

Chapter 687B of NAC

LCB File No. T017-09

**ADOPTED TEMPORARY REGULATION OF
THE COMMISSIONER OF INSURANCE**

Filed with the Secretary of State on May 20, 2009

MEDICARE SUPPLEMENT PLANS

EXPLANATION – Matter in *italics* is new; matter in brackets ~~omitted material~~ is material to be omitted.

AUTHORITY: §§1-13, NRS 679B.130 and 687B.430.

A REGULATION relating to insurance; revising provisions governing policies supplementary to Medicare; and providing other matters properly relating thereto.

Section 1. Chapter 687B of NAC is hereby amended by adding thereto the provisions set forth as sections 2 to 7 of this regulation.

Sec. 2. *"Pre-Standardized benefit plan to supplement Medicare," "Pre-Standardized benefit*

plan" or "Pre-Standardized plan" means a group or individual policy of insurance to supplement Medicare issued prior to January 1, 1992.

Sec. 3. *"1990 Standardized benefit plan to supplement Medicare," "1990 Standardized benefit plan" or "1990 plan" means a group or individual policy of insurance to supplement Medicare issued on or after January 1, 1992 and with an effective date for coverage prior to June 1, 2010 and includes policies to supplement Medicare and certificates renewed on or after that date which are not replaced by the issuer at the request of the insured.*

Sec. 4. *“2010 Standardized benefit plan to supplement Medicare,” “2010 Standardized benefit plan” or “2010 plan” means a group or individual policy of insurance to supplement Medicare issued with an effective date for coverage on or after June 1, 2010.*

Sec. 5. *The following standards are applicable to all policies to supplement Medicare or certificates delivered or issued for delivery in this state with an effective date for coverage on or after June 1, 2010:*

1. No policy or certificate may be advertised, solicited, delivered, or issued for delivery in this state as a policy to supplement Medicare or certificate unless it complies with these benefit standards.

2. No issuer may offer any 1990 Standardized benefit plan to supplement Medicare for sale on or after June 1, 2010.

3. Benefit standards applicable to policies to supplement Medicare and certificates issued with an effective date for coverage before June 1, 2010 remain subject to the requirements of NAC 687B.225, NAC 687B.226, NAC 687B.227, NAC 687B.290 and NAC 687B.295.

4. The following standards apply to policies to supplement Medicare and certificates and are in addition to all other requirements of this regulation:

(a) A policy to supplement Medicare or certificate shall not exclude or limit benefits for losses incurred more than 6 months from the effective date of coverage because it involved a preexisting condition. The policy or certificate may not define a preexisting condition more restrictively than a condition for which medical advice was given or treatment was recommended by or received from a physician within 6 months before the effective date of coverage.

(b) A policy to supplement Medicare or certificate shall not indemnify against losses resulting from sickness on a different basis than losses resulting from accidents.

(c) A policy to supplement Medicare or certificate shall provide that benefits designed to cover cost sharing amounts under Medicare will be changed automatically to coincide with any changes in the applicable Medicare deductible, copayment, or coinsurance amounts. Premiums may be modified to correspond with such changes.

(d) No policy to supplement Medicare or certificate shall provide for termination of coverage of a spouse solely because of the occurrence of an event specified for termination of coverage of the insured, other than the nonpayment of premium.

(e) Each policy to supplement Medicare shall be guaranteed renewable.

(1) The issuer shall not cancel or nonrenew a policy solely on the ground of health status of the individual.

(2) The issuer shall not cancel or nonrenew a policy for any reason other than nonpayment of premium or material misrepresentation.

(3) If the policy to supplement Medicare is terminated by the group policyholder and is not replaced as provided under subparagraph 5 of paragraph (e) of subsection 4 of section 5 of this regulation, the issuer shall offer certificate holders an individual policy to supplement Medicare which, at the option of the certificate holder:

(I) Provides for continuation of the benefits contained in the group policy; or

(II) Provides for benefits that otherwise meet the requirements of this subsection.

(4) If an individual is a certificate holder in a group policy to supplement Medicare and the individual terminates membership in the group, the issuer shall

(I) Offer the certificate holder the conversion opportunity described in subparagraph 3 of paragraph (e) of subsection 4 of section 5 of this regulation; or

(II) At the option of the group policyholder, offer the certificate holder continuation of coverage under the group policy.

(5) If a group policy to supplement Medicare is replaced by another group policy to supplement Medicare purchased by the same policyholder, the issuer of the replacement policy shall offer coverage to all persons covered under the old group policy on its date of termination. Coverage under the new policy shall not result in any exclusion for preexisting conditions that would have been covered under the group policy being replaced.

(f) Termination of a policy to supplement Medicare or certificate shall be without prejudice to any continuous loss which commenced while the policy was in force, but the extension of benefits beyond the period during which the policy was in force may be conditioned upon the continuous total disability of the insured, limited to the duration of the policy benefit period, if any, or payment of the maximum benefits. Receipt of Medicare Part D benefits will not be considered in determining a continuous loss.

(g) (1) A policy to supplement Medicare or certificate shall provide that benefits and premiums under the policy or certificate shall be suspended at the request of the policyholder or certificate holder for the period not to exceed 24 months in which the policyholder or certificate holder has applied for and is determined to be entitled to medical assistance under Title XIX of the Social Security Act, but only if the policyholder or certificate holder notifies the issuer of the policy or certificate within 90 days after the date the individual becomes entitled to assistance.

(2) If suspension occurs and if the policyholder or certificate holder loses entitlement to medical assistance, the policy or certificate shall be automatically reinstated as of the termination of entitlement if the policyholder or certificate holder provides notice of loss of entitlement within 90 days after the date of loss and pays the premium attributable to the period, effective as of the date of termination of entitlement.

(3) Each policy to supplement Medicare shall provide that benefits and premiums under the policy shall be suspended for any period that may be provided by federal regulation at the request of the policyholder if the policyholder is entitled to benefits under section 226 (b) of the Social Security Act and is covered under a group health plan as defined in section 1862 (b)(1)(A)(v) of the Social Security Act. If suspension occurs and if the policyholder or certificate holder loses coverage under the group health plan, the policy shall be automatically reinstated, effective as of the date of loss of coverage, if the policyholder provides notice of loss of coverage within 90 days after the date of the loss and pays the premium attributable to the period, effective as of the date of termination of enrollment in the group health plan.

(4) Reinstitution of coverage as described in subparagraphs (2) and (3):

(I) Shall not provide for any waiting period with respect to treatment of preexisting conditions;

(II) Shall provide for resumption of coverage that is substantially equivalent to coverage in effect before the date of suspension; and

(III) Shall provide for classification of premiums on terms at least as favorable to the policyholder or certificate holder as the premium classification terms that would have applied to the policyholder or certificate holder had the coverage not been suspended.

5. Every issuer of insurance benefit plans to supplement Medicare shall make available a policy or certificate including only the following basic “core” package of benefits to each prospective insured. An issuer may make available to prospective insureds any of the other insurance benefit plans to supplement Medicare in addition to the basic core package, but not in lieu of it.

(a) Coverage of Part A Medicare eligible expenses for hospitalization to the extent not covered by Medicare from the 61st day through the 90th day in any Medicare benefit period;

(b) Coverage of Part A Medicare eligible expenses incurred for hospitalization to the extent not covered by Medicare for each Medicare lifetime inpatient reserve day used;

(c) Upon exhaustion of the Medicare hospital inpatient coverage, including the lifetime reserve days, coverage of 100% of the Medicare Part A eligible expenses for hospitalization paid at the applicable prospective payment system (PPS) rate, or other appropriate Medicare standard of payment, subject to a lifetime maximum benefit of an additional 365 days. The provider shall accept the issuer’s payment as payment in full and may not bill the insured for any balance;

(d) Coverage under Medicare Parts A and B for the reasonable cost of the first 3 pints of blood, or equivalent quantities of packed red blood cells, as defined under federal regulations, unless replaced in accordance with federal regulations;

(e) Coverage for the coinsurance amount, or in the case of hospital outpatient department services paid under a prospective payment system, the copayment amount, of Medicare eligible expenses under Part B regardless of hospital confinement, subject to the Medicare Part B deductible;

(f) Coverage of cost sharing for all Part A Medicare eligible hospice care and respite care expenses.

6. The following additional benefits shall be included in benefit plans B, C, D, F, F with High Deductible, G, M, and N to supplement Medicare as provided by section 6 of this regulation.

(a) Coverage for 100% of the Medicare Part A inpatient hospital deductible amount per benefit period.

(b) Coverage for 50% of the Medicare Part A inpatient hospital deductible amount per benefit period.

(c) Coverage for the actual billed charges up to the coinsurance amount from the 21st day through the 100th day in a Medicare benefit period for post-hospital skilled nursing facility care eligible under Medicare Part A.

(d) Coverage for 100% of the Medicare Part B deductible amount per calendar year regardless of hospital confinement.

(e) Coverage for all of the difference between the actual Medicare Part B charges as billed, not to exceed any charge limitation established by the Medicare program or state law, and the Medicare-approved Part B charge.

(f) Coverage to the extent not covered by Medicare for 80% of the billed charges for Medicare-eligible expenses for medically necessary emergency hospital, physician and medical care received in a foreign country, which care would have been covered by Medicare if provided in the United States and which care began during the first 60 consecutive days of each trip outside the United States, subject to a calendar year deductible of \$250, and a lifetime maximum benefit of \$50,000. For purposes of this benefit, “emergency care” shall

mean care needed immediately because of an injury or an illness of sudden and unexpected onset.

Sec. 6. *The following standards are applicable to all policies to supplement Medicare or certificates delivered or issued for delivery in this state with an effective date for coverage on or after June 1, 2010:*

1. No policy or certificate may be advertised, solicited, delivered or issued for delivery in this state as a policy to supplement Medicare or certificate unless it complies with these benefit plan standards.

2. Benefit plan standards applicable to policies to supplement Medicare and certificates issued before June 1, 2010 remain subject to the requirements of NAC 687B.225, NAC 687B.226, NAC 687B.227, NAC 687B.290 and NAC 687B.295.

3. (a) An issuer shall make available to each prospective policyholder and certificate holder a policy form or certificate form containing only the core benefits, as defined in subsection 5 of section 5 of this regulation.

(b) If an issuer makes available any of the additional benefits described in subsection 6 of section 5, or offers standardized benefit Plans K or L as described in paragraphs (h) and (i) of subsection 7 of section 6 of this regulation, then the issuer shall make available to each prospective policyholder and certificate holder, in addition to a policy form or certificate form with only the core benefits as described in paragraph (a) of subsection 3 of section 6, a policy form or certificate form containing either standardized benefit Plan C as described in paragraph (c) of subsection 7 of section 6 of this regulation or standardized benefit Plan F as described in paragraph (e) of subsection 7 of section 6 of this regulation.

4. No groups, packages or combinations of benefits to supplement Medicare other than

those listed in this section shall be offered for sale in this state, except as may be permitted in subsection 8 of section 6 of this regulation and in NAC 687B.346.

5. Benefit plans shall be uniform in structure, language, designation and format to the standard benefit plans listed in this subsection and conform to the definitions in sections 2 - 4 of this regulation. Each benefit shall be structured in accordance with the format provided in subsections 5 and 6 of section 5 of this regulation; or, in the case of plans K or L, in paragraphs (h) and (i) of subsection 7 of section 6 of this regulation and list the benefits in the order shown. For purposes of this section, “structure, language, and format” means style, arrangement and overall content of a benefit.

6. In addition to the benefit plan designations required in subsection 5 of this section, an issuer may use other designations to the extent permitted by law.

7. Make-up of 2010 Standardized Benefit Plans:

(a) A benefit plan to supplement Medicare which is designated as Standardized Benefit Plan A shall include only the following: The core benefits as defined in subsection 5 of section 5 of this regulation.

(b) A benefit plan to supplement Medicare which is designated as Standardized Benefit Plan B shall include only the following: The core benefit as defined in subsection 5 of section 5 of this regulation, plus 100% of the Medicare Part A deductible as defined in paragraph (a) of subsection 6 of section 5 of this regulation.

(c) A benefit plan to supplement Medicare which is designated as Standardized Benefit Plan C shall include only the following: The core benefit as defined in subsection 5 of section 5 of this regulation, plus 100% of the Medicare Part A deductible, skilled nursing facility care, 100% of the Medicare Part B deductible, and medically necessary emergency care in a foreign

country as defined in paragraphs (a), (c), (d) and (f) of subsection 6 of section 5 of this regulation, respectively.

(d) A benefit plan to supplement Medicare which is designated as Standardized Benefit Plan D shall include only the following: The core benefit as defined in subsection 5 of section 5 of this regulation, plus 100% of the Medicare Part A deductible, skilled nursing facility care, and medically necessary emergency care in an foreign country as defined in paragraphs (a), (c) and (f) of subsection 6 of section 5 of this regulation, respectively.

(e) A benefit plan to supplement Medicare which is designated as Standardized Benefit Plan F shall include only the following: The core benefit as defined in subsection 5 of section 5 of this regulation, plus 100% of the Medicare Part A deductible, the skilled nursing facility care, 100% of the Medicare Part B deductible, 100% of the Medicare Part B excess charges, and medically necessary emergency care in a foreign country as defined in paragraphs (a), (c), (d), (e) and (f) of subsection 6 of section 5 of this regulation, respectively.

(f) A benefit plan to supplement Medicare which is designated as High Deductible Benefit Plan F shall include only the following: 100% of covered expenses following the payment of the annual deductible set forth in subparagraph (2).

(1) The core benefit as defined in subsection 5 of section 5 of this regulation, plus 100% of the Medicare Part A deductible, skilled nursing facility care, 100% of the Medicare Part B deductible, 100% of the Medicare Part B excess charges, and medically necessary emergency care in a foreign country as defined in paragraphs (a), (c), (d), (e) and (f) of subsection 6 of section 5 of this regulation, respectively.

(2) The annual deductible in High Deductible Benefit Plan F shall consist of out-of-pocket expenses, other than premiums, for services covered by Standardized Benefit Plan F,

and shall be in addition to any other specific benefit deductibles. The basis for the deductible shall be \$1,500 and shall be adjusted annually from 1999 by the Secretary of the U.S.

Department of Health and Human Services to reflect the change in the Consumer Price Index for all urban consumers for the twelve-month period ending with August of the preceding year, and rounded to the nearest multiple of \$10.

(g) A benefit plan to supplement Medicare which is designated as Standardized Benefit Plan G shall include only the following: The core benefit as defined in subsection 5 of section 5 of this regulation, plus 100% of the Medicare Part A deductible, skilled nursing facility care, 100% of the Medicare Part B excess charges, and medically necessary emergency care in a foreign country as defined in paragraphs (a), (c), (e) and (f) of subsection 6 of section 5 of this regulation, respectively.

(h) A benefit plan to supplement Medicare which is designated as Standardized Benefit Plan K is mandated by The Medicare Prescription Drug, Improvement and Modernization Act of 2003, and shall include only the following:

(1) Coverage of 100% of the Part A hospital coinsurance amount for each day used from the 61st through the 90th day in any Medicare benefit period;

(2) Coverage of 100% of the Part A hospital coinsurance amount for each Medicare lifetime inpatient reserve day used from the 91st through the 150th day in any Medicare benefit period;

(3) Upon exhaustion of the Medicare hospital inpatient coverage, including the lifetime reserve days, coverage of 100% of the Medicare Part A eligible expenses for hospitalization paid at the applicable prospective payment system (PPS) rate, or other appropriate Medicare standard of payment, subject to a lifetime maximum benefit of an additional 365 days. The

provider shall accept the issuer's payment as payment in full and may not bill the insured for any balance;

(4) Coverage for 50% of the Medicare Part A inpatient hospital deductible amount per benefit period until the out-of-pocket limitation is met as described in subparagraph (10);

(5) Coverage for 50% of the coinsurance amount for each day used from the 21st day through the 100th day in a Medicare benefit period for post-hospital skilled nursing facility care eligible under Medicare Part A until the out-of-pocket limitation is met as described in subparagraph (10);

(6) Coverage for 50% of cost sharing for all Part A Medicare eligible expenses and respite care until the out-of-pocket limitation is met as described in subparagraph (10);

(7) Coverage for 50%, under Medicare Part A or B, of the reasonable cost of the first 3 pints of blood or equivalent quantities of packed red blood cells, as defined under federal regulations, unless replaced in accordance with federal regulations until the out-of-pocket limitation is met as described in subparagraph (10);

(8) Except for coverage provided in subparagraph (9), coverage for 50% of the cost sharing otherwise applicable under Medicare Part B after the policyholder pays the Part B deductible until the out-of-pocket limitation is met as described in subparagraph (10);

(9) Coverage of 100% of the cost sharing for Medicare Part B preventive services after the policyholder pays the Part B deductible; and

(10) Coverage of 100% of all cost sharing under Medicare Parts A and B for the balance of the calendar year after the individual has reached the out-of-pocket limitation on annual expenditures under Medicare Parts A and B of \$4000 in 2006, indexed each year by the

appropriate inflation adjustment specified by the Secretary of the U.S. Department of Health and Human Services.

(i) A benefit plan to supplement Medicare which is designated as Standardized Benefit Plan L is mandated by The Medicare Prescription Drug, Improvement and Modernization Act of 2003, and shall include only the following:

(1) The benefits described in subparagraphs (1), (2), (3) and (9) of paragraph (h) of subsection 7 of section 6;

(2) The benefit described in subparagraphs (4), (5), (6), (7) and (8) of paragraph (h) of subsection 7 of section 6, but substituting 75% for 50%; and

(3) The benefit described in subparagraph (10) of paragraph (h) of subsection 7 of section 6, but substituting \$2000 for \$4000.

(j) A benefit plan to supplement Medicare which is designated as Standardized Benefit Plan M shall include only the following: The core benefit as defined in subsection 5 of section 5 of this regulation, plus 50% of the Medicare Part A deductible, skilled nursing facility care, and medically necessary emergency care in a foreign country as defined in paragraphs (b), (c) and (f) of subsection 6 of section 5 of this regulation, respectively.

(k) A benefit plan to supplement Medicare which is designated as Standardized Benefit Plan N shall include only the following: The core benefit as defined in subsection 5 of section 5 of this regulation, plus 100% of the Medicare Part A deductible, skilled nursing facility care, and medically necessary emergency care in a foreign country as defined in paragraphs (a), (c) and (f) of subsection 6 of section 5 of this regulation, respectively, with copayments in the following amounts:

(1) The lesser of \$20 or the Medicare Part B coinsurance or copayment for each covered health care provider office visit, including visits to medical specialists; and

(2) The lesser of \$50 or the Medicare Part B coinsurance or copayment for each covered emergency room visit; however, this copayment shall be waived if the insured is admitted to any hospital and the emergency visit is subsequently covered as a Medicare Part A expense.

8. An issuer may, with the prior approval of the Commissioner, offer policies or certificates with new or innovative benefits, in addition to the standardized benefits provided in a policy or certificate that otherwise complies with the applicable standards.

(a) The new or innovative benefits shall include only benefits that are appropriate to insurance to supplement Medicare, are new or innovative, are not otherwise available, and are cost-effective.

(b) Approval of new or innovative benefits must not adversely impact the goal of Medicare supplement simplification.

(c) New or innovative benefits shall not include an outpatient prescription drug benefit.

(d) New or innovative benefits shall not be used to change or reduce benefits, including a change of any cost-sharing provision, in any standardized plan.

Sec. 7. 1. An issuer of a policy to supplement Medicare or certificate;

(a) Shall not deny or condition the issuance or effectiveness of the policy or certificate, including the imposition of any exclusion of benefits under the policy based on a preexisting condition, on the basis of the genetic information with respect to such individual; and

(b) Shall not discriminate in the pricing of the policy or certificate, including the adjustment of premium rates, of an individual on the basis of the genetic information with respect to such individual.

2. Nothing in subsection 1 of this section shall be construed to limit the ability of an issuer, to the extent otherwise permitted by law, from

(a) Denying or conditioning the issuance or effectiveness of the policy or certificate or increasing the premium for a group based on the manifestation of a disease or disorder of an insured or applicant; or

(b) Increasing the premium for any policy issued to an individual based on the manifestation of a disease or disorder of an individual who is covered under the policy. In such case, the manifestation of a disease or disorder in one individual cannot also be used as genetic information about other group members and to further increase the premium for the group.

3. An issuer of a policy to supplement Medicare or certificate shall not request or require an individual or a family member of such individual to undergo a genetic test.

4. Subsection 3 of this section shall not be construed to preclude an issuer of a policy to supplement Medicare or certificate from obtaining and using the results of a genetic test in making a determination regarding payment as defined for the purposes of applying the regulations promulgated under part C of title XI and section 264 of the Health Insurance Portability and Accountability Act of 1996, as may be revised from time to time, and consistent with subsection 1 of this section.

5. For purposes of carrying out subsection 4 of this section, an issuer of a policy to supplement Medicare or certificate may request only the minimum amount of information necessary to accomplish the intended purpose.

6. Notwithstanding subsection 3 of this section, an issuer of a policy to supplement Medicare may request, but not require, that an individual or a family member of such individual undergo a genetic test if each of the following conditions is met:

(a) The request is made pursuant to research that complies with part 46 of title 45, Code of Federal Regulations, or equivalent Federal regulations, and any applicable state or local law or regulations for the protection of human subjects in research.

(b) The issuer clearly indicates to each individual, or in the case of a minor child, to the legal guardian of such child, to whom the request is made that:

(1) Compliance with the request is voluntary; and

(2) Non-compliance will have no effect on enrollment status or premium or contribution amounts.

(c) No genetic information collected or acquired under this subsection shall be used for underwriting, determination of eligibility to enroll or maintain enrollment status, premium rates, or the issuance, renewal, or replacement of a policy or certificate.

(d) The issuer notifies the Secretary of the United States Department of Health and Human Services in writing that the issuer is conducting activities pursuant to the exception provided for under this subsection, including a description of the activities conducted.

(e) The issuer complies with such other conditions as the Secretary of the United States Department of Health and Human Services, may by regulation, require for activities conducted under this subsection.

7. An issuer of a policy to supplement Medicare or certificate shall not request, require, or purchase genetic information for underwriting purposes.

8. An issuer of a policy to supplement Medicare or certificate shall not request, require, or purchase genetic information with respect to any individual prior to such individual's enrollment under the policy in connection with such enrollment.

9. If an issuer of a policy to supplement Medicare or certificate obtains genetic information incidental to the requesting, requiring, or purchasing of other information concerning any individual, such request, requirement, or purchase shall not be considered a violation of subsection 8 of this section if such request, requirement, or purchase is not in violation of subsection 7 of this section.

10. For the purposes of this section only:

(a) "Issuer of a Medicare supplement policy or certificate" includes third-party administrator, or other person acting for or on behalf of such issuer.

(b) "Family member" means, with respect to an individual, any other individual who is a first-degree, second-degree, third-degree, or fourth-degree relative of such individual.

(c) "Genetic information" means, with respect to any individual, information about such individual's genetic tests, the genetic tests of family members of such individual, and the manifestation of a disease or disorder in family members of such individual. Such term includes, with respect to any individual, any request for, or receipt of, genetic services, or participation in

clinical research which includes genetic services, by such individual or any family member of such individual. Any reference to genetic information concerning an individual or family

member of an individual who is a pregnant woman, includes genetic information of any fetus carried by such pregnant woman, or with respect to an individual or family member utilizing reproductive technology, includes genetic information of any embryo legally held by an individual or family member. The term “genetic information” does not include information about the sex or age of any individual.

(d) “Genetic services” means a genetic test, genetic counseling, including obtaining, interpreting, or assessing genetic information, or genetic education.

(e) “Genetic test” means an analysis of human DNA, RNA, chromosomes, proteins, or metabolites, that detect genotypes, mutations, or chromosomal changes. The term “genetic test” does not mean an analysis of proteins or metabolites that does not detect genotypes, mutations, or chromosomal changes; or an analysis of proteins or metabolites that is directly related to a manifested disease, disorder, or pathological condition that could reasonably be detected by a health care professional with appropriate training and expertise in the field of medicine involved.

(f) “Underwriting purposes” means,

(1) Rules for, or determination of, eligibility including enrollment and continued eligibility for benefits under the policy;

(2) The computation of premium or contribution amounts under the policy;

(3) The application of any preexisting condition exclusion under the policy; and

(4) Other activities related to the creation, renewal, or replacement of a contract of health insurance or health benefits.

Sec. 8. NAC 687B.220 is hereby amended to read as follows:

687B.220 1. Except as otherwise provided in paragraphs (a) and (b) of subsection 2 of NAC 687B.226, ~~and~~ paragraphs (a) and (b) of subsection 2 of NAC 687B.227~~;~~ *and paragraph (a) of subsection 4 of section 5 of this regulation*, a policy or certificate may not be advertised, solicited or issued for delivery in this State as a policy to supplement Medicare if the policy or certificate contains limitations or exclusions on coverage that are more restrictive than those of Medicare.

2. A policy to supplement Medicare or a certificate must not use a waiver to exclude, limit or reduce coverage or benefits for specifically named or described preexisting diseases or physical conditions.

3. A policy to supplement Medicare or a certificate must not contain benefits that duplicate the benefits provided by Medicare.

4. A policy to supplement Medicare with benefits for outpatient prescription drugs in existence before January 1, 2006, must be renewed for current policyholders who do not enroll in Medicare Part D at the option of the policyholder.

5. A policy to supplement Medicare with benefits for outpatient prescription drugs must not be issued after December 31, 2005.

6. After December 31, 2005, a policy to supplement Medicare with benefits for outpatient prescription drugs may not be renewed after the policyholder enrolls in Medicare Part D unless:

(a) The policy is modified to eliminate outpatient prescription drug coverage for expenses of outpatient prescription drugs incurred after the effective date of the person's coverage under a Medicare Part D plan; and

(b) Premiums are adjusted to reflect the elimination of outpatient prescription drug coverage at the time of Medicare Part D enrollment, accounting for any claims paid, if applicable.

Sec. 9. Section 1 of LCB File No. R066-07 is hereby amended to read as follows:

687B.225 1. A policy of insurance or subscriber contract must not be advertised, solicited or issued for delivery in this State as a policy or certificate to supplement Medicare before July 16, 1992, if it fails to meet the standards established by this section. These are minimum standards and do not preclude the inclusion of other provisions or benefits that are not inconsistent with these standards.

2. A policy to supplement Medicare or a certificate issued for delivery in this State before July 16, 1992, must not:

(a) Deny a claim for losses incurred more than 6 months after the effective date of coverage for a preexisting condition.

(b) Define a preexisting condition more restrictively than as a condition for which medical advice was given or treatment was recommended by or received from a physician within 6 months before the effective date of coverage.

(c) Indemnify against any loss resulting from sickness on a different basis than for a loss resulting from an accident.

3. A policy to supplement Medicare or a certificate must provide that benefits designed to cover cost-sharing amounts under Medicare will be changed automatically to coincide with any changes in the applicable Medicare deductible, *copayment, or coinsurance amounts* ~~{amount and copayment percentage factors}~~. Premiums may be modified to correspond with such changes.

4. A “noncancellable,” “guaranteed renewable” or “noncancellable and guaranteed renewable” policy must not:

(a) Provide for termination of coverage of a spouse solely because of the occurrence of an event specified for termination of coverage of the insured, other than the nonpayment of premiums; or

(b) Be cancelled or denied renewal by the insurer solely on the grounds of deterioration of health.

5. Termination of a policy to supplement Medicare or of a certificate must be without prejudice to any continuous loss that commenced while the policy was in force, but the extension of benefits beyond the period during which the policy was in force may be predicated upon the continuous total disability of the insured, limited to the duration of the policy benefit period, if any, or to payment of the maximum benefits.

6. A policy to supplement Medicare that is subject to the minimum standards adopted pursuant to the Medicare Catastrophic Coverage Act of 1988 must provide at least the following benefits:

(a) Coverage of Medicare Part A eligible expenses for hospitalization to the extent not covered by Medicare from the 61st day through the 90th day in any Medicare benefit period.

(b) Coverage for either all or none of the Medicare Part A inpatient hospital deductible amount.

(c) Coverage of Medicare Part A eligible expenses incurred as daily hospital charges during use of Medicare's lifetime hospital inpatient reserve days.

(d) Upon exhaustion of all Medicare hospital inpatient coverage, including the lifetime reserve days, coverage of 90 percent of all Medicare Part A eligible expenses for hospitalization that are not covered by Medicare, subject to a lifetime maximum benefit of an additional 365 days.

(e) Coverage under Medicare Part A for the reasonable cost of the first 3 pints of blood, or an equivalent quantity of packed red blood cells, as defined by federal regulations, unless replaced in accordance with federal regulations or already paid for pursuant to Part B. Plans K and L provide for 50 percent and 75 percent coverage of the cost, respectively.

(f) Coverage for the coinsurance amount, or, for services from a hospital outpatient department paid under a prospective payment system, the copayment amount, of Medicare eligible expenses under Part B regardless of hospital confinement, subject to a maximum calendar year out-of-pocket amount that is equal to the Medicare Part B deductible.

(g) Coverage under Medicare Part B for the reasonable cost of the first 3 pints of blood, or equivalent quantities of packed red blood cells, as defined by federal regulations, unless replaced in accordance with federal regulations or already paid for pursuant to Part A, subject to the Medicare deductible amount. Plans K and L provide for 50 percent and 75 percent coverage of the cost, respectively.

7. For the purposes of this section:

(a) “Medicare eligible expenses” means expenses for health care of the kind covered by Medicare, to the extent recognized as reasonable by Medicare. Payment of benefits by an insurer for such expenses may be conditioned upon the same or less restrictive conditions of payment, including determinations of medical necessity, as are applicable to Medicare claims.

(b) “Policy to supplement Medicare” means a group or individual policy of accident and sickness insurance, or a subscriber contract of one or more hospital and medical service associations or health maintenance organizations, that is advertised, marketed or designed primarily as a supplement to the reimbursement provided under Medicare for the hospital, medical or surgical expenses of one or more persons eligible for Medicare by reason of age.

Sec. 10. Section 2 of LCB File No. R066-07 is hereby amended to read as follows:

687B.226 1. A policy or certificate must not be advertised, solicited, originally delivered or issued for delivery, or renewed in this State as a policy or certificate to supplement Medicare on or after July 16, 1992, and before July 30, 1992, if it fails to meet or exceed the minimum standards established by this section. These standards do not preclude the inclusion of other provisions or benefits that are not inconsistent with these standards.

2. A policy to supplement Medicare or a certificate originally delivered or issued for delivery, or renewed, in this State on or after July 16, 1992, and before July 30, 1992, must not:

(a) Exclude or limit benefits for losses incurred more than 6 months after the effective date of coverage because of a preexisting condition.

(b) Define a preexisting condition more restrictively than as a condition for which medical advice was given or treatment was recommended by or received from a physician within 6 months before the effective date of coverage.

(c) Indemnify against any loss resulting from sickness on a different basis than for a loss resulting from an accident.

3. A policy to supplement Medicare or a certificate must provide that benefits designed to cover cost-sharing amounts under Medicare will be changed automatically to coincide with any changes in the applicable Medicare deductible, *copayment, or coinsurance amounts* ~~[amount and copayment percentage factors]~~. Premiums may be modified to correspond with such changes.

4. A “noncancellable,” “guaranteed renewable” or “noncancellable and guaranteed renewable” policy must not:

(a) Provide for termination of coverage of a spouse solely because of the occurrence of an event specified for termination of coverage of the insured, other than the nonpayment of premiums; or

(b) Be cancelled or denied renewal by the insurer solely on the grounds of deterioration of health.

5. Except as otherwise authorized by the Commissioner, an issuer shall not cancel or refuse to renew a policy to supplement Medicare or a certificate for any other reason than the nonpayment of premiums or for a material misrepresentation.

6. If a group policy to supplement Medicare or a certificate is terminated by the group policyholder and is not replaced as provided in subsection 8, the issuer shall offer to each certificate holder:

(a) An individual policy to supplement Medicare currently offered by the issuer that provides comparable benefits to those contained in the terminated policy; or

(b) An individual policy to supplement Medicare that provides only those benefits as are required by *subsection 5 of section 5 of this regulation* ~~[NAC 687B.290]~~.

7. If a certificate holder is provided coverage under a group policy to supplement Medicare or a certificate and he terminates his membership in the group, the issuer shall:

(a) Offer the certificate holder an individual policy to supplement Medicare pursuant to subsection 6; or

(b) At the request of the group policyholder, continue coverage for the certificate holder under the group policy to supplement Medicare.

8. If a group policy to supplement Medicare or a certificate is replaced by another group policy to supplement Medicare or another certificate which is purchased by the same person, the

issuer of the replacement policy or certificate shall offer coverage to all persons who are covered under the policy or certificate that is being replaced on the date it is terminated. The replacement policy or certificate may not provide for the exclusion of coverage for preexisting conditions that were covered under the policy or certificate that is being replaced.

9. Termination of a policy to supplement Medicare or of a certificate must be without prejudice to any continuous loss that commenced while the policy was in force, but the extension of benefits beyond the period during which the policy was in force may be predicated upon the continuous total disability of the insured, limited to the duration of the policy benefit period, if any, or to payment of the maximum benefits. Receipt of Medicare Part D benefits will not be considered in determining a continuous loss.

10. If a policy to supplement Medicare eliminates an outpatient prescription drug benefit as a result of requirements imposed by the Medicare Prescription Drug, Improvement, and Modernization Act of 2003, Public Law 108-173, 117 Stat. 2066, December 8, 2003, the modified policy shall be deemed to satisfy the guaranteed renewal requirements of this section.

11. A policy to supplement Medicare that is subject to the minimum standards must provide at least the following benefits:

(a) Coverage of Medicare Part A eligible expenses for hospitalization to the extent not covered by Medicare from the 61st day through the 90th day in any Medicare benefit period.

(b) Coverage for either all or none of the Medicare Part A inpatient hospital deductible amount.

(c) Coverage of Medicare Part A eligible expenses incurred as daily hospital charges during use of Medicare's lifetime hospital inpatient reserve days.

(d) Upon exhaustion of all Medicare hospital inpatient coverage, including the lifetime reserve days, coverage of 90 percent of all Medicare Part A eligible expenses for hospitalization that are not covered by Medicare, subject to a lifetime maximum benefit of an additional 365 days.

(e) Coverage under Medicare Part A for the reasonable cost of the first 3 pints of blood, or an equivalent quantity of packed red blood cells, as defined by federal regulations, unless replaced in accordance with federal regulations or already paid for pursuant to Part B. Plans K and L provide for 50 percent and 75 percent coverage of the cost, respectively.

(f) Coverage for the coinsurance amount, or, for services from a hospital outpatient department paid under a prospective payment system, the copayment amount, of Medicare eligible expenses under Part B regardless of hospital confinement, subject to a maximum calendar year out-of-pocket amount that is equal to the Medicare Part B deductible. This coverage must include coverage for Medicare eligible expenses for drugs used by an outpatient for immune suppressive therapy.

(g) Coverage under Medicare Part B for the reasonable cost of the first 3 pints of blood, or equivalent quantities of packed red blood cells, as defined by federal regulations, unless replaced in accordance with federal regulations or already paid for pursuant to Part A, subject to the Medicare deductible amount. Plans K and L provide for 50 percent and 75 percent coverage of the cost, respectively.

Sec. 11. NAC 687B.227 is hereby amended to read as follows:

687B.227 1. A policy or certificate must not be advertised, solicited, originally delivered or issued for delivery, or renewed in this State as a policy or certificate to supplement Medicare on

or after July 30, 1992~~§§~~ *and with an effective date for coverage prior to June 1, 2010*~~§§~~, if it fails to comply with the requirements set forth in this section.

2. A policy to supplement Medicare or a certificate originally delivered or issued for delivery, or renewed, in this State on or after July 30, 1992~~§§~~ *and with an effective date for coverage prior to June 1, 2010*~~§§~~, must not:

(a) Exclude or limit benefits for losses incurred more than 6 months after the effective date of coverage because of a preexisting condition.

(b) Define a preexisting condition more restrictively than as a condition for which medical advice was given or treatment recommended by or received from a physician during the 6 months immediately preceding the effective date of coverage.

(c) Indemnify against any loss resulting from sickness on a different basis than for a loss resulting from an accident.

3. A policy to supplement Medicare or a certificate must provide that benefits designed to cover cost-sharing amounts under Medicare will be changed automatically to coincide with any changes in the applicable Medicare deductible, *copayment, or coinsurance amounts* ~~[amount and copayment percentage factors]~~. Premiums may be modified to correspond with such changes.

4. A policy to supplement Medicare or a certificate must not provide for the termination of coverage of a spouse solely because of the occurrence of an event specified for the termination of coverage for the insured, other than the nonpayment of premiums.

5. A policy to supplement Medicare or a certificate must be guaranteed renewable. The issuer may not cancel or refuse to renew the policy or certificate solely because of the health of the

insured or for any other reason than the nonpayment of premiums or for a material misrepresentation.

6. Termination of a policy to supplement Medicare or a certificate must be without prejudice to any continuous loss that commenced while the policy was in force, but the extension of benefits beyond the period during which the policy was in force may be predicated upon the continuous total disability of the insured, and limited to the duration of the policy benefit period, if any, or to the payment of the maximum benefits. Receipt of Medicare Part D benefits will not be considered in determining a continuous loss.

7. Benefits and premiums must be suspended at the request of the policyholder or certificate holder for the period, not to exceed 24 months, during which the holder has applied for and is determined to be eligible for medical assistance under Title XIX of the Social Security Act, 42 U.S.C. §§ 1396 et seq., if the holder notifies the issuer of the policy or certificate within 90 days after the date he becomes eligible for such assistance.

8. If benefits and premiums are suspended pursuant to subsection 7 and the policyholder or certificate holder loses his eligibility for assistance under Title XIX of the Social Security Act, 42 U.S.C. §§ 1396 et seq., the policy to supplement Medicare or the certificate must be automatically reinstated effective as of the date the holder is no longer eligible for assistance if he:

- (a) Gives notice of his loss of eligibility to the issuer within 90 days; and
- (b) Pays the premium attributable to his period of eligibility.

9. Benefits and premiums must be suspended at the request of the policyholder or certificate holder for any period that may be provided by federal regulation, during which the holder is entitled to benefits under section 226(b) of the Social Security Act, 42 U.S.C. § 426, and is

covered under a group health plan, as that term is defined in section 1862(b)(1)(A)(v) of the Social Security Act, 42 U.S.C. § 1395y(b)(1)(A)(v). If benefits and premiums are suspended pursuant to this subsection and the policyholder or certificate holder loses coverage under the group health plan, the policy to supplement Medicare or the certificate must be automatically reinstated effective as of the date of loss of coverage if the policyholder or certificate holder provides notice of loss of coverage within 90 days after the date of the loss *and pays the premium attributable to the period, effective as of the date of termination of enrollment in the group health plan.*

10. If a policy to supplement Medicare or a certificate is reinstated pursuant to subsection 8 or 9:

(a) A waiting period for the treatment of any preexisting condition must not be required;

(b) The coverage provided must be substantially equivalent to the coverage in effect before the benefits and premiums were suspended. *If the suspended policy to supplement Medicare provided coverage for outpatient prescription drugs, reinstatement of the policy for Medicare Part D enrollees shall be without coverage for outpatient prescription drugs and shall otherwise provide substantially equivalent coverage to the coverage in effect before the date of suspension;* and

(c) The terms for the classification of premiums must be at least as favorable to the policyholder or certificate holder as the terms in effect before the benefits and premiums were suspended.

11. If an issuer makes a written offer to the Medicare Supplement policyholders or certificate holders of one or more of its plans, to exchange during a specified period from his or her 1990 Standardized plan, as described in NAC 6887B.295, to a 2010 Standardized plan,

as described in section 6 of this regulation, the offer and subsequent exchange shall comply with the following requirements:

(a) An issuer need not provide justification to the Commissioner if the insured replaces a 1990 Standardized policy or certificate with an issue age rated 2010 Standardized policy or certificate at the insured's original issue age and duration. If an insured's policy or certificate to be replaced is priced on an issue age rate schedule at the time of such offer, the rate charged to the insured for the new exchanged policy shall recognize the policy reserve buildup, due to the pre-funding inherent in the use of an issue age rate basis, for the benefit of the insured. The method proposed to be used by an issuer must be filed with the Commissioner pursuant to NAC 687B.229.

(b) The rating class of the new policy or certificate shall be the class closest to the insured's class of the replaced coverage.

(c) An issuer may not apply new preexisting condition limitations or a new incontestability period to the new policy for those benefits contained in the exchanged 1990 Standardized policy or certificate of the insured, but may apply preexisting condition limitations of no more than 6 months to any added benefits contained in the new 2010 Standardized policy or certificate not contained in the exchanged policy.

(d) The new policy or certificate shall be offered to all policyholders or certificate holders within a given plan, except where the offer or issue would be in violation of state or federal law.

Sec. 12. Section 3 of LCB File No. R066-07 is hereby amended to read as follows:

687B.250 1. Each issuer shall provide an outline of coverage to each applicant at the time the application is presented to the applicant and, except in the case of a direct response policy, shall obtain an acknowledgment from the applicant that he has received the outline.

2. If an outline of coverage is provided at the time of application and the policy to supplement Medicare or the certificate is issued on a basis that would require revision of the outline, a substitute outline of coverage properly describing the policy or certificate must accompany the policy or certificate when it is delivered. The substitute outline must contain the following statement, in not less than 12-point type, immediately above the name of the company:

NOTICE: Read this outline of coverage carefully. It is not identical to the outline of coverage provided upon application, and the coverage originally applied for has not been issued.

3. The outline of coverage provided to the applicant must consist of:

- (a) A cover page;
- (b) Information regarding premiums;
- (c) Disclosure pages; and
- (d) Charts displaying the features of each benefit plan offered by the issuer as set forth in subsection 7.

4. Standardized Benefit Plans A through L, inclusive, and High Deductible Benefit Plans F and J, must be shown on the cover page, and the plans offered by the issuer must be prominently identified.

5. Information regarding premiums for benefit plans to supplement Medicare offered by the issuer must be shown on the cover page or immediately following the cover page and must be

prominently displayed. The premium and mode must be stated for all plans that are offered to the applicant. All possible premiums must be illustrated.

6. An insured may contact the Commissioner of Insurance or the Nevada State Health Insurance Assistance Program (SHIP) of the Aging Services Division of the Department of Health and Human Services for help in understanding his health insurance.

7. The outline of coverage must be printed in not less than 12-point type, using the following language and format:

Benefit Chart of Medicare Supplement Plans Sold for Effective Dates on or After June 1, 2010

This chart shows the benefits included in each of the standard Medicare supplement plans.

Every company must make Plan “A” available. Some plans may not be available in your state.

Plans E, H, I, and J are no longer available for sale.

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 co-payments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or co-payments.*
- *Blood –First three pints of blood each year.*
- *Hospice— Part A coinsurance*

<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>F</i>	<i>F*</i>	<i>G</i>	<i>K</i>	<i>L</i>	<i>M</i>	<i>N</i>
<i>Basic, including 100% Part B coinsurance</i>	<i>Basic, including 100% Part B coinsurance</i>	<i>Basic, including 100% Part B coinsurance</i>	<i>Basic, including 100% Part B coinsurance</i>	<i>Basic, including 100% Part B coinsurance*</i>		<i>Basic, including 100% Part B coinsurance</i>	<i>Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%</i>	<i>Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%</i>	<i>Basic, including 100% Part B coinsurance</i>	<i>Basic, including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER</i>
		<i>Skilled</i>	<i>Skilled</i>	<i>Skilled</i>		<i>Skilled</i>	<i>50% Skilled</i>	<i>75% Skilled</i>	<i>Skilled</i>	<i>Skilled</i>

		Nursing Facility Coinsurance	Nursing Facility Coinsurance	Nursing Facility Coinsurance	Nursing Facility Coinsurance	Nursing Facility Coinsurance	Nursing Facility Coinsurance	Nursing Facility Coinsurance	Nursing Facility Coinsurance	Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible						
				Part B Excess (100%)	Part B Excess (100%)					
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency				Foreign Travel Emergency	Foreign Travel Emergency
<p><i>*Plan F also has an option called a High Deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year deductible. Benefits from High Deductible Plan F will not begin until out-of-pocket expenses equal to the annual deductible are satisfied. 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 the plan's separate foreign travel emergency deductible.</i></p> <p><i>**The out-of-pocket annual limit will increase each year for inflation.</i></p>						<p><i>Out-of-pocket limit; paid at 100% after limit reached**</i></p> <p><i>Out-of-pocket limit; paid at 100% after limit reached**</i></p>				

[(COMPANY NAME)]
 Outline of Medicare Supplement Coverage—Cover Page:
 Benefit Plan(s) — [insert letter(s) of plan(s) being offered]

This chart shows the benefits included in each of the Standard Medicare Supplement Plans. Every company must make available Plan “A.”

See Outlines of Coverage sections for details about ALL plans.

BASIC BENEFITS for Plans A-J, inclusive:

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.

Blood: First three pints of blood each year.

A	B	C	D	E	F	High Deductible F*	G	H	I	J	High Deductible J*
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
		Part B Deductible			Part B Deductible	Part B Deductible				Part B Deductible	Part B Deductible
					Part B Excess (100%)	Part B Excess (100%)	Part B Excess (80%)		Part B Excess (100%)	Part B Excess (100%)	Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency

			At-Home Recovery				At-Home Recovery		At-Home Recovery	At-Home Recovery	At-Home Recovery
				Preventive Care- <u>NOT</u> covered by Medicare					Preventive Care- <u>NOT</u> covered by Medicare	Preventive Care- <u>NOT</u> covered by Medicare	Preventive Care- <u>NOT</u> covered by Medicare

*—The High Deductible Benefit Plans F and J offer benefits similar to the benefits offered by the Standardized Benefit Plans F and J except that the high deductible benefit plans require a higher deductible. The annual deductibles for the High Deductible Benefit Plans F and J are subject to change. For the current deductibles, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductibles for the High Deductible Benefit Plans F and J may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plans F and J begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plans, including, without limitation, the Medicare Part A deductible and the Medicare Part B deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit, including, without limitation, the deductible for prescription drugs, if applicable, and the deductible for emergency care received in a foreign country.

(COMPANY NAME)

Outline of Medicare Supplement Coverage Cover Page 2

Basic Benefits for Plans K and L include similar services as plans A-J, inclusive, but cost sharing for the basic benefits is at different levels.

	K**	L**
Basic Benefits	100% of Part A Hospitalization Coinsurance plus coverage for 365 Days — after Medicare Benefits End 50% Hospice cost sharing 50% of Medicare eligible expenses for the first 3 pints of blood 50% Part B Coinsurance, except 100% Coinsurance for Part B — Preventive Services	100% of Part A Hospitalization Coinsurance plus coverage for 365 Days — after Medicare Benefits End 75% Hospice cost sharing 75% of Medicare eligible expenses for the first 3 pints of blood 75% Part B Coinsurance, except 100% Coinsurance for Part B — Preventive Services
Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance
Part A Deductible	50% Part A Deductible	75% Part A Deductible
Part B Deductible		
Part B Excess (100%)		
Foreign Travel Emergency		
At-Home Recovery		
Preventive Care- <u>NOT</u> covered by Medicare		
	\$4,000 Out of Pocket Annual Limit***	\$2,000 Out of Pocket Annual Limit***

** Plans K and L provide for different cost sharing for items and services than Plans A-J, inclusive. 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. See Outlines of Coverage for details and exceptions.]

PREMIUM INFORMATION (Boldface type)

We (insert issuer's name) can only raise your premium if we raise the premium for all policies like yours in this State. (If the premium is based on the increasing age of the insured, include information specifying when premiums will change.)

DISCLOSURES (Boldface type)

Use this outline to compare benefits and premiums among policies.

This outline shows benefits and premiums of policies sold for effective dates on or after June 1, 2010. Policies sold for effective dates prior to June 1, 2010 have different benefits and premiums. Plans E, H, I, and J are no longer available for sale.

READ YOUR POLICY VERY CAREFULLY (Boldface type)

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy to understand all of the rights and duties of you and your insurance company.

RIGHT TO RETURN POLICY (Boldface type)

If you find that you are not satisfied with your policy, you may return it to (insert issuer's address). 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 (Boldface type)

If you are replacing another policy of health insurance, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

NOTICE (Boldface type)

This policy may not cover all of your medical costs.

(For agents)

Neither (insert company's name) nor its agents are connected with Medicare.

(For direct response)

(Insert company's name) is not 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

(Boldface type)

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. (If the policy or certificate is guaranteed issue, this paragraph need not appear.)

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

(Include for each plan prominently identified in the cover page, a chart showing the services, Medicare payments, plan payments and insured payments for each plan, using the same language, in the same order, and the same uniform layout and format as shown in the charts set forth in this subsection. No more than four plans may be shown on one chart. An issuer may use additional designations for benefit plans on these charts as authorized by subsection 4 of NAC 687B.295.)

(Include an explanation of any innovative benefits on the cover page and in the chart, in the manner approved by the Commissioner.)

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 consecutive days.

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays all costs that Medicare does not pay.

**** You pay all costs that Medicare does not pay.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and miscellaneous services and supplies:			
First 60 days	**	\$0	**** (Part A Deductible)
61st thru 90th day	**	***	\$0
91st day and after:			
While using 60 lifetime reserve days	**	***	\$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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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 21st thru 100th day 101st day and after	All approved amounts ** \$0	\$0 \$0 \$0	\$0 ***** All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE <i>You must meet Medicare's requirements, including a doctor's certification of terminal illness. [Available as long as your doctor certifies you are terminally ill and you elect to receive these services]</i>	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	<i>Medicare copayment/coinsurance</i> [\$0]	\$0 [Balance]

PLAN A

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

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

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: Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 Generally 80%	\$0 Generally 20%	Part B Deductible** \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD First 3 pints Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 Part B Deductible** \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PLAN A

PARTS A & B

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment: Medicare-approved amounts equal to the Part B Deductible*	\$0	\$0	Part B Deductible**
Remainder of Medicare-approved amounts	80%	20%	\$0

PLAN 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 consecutive days.

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the [Guide to Health Insurance for People with Medicare](#), which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays all costs that Medicare does not pay.

**** You pay all costs that Medicare does not pay.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61st thru 90th day 91st day and after: While using 60 lifetime reserve days Once lifetime reserve days are used: Additional 365 days Beyond the additional 365 days	** ** ** ** \$0 \$0	*** (Part A Deductible) *** *** 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$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 21st thru 100th day 101st day and after	All approved amounts ** \$0	\$0 \$0 \$0	\$0 **** All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE <i>You must meet Medicare's requirements, including a doctor's certification of terminal illness. [Available as long as your doctor certifies you are terminally ill and you elect to receive these services]</i>	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	<i>Medicare copayment/coinsurance</i> [\$0]	<i>\$0</i> [Balance]

PLAN B

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

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

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: Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 Generally 80%	\$0 Generally 20%	Part B Deductible** \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD First 3 pints Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 Part B Deductible** \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PLAN B

PARTS A & B

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment: Medicare-approved <i>amounts equal to the Part B Deductible*</i> Remainder of Medicare-approved amounts	100% \$0 80%	\$0 \$0 20%	\$0 Part B Deductible** \$0

PLAN C

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 consecutive days.

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays all costs that Medicare does not pay.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61st thru 90th day 91st day and after: While using 60 lifetime reserve days Once lifetime reserve days are used: Additional 365 days Beyond the additional 365 days	** ** ** \$0 \$0	*** (Part A Deductible) *** *** 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$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 21st thru 100th day 101st day and after	All approved amounts ** \$0	\$0 *** \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE <i>You must meet Medicare's requirements, including a doctor's certification of terminal illness. [Available as long as your doctor certifies you are terminally ill and you elect to receive these services]</i>	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	<i>Medicare copayment/coinsurance</i> [\$0]	\$0 [Balance]

PLAN C

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

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

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: Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 Generally 80%	Part B Deductible** Generally 20%	\$0 \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD First 3 pints Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs Part B Deductible** 20%	\$0 \$0 \$0

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PLAN C

PARTS A & B

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment: Medicare-approved amounts equal to the Part B Deductible*	\$0	Part B Deductible**	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0

PLAN C

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 United States:			
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 D

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 consecutive days.

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays all costs that Medicare does not pay.

PLAN D

PARTS A & B

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment: Medicare-approved amounts equal to the Part B Deductible*	\$0	\$0	Part B Deductible**
Remainder of Medicare-approved amounts	80%	20%	\$0
{AT HOME RECOVERY SERVICES—NOT COVERED BY MEDICARE} {Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a Home Care Treatment Plan:} {Benefit for each visit}	[\$0]	{Actual charges to \$40 a visit}	{Balance}
{Number of visits covered (must be received) within 8 weeks of last Medicare approved visit}	[\$0]	{Up to the number of Medicare-approved visits, not to exceed seven each week}	
{Calendar year maximum}	[\$0]	{Up to the number of Medicare-approved visits, not to exceed seven each week} [\$1,600]	

PLAN D

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 United States:			
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 E}~~

~~{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 consecutive days.}~~

~~{**— Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.}~~

~~{***— The plan pays all costs that Medicare does not pay.}~~

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
[HOSPITALIZATION*] [Semiprivate room and board, general nursing and miscellaneous services and supplies:] [First 60 days] [**] [61st thru 90th day] [**] [91st day and after:] [**] [While using 60 lifetime reserve days] [**] [Once lifetime reserve days are used:] [**] [Additional 365 days] [**] [Beyond the additional 365 days] [**]	[**] [**] [**] [**] [**]	[*** (Part A Deductible)] [***] [***] [100% of Medicare Eligible Expenses] [\$0]	[\$0] [\$0] [\$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] [**] [21st thru 100th day] [**] [101st day and after] [**]	[All approved amounts] [**] [\$0]	[\$0] [**] [\$0]	[\$0] [\$0] [All costs]
[BLOOD] [First 3 pints] [Additional amounts]	[\$0] [100%]	[3 pints] [\$0]	[\$0] [\$0]
[HOSPICE CARE] [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]

[PLAN E]

[MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR]

[* — Once you have been billed a portion of Medicare approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.]

[** — Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]

[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:] [Medicare approved amounts equal to the Part B Deductible*] [Remainder of Medicare approved amounts]	[\$0] [Generally 80%]	[\$0] [Generally 20%]	[Part B Deductible**] [\$0]
[Part B Excess Charges] [(Above Medicare approved amounts)]	[\$0]	[\$0]	[All costs]
[BLOOD] [First 3 pints] [Medicare approved amounts equal to the Part B Deductible*] [Remainder of Medicare approved amounts]	[\$0] [\$0] [80%]	[All costs] [\$0] [20%]	[\$0] [Part B Deductible**] [\$0]
[CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES]	[100%]	[\$0]	[\$0]

~~[PARTS A & B]~~

~~[*—Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.]~~

~~[**— Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]~~

[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]
—— [Medicare-approved amounts equal to the Part B Deductible*]	[\$0]	[\$0]	[Part B Deductible**]
—— [Remainder of Medicare-approved amounts]	[80%]	[20%]	[\$0]

~~[PLAN E]~~

~~[OTHER BENEFITS—NOT COVERED BY MEDICARE]~~

~~[*— Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]~~

[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 United States:]	[\$0]	[\$0]	[\$250]
—— [First \$250 each calendar year]	[\$0]	[80% to a lifetime maximum benefit of \$50,000]	[20% and amounts over the \$50,000 lifetime maximum]
—— [Remainder of charges]	[\$0]		
[PREVENTIVE MEDICAL CARE BENEFIT—NOT COVERED BY MEDICARE*] [Some annual physical and preventive tests and services administered or ordered by your doctor when not covered by Medicare:]	[\$0]	[\$120]	[\$0]
—— [First \$120 each calendar year]	[\$0]	[\$0]	[All costs]
—— [Additional charges]			

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 consecutive days.

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays all costs that Medicare does not pay.

PLAN F

PARTS A & B

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment: Medicare-approved amounts equal to the Part B Deductible*	\$0	Part B Deductible**	\$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 United States:			
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

HIGH DEDUCTIBLE BENEFIT 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 consecutive days.

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays the costs that Medicare does not pay after you pay the deductible.

**** The High Deductible Benefit Plan F offers benefits similar to the benefits offered by the Standardized Benefit Plan F except that the high deductible benefit plan requires the insured to pay a higher annual deductible. The annual deductible for the High Deductible Benefit Plan F is subject to change. For the current deductible, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductible for the High Deductible Benefit Plan F may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plan F begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plan, including, without limitation, the Medicare Part A deductible and the Medicare Part B deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit, including, without limitation, the deductible for emergency care received in a foreign country.

SERVICES	MEDICARE PAYS	AFTER YOU PAY THE DEDUCTIBLE PLAN PAYS****	IN ADDITION TO THE DEDUCTIBLE YOU PAY****
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61st thru 90th day 91st day and after: While using 60 lifetime reserve days Once lifetime reserve days are used: Additional 365 days Beyond the additional 365 days	** ** ** \$0 \$0	*** (Part A Deductible) *** *** 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$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 21st thru 100th day 101st day and after	All approved amounts ** \$0	\$0 *** \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE <i>You must meet Medicare's requirements, including a doctor's certification of terminal illness. [Available as long as your doctor certifies you are terminally ill and you elect to receive these services]</i>	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	<i>Medicare copayment/coinsurance</i> [\$0]	\$0 [Balance]

HIGH DEDUCTIBLE BENEFIT PLAN F

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

* Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year. The Part B Deductible will be applied toward the annual deductible for the calendar year set forth in NAC 687B.311.

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The High Deductible Benefit Plan F offers benefits similar to the benefits offered by the Standardized Benefit Plan F except that the high deductible benefit plan requires the insured to pay a higher annual deductible. The annual deductible for the High Deductible Benefit Plan F is subject to change. For the current deductible, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductible for the High Deductible Benefit Plan F may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plan F begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plan, including, without limitation, the Medicare Part A deductible and the Medicare Part B deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit, including, without limitation, the deductible for emergency care received in a foreign country.

SERVICES	MEDICARE PAYS	AFTER YOU PAY THE DEDUCTIBLE PLAN PAYS***	IN ADDITION TO THE 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: Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 Generally 80%	Part B Deductible** Generally 20%	\$0 \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	100%	\$0
BLOOD First 3 pints Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs Part B Deductible** 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

HIGH DEDUCTIBLE BENEFIT PLAN F

MEDICARE (PARTS A & B)

* Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year. The Part B Deductible will be applied toward the annual deductible for the calendar year set forth in NAC 687B.311.

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the [Guide to Health Insurance for People with Medicare](#), which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The High Deductible Benefit Plan F offers benefits similar to the benefits offered by the Standardized Benefit Plan F except that the high deductible benefit plan requires the insured to pay a higher annual deductible. The annual deductible for the High Deductible Benefit Plan F is subject to change. For the current deductible, please consult the most current version of the [Guide to Health Insurance for People with Medicare](#), which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductible for the High Deductible Benefit Plan F may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plan F begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plan, including, without limitation, the Medicare Part A deductible and the Medicare Part B deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit, including, without limitation, the deductible for emergency care received in a foreign country.

SERVICES	MEDICARE PAYS	AFTER YOU PAY THE DEDUCTIBLE PLAN PAYS***	IN ADDITION TO THE DEDUCTIBLE YOU PAY***
HOME HEALTH CARE MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment: Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	100% \$0 80%	\$0 Part B Deductible** 20%	\$0 \$0 \$0

HIGH DEDUCTIBLE BENEFIT PLAN F

OTHER BENEFITS - NOT COVERED BY MEDICARE

* The High Deductible Benefit Plan F offers benefits similar to the benefits offered by the Standardized Benefit Plan F except that the high deductible benefit plan requires the insured to pay a higher annual deductible. The annual deductible for the High Deductible Benefit Plan F is subject to change. For the current deductible, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductible for the High Deductible Benefit Plan F may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plan F begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plan, including, without limitation, the Medicare Part A deductible and the Medicare Part B deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit, including, without limitation, the deductible for emergency care received in a foreign country.

SERVICES	MEDICARE PAYS	AFTER YOU PAY THE DEDUCTIBLE PLAN PAYS*	IN ADDITION TO THE 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 United States: First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

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 consecutive days.

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays the costs that Medicare does not pay.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61st thru 90th day 91st day and after: While using 60 lifetime reserve days Once lifetime reserve days are used: Additional 365 days Beyond the additional 365 days	** ** ** \$0 \$0	*** (Part A Deductible) *** *** 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0 All costs

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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 21st thru 100th day 101st day and after	All approved amounts ** \$0	\$0 *** \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE <i>You must meet Medicare's requirements, including a doctor's certification of terminal illness. [Available as long as your doctor certifies you are terminally ill and you elect to receive these services]</i>	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	<i>Medicare copayment/coinsurance</i> [\$0]	<i>\$0</i> [Balance]

PLAN G

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

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

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: Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 Generally 80%	\$0 Generally 20%	Part B Deductible** \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	100 80%	\$0 20%
BLOOD First 3 pints Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 Part B Deductible** \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PLAN G

PARTS A & B

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment: Medicare-approved amounts equal to the Part B Deductible*	\$0	\$0	Part B Deductible** \$0
Remainder of Medicare-approved amounts	80%	20%	
{AT HOME RECOVERY SERVICES—NOT COVERED BY MEDICARE} {Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a Home Care Treatment Plan:} {Benefit for each visit}	[\$0]	{Actual charges to \$40 a visit}	{Balance}
{Number of visits covered (must be received within 8 weeks of last Medicare approved visit)}	[\$0]	{Up to the number of Medicare-approved visits, not to exceed seven each week}	
{Calendar year maximum}	[\$0]	[\$1,600]	

PLAN G

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 United States: First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

~~{PLAN H}~~

~~{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 consecutive days.}~~

~~{**—Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.}~~

~~{***—The plan pays all costs that Medicare does not pay.}~~

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
{HOSPITALIZATION*} {Semiprivate room and board, general nursing and miscellaneous services and supplies:}			
{First 60 days}	***}	*** (Part A Deductible)}	[\$0]
{61st thru 90th day}	***}	***}	[\$0]
{91st day and after:}			
{While using 60 lifetime reserve days}	***}	***}	[\$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}

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
{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} {21st thru 100th day} {101st day and after}	{All approved amounts} {**} [\$0]	[\$0] {***} [\$0]	[\$0] [\$0] {All costs}
{BLOOD} {First 3 pints} {Additional amounts}	[\$0] {100%}	{3 pints} [\$0]	[\$0] [\$0]
{HOSPICE CARE} {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}

~~{MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR}~~

~~{* — Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.}~~

~~{** — Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.}~~

{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:} {Medicare-approved amounts equal to the Part B Deductible*} {Remainder of Medicare-approved amounts}	[\$0] {Generally 80%}	[\$0] {Generally 20%}	{Part B Deductible**} [\$0]
{Part B Excess Charges} {(Above Medicare-approved amounts)}	[\$0]	[\$0]	{All costs}
{BLOOD} {First 3 pints} {Medicare-approved amounts equal to the Part B Deductible*} {Remainder of Medicare-approved amounts}	[\$0] [\$0] {80%}	{All costs} [\$0] {20%}	[\$0] {Part B Deductible**} [\$0]
{CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES}	{100%}	[\$0]	[\$0]

~~{PLAN H}~~

~~{PARTS A & B}~~

~~{* — Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.}~~

~~{** — Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.}~~

[SERVICES]	[MEDICARE PAYS]	[PLAN PAYS]	[YOU PAY]
[HOME HEALTH CARE] [MEDICARE-APPROVED SERVICES] [Medically necessary skilled-care services and medical supplies] [Durable medical equipment:] —— [Medicare approved amounts equal to the Part B Deductible**] —— [Remainder of Medicare approved amounts]	[100%] [0%] [80%]	[\$0] [\$0] [20%]	[\$0] [Part B Deductible**] [\$0]

~~[OTHER BENEFITS NOT COVERED BY MEDICARE]~~

[*— Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]

[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 United States:] —— [First \$250 each calendar year] —— [Remainder of charges]	[\$0] [\$0]	[\$0] [80% to a lifetime maximum benefit of \$50,000]	[\$250] [20% and amounts over the \$50,000 lifetime maximum]
[PREVENTIVE MEDICAL CARE BENEFIT NOT COVERED BY MEDICARE**] [Some annual physical and preventive tests and services administered or ordered by your doctor when not covered by Medicare:] —— [First \$120 each calendar year] —— [Additional charges]	[\$0] [\$0]	[\$120] [\$0]	[\$0] [All costs]

[PLAN I]

~~[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 consecutive days.]

[**— Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]

[***— The plan pays all costs that Medicare does not pay.]

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
[HOSPITALIZATION**] [Semiprivate room and board, general nursing and miscellaneous services and supplies:] [First 60 days] [***] [61st thru 90th day] [***] [91st day and after:] [***] [While using 60 lifetime reserve days] [***] [Once lifetime reserve days are used:] [***] [Additional 365 days] [0%] [Beyond the additional 365 days] [0%]	[***] [***] [***] [0%] [0%]	[*** (Part A Deductible)] [***] [***] [100% of Medicare Eligible Expenses] [0%]	[\$0] [\$0] [\$0] [\$0] [All costs]

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
{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} {21st thru 100th day} {101st day and after}	{All approved amounts} {**} {\$0}	{\$0} {***} {\$0}	{\$0} {\$0} {All costs}
{BLOOD} {First 3 pints} {Additional amounts}	{\$0} {100%}	{3 pints} {\$0}	{\$0} {\$0}
{HOSPICE CARE} {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}

~~{MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR}~~

~~{* — Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.}~~

~~{** — Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.}~~

{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:} {Medicare-approved amounts equal to the Part B Deductible*} {Remainder of Medicare-approved amounts}	{\$0} {Generally 80%}	{\$0} {Generally 20%}	{Part B Deductible**} {\$0}
{Part B Excess Charges} {(Above Medicare-approved amounts)}	{\$0}	{100%}	{\$0}
{BLOOD} {First 3 pints} {Medicare-approved amounts equal to the Part B Deductible*} {Remainder of Medicare-approved amounts}	{\$0} {\$0} {80%}	{All costs} {\$0} {20%}	{\$0} {Part B Deductible**} {\$0}
{CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES}	{100%}	{\$0}	{\$0}

~~{PLAN I}~~

~~{PARTS A & B}~~

~~{* — Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.}~~

~~{** — Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.}~~

[SERVICES]	[MEDICARE PAYS]	[PLAN PAYS]	[YOU PAY]
[HOME HEALTH CARE] [MEDICARE APPROVED SERVICES] [Medically necessary skilled care services and medical supplies] [Durable medical equipment:] [Medicare approved amounts equal to the Part B Deductible**] [Remainder of Medicare approved amounts]	[100%] [\$0] [80%]	[\$0] [\$0] [20%]	[\$0] [Part B Deductible**] [\$0]
[AT HOME RECOVERY SERVICES—NOT COVERED BY MEDICARE] [Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a Home Care Treatment Plan:] [Benefit for each visit] [Number of visits covered (must be received) [within 8 weeks of last Medicare approved visit]] [Calendar year maximum]	[\$0] [\$0] [\$0]	[Actual charges to \$40 a visit] [Up to the number of Medicare approved visits, not to exceed seven each week] [\$1,600]	[Balance]

~~[OTHER BENEFITS—NOT COVERED BY MEDICARE]~~

[Note: A policy to supplement Medicare with benefits for outpatient prescription drugs in existence before January 1, 2006, must be renewed for current policyholders who do not enroll in Medicare Part D at the option of the policyholder.]

[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 United States:] [First \$250 each calendar year] [Remainder of charges]	[\$0] [\$0]	[\$0] [80% to a lifetime maximum benefit of \$50,000]	[\$250] [20% and amounts over the \$50,000 lifetime maximum]

~~[PLAN J]~~

~~[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 consecutive days.]

[**—Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]

[***—The plan pays the costs that Medicare does not pay.]

[SERVICES]	[MEDICARE PAYS]	[PLAN PAYS]	[YOU PAY]
[HOSPITALIZATION**] [Semiprivate room and board, general nursing and miscellaneous services and supplies:] [First 60 days] [**] [61st thru 90th day] [**] [91st day and after:] [While using 60 lifetime reserve days] [**] [Once lifetime reserve days are used:] [Additional 365 days] [\$0] [Beyond the additional 365 days] [\$0]			
		[*** (Part A Deductible)] [***]	[\$0] [\$0]
		[***]	[\$0]
		[100% of Medicare Eligible Expenses] [\$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] — 21st thru 100th day [**] — 101st day and after] [\$0]			
		[\$0] [***] [\$0]	[\$0] [\$0] [All costs]
[BLOOD] [First 3 pints] [Additional amounts]	[\$0] [100%]	[3 pints] [\$0]	[\$0] [\$0]
[HOSPICE CARE] [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]

[PLAN J]

[MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR]

[*—Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.]

[**—Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]

[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:] [Medicare approved amounts equal to the Part B Deductible*] [Remainder of Medicare approved amounts]	[\$0] [Generally 80%]	[Part B Deductible**] [Generally 20%]	[\$0] [\$0]
[Part B Excess Charges] [(Above Medicare approved amounts)]	[\$0]	[100%]	[\$0]
[BLOOD] [First 3 pints] [Medicare approved amounts equal to the Part B Deductible*] [Remainder of Medicare approved amounts]	[\$0] [\$0] [80%]	[All costs] [Part B Deductible**] [20%]	[\$0] [\$0] [\$0]
[CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES]	[100%]	[\$0]	[\$0]

[PARTS A & B]

~~[*—Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.]~~

~~[**— Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]~~

[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]
[Medicare-approved amounts equal to the Part B-Deductible*] [Remainder of Medicare-approved amounts]	[\$0] [80%]	[Part B-Deductible**] [20%]	[\$0] [\$0]
[AT HOME RECOVERY SERVICES—NOT COVERED BY MEDICARE] [Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a Home Care Treatment Plan:] [Benefit for each visit] [Number of visits covered (must be received within 8 weeks of last Medicare-approved visit)] [Calendar-year maximum]	[\$0] [\$0] [\$0]	[Actual charges to \$40 a visit] [Up to the number of Medicare-approved visits, not to exceed seven each week] [\$1,600]	[Balance]

~~[PLAN J]~~

~~[OTHER BENEFITS—NOT COVERED BY MEDICARE]~~

~~[*— Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]~~

~~[Note: A policy to supplement Medicare with benefits for outpatient prescription drugs in existence before January 1, 2006, must be renewed for current policyholders who do not enroll in Medicare Part D at the option of the policyholder.]~~

[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 United States:] [First \$250 each calendar year] [Remainder of charges]	[\$0] [\$0]	[\$0] [80% to a lifetime maximum benefit of \$50,000]	[\$250] [20% and amounts over the \$50,000 lifetime maximum]
[PREVENTIVE MEDICAL CARE BENEFIT—NOT COVERED BY MEDICARE*] [Some annual physical and preventive tests and services administered or ordered by your doctor when not covered by Medicare:] [First \$120 each calendar year] [Additional charges]	[\$0] [\$0]	[\$120] [\$0]	[\$0] [All costs]

~~[HIGH DEDUCTIBLE BENEFIT PLAN J]~~

~~[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 consecutive days.]~~

~~*** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]~~

~~*** The plan pays the costs that Medicare does not pay after you pay the deductible.]~~

~~**** The High Deductible Benefit Plan J offers benefits similar to the benefits offered by the Standardized Benefit Plan J except that the high deductible benefit plan requires the insured to pay a higher annual deductible. The annual deductible for the High Deductible Benefit Plan J is subject to change. For the current deductible, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductible for the High Deductible Benefit Plan J may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plan J begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plan, including, without limitation, the Medicare Part A deductible and the Medicare Part B deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit, including, without limitation, the deductible for prescription drugs and the deductible for emergency care received in a foreign country.]~~

[SERVICES]	[MEDICARE PAYS]	[AFTER YOU PAY THE DEDUCTIBLE PLAN PAYS****]	[IN ADDITION TO THE DEDUCTIBLE YOU PAY****]
[HOSPITALIZATION*] [Semiprivate room and board, general nursing and miscellaneous services and supplies:] [First 60 days] [61st thru 90th day] [91st day and after:] [While using 60 lifetime reserve days] [Once lifetime reserve days are used:] [Additional 365 days] [Beyond the additional 365 days]	*** *** *** \$0 \$0	*** (Part A Deductible) *** *** [100% of Medicare Eligible Expenses] \$0	\$0 \$0 \$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] [21st thru 100th day] [101st day and after]	[All approved amounts] *** \$0	\$0 *** \$0	\$0 \$0 [All costs]
[BLOOD] [First 3 pints] [Additional amounts]	\$0 [100%]	[3 pints] \$0	\$0 \$0
[HOSPICE CARE] [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]

~~[HIGH DEDUCTIBLE BENEFIT PLAN J]~~

~~[MEDICARE (PART B) MEDICAL SERVICES PER CALENDAR YEAR]~~

~~* Once you have been billed a portion of Medicare approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year. The Part B Deductible will be applied toward the annual deductible for the calendar year set forth in NAC 687B.319.]~~

~~*** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]~~

~~**** The High Deductible Benefit Plan J offers benefits similar to the benefits offered by the Standardized Benefit Plan J except that the high deductible benefit plan requires the insured to pay a higher deductible. The annual deductible for the High~~

Deductible Benefit Plan J is subject to change. For the current deductible, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductible for the High Deductible Benefit Plan J may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plan J begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plan, including, without limitation, the Medicare Part A deductible and the Medicare Part B deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit, including, without limitation, the deductible for prescription drugs and the deductible for emergency care received in a foreign country.]

[SERVICES]	[MEDICARE PAYS]	[AFTER YOU PAY THE DEDUCTIBLE PLAN PAYS***]	[IN ADDITION TO THE DEDUCTIBLE YOU PAY***]
<p>[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:]</p> <p>[Medicare approved amounts equal to the Part B Deductible*]</p> <p>[Remainder of Medicare approved amounts]</p>	<p>[\$0]</p> <p>[Generally 80%]</p>	<p>[Part B Deductible**]</p> <p>[Generally 20%]</p>	<p>[\$0]</p> <p>[\$0]</p>
<p>[Part B Excess Charges]</p> <p>[(Above Medicare approved amounts)]</p>	<p>[\$0]</p>	<p>[100%]</p>	<p>[\$0]</p>
<p>[BLOOD]</p> <p>[First 3 pints]</p> <p>[Medicare approved amounts equal to the Part B Deductible*]</p> <p>[Remainder of Medicare approved amounts]</p>	<p>[\$0]</p> <p>[\$0]</p> <p>[80%]</p>	<p>[All costs]</p> <p>[Part B Deductible**]</p> <p>[20%]</p>	<p>[\$0]</p> <p>[\$0]</p> <p>[\$0]</p>
<p>[CLINICAL LABORATORY SERVICES—TESTS FOR DIAGNOSTIC SERVICES]</p>	<p>[100%]</p>	<p>[\$0]</p>	<p>[\$0]</p>

[HIGH DEDUCTIBLE BENEFIT PLAN J]

[MEDICARE (PARTS A & B)]

[*—Once you have been billed a portion of Medicare approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year. The Part B Deductible will be applied toward the annual deductible for the calendar year set forth in NAC 687B.319.]

[**—Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]

[***—The High Deductible Benefit Plan J offers benefits similar to the benefits offered by the Standardized Benefit Plan J except that the high deductible benefit plan requires the insured to pay a higher annual deductible. The annual deductible for the High Deductible Benefit Plan J is subject to change. For the current deductible, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductible for the High Deductible Benefit Plan J may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plan J begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plan, including, without limitation, the Medicare Part A deductible and the Medicare Part B deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit, including, without limitation, the deductible for prescription drugs and the deductible for emergency care received in a foreign country.]

[SERVICES]	[MEDICARE PAYS]	[AFTER YOU PAY THE DEDUCTIBLE PLAN PAYS***]	[IN ADDITION TO THE DEDUCTIBLE YOU PAY***]
<p>[HOME HEALTH CARE MEDICARE-APPROVED SERVICES]</p> <p>[Medically necessary skilled-care services and medical supplies]</p> <p>[Durable medical equipment:]</p> <p>[Medicare-approved amounts equal to the Part B Deductible**]</p> <p>[Remainder of Medicare-approved amounts]</p>	<p>[100%]</p> <p>[\$0]</p> <p>[80%]</p>	<p>[\$0]</p> <p>[Part B Deductible**]</p> <p>[20%]</p>	<p>[\$0]</p> <p>[\$0]</p> <p>[\$0]</p>
<p>[HOME HEALTH CARE AT HOME RECOVERY SERVICES—NOT COVERED BY MEDICARE]</p> <p>[Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a Home Care Treatment Plan:]</p> <p>[Benefit for each visit]</p> <p>[Number of visits covered (must be received within 8 weeks of last Medicare-approved visit)]</p> <p>[Calendar year maximum]</p>	<p>[\$0]</p> <p>[\$0]</p> <p>[\$0]</p>	<p>[Actual charges to \$40 a visit]</p> <p>[Up to the number of Medicare-approved visits, not to exceed seven each week]</p> <p>[\$1,600]</p>	<p>[Balance]</p>

[HIGH DEDUCTIBLE BENEFIT PLAN J]

[OTHER BENEFITS—NOT COVERED BY MEDICARE]

[*—The High Deductible Benefit Plan J offers benefits similar to the benefits offered by the Standardized Benefit Plan J except that the high deductible benefit plan requires the insured to pay a higher annual deductible. The annual deductible for the High Deductible Benefit Plan J is subject to change. For the current deductible, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductible for the High Deductible Benefit Plan J may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plan J begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plan, including, without limitation, the Medicare Part A deductible and the Medicare Part B deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit, including, without limitation, the deductible for prescription drugs and the deductible for emergency care received in a foreign country.]

[**—Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.]

[Note: A policy to supplement Medicare with benefits for outpatient prescription drugs in existence before January 1, 2006, must be renewed for current policyholders who do not enroll in Medicare Part D at the option of the policyholder.]

[SERVICES]	[MEDICARE PAYS]	[AFTER YOU PAY THE DEDUCTIBLE PLAN PAYS*]	[IN ADDITION TO THE DEDUCTIBLE YOU PAY*]
<p>[FOREIGN TRAVEL—NOT COVERED BY MEDICARE**]</p> <p>[Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States:]</p> <p>[First \$250 each calendar year]</p> <p>[Remainder of charges]</p>	<p>[\$0]</p> <p>[\$0]</p>	<p>[\$0]</p> <p>[80% to a lifetime maximum benefit of \$50,000]</p>	<p>[\$250]</p> <p>[20% and amounts over the \$50,000 lifetime maximum]</p>

[SERVICES]	[MEDICARE PAYS]	[AFTER YOU PAY THE DEDUCTIBLE PLAN PAYS*]	[IN ADDITION TO THE DEDUCTIBLE YOU PAY*]
<p>[PREVENTIVE MEDICAL CARE BENEFIT - NOT COVERED BY MEDICARE]** [Some annual physical and preventive tests and services administered or ordered by your doctor when not covered by Medicare.] [First \$120 each calendar year] [Additional charges]</p>	<p>[\$0] [\$0]</p>	<p>[\$120] [\$0]</p>	<p>[\$0] [All costs]</p>

PLAN K

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

* You will pay half the cost-sharing of some covered services until you reach the annual out-of-pocket limit each calendar year.

◆ The amounts that count toward your annual limit are noted with diamonds (◆) in the chart below. Once you reach the annual limit, the plan pays 100% of your Medicare copayment and coinsurance for the rest of the calendar year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called “Excess Charges”) and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

** 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 consecutive days.

*** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the [Guide to Health Insurance for People with Medicare](#), which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

**** The plan pays the costs that Medicare does not pay after you pay the deductible.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY*
<p>HOSPITALIZATION** Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61st thru 90th day 91st day and after: While using 60 lifetime reserve days Once lifetime reserve days are used: Additional 365 days Beyond the additional 365 days</p>	<p>*** *** *** \$0 \$0</p>	<p>*** (50% of Part A Deductible) *** *** 100% of Medicare Eligible Expenses \$0</p>	<p>*** (50% of Part A Deductible)◆ \$0 \$0 \$0 All costs</p>
<p>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 21st thru 100th day 101st day and after</p>	<p>All approved amounts *** \$0</p>	<p>\$0 *** \$0</p>	<p>\$0 ***◆ All costs</p>
<p>BLOOD First 3 pints Additional amounts</p>	<p>\$0 100%</p>	<p>50% \$0</p>	<p>50%◆ \$0</p>
<p>HOSPICE CARE <i>You must meet Medicare’s requirements including a doctor’s certification of terminal illness. [Available as long as your doctor certifies you are terminally ill and you elect to receive these services]</i></p>	<p>[Generally, most Medicare-eligible expenses] <i>All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care</i></p>	<p>50% of <i>copayment/coinsurance [or copayments]</i></p>	<p>50% of <i>Medicare copayment/coinsurance [or copayments]</i>◆</p>

PLAN K

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

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the [Guide to Health Insurance for People with Medicare](#), which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

◆◆ This plan limits your annual out-of-pocket payments for Medicare-approved amounts per calendar year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called “Excess Charges”) and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

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: Medicare-approved amounts equal to the Part B Deductible* Preventive Benefits for Medicare covered services Remainder of Medicare-approved amounts	\$0 Generally 75% or more of Medicare-approved amounts Generally 80%	\$0 Remainder of Medicare-approved amounts Generally 10%	Part B Deductible**◆ All costs above Medicare-approved amounts Generally 10%◆
Part B Excess Charges (Above Medicare-approved amounts)◆◆	\$0	\$0	All costs
BLOOD First 3 pints Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 \$0 Generally 80%	50% \$0 Generally 10%	50%◆ Part B Deductible**◆ Generally 10%◆
CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PLAN K

PARTS A & B

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the [Guide to Health Insurance for People with Medicare](#), which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY**
HOME HEALTH CARE MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment: Medicare-approved amounts equal to the Part B Deductible** Remainder of Medicare-approved amounts	100% \$0 80%	\$0 \$0 10%	\$0 Part B Deductible**◆ 10%◆

PLAN L

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

* You will pay one-fourth the cost-sharing of some covered services until you reach the annual out-of-pocket limit each calendar year.

◆ The amounts that count toward your annual limit are noted with diamonds (◆) in the chart below. Once you reach the annual limit, the plan pays 100% of your Medicare copayment and coinsurance for the rest of the calendar year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called “Excess Charges”) and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

** 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 consecutive days.

*** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the [Guide to Health Insurance for People with Medicare](#), which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

**** The plan pays the costs that Medicare does not pay after you pay the deductible.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY*
HOSPITALIZATION** Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61st thru 90th day 91st day and after: While using 60 lifetime reserve days Once lifetime reserve days are used: Additional 365 days Beyond the additional 365 days	*** *** *** \$0 \$0	*** (75% of Part A Deductible) *** *** 100% of Medicare Eligible Expenses \$0	*** (25% of Part A Deductible)◆ \$0 \$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 21st thru 100th day 101st day and after	All approved amounts *** \$0	\$0 *** \$0	\$0 ***◆ All costs
BLOOD First 3 pints Additional amounts	\$0 100%	75% \$0	25%◆ \$0
HOSPICE CARE <i>You must meet Medicare’s requirements including a doctor’s certification of terminal illness. [Available as long as your doctor certifies you are terminally ill and you elect to receive these services]</i>	[Generally, most Medicare-eligible expenses] All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care	75% of copayment/coinsurance [for copayments]	25% of Medicare copayment/coinsurance [for copayments]◆

PLAN L

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

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the [Guide to Health Insurance for People with Medicare](#), which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

◆◆ This plan limits your annual out-of-pocket payments for Medicare-approved amounts per calendar year. **However, this limit does NOT include charges from your provider that exceed Medicare-approved amounts (these are called “Excess Charges”) and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.**

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: Medicare-approved amounts equal to the Part B Deductible*	\$0	\$0	Part B Deductible**◆
Preventive Benefits for Medicare covered services	Generally 75% or more of Medicare-approved amounts	Remainder of Medicare-approved amounts	All costs above Medicare-approved amounts
Remainder of Medicare-approved amounts	Generally 80%	Generally 15%	Generally 5%◆
Part B Excess Charges (Above Medicare-approved amounts)◆◆	\$0	\$0	All costs
BLOOD First 3 pints Medicare-approved amounts equal to the Part B Deductible*	\$0 \$0	75% \$0	25%◆ Part B Deductible**◆
Remainder of Medicare-approved amounts	Generally 80%	Generally 15%	Generally 5%◆
CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PLAN L

PARTS A & B

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the [Guide to Health Insurance for People with Medicare](#), which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY**
HOME HEALTH CARE MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment: Medicare-approved amounts equal to the Part B Deductible**	\$0	\$0	Part B Deductible**◆
Remainder of Medicare-approved amounts	80%	15%	5%◆

PLAN M

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 consecutive days.*

** *Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the [Guide to Health Insurance for People with Medicare](#), which must be provided by an issuer to an applicant pursuant to NAC 687B.240.*

*** *The plan pays the costs that Medicare does not pay.*

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61st thru 90th day 91st day and after: While using 60 lifetime reserve days Once lifetime reserve days are used: Additional 365 days Beyond the additional 365 days	** ** ** \$0 \$0	50% of Part A Deductible *** *** 100% of Medicare Eligible Expenses \$0	50% of Part A Deductible \$0 \$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 21st thru 100th day 101st day and after	All approved amounts ** \$0	\$0 *** \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$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

PLAN M

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

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

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: Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 Generally 80%	\$0 Generally 20%	Part B Deductible** \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD First 3 pints Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 Part B Deductible** \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PLAN M
PARTS A & B

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

** *Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.*

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES <i>Medically necessary skilled care services and medical supplies</i>	100%	\$0	\$0
<i>Durable medical equipment:</i> <i>Medicare-approved amounts equal to the Part B Deductible*</i>	\$0	\$0	<i>Part B Deductible**</i>
<i>Remainder of Medicare-approved amounts</i>	80%	20%	\$0

PLAN M
OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL - NOT COVERED BY MEDICARE <i>Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States:</i> <i>First \$250 each calendar year</i> <i>Remainder of charges</i>	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 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 consecutive days.*

** *Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.*

*** *The plan pays the costs that Medicare does not pay.*

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* <i>Semiprivate room and board, general nursing and miscellaneous services and supplies:</i> <i>First 60 days</i> <i>61st thru 90th day</i> <i>91st day and after:</i> <i>While using 60 lifetime reserve days</i> <i>Once lifetime reserve days are used:</i> <i>Additional 365 days</i> <i>Beyond the additional 365 days</i>	** ** ** \$0 \$0	*** <i>Part A Deductible</i> *** *** <i>100% of Medicare Eligible Expenses</i> \$0	\$0 \$0 \$0 \$0 <i>All costs</i>

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
SKILLED NURSING FACILITY CARE* <i>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:</i> First 20 days 21st thru 100th day 101st day and after	All approved amounts ** \$0	\$0 *** \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE <i>You must meet Medicare's requirements, including a doctor's certification of terminal illness.</i>	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

PLAN N

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

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

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

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: Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 Generally 80%	\$0 Balance, other than up to ** per office visit and up to ** per emergency room visit. The copayment of up to ** is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	Part B Deductible** Up to ** per office visit and up to ** per emergency room visit. The copayment of up to ** 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 Medicare-approved amounts equal to the Part B Deductible* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 Part B Deductible** \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PLAN N

PARTS A & B

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

*** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.*

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE			
MEDICARE-APPROVED SERVICES			
<i>Medically necessary skilled care services and medical supplies</i>	<i>100%</i>	<i>\$0</i>	<i>\$0</i>
<i>Durable medical equipment:</i>			
<i>Medicare-approved amounts equal to the Part B Deductible*</i>	<i>\$0</i>	<i>\$0</i>	<i>Part B Deductible**</i>
<i>Remainder of Medicare-approved amounts</i>	<i>80%</i>	<i>20%</i>	<i>\$0</i>

PLAN N

OTHER BENEFITS - NOT COVERED BY MEDICARE

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

Sec. 13. NAC 687B.290 is hereby amended to read as follows:

687B.290 1. An issuer who delivers or issues for delivery in this State a policy to supplement Medicare or a certificate on or after July 30, 1992 *and with an effective date for coverage prior to June 1, 2010*, shall make available to each prospective insured a policy or certificate that provides only the following benefits:

(a) Coverage of Medicare Part A eligible expenses for hospitalization to the extent they are not covered by Medicare from the 61st day through the 90th day in any Medicare benefit period.

(b) Coverage of Medicare Part A eligible expenses incurred for hospitalization to the extent they are not covered by Medicare for each Medicare lifetime inpatient reserve day used.

(c) Upon exhaustion of the Medicare hospital inpatient coverage, including the lifetime reserve days, coverage of 100 percent of the Medicare Part A eligible expenses for hospitalization paid at the applicable prospective payment system (PPS) rate, or other appropriate Medicare standard of payment, subject to a lifetime maximum benefit of an additional 365 days.

(d) Plans A to J, inclusive, provide coverage under Medicare Parts A and B for the reasonable cost of the first 3 pints of blood, or an equivalent quantity of packed red blood cells, as defined by federal regulations, unless replaced in accordance with federal regulations. Plans K and L provide for 50 percent and 75 percent, respectively, of the reasonable cost for the first 3 pints of blood.

(e) Coverage for the coinsurance amount of Medicare eligible expenses under Part B regardless of confinement in a hospital, subject to the Medicare Part B deductible.

2. In addition to the benefits required by subsection 1, an issuer may make available to prospective insureds any other standardized benefit plans to supplement Medicare as set forth in NAC 687B.295 to 687B.321, inclusive.

Sec. 14. NAC 687B.295 is hereby amended to read as follows:

687B.295 1. Except as otherwise provided in NAC 687B.330, a *1990* standardized benefit plan to supplement Medicare may not be delivered or issued for delivery in this State on or after July 30, 1992 *and with an effective date for coverage prior to June 1, 2010*, unless it complies with the provisions of NAC 687B.300 to 687B.321, inclusive.

2. Except as otherwise provided in subsection 4, a *1990* standardized benefit plan must:

(a) Have the same style, arrangement, overall content and designation as the *1990* standardized benefit plans set forth in NAC 687B.300 to 687B.321, inclusive.

(b) Conform to the definitions set forth in NAC 687B.201 to 687B.204~~[5]~~, inclusive.

3. Each benefit must be structured in accordance with the format and listed in the order indicated in NAC 687B.300 to 687B.321, inclusive.

4. In addition to the designations for *1990* standardized benefit plans set forth in NAC 687B.300 to 687B.321, inclusive, an issuer may use other designations if he obtains the prior approval of the Commissioner.

Sec. 15. NAC 687B.2045 is hereby repealed.

Sec. 16. Section 7 becomes effective on May 21, 2009.

Sec. 17. Sections 2 to 6 and 8 to 15 become effective on September 24, 2009.

NOTICE OF ADOPTION OF TEMPORARY REGULATION
LCB File No. T017-09

The Commissioner of Insurance adopted temporary regulations assigned LCB File No. T017-09 which pertain to chapter 687B of the Nevada Administrative Code.

INFORMATIONAL STATEMENT

A workshop was held on March 26, 2009, and a hearing was held on April 7, 2009, at the offices of the Department of Business and Industry, Division of Insurance (Division), 788 Fairview Drive, Suite 300, Carson City, Nevada 89701, with a simultaneous video-conference conducted at the Bradley Building, 2501 E. Sahara Avenue, Real Estate Division Conference Room, 2nd Floor, Las Vegas, Nevada 89104, regarding the adoption of the temporary regulation concerning Medicare Supplement Policies.

Public comment was solicited by posting notice of the hearing in the following public locations: 788 Fairview Drive, Legislative Counsel Bureau, Capitol Building Lobby, Blasdel Building, Carson City Courthouse, State Library, Carson City Library, Clark County Library, Churchill County Library, Douglas County Library, Elko County Library, Esmeralda County Library, Eureka Branch Library, Humboldt County Library, Lander County Library, Lincoln County Library, Mineral County Library, Lyon County Library, Tonopah Public Library, Pershing County Library, Storey County Library, Washoe County Library, White Pine County Library, Capitol Press Room, the Donald W. Reynolds Press Center, the Office of the Attorney General, and the Division's Las Vegas Office.

The Division maintains a list of interested parties, comprised mainly of insurance companies, agencies and other persons regulated by the Division. These persons were notified of the workshop and hearing and that copies of the regulation could be obtained from or examined at the offices of the Division in Carson City.

The workshop was not attended by any interested parties in Carson City or Las Vegas. The Division did not receive any written comments from interested parties. Oral testimony, in the form of suggested changes to the existing regulation, was provided by Jack Childress, representing the Division. There were not any public comments, testimony or questions by the industry or interested parties.

The hearing was not attended by any interested parties in Carson City or Las Vegas. During the hearing, oral testimony was provided by Jack Childress, representing the Division. Written testimony, in the form of suggested changes to the model regulation upon which this regulation has been based, was provided by Leanne Gassaway from America's Health Insurance Plans (AHIP).

There were several amendments recommended and made to the proposed temporary regulation, LCB File No. T017-09. A revised version of the proposed temporary regulation is attached. The proposed temporary regulation amends Chapter 687B of the NAC to comply with

the federal requirements of the Medicare Improvements for Patients and Providers Act of 2008 (MIPPA) and the Genetic Information Nondiscrimination Act of 2008 (GINA).

Based upon the testimony received at the hearing, the proposed temporary regulation is amended as follows:

1. Section 3 has been amended to read as follows:

"1990 Standardized benefit plan to supplement Medicare," "1990 Standardized benefit plan" or "1990 plan" means a group or individual policy of insurance to supplement Medicare issued on or after January 1, 1992 and with an effective date for coverage prior to June 1, 2010 and includes policies to supplement Medicare and certificates renewed on or after that date which are not replaced by the issuer at the request of the insured.

2. Section 4 has been amended to read as follows:

"2010 Standardized benefit plan to supplement Medicare," "2010 Standardized benefit plan" or "2010 plan" means a group or individual policy of insurance to supplement Medicare issued with an effective date for coverage on or after June 1, 2010.

3. The title for section 5 and subsection 3 of section 5 has been amended to read as follows:

Sec. 5. The following standards are applicable to all policies to supplement Medicare or certificates delivered or issued for delivery in this state with an effective date for coverage on or after June 1, 2010:

3. Benefit standards applicable to policies to supplement Medicare and certificates issued with an effective date for coverage before June 1, 2010 remain subject to the requirements of NAC 687B.225, NAC 687B.226, NAC 687B.227, NAC 687B.290 and NAC 687B.295.

4. Section 6 has been amended to read as follows:

Sec. 6. *The following standards are applicable to all policies to supplement Medicare or certificates delivered or issued for delivery in this state with an effective date for coverage on or after June 1, 2010:*

5. Subsection 1 and 2 of section 11 has been amended to read as follows:

1. A policy or certificate must not be advertised, solicited, originally delivered or issued for delivery, or renewed in this State as a policy or certificate to supplement Medicare on or after July 30, 1992 ~~and~~ *and with an effective date for coverage prior to June 1, 2010* ~~and~~, if it fails to comply with the requirements set forth in this section.

2. A policy to supplement Medicare or a certificate originally delivered or issued for delivery, or renewed, in this State on or after July 30, 1992 ~~and~~ *and with an effective date for coverage prior to June 1, 2010* ~~and~~, must not:

6. The title for the benefit chart of the Medicare Supplement plans in subsection 7 of section 12 has been amended to read as follows:

7. The outline of coverage must be printed in not less than 12-point type, using the following language and format:

Benefit Chart of Medicare Supplement Plans Sold for Effective Dates on or

After June 1, 2010

7. Subsection 1 of section 13 has been amended to read as follows:

1. An issuer who delivers or issues for delivery in this State a policy to supplement Medicare or a certificate on or after July 30, 1992 *and with an effective date for coverage prior to June 1, 2010*, shall make available to each prospective insured a policy or certificate that provides only the following benefits:

8. Subsection 1 of section 14 has been amended to read as follows:

1. Except as otherwise provided in NAC 687B.330, a *1990* standardized benefit plan to supplement Medicare may not be delivered or issued for delivery in this State on or after July 30, 1992 *and with an effective date for coverage prior to June 1, 2010*, unless it complies with the provisions of NAC 687B.300 to 687B.321, inclusive.

After considering the record, the Commissioner has issued an order adopting the proposed temporary regulation, LCB File No. T017-09, as amended, as a temporary regulation of the Division.

The economic impact of the regulation is as follows:

- (a) On the business it is to regulate: The industry will incur additional cost to file new rates and forms based on the new federal requirements of GINA and MIPPA.
- (b) On Small Business: The proposed regulation should have no economic impact on small business. The regulation amends Chapter 687B of the NAC and LCB File No. R066-07 to comply with the federal requirements of GINA and MIPPA.
- (c) On the public: The proposed regulation will have no economic impact on the public.

There should be only minimal cost to the Division to review forms and rates updated to comply with the temporary regulation. The Division is not aware of any overlap or duplication of the temporary regulation with any state, local or federal regulation.

Very truly yours,

SCOTT J. KIPPER
Commissioner of Insurance

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE

IN THE MATTER OF THE

CAUSE NO. **09.0027**
LCB File No. **T017-09**

**TEMPORARY REGULATION
CONCERNING MEDICARE
SUPPLEMENT POLICIES.**

**SUMMARY OF PROCEEDINGS
AND ORDER**

SUMMARY OF PROCEEDINGS

A public workshop, as required by NRS 233B.061, on the proposed temporary regulation concerning Medicare Supplement insurance policies was held before Pamela A. Mackay, Deputy Commissioner, on March 26, 2009, in Carson City, Nevada, and video-conferenced to the Bradley Building in Las Vegas, Nevada. A public hearing on the proposed temporary regulation was also held before Deputy Commissioner Pamela A. Mackay on April 7, 2009 in Carson City, Nevada, and video-conferenced to the Bradley Building in Las Vegas, Nevada. The regulation is proposed under the authority of NRS 679B.130, 687B.120 and 687B.430.

The Department of Business and Industry, Division of Insurance (Division), received written comments from Leanne Gassaway of America's Health Insurance Plans (AHIP). The hearing was not attended by any interested parties in Carson City or Las Vegas. The following person provided testimony before the Hearing Officer: Jack Childress, Actuary I, representing the Division.

Mr. Childress testified that the proposed temporary regulation amends LCB File No. R066-07 to include changes authorized by the Medicare Improvements for Patients and

Providers Act of 2008 (MIPPA) and the Genetic Information Nondiscrimination Act of 2008 (GINA). The amended sections update the current regulation to be in compliance with federal law and apply to all life and health insurers marketing Medigap policies in this state.

Based upon the written comments and testimony received at the hearing, the changes to the proposed temporary regulation are as follows:

1. Section 3 has been amended to read as follows:

"1990 Standardized benefit plan to supplement Medicare," "1990 Standardized benefit plan" or "1990 plan" means a group or individual policy of insurance to supplement Medicare issued on or after January 1, 1992 and with an effective date for coverage prior to June 1, 2010 and includes policies to supplement Medicare and certificates renewed on or after that date which are not replaced by the issuer at the request of the insured.

2. Section 4 has been amended to read as follows:

"2010 Standardized benefit plan to supplement Medicare," "2010 Standardized benefit plan" or "2010 plan" means a group or individual policy of insurance to supplement Medicare issued with an effective date for coverage on or after June 1, 2010.

3. The title for section 5 and subsection 3 of section 5 has been amended to read as follows:

Sec. 5. The following standards are applicable to all policies to supplement Medicare or certificates delivered or issued for delivery in this state with an effective date for coverage on or after June 1, 2010:

3. Benefit standards applicable to policies to supplement Medicare and certificates issued with an effective date for coverage before June 1, 2010 remain

subject to the requirements of NAC 687B.225, NAC 687B.226, NAC 687B.227, NAC 687B.290 and NAC 687B.295.

4. Section 6 has been amended to read as follows:

Sec. 6. *The following standards are applicable to all policies to supplement Medicare or certificates delivered or issued for delivery in this state with an effective date for coverage on or after June 1, 2010:*

5. Subsection 1 and 2 of section 11 has been amended to read as follows:

1. A policy or certificate must not be advertised, solicited, originally delivered or issued for delivery, or renewed in this State as a policy or certificate to supplement Medicare on or after July 30, 1992 ~~and~~ *and with an effective date for coverage prior to June 1, 2010* ~~and~~, if it fails to comply with the requirements set forth in this section.

2. A policy to supplement Medicare or a certificate originally delivered or issued for delivery, or renewed, in this State on or after July 30, 1992 ~~and~~ *and with an effective date for coverage prior to June 1, 2010* ~~and~~, must not:

6. The title for the benefit chart of the Medicare Supplement plans in subsection 7 of section 12 has been amended to read as follows:

7. The outline of coverage must be printed in not less than 12-point type, using the following language and format:

Benefit Chart of Medicare Supplement Plans Sold for Effective Dates on or

After June 1, 2010

7. Subsection 1 of section 13 has been amended to read as follows:

1. An issuer who delivers or issues for delivery in this State a policy to supplement Medicare or a certificate on or after July 30, 1992 *and with an effective date*

