Medicare Supplement
Insurance Policy Brochure

Wisconsin



Renaissance®

Renaissance Life & Health Insurance Company of America
Health Administrative Office
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RENMSBR-WI

Active Lifestyle Plans

PERSONALIZED CARE
A large selection of physicians and specialists for your health care

SIMPLE CLAIMS PROCESS
We take care of you, so you have virtually no claims paperwork to file

A Plan Overview

- Your coverage is guaranteed renewable for life. As long as premiums are paid on time and the information is accurate, your policy cannot be canceled.

- The Medicare Supplement insurance benefits will automatically increase as Medicare deductibles and coinsurance increase, although benefits are not paid for Medicare covered expenses.

- Medicare Supplement benefits are paid directly to you, to your hospital or to your doctor.

- You have a 31-day grace period (starting from your renewal date) to pay your premium and keep your policy in force.

- As a Renaissance Life & Health Insurance Company of America Medicare Supplement policy holder, you will never be singled out for a rate increase, regardless of how many times benefits are provided. Premiums change each year on the policy renewal date based on your attained age as you age from 65 through age 99. Premiums may also change when we make the same change on all in-force Medicare Supplement policies of the same form issued to everyone in your classification in the same geographic area in Wisconsin.

- Coverage begins immediately. There is no waiting period and benefits are paid from the time your policy is in force.

Medicare Part A (Hospital Coverage)

- **Coinsurance:** The Renaissance Life & Health Insurance Company of America Medicare Supplement plan pays $352 a day for hospitalization from day 61 through day 90 and $704 a day from day 91 through day 150.

- **Extended Hospital Coverage:** If your hospitalization exceeds 150 days during a benefit period - and you have exhausted your Medicare Lifetime Reserve - your Medicare Supplement policy pays all Medicare Part A-qualifying expenses for hospitalization, paid at the Medicare rate, with a maximum lifetime benefit of an additional 365 days.

- **Blood Benefit:** Your Medicare Supplement policy pays the calendar-year deductible for blood that Medicare charges for the first three pints.

Medicare Part B (Physician Services)

- **Coinsurance:** The Renaissance Life & Health Insurance Company of America Medicare Supplement plan helps cover 20 percent of qualifying expenses for physican services/supplies, physical and speech therapy and ambulance service, once the Medicare deductible is paid. For outpatient expenses, you have the option of having the copayment amount paid under a prospective payment system, or using the 20 percent method.

- **Blood Benefit:** Your Medicare Supplement pays the calendar-year deductible for blood that Medicare charges for the first three pints.

Nursing Facility

- **Coinsurance:** The Renaissance Life & Health Insurance Company of America Medicare Supplement plan pays as much as $176 per day - from the 21st through the 100th day - for skilled nursing care, predicated on you entering a Medicare-certified skilled nursing facility within 30 days of being hospitalized for at least three days.

- **Skilled Nursing Care in a Facility Not Certified by Medicare (must be a state-licensed facility):** The Medicare Supplement policy pays up to 30 days (per benefit period) of expense incurred, up to an amount not less than the maximum daily rate established by the state of Wisconsin.

Additional Benefits

The Renaissance Life & Health Insurance Company of America Medicare Supplement plan pays some expenses not covered by Medicare - or expenses paid under any other part of this policy for:

- Home health care visits
- Preventive care
- Hospice outpatient prescription drugs
- Hospice inpatient respite care
- Hospital or ambulatory dental services
- Chiropractic services
- Kidney Disease treatment

Your policy's outline of coverage details specific benefits and limitations.

Optional Benefits

- **Part A Deductible Rider:** This rider pays the $1,408 inpatient hospital deductible for each benefit period.

- **Part B Deductible Rider:** This rider pays the $198 calendar-year deductible.****
Part B deductible rider is onle available for those first eligible prior to January 1st, 2020

- **Part B Excess Charges Rider:** If your expenses for Medicare Part B services and supplies exceed the Medicare eligible expense, this rider pays 100% of the difference between the actual charge and the limiting charge established by Medicare.

- **Co-payment/Co-Insurance Rider:** After the Medicare Part B calendar year deductible has been satisfied, we will pay benefits for Part B Medicare Eligible Expenses.

- **Foreign Travel Emergency Rider:** After you pay the $250 deductible, Medicare Supplement insurance pays 80 percent of the eligible expenses incurred during the first 60 days of travel, up to a lifetime-maximum of $50,000; benefits are payable for health care required because of a covered injury or an unexpected illness.

- **Additional Home Health Care Rider:** This rider extends home health care visits to 365 days per year.

Medicare Supplement Insurance Policies

A Renaissance Life & Health Insurance Company of America Standard Medicare Supplement insurance policy helps pay eligible expenses not paid for by Medicare Part A and Medicare Part B. There may be charges that exceed what Medicare and your Renaissance Life & Health Insurance Company of America's Medicare Supplement insurance policy will pay.

You may be eligible for a Household Premium Discount if you currently have a household resident (at least one, no more than three) who is age 50 or older:

- With whom you have continuously resided for the past 12 months, or to whom you are either married or with whom you are in a civil union partnership; or
- Who has an existing Medicare Supplement policy, or is applying for a policy, with Renaissance Life & Health Insurance Company of America.

Medicare Eligible Expenses

"Medicare Eligible Expenses" means expenses covered by Medicare to the extent recognized as reasonable and medically necessary by Medicare.

Your Standard Medicare Supplement insurance policy will not pay for the following exceptions and limitations*:

- Expenses incurred while this policy is not in force, except as provided in the Extension of Benefits section
- Hospital or skilled nursing facility confinement incurred during a Medicare Part A Benefit Period that begins while this policy is not in force;
- Expenses paid for by Medicare
- Services for which a charge is not normally made in the absence of insurance
- Nursing Home Care costs (beyond what is covered by Medicare and the Wisconsin 30-day skilled nursing mandated by Wisconsin
- Home Care above number of visits covered by Medicare and the 40-visits mandated by Wisconsin
- Physician charges above Medicare's approved charge

Medicare Part A Eligible Expenses for Hospital/Skilled Nursing Facility Care include expenses for semi-private room and board, general nursing and miscellaneous services and supplies.

Medicare Part B Eligible Expenses for Medical Services include expenses for physician's services, hospital outpatient services and supplies, physical and speech therapy and durable medical equipment.

Additional Terms and Conditions

- **Medicare Part A** - eligible expenses for hospital/skilled nursing facility care include expenses for semi-private room and board, general nursing and miscellaneous services and supplies.
- **Medicare Part B** - eligible expenses for medical services include expenses for physician services, hospital outpatient services and supplies, physical and speech therapy and durable medical equipment.
- **Medicare** - eligible expenses are expenses of the kinds covered by Medicare Parts A and B, to the extent recognized as reasonable and medically necessary by Medicare.
- A benefit period begins on the first full day of hospitalization, and concludes when you have not been in a hospital or skilled nursing facility for 60 consecutive days.
- **Co-Insurance** is the portion of the eligible expense not paid by Medicare and paid by Renaissance Life & Health Insurance Company of America's Medicare Supplement insurance policy.

***PLEASE NOTE: This Is A Brief Description** of your coverage. This brochure must be accompanied by the Outline of Coverage. For a complete description of benefits, exceptions and limitations, please read your Outline of Coverage and your Policy. Neither Renaissance Life & Health Insurance Company of America nor its Standard Medicare Supplement insurance policy are connected with or endorsed by the US government or the federal Medicare program. This is a solicitation of insurance and an agent will contact you by telephone.