

**UNITED WORLD LIFE INSURANCE COMPANY**  
**A Mutual of Omaha Company**  
**OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE**  
**BENEFIT PLANS A, B, C AND F**

Medicare supplement insurance can be sold in only twelve standard plans plus two high deductible plans. These charts show the benefits included in each of the standard Medicare supplement plans. Every company must make available Plan “A.” Some plans may not be available in your state. See Outlines of Coverage sections for details about ALL plans.

**Basic Benefits for Plans A through L:**

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, in the case of hospital outpatient department services under a prospective payment system, applicable copayments for hospital outpatient services  
 Blood: First 3 pints of blood each year

	A	B	C	D	E	F	F*	G	H	I	J	J*	K**	L**
<b>Basic Benefits</b>	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<b>Skilled Nursing Facility Coinsurance</b>			X	X	X	X	X	X	X	X	X	X	50%	75%
<b>Part A Deductible</b>		X	X	X	X	X	X	X	X	X	X	X	50%	75%
<b>Part B Deductible</b>			X			X					X			
<b>Part B Excess</b>						100%		80%		100%	100%			
<b>Foreign Travel Emergency</b>			X	X	X	X	X	X	X	X	X	X		
<b>At-Home Recovery</b>				X				X		X	X			
<b>Preventive Care NOT Covered By Medicare</b>					X						X			
<b>Out-of-Pocket Annual Limit</b>													\$4,140***	\$2,070***

\* Plans F and J also have an option called a high deductible Plan F and a high deductible Plan J. These high deductible plans pay the same or offer the same benefits as Plan F and J after one has paid a calendar year \$1,860 deductible. Benefits from high deductible Plans F and J will not begin until out-of-pocket expenses exceed \$1,860. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include, in plan J the plan's separate prescription drug deductible or, in plans F and J, the plan's separate foreign travel emergency deductible.

\*\* Plans K and L provide for different cost-sharing for items and services than Plans A through J. Once you reach the annual limit, the plan pays 100% of the Medicare copayments, coinsurance and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called “Excess Charges.” You will be responsible for paying excess charges.

\*\*\* The out-of-pocket annual limit will increase each year for inflation.

## **DISCLOSURES**

Use this outline to compare benefits and premiums among policies.

## **PREMIUM INFORMATION**

We, United World, can only raise your premium if we raise the premium for all the policies like yours in the same geographic area of the state where you live. Until you are age 90, your premium may change each year. This change will only be made on the first renewal date that coincides with or follows each anniversary of the Policy Date. Schedules of rates may vary depending upon your Policy Date.

## **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 United World Life Insurance Company, 3316 Farnam Street, 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 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**

The policy may not fully cover all of your medical costs. Neither United World 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.

## **COMPLETE ANSWERS ARE VERY IMPORTANT**

When you fill out the application for the new policy, be sure to answer truthfully and completely 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.

**UNITED WORLD LIFE INSURANCE COMPANY  
MONTHLY RATES**

**NON-TOBACCO**

<b>FEMALE</b>				<b>Attained Age</b>	<b>MALE</b>			
<b>Plan A WM1</b>	<b>Plan B WM2</b>	<b>Plan C WM8</b>	<b>Plan F WM3</b>		<b>Plan A WM1</b>	<b>Plan B WM2</b>	<b>Plan C WM8</b>	<b>Plan F WM3</b>
\$83.50	\$100.42	\$120.18	\$121.02	<b>65</b>	\$95.98	\$115.43	\$138.13	\$139.10
83.50	100.42	120.18	121.02	<b>66</b>	95.98	115.43	138.13	139.10
83.50	100.42	120.18	121.02	<b>67</b>	95.98	115.43	138.13	139.10
87.19	104.86	125.48	126.37	<b>68</b>	100.22	120.53	144.23	145.25
91.05	109.51	131.05	131.97	<b>69</b>	104.66	125.88	150.63	151.69
94.92	114.15	136.60	137.56	<b>70</b>	109.10	131.21	157.01	158.11
98.76	118.77	142.13	143.12	<b>71</b>	113.51	136.51	163.37	164.51
102.61	123.40	147.67	148.72	<b>72</b>	117.94	141.84	169.74	170.94
106.47	128.04	153.22	154.30	<b>73</b>	122.38	147.18	176.12	177.36
108.43	130.41	156.06	157.15	<b>74</b>	124.64	149.89	179.38	180.63
110.43	132.80	158.92	160.03	<b>75</b>	126.93	152.65	182.66	183.95
112.36	135.13	161.70	162.84	<b>76</b>	129.15	155.32	185.86	187.17
114.31	137.48	164.51	165.66	<b>77</b>	131.39	158.02	189.10	190.42
116.26	139.82	167.32	168.50	<b>78</b>	133.64	160.71	192.33	193.67
118.38	142.37	170.37	171.57	<b>79</b>	136.07	163.65	195.82	197.20
120.42	144.82	173.31	174.52	<b>80</b>	138.41	166.47	199.20	200.60
122.38	147.17	176.11	177.35	<b>81</b>	140.66	169.16	202.43	203.85
124.24	149.42	178.80	180.06	<b>82</b>	142.80	171.75	205.52	206.96
126.01	151.54	181.35	182.62	<b>83</b>	144.84	174.19	208.44	209.91
127.68	153.55	183.75	185.03	<b>84</b>	146.75	176.49	211.20	212.68
129.24	155.43	186.00	187.31	<b>85</b>	148.56	178.66	213.79	215.30
130.70	157.18	188.09	189.41	<b>86</b>	150.22	180.67	216.20	217.72
132.03	158.79	190.02	191.35	<b>87</b>	151.76	182.52	218.41	219.94
133.25	160.25	191.77	193.11	<b>88</b>	153.16	184.19	220.42	221.96
134.34	161.56	193.34	194.70	<b>89</b>	154.42	185.71	222.23	223.79
135.69	163.18	195.27	196.65	<b>90 and Over</b>	155.96	187.57	224.45	226.03

