

UNITED WORLD LIFE INSURANCE COMPANY  
A MUTUAL of OMAHA COMPANY

# 2010 Medicare Supplement Insurance Plan

*Plan with coverage effective dates on and after June 1.*



We've got you covered. **GO PLAY!**

# Spontaneous. FUN! Fearless.

Whether you're six or sixty something, playing keeps you young-at-heart. The difference now, of course, is that you have adult responsibilities, including making sound financial decisions.

You'll probably enjoy playing, however you define it, even more when you feel you've got your bases covered.

A Medicare supplement insurance policy from United World Life Insurance Company can help you attain that secure feeling.

## With a Medicare supplement, you

- Keep your doctors and health care providers
- See specialists without referrals
- Receive benefits with no waiting period\*
- Enjoy guaranteed coverage for life\*
- Don't pay a policy fee with our plan

Add our helpful midwestern customer service staff and affordable premiums – and you have the financial value and security you seek.

\*see details on back cover

Underwritten by

## United World Life Insurance Company

A MUTUAL of OMAHA COMPANY  
Mutual of Omaha Plaza  
Omaha, NE 68175  
mutualofomaha.com

United World Life Insurance Company is licensed nationwide except in CT and NY.

## Medicare Supplement Helps Pay Your Health Care Expenses

	Medicare Pays	Medicare Supplement Pays
<b>Medicare Part A Hospital Insurance*</b>		
Deductible	Nothing	Nothing
First 60 days	100%	Nothing
Coinsurance 61-90 days	All but \$275 a day	\$275 a day
Coinsurance 91-150 days	All but \$550 a day	\$550 a day
Extended Hospital Coverage (up to an additional 365 days in your lifetime)	Nothing	Eligible Expenses
Benefit for Blood	All but three pints	Three pints
<b>Skilled Nursing Facility Care</b>		
First 20 days	100%	Nothing
Coinsurance 21-100 days	All but \$137.50 a day	Up to \$137.50 a day
<b>Hospice Care</b>		
Outpatient Prescription Drugs	All but \$5	\$5
Inpatient Respite Care	All but 5%	5% of Medicare's approved amount
<b>Medicare Part B Medical Insurance*</b>		
Deductible	Nothing	Nothing
Coinsurance	80%	20%
Benefit for Blood	All but three pints	Three pints
<b>Medicare Supplement Optional Benefit Riders*</b>		
Part A Deductible Rider	Nothing	\$1,100
Part B Deductible Rider	Nothing	\$155
Part B Excess Charges Rider	Nothing	100% of the difference between the actual charge and the limiting charge
Preventive Medical Care Rider	Nothing	Up to \$120 a year

\* Refer to the next page and your outline of coverage for more information.

**Your Premium**  
\$ \_\_\_\_\_

## Medicare Part A Hospital Coverage

*Medicare Part A hospital/skilled nursing facility care eligible expenses include charges for semiprivate room and board, general nursing and miscellaneous services and supplies.*

**Coinsurance** – Your plan pays \$275 a day when you're hospitalized from the 61st through the 90th day. And, when you're in the hospital from the 91st day through the 150th day, you receive \$550 a day for each Lifetime Reserve day used.

**Extended Hospital Coverage** – When you're in the hospital longer than 150 days during a benefit period, and you've exhausted your 60 days of Medicare Lifetime Reserve, your plan pays the Medicare Part A eligible expenses for hospitalization, paid at the rate Medicare would have paid, subject to a lifetime maximum benefit of an additional 365 days.

**Benefit for Blood** – Your plan pays Medicare's one calendar-year deductible for blood that is the cost of the first three pints needed.

## Skilled Nursing Facility Care Benefit

**Coinsurance** – Your plan pays up to \$137.50 a day from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare-certified skilled nursing facility within 30 days of being hospitalized for at least three days.

## Hospice Care Benefit

**Outpatient Prescription Drugs** – Your plan pays \$5 per prescription for outpatient prescription drugs for pain and symptom management.

