	403.95	321.33	122.10	239.10
262.72	358.68	285.55	108.51	213.06	70	302.13	412.47	328.40	124.79	245.02
268.36	366.08	291.70	110.84	218.20	71	308.61	420.98	335.45	127.47	250.93
274.02	373.48	297.84	113.18	223.33	72	315.12	429.50	342.52	130.16	256.84
282.23	382.44	306.77	116.57	229.14	73	324.58	439.81	352.80	134.07	263.52
290.45	391.41	315.71	119.97	234.95	74	334.03	450.11	363.08	137.97	270.19
298.67	400.37	324.65	123.36	240.75	75	343.49	460.42	373.35	141.87	276.87
306.90	409.33	333.58	126.77	246.56	76	352.94	470.72	383.63	145.79	283.55
315.12	418.30	342.52	130.16	252.37	77	362.38	481.03	393.90	149.69	290.23
324.58	430.84	352.80	134.07	259.94	78	373.27	495.47	405.72	154.17	298.93
334.03	443.39	363.08	137.97	267.52	79	384.13	509.90	417.54	158.67	307.63
343.49	455.94	373.35	141.87	275.08	80	395.00	524.33	429.35	163.15	316.35
352.94	468.48	383.63	145.79	282.65	81	405.89	538.75	441.18	167.64	325.05
362.38	481.03	393.90	149.69	290.23	82	416.75	553.20	452.99	172.14	333.76
373.99	496.43	406.51	154.47	299.51	83	430.08	570.89	467.49	177.64	344.44
385.58	511.82	419.11	159.26	308.79	84	443.43	588.59	481.98	183.15	355.12
397.17	527.22	431.71	164.05	318.09	85	456.75	606.30	496.47	188.65	365.80
408.77	542.61	444.32	168.85	327.37	86	470.09	623.99	510.96	194.16	376.48
420.37	558.00	456.93	173.63	336.67	87	483.42	641.70	525.46	199.68	387.16
428.78	569.16	466.06	177.10	343.39	88	493.09	654.54	535.97	203.66	394.91
437.36	580.54	475.39	180.65	350.27	89	502.95	667.62	546.69	207.74	402.80
446.10	592.15	484.89	184.26	357.27	90	513.01	680.97	557.62	211.89	410.85
455.02	604.00	494.59	187.95	364.42	91	523.27	694.60	568.77	216.13	419.07
464.11	616.08	504.48	191.70	371.71	92	533.75	708.48	580.16	220.46	427.45
473.41	628.39	514.57	195.54	379.14	93	544.43	722.66	591.76	224.87	436.00
482.88	640.97	524.87	199.44	386.72	94	555.30	737.11	603.59	229.37	444.73
492.54	653.79	535.37	203.44	394.45	95	566.41	751.85	615.67	233.96	453.63
502.39	666.86	546.07	207.51	402.35	96	577.74	766.89	627.98	238.63	462.69
512.43	680.20	556.99	211.66	410.38	97	589.30	782.23	640.54	243.41	471.94
522.68	693.81	568.14	215.89	418.60	98	601.09	797.87	653.35	248.28	481.39
533.14	707.68	579.49	220.21	426.97	99+	613.11	813.82	666.42	253.24	491.02

‡Only individuals who are Disabled or have End Stage Renal Disease are eligible for coverage under the age of 65.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

Monthly Tobacco PREMIUMS
ZIP CODES: 330 - 333

FEMALE						MALE				
Plan A WM20	Plan F WM24	Plan G WM25	Plan High G WM36	Plan N WM35	Issue Age	Plan A WM20	Plan F WM24	Plan G WM25	Plan High G WM36	Plan N WM35
1,384.70	1,895.77	1,505.11	1,143.88	1,097.47	Thru 64	1,592.40	2,180.14	1,730.87	1,315.47	1,262.08
276.93	379.15	301.02	114.39	219.50	65	318.48	436.03	346.18	131.54	252.41
279.71	382.95	304.04	115.53	223.33	66	321.67	440.38	349.64	132.86	256.83
282.48	386.74	307.05	116.67	227.18	67	324.84	444.76	353.09	134.18	261.25
288.98	395.24	314.10	119.36	233.08	68	332.33	454.53	361.22	137.27	268.04
295.47	403.75	321.16	122.05	238.99	69	339.80	464.31	369.34	140.35	274.83
301.97	412.27	328.22	124.72	244.89	70	347.27	474.11	377.47	143.43	281.64
308.46	420.78	335.28	127.41	250.81	71	354.73	483.89	385.58	146.52	288.43
314.96	429.28	342.34	130.09	256.71	72	362.20	493.68	393.70	149.60	295.22
324.41	439.59	352.61	133.99	263.38	73	373.08	505.53	405.51	154.10	302.90
333.85	449.89	362.89	137.90	270.06	74	383.94	517.37	417.33	158.59	310.56
343.30	460.19	373.16	141.80	276.72	75	394.81	529.22	429.14	163.07	318.24
352.76	470.50	383.43	145.71	283.40	76	405.67	541.06	440.96	167.57	325.92
362.20	480.80	393.70	149.60	290.08	77	416.53	552.91	452.75	172.05	333.60
373.08	495.22	405.51	154.10	298.78	78	429.05	569.51	466.35	177.21	343.60
383.94	509.64	417.33	158.59	307.49	79	441.53	586.09	479.93	182.37	353.60
394.81	524.06	429.14	163.07	316.19	80	454.02	602.67	493.50	187.53	363.62
405.67	538.49	440.96	167.57	324.89	81	466.54	619.26	507.10	192.69	373.62
416.53	552.91	452.75	172.05	333.60	82	479.02	635.86	520.68	197.86	383.64
429.87	570.60	467.25	177.56	344.27	83	494.35	656.19	537.34	204.19	395.91
443.20	588.30	481.74	183.06	354.94	84	509.69	676.55	554.00	210.52	408.19
456.52	606.00	496.22	188.56	365.62	85	525.00	696.90	570.65	216.84	420.46
469.85	623.69	510.71	194.08	376.29	86	540.33	717.23	587.31	223.17	432.73
483.19	641.37	525.21	199.58	386.97	87	555.66	737.59	603.98	229.52	445.01
492.85	654.21	535.70	203.57	394.70	88	566.77	752.34	616.06	234.10	453.91
502.71	667.29	546.42	207.64	402.60	89	578.11	767.38	628.38	238.79	462.99
512.76	680.63	557.34	211.79	410.65	90	589.67	782.73	640.95	243.56	472.25
523.02	694.26	568.49	216.03	418.87	91	601.47	798.39	653.76	248.42	481.69
533.46	708.14	579.86	220.34	427.25	92	613.50	814.35	666.85	253.40	491.33
544.15	722.29	591.46	224.76	435.79	93	625.78	830.65	680.19	258.47	501.15
555.04	736.74	603.29	229.25	444.50	94	638.27	847.25	693.78	263.64	511.19
566.14	751.48	615.36	233.84	453.39	95	651.04	864.20	707.66	268.92	521.41
577.46	766.51	627.67	238.52	462.47	96	664.06	881.48	721.81	274.29	531.82
589.00	781.84	640.21	243.29	471.71	97	677.36	899.11	736.25	279.78	542.46
600.78	797.48	653.03	248.15	481.15	98	690.90	917.10	750.97	285.37	553.32
612.80	813.43	666.08	253.11	490.77	99+	704.72	935.43	766.00	291.08	564.39

‡Only individuals who are Disabled or have End Stage Renal Disease are eligible for coverage under the age of 65.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

PREMIUM INFORMATION

We United World Life Insurance Company can only raise the premium for all policies like yours issued in the state of Florida.

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 3300 Mutual of Omaha Plaza, Omaha, NE 68175. 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 your payments.

NOTICE

Neither United World Life Insurance Company nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult *Medicare & You* for more details. Use this outline to compare benefits and premiums among policies.

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.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new policy, and it is NOT an “Open Enrollment or Guaranteed Issue status application,” be sure to answer truthfully and completely all questions about your medical and health history. The policy is issued on the basis that the answers to all questions and all information shown in the application are correct and complete. The company may cancel your policy and refuse to pay any claims if you make misstatements, leave out or falsify important information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

To review “Open Enrollment” timeframes please go to the following link on the Medicare.gov website:

https://www.medicare.gov/supplement-other-insurance/when-can-i-buy-medigap/when-can-i-buymedigap.html

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
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,556	$0	$1,556 (Part A deductible)
61st thru 90th day	All but $389 a day	$389 a day	$0
91st day and after: -While using 60 lifetime reserve days	All but $778 a day	$778 a day	$0
Once lifetime reserve days are used: -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 / day	$0	Up to $194.50 / 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 copayment/ 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 the 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

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $233 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment:			
First $233 of Medicare Approved Amounts*	$0	$0	$233 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally, 80%	Generally, 20%	$0
Part B Excess Charges (Above Medicare Approved Amounts)	$0	$0	100%
BLOOD First 3 pints	$0	All costs	$0
Next $233 of Medicare Approved Amounts*	$0	$0	$233 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN A

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies			
-Durable medical equipment	100%	$0	$0
First $233 of Medicare Approved Amounts*	$0	$0	$233 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0

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
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,556	$1,556 (Part A deductible)	$0
61st thru 90th day	All but $389 a day	$389 a day	$0
91st day and after: -While using 60 lifetime reserve days	All but $778 a day	$778 a day	$0
Once lifetime reserve days are used: -Additional 365 days	$0	100% of Medicare Eligible Expense	$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 / day	Up to $194.50 / 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 copayment/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 the place of Medicare and will pay whatever amount Medicare would have paid 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.

+Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F and high deductible F.

PLAN F

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $233 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment:			
First $233 of Medicare Approved Amounts*	$0	$233 (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 (Part B deductible)	$0
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

+Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F and high deductible F.

PLAN F

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies			
-Durable medical equipment	100%	$0	$0
First $233 of Medicare Approved Amounts*	$0	$233 (Unless Part B deductible has been met)	$0
Remainder of Medicare Approved Amounts	80%	20%	$0

PLAN F

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum

+Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F and high deductible F.

PLAN G or HIGH DEDUCTIBLE 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. **This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,490 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,490. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,490 DEDUCTIBLE ** PLAN PAYS	IN ADDITION TO $2,490 DEDUCTIBLE ** YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,556	$1,556 (Part A deductible)	$0
61st thru 90th day	All but $389 / day	$389 / day	$0
91st day and after:			
-While using 60 lifetime reserve days	All but $778 / day	$778 / day	$0
Once lifetime reserve days are used:			
-Additional 365 days	$0	100% of Medicare Eligible Expense	$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 / day	Up to $194.50 / 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 copayment /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 the 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 or HIGH DEDUCTIBLE PLAN G

MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $233 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year. **This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,490 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,490. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,490 DEDUCTIBLE ** PLAN PAYS	IN ADDITION TO $2,490 DEDUCTIBLE ** YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment:			
First $233 of Medicare Approved Amounts*	$0	$0	$233 (Unless Part B deductible has been met)
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 (Unless Part B deductible has been met)
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN G or HIGH DEDUCTIBLE PLAN G

PARTS A & B

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,490 DEDUCTIBLE ** PLAN PAYS	IN ADDITION TO $2,490 DEDUCTIBLE ** YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	$0	$0
-Durable medical equipment			
First $233 of Medicare Approved Amounts*	$0	$0	$233 (Unless Part B deductible has been met)
Remainder of Medicare Approved Amounts	80%	20%	$0

PLAN G or HIGH DEDUCTIBLE PLAN G

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY $2,490 DEDUCTIBLE ** PLAN PAYS	IN ADDITION TO $2,490 DEDUCTIBLE ** YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum

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 N PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,556	$1,556 (Part A deductible)	$0
61st thru 90th day	All but $389 / day	$389 / day	$0
91st day and after: -While using 60 lifetime reserve days	All but $778 / day	$778 / day	$0
Once lifetime reserve days are used: -Additional 365 days	$0	100% of Medicare Eligible Expense	$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 / day	Up to $194.50 / 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 copayment/ 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 the 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
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $233 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment:			
First $233 of Medicare Approved Amounts*	$0	$0	$233 (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 copayment of up to $50 is waived if the insured is admitted to any hospital and the visit is covered as a Medicare Part A expense.	Up to $20 per office visit and up to $50 per emergency room visit. The copayment 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 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PLAN N

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies -Durable medical equipment	100%	$0	$0
First $233 of Medicare Approved Amounts*	$0	$0	$233 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	$0

PLAN N

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum