

A man and a woman are sitting back-to-back on a grassy field, looking up at a bright blue sky with scattered white clouds. The woman is on the left, wearing a white long-sleeved top and blue jeans. The man is on the right, wearing a dark blue jacket and white pants. They appear to be in a peaceful, natural setting.

When it comes to health insurance...

**it's all about *choice!***

**PrimePlus** plans are Medicare Select Supplement Insurance plans partnered with Mercy Medical Center, Virginia Gay Hospital, Marengo Memorial Hospital and Buchanan County Health Center.

brought to you by  
**Sierra Health and Life**

If you're looking for a Medicare Select\* Supplement plan that gives you the freedom to choose your own doctor or specialist, take a look at a **PrimePlus** plan. With a **PrimePlus** plan you can expect:

- ✓ Key benefits to supplement Medicare
- ✓ Freedom to choose your doctor or specialist
- ✓ Access to neighborhood hospitals
- ✓ Automated claims processing
- ✓ Variety of plans to choose from
- ✓ Attractive premiums

Not only can you choose your own doctor or specialist, but your hospital services are provided by neighborhood hospitals. We've partnered with the hospitals you know and trust.



For hospital services through a **PrimePlus** plan, your doctor must have admitting privileges at one of the network hospitals or be willing to refer you to a doctor that does.

Medicare Select plans are a specific type of supplement insurance. With a Select plan, if you need hospital services, you are committed to using a designated hospital, called a Network Hospital.

Of course, in any emergency situation, when traveling (during the first 90 days of travel) or when a Network Hospital does not offer the service needed, an out-of-network hospital may be used.

In return for your commitment to us, **PrimePlus** plans provide local, friendly service with no paperwork to file claims.

## Supplement Plan Comparison

| Medical Expenses Covered by Plans  | A   | B   | C   | F   |
|--|-----|-----|-----|-----|
| <b>Medicare Part A Coverage</b>  |     |     |     |     |
| Hospital Inpatient Deductible for Days 1 - 60  | No  | Yes | Yes | Yes |
| Coinsurance for Days 61 – 90   | Yes | Yes | Yes | Yes |
| Coinsurance for Lifetime Reserve Days  | Yes | Yes | Yes | Yes |
| Coverage for all Medicare-approved charges after Lifetime Reserve Days have been used (365 days is maximum lifetime benefit)   | Yes | Yes | Yes | Yes |
| Post-hospitalization – Skilled Nursing Facility Coinsurance for Days 21 - 100  | No  | No  | Yes | Yes |
| First three pints of blood each year (unless already paid for under Part B)  | Yes | Yes | Yes | Yes |
| <b>Medicare Part B Coverage</b>  |     |     |     |     |
| Part B Medical Deductible (per calendar year)  | No  | No  | Yes | Yes |
| Part B 20% Coinsurance   | Yes | Yes | Yes | Yes |
| First three pints of blood each year (unless already paid for under Part A); and 20% of Medicare-approved charges for additional units on an outpatient basis  | Yes | Yes | Yes | Yes |
| 100% of Medicare Part B excess charges, up to maximum limits set by Medicare or state law  | No  | No  | No  | Yes |
| Foreign Travel Benefit – Medically necessary emergency care beginning during the first 60 days of each trip outside the U.S., subject to a \$250 calendar year deductible. This benefit pays 80% of billed charges for Medicare eligible expenses (\$50,000 is lifetime maximum benefit) | No  | No  | Yes | Yes |

**PrimePlus** plans are underwritten by Sierra Health and Life Insurance Company, Inc.

\*Medicare Select Supplement Insurance plans are not affiliated or endorsed by Medicare or State or Federal Government. Plans A, B, C, and F are available in this area to Medicare recipients, age 65 or older. Network restrictions apply.

Call us at  
**319-221-8580 or 1-866-217-8580**  
 for more information.



**SIERRA HEALTH AND LIFE  
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