**Inpatient Respite Care** – Your plan pays 5% of the Medicare-approved amount for inpatient respite care (short-term care given by another caregiver, so the usual caregiver can rest).

## Medicare Part B Medical Coverage

*Medicare Part B eligible expenses include charges for physicians' services, hospital outpatient services and supplies, physical and speech therapy and ambulance service.*

**Coinsurance** – After the Medicare Part B deductible, your plan pays 20% of eligible expenses. For hospital outpatient services, the copayment amount will be paid under a prospective payment system.

If this system is not used, then 20% of eligible expenses will be paid.

**Benefit for Blood** – Your plan pays Medicare's one calendar-year deductible for blood that is the cost of the first three pints needed.

## Additional Benefits

**Your Medicare supplement policy pays** some expenses not paid for by Medicare, or paid under any other part of this policy, for home health care services, medical emergency care outside the U.S., alcoholism, chemical dependency or drug addiction treatment, scalp hair prosthesis, phenylketonuria, diabetes equipment and supplies not covered under Medicare Part D, routine prostate cancer screening, routine screening procedures for cancer, temporomandibular joint disorder and craniomandibular disorder, reconstructive surgery, surgical center services and immunizations. See your outline of coverage for specific benefits and limitations.

## Optional Benefits

- Part A Deductible Rider (0MJ1W)** Pays the \$1,100 inpatient hospital deductible for each benefit period.
- Part B Deductible Rider (0MJ2W)** Pays the \$155 Medicare Part B medical annual deductible.
- Part B Excess Charges Rider (0MJ4W)** Your bill for Medicare Part B services and supplies may exceed the Medicare eligible expense. When that occurs, the rider pays 100% of the difference, up to the charge limitation established by Medicare.
- Preventive Medical Care Rider (0MJ3W)** Pays up to \$120 a year for covered preventive screening tests and services and an annual physical examination.

## Plan Overview

**This is a Basic Medicare supplement insurance policy as defined by the state of Minnesota.**

Your United World Medicare supplement insurance policy helps pay some eligible expenses not paid for by Medicare Part A and Medicare Part B. **There may be charges above what Medicare and United World pay.**

**Your Medicare supplement will not pay for:**

- any expense incurred before your policy date
- hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while this policy is not in force

- expense paid for by Medicare
- services for which no charge is made when there is no insurance
- loss or expense that is payable under any other Medicare supplement insurance policy or certificate

Medicare eligible expenses means charges of the kinds covered by Medicare Parts A and B, to the extent Medicare recognizes them as reasonable and medically necessary.

Coinsurance is the portion of the eligible expense not paid by Medicare and paid by United World.

## Features Give You More Peace of Mind

**You're covered immediately.** There is no waiting period for preexisting conditions and benefits will be paid from the time your policy is in force.

**Your policy cannot be canceled.** It will be renewed as long as the premiums are paid on time and the information is correct on your application.

**Your Medicare supplement benefits will automatically increase** as Medicare deductibles and coinsurance increase. Benefits are not paid for any expense paid by Medicare.

**Benefits are paid to you,** your hospital or doctor.

**You have 31 days from your renewal date to pay your premium.** Your policy will stay in force during this 31-day grace period.

**You can't be singled out for a rate increase, no matter how many times you receive benefits.** Your premium changes when the same premium change is made on all in-force Medicare supplement policies of the same form issued to persons of your classification in the same geographic area of your state.



**UNITED WORLD LIFE  
INSURANCE COMPANY**  
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A Mutual of Omaha company since 1983, United World Life Insurance Company offers specialty life insurance and Medicare supplement plans. When you own a United World Medicare supplement, you get the reputation, stability and power of Mutual of Omaha and its affiliates, which have been providing quality products and services since 1909.

**This is a brief description of your coverage.** The outline of coverage must accompany this brochure. For complete information on benefits, exceptions, limitations and reductions, please read your outline of coverage and your policy.

**This is a solicitation of insurance and an insurance agent will contact you by telephone.**

Neither United World Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program.