



The Insurance Plans of Choice for Medicare Supplemental Coverage

NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST

P.O. BOX 4884
Houston, TX 77210-4884

POLICY FORM NUMBER: MS.A.NEM.TX, MS.C.NEM.TX, MS.F.NEM.TX,
MS.FX.NEM.TX, MS.G.NEM.TX, MS.N.NEM.TX

Standard Plan A
Standard Plan C
Standard Plan F
Standard Plan F (High Deductible)
Standard Plan G
Standard Plan N
Texas

MEDICARE AND NEW ERA – BOTH SIDES OF THE STORY

When it comes to Medicare, it's important that you know both sides of the story, the advantages and disadvantages of relying only on Medicare to provide for your health care needs.

Before Medicare pays for any of the medical services you want or need, you must first pay the Medicare deductibles.

When combined with the Medicare coinsurance you are also required to pay, you could be out hundreds, even thousands of dollars after any benefits are paid by Medicare! These are bills you are expected to pay.

NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST (NEW ERA) offers Plans that help pay the bills that Medicare doesn't and provide you with protection from the ever-increasing gaps in Medicare. Plus, you receive the following benefits:

- Affordable Medicare supplement plans.
- Your right to use the doctor of your choice. You may see any doctor accepting Medicare patients.
- Guaranteed renewable.
- No annual maximums for Medicare-covered services.
- Accurate and speedy claim payments usually made in less than a week.
- Toll-free dedicated customer service phone number:

1-877-368-4691

FREEDOM OF CHOICE

You've earned the right to choose your own doctor or hospital, and we respect that right. Our plans allow you to use any Medicare-participating physician and any Medicare-approved hospital in the state.

PROTECTION AGAINST EXCESS CHARGES

Under Part B of Medicare, you may have out-of-pocket costs if your physician or medical supplier does not accept assignment of your Medicare claim and charges more than Medicare's approved amount. The difference to be paid is called the 'excess charge.' With some plans, your doctor's charges for Medicare's covered services are paid in full, including the Medicare Part B deductible.

SUSPENSION DUE TO MEDICAID

Benefits and premiums under this policy may be suspended for up to 24 months if you become entitled to benefits under Medicaid. You must request that your policy be suspended within 90 days of becoming entitled to Medicaid. If you lose (are no longer entitled to) benefits from Medicaid, this policy can be reinstated if you request reinstatement within 90 days of the loss of such benefits and pay the required premium.

OPEN ENROLLMENT

Acceptance of your application is guaranteed if you are 65 or older and apply within six (6) months of your initial enrollment in Part B of Medicare. You must already be enrolled in both Parts A and B of Medicare to apply for these plans.



INSURED BILLING

Home Office **MUST** receive your application no later than 5 working days **PRIOR** to your requested effective date.

- You should submit premium with your application. The amount of the premium submitted depends on the payment mode you have selected. After your policy is issued, NEW ERA will bill you according to the payment mode you have selected.
- A one-time, non-refundable application fee should be included with each application.

NEW ERA reserves the right to reject your application. If your application is rejected, you will be notified in writing and any premium submitted will be refunded.

With the NEW ERA monthly Checking Account Deduction Program, you can have your monthly NEW ERA premiums withdrawn directly from your checking account on or about the sixth (6th) day of each month. When you receive your bank statement, your NEW ERA monthly checking account deduction will be reflected

To find out more about this convenient service, contact your NEW ERA Authorized Agent, or call us toll-free at:

1-877-368-4691

Summary Billing offers you the convenience of consolidating your billing with any other NEW ERA senior plan member, such as a spouse or relative.

This means that we can combine separate billings onto a single statement, even if you and the other person(s) are enrolled in different NEW ERA senior plans.

The result is less paper work for you because one statement, one check and one envelope does the job.

Summary Billing is also available if you choose the Monthly Checking Account Deduction Program.

GUARANTEED RENEWABLE

NEW ERA Medicare supplements are guaranteed renewable.

After the first modal premium payment, the term of this coverage is for the modal duration. As mentioned before, the first modal premium must be submitted with the application.

You also have the option to pay premium on monthly, bimonthly or quarterly basis.

It renews automatically, subject to our right to change rates on a class basis.

We will not cancel your coverage, except for the reasons listed below:

- If we discover any concealment of material facts upon enrollment
- If you do not pay your premiums, your coverage will terminate
- You cease to be covered under both Parts A and B of Medicare
- You enroll in a Medicare Coordinated Care Plan (also sometimes referred to as Medicare-at-Risk Plans) or special Health Maintenance Organizations (HMOs) and Competitive Medical Plans (CMPs) that seniors eligible for Medicare may be able to join.

This policy does not contain provisions providing for a refund or partial refund of premium upon cancellation or surrender of the policy.



MEDICARE CHANGES

NEW ERA will send an annual notice to you 30 days prior to the effective date of Medicare changes, which will describe these changes and the changes in your Medicare supplement coverage.

GRIEVANCE PROCEDURE

We are certain that you will be completely satisfied with your NEW ERA plan, but if you should ever have a complaint or problem, please call us toll free:

1-877-368-4691

Or you can write to us:

**P.O. Box 4884
Houston, TX 77210-4884**

Your grievance will be reviewed and you will receive a response within 30 days.

QUESTIONS

After you receive your policy, please feel free to contact your NEW ERA Authorized Agent, or call us toll-free:

1-877-368-4691

Consumers may call the State of Texas Department of Insurance for information about insurance coverage at:

1-800-252-3439



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TOLL-FREE: 1-877-368-4691

NEW ERA is not affiliated with Social Security, Medicare, or any other governmental agency. Medical coverage is provided by NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST.