

2012 Plan F

Medicare Supplement Insurance



Marketed by The IHC Group

*Not connected with or endorsed by the U.S.
government or the federal Medicare program.*

AD-MNLMedSupp F-1010

 **Madison National
Life Insurance Company**
Independence Holding Group

Safeguarding Your Lifelong Dreams

You want to protect what you have worked hard to build over your lifetime. That is why many covered by Medicare choose to purchase the additional security a Medicare Supplement insurance policy can provide.

Fulfilling a Legacy

At Madison National Life Insurance Company, Inc. we understand the value of hard work. Since our founding in 1961, people have trusted us for life, health and disability insurance products.

Securing Your Future

There is a lot to know about Medicare Supplement insurance, and this brochure will help you understand the options Madison National Life offers. Each policy is backed by our commitment to providing exceptional customer service and helping you select coverage that meets your needs.

- ▶ Guaranteed issue if you apply during your open enrollment period — This is the six-month period beginning the first day of the first month you are enrolled in Medicare Part B, you cannot be denied coverage in most instances.
- ▶ Guaranteed renewable — Your coverage will never be cancelled due to age or health status.
- ▶ No network restrictions — You may choose any Hospital or Physician.
- ▶ Automatic adjustments — If the federal Medicare program changes the Medicare cost-sharing amounts, your Medicare Supplement benefits will be adjusted to coincide with Medicare's changes.

Medicare Supplement Benefit	Plan					
	A	B	F	G	K*	N**
Hospital, office visit, preventive care	x	x	x	x	x	x
Part A deductible		x	x	x	50%	x
Part B deductible			x			
Part A coinsurance	x	x	x	x	x	x
Part B coinsurance	x	x	x	x	10%	x**
Part B excess charges			100%	100%		
Blood benefit	x	x	x	x	50%	x
Skilled Nursing Facility care			x	x	50%	x
Foreign travel emergency services			x	x		x
Coverage for preventive care coinsurance amounts					x	

* Plan K has an annual out-of-pocket limit. Once you meet your out-of-pocket limit, the plan pays 100 percent of your Medicare copayment and coinsurance for the rest of the Calendar Year. This does not include charges that exceed Medicare-approved amounts.

** Plan N pays 100 percent of the Part B coinsurance; however, you are responsible for each copay for Physician office visits and for emergency room treatment.

Medicare (Part A) - Hospital Services - Per Benefit Period

A Benefit Period begins on the first day you receive Hospital inpatient services 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
<p>Hospitalization Semiprivate room and board, general nursing and miscellaneous services and supplies.</p> <p>First 60 days</p> <p>Days 61–90</p> <p>Day 91 and after:</p> <p>While using 60 Lifetime Reserve Days</p> <p>Once Lifetime Reserve Days are used:</p> <p>Additional 365 days</p> <p>Beyond the additional 365 days</p>	<p>All but \$1,156</p> <p>All but \$289 a day</p> <p>All but \$578 a day</p> <p>\$0</p> <p>\$0</p>	<p>\$1,156 (Part A Deductible)</p> <p>\$289 a day</p> <p>\$578 a day</p> <p>100% of Medicare Eligible Expenses</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0**</p> <p>All costs</p>
<p>Skilled Nursing Facility Care You must meet Medicare requirements, including hospitalization for at least 3 days and admission to a Medicare-approved facility within 30 days of Hospital discharge.</p> <p>First 20 days</p> <p>Days 21–100</p> <p>Day 101 and after</p>	<p>All approved amounts</p> <p>All but \$144.50 a day</p> <p>\$0</p>	<p>\$0</p> <p>Up to \$144.50 a day</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p> <p>All costs</p>
<p>Blood</p> <p>First 3 pints</p> <p>Additional amounts</p>	<p>\$0</p> <p>100%</p>	<p>3 pints</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p>
<p>Hospice Care You must meet Medicare's requirements, including a doctor's certification of terminal illness.</p>	<p>All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care</p>	<p>Medicare copayment/coinsurance</p>	<p>\$0</p>

** NOTICE: When your Medicare Part A Hospital benefits are exhausted, Madison National Life will pay whatever amount Medicare would have paid for an additional 365 days as provided in the policy's "Basic 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.

Medicare (Part B) - Medical Services - Per Calendar Year

Once you pay for the first \$140 of Part B covered services or items, your Medicare 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 \$140 of Medicare-approved amounts Remainder of Medicare-approved amounts	\$0 Generally 80%	\$140 (Part B Deductible) Generally 20%	\$0 \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	100%	\$0
Blood First 3 pints First \$140 of Medicare-approved amounts Remainder of Medicare-approved amounts	\$0 \$0 80%	All Costs \$140 (Part B Deductible) 20%	\$0 \$0 \$0
Clinical Laboratory Services Tests for diagnostic services	100%	\$0	\$0
Home Health Care - Parts A and B Medicare-approved services: (includes medically necessary intermittent skilled nursing care, home health aide services and rehabilitation services, etc.) Remainder of Medicare-approved amounts	100% 80%	\$0 20%	\$0 \$0
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 Remainder of charges	\$0 (Not Covered) \$0 (Not Covered)	\$0 80% to a lifetime maximum of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

This is only a brief description of coverage. For a complete summary of benefits, limitations and exclusions, please review the Outline of Coverage.

Your premium
\$ _____

Important Information

Customer Service

If you have any questions about an existing policy or need additional details prior to purchasing a policy, please contact your agent or call 800-688-0010 to speak with a customer service representative.

Limitations and Exclusions

Your benefits are conditional on Medicare's approval of Medicare-Eligible Expenses. Services eligible for coverage must be deemed medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions.

No benefits will be paid under Medicare Part A that duplicate payments under Medicare Part B. No benefits will be paid under Medicare Part B that duplicate payment under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

Renewability and Premium

You may renew your policy by paying your renewal premium. We cannot refuse to renew this policy or place any restrictions on it if you pay your premium on time.

This advertisement is for Policy form number MNL STD F 0810 et al.

Madison National Life Insurance Company, Inc.

Madison National Life Insurance Company, Inc., a member of The IHC Group, is domiciled in Madison, Wisconsin. Founded in 1961, Madison National Life is licensed in 49 states and the District of Columbia and is rated A- (Excellent) by A.M. Best Company, Inc., a widely recognized rating agency of insurance companies that rate insurers on their relative financial strength and ability to meet their obligations to their insureds.

The IHC Group

The IHC Group is an organization of insurance carriers, managing general underwriters, third-party administrators and marketing affiliates that has been providing life, health, disability, dental, vision and medical stop-loss insurance solutions to groups and individuals for nearly 30 years. For more information on Independence Holding Company and The IHC Group, visit www.ihcgroup.com.