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

**UNITED WORLD LIFE INSURANCE COMPANY  
MONTHLY RATES**

**TOBACCO**

<b>FEMALE</b>				<b>Attained Age</b>	<b>MALE</b>			
<b>Plan A WM1</b>	<b>Plan B WM2</b>	<b>Plan C WM8</b>	<b>Plan F WM3</b>		<b>Plan A WM1</b>	<b>Plan B WM2</b>	<b>Plan C WM8</b>	<b>Plan F WM3</b>
\$95.98	\$115.43	\$138.13	\$139.10	<b>65</b>	\$110.32	\$132.68	\$158.77	\$159.89
95.98	115.43	138.13	139.10	<b>66</b>	110.32	132.68	158.77	159.89
95.98	115.43	138.13	139.10	<b>67</b>	110.32	132.68	158.77	159.89
100.22	120.53	144.23	145.25	<b>68</b>	115.20	138.54	165.78	166.95
104.66	125.88	150.63	151.69	<b>69</b>	120.30	144.69	173.14	174.35
109.10	131.21	157.01	158.11	<b>70</b>	125.40	150.81	180.47	181.74
113.51	136.51	163.37	164.51	<b>71</b>	130.47	156.91	187.78	189.09
117.94	141.84	169.74	170.94	<b>72</b>	135.57	163.04	195.10	196.48
122.38	147.18	176.12	177.36	<b>73</b>	140.67	169.17	202.44	203.86
124.64	149.89	179.38	180.63	<b>74</b>	143.26	172.29	206.18	207.62
126.93	152.65	182.66	183.95	<b>75</b>	145.89	175.46	209.96	211.43
129.15	155.32	185.86	187.17	<b>76</b>	148.45	178.52	213.64	215.14
131.39	158.02	189.10	190.42	<b>77</b>	151.02	181.63	217.35	218.87
133.64	160.71	192.33	193.67	<b>78</b>	153.61	184.73	221.07	222.61
136.07	163.65	195.82	197.20	<b>79</b>	156.40	188.10	225.08	226.67
138.41	166.47	199.20	200.60	<b>80</b>	159.10	191.34	228.97	230.57
140.66	169.16	202.43	203.85	<b>81</b>	161.68	194.44	232.67	234.31
142.80	171.75	205.52	206.96	<b>82</b>	164.14	197.41	236.23	237.89
144.84	174.19	208.44	209.91	<b>83</b>	166.48	200.21	239.59	241.27
146.75	176.49	211.20	212.68	<b>84</b>	168.68	202.86	242.76	244.46
148.56	178.66	213.79	215.30	<b>85</b>	170.75	205.35	245.74	247.47
150.22	180.67	216.20	217.72	<b>86</b>	172.67	207.66	248.50	250.25
151.76	182.52	218.41	219.94	<b>87</b>	174.44	209.79	251.05	252.80
153.16	184.19	220.42	221.97	<b>88</b>	176.04	211.72	253.36	255.13
154.42	185.71	222.23	223.79	<b>89</b>	177.49	213.46	255.44	257.23
155.96	187.57	224.45	226.03	<b>90 and Over</b>	179.27	215.59	257.99	259.81

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

**PLANS A AND B**  
**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 A Pays	You Pay	Plan B Pays	You Pay
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies					
First 60 days	All but \$992	\$0	\$992 (Part A Deductible)	\$992 (Part A Deductible)	\$0
61 <sup>st</sup> through 90 <sup>th</sup> day	All but \$248 a day	\$248 a day	\$0	\$248 a day	\$0
91 <sup>st</sup> day and after:					
• While using 60 lifetime reserve days	All but \$496 a day	\$496 a day	\$0	\$496 a day	\$0
• Once lifetime reserve days are used:		100% of Medicare Eligible Expenses		100% of Medicare Eligible Expenses	
• Additional 365 days	\$0		\$0**		\$0**
• Beyond the additional 365 days	\$0	\$0	All costs	\$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	\$0	\$0
21 <sup>st</sup> through 100 <sup>th</sup> day	All but \$124 a day	\$0	Up to \$124 a day	\$0	Up to \$124 a day
101 <sup>st</sup> day and after	\$0	\$0	All costs	\$0	All costs
<b>BLOOD</b>					
First 3 pints	\$0	3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0	\$0	\$0
<b>HOSPICE CARE</b> Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance	\$0	Balance

\*\*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.

**PLANS A AND B**  
**MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR**

\*Once you have been billed \$131 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 A Pays	You Pay	Plan B Pays	You Pay
<b>MEDICAL EXPENSES</b> —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 \$131 of Medicare Approved Amounts*	\$0	\$0	\$131 (Part B Deductible)	\$0	\$131 (Part B Deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0	Generally 20%	\$0
<b>Part B Excess Charges</b> (above Medicare Approved Amounts)	\$0	\$0	All costs	\$0	All costs
<b>BLOOD</b> First 3 pints	\$0	All costs	\$0	All costs	\$0
Next \$131 of Medicare Approved Amounts*	\$0	\$0	\$131 (Part B Deductible)	\$0	\$131 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0
<b>CLINICAL LABORATORY SERVICES</b> —TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0	\$0	\$0

**PARTS A AND B**

<b>HOME HEALTH CARE</b> —MEDICARE APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0	\$0	\$0
Durable medical equipment • First \$131 of Medicare Approved Amounts*	\$0	\$0	\$131 (Part B Deductible)	\$0	\$131 (Part B Deductible)
• Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0

**PLANS C AND 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 C Pays	You Pay	Plan F Pays	You Pay
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies					
First 60 days	All but \$992	\$992 (Part A Deductible)	\$0	\$992 (Part A Deductible)	\$0
61 <sup>st</sup> through 90 <sup>th</sup> day	All but \$248 a day	\$248 a day	\$0	\$248 a day	\$0
91 <sup>st</sup> day and after:					
• While using 60 lifetime reserve days	All but \$496 a day	\$496 a day	\$0	\$496 a day	\$0
• Once lifetime reserve days are used:					
• Additional 365 days	\$0	100% of Medicare Eligible Expenses	\$0**	100% of Medicare Eligible Expenses	\$0**
• Beyond the additional 365 days	\$0	\$0	All costs	\$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	\$0	\$0
21 <sup>st</sup> through 100 <sup>th</sup> day	All but \$124 a day	Up to \$124 a day	\$0	Up to \$124 a day	\$0
101 <sup>st</sup> day and after	\$0	\$0	All costs	\$0	All costs
<b>BLOOD</b>					
First 3 pints	\$0	3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0	\$0	\$0
<b>HOSPICE CARE</b> Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance	\$0	Balance

\*\*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.

**PLANS C AND F**  
**MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR**

\*Once you have been billed \$131 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 C Pays	You Pay	Plan F Pays	You Pay
<b>MEDICAL EXPENSES—IN OR OUT OF THE 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, durable medical equipment First \$131 of Medicare Approved Amounts*	\$0	\$131 (Part B Deductible)	\$0	\$131 (Part B Deductible)	\$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0	Generally 20%	\$0
<b>Part B Excess Charges</b> (above Medicare Approved Amounts)	\$0	\$0	All costs	100%	\$0
<b>BLOOD</b> First 3 pints	\$0	All costs	\$0	All costs	\$0
Next \$131 of Medicare Approved Amounts*	\$0	\$131 (Part B Deductible)	\$0	\$131 (Part B Deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0
<b>CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0	\$0	\$0

**PARTS A AND B**

<b>HOME HEALTH CARE-MEDICARE APPROVED SERVICES</b> Medically necessary skilled care services and medical supplies	100%	\$0	\$0	\$0	\$0
Durable medical equipment • First \$131 of Medicare Approved Amounts*	\$0	\$131 (Part B Deductible)	\$0	\$131 (Part B Deductible)	\$0
• Remainder of Medicare Approved Amounts	80%	20%	\$0	20%	\$0

## PLANS C AND F

### OTHER BENEFITS – NOT COVERED BY MEDICARE

<b>FOREIGN TRAVEL NOT COVERED BY MEDICARE</b> 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	\$0	\$250
Remainder of charges	\$0	80% to a lifetime Maximum Benefit of \$50,000	20% and amounts over the \$50,000 lifetime Maximum Benefit	80% to a lifetime Maximum Benefit of \$50,000	20% and amounts over the \$50,000 lifetime Maximum Benefit