

> 2021 Medicare Supplement Insurance Plans

Protecting Families since 1877



Plan A, RA70ACO - D, RA70DCO - Plan F, RA70FCO - Plan N, RA70NCO
Colorado

Protecting Families since 1877

Supreme Council of the Royal Arcanum (Royal Arcanum) is a non profit insurer founded on the principles of virtue, mercy, and charity. Since before the Wright Brothers famous first flight in 1903, through both world wars, and the Great Depression, we've been protecting families for most of American History.

With a Medicare Supplement through Royal Arcanum, we can help protect you through the rest of YOUR history.

You deserve the Royal treatment.



With a Medicare Supplement certificate, you

- > Keep your doctors and health care providers who accept Medicare patients
- > See specialists without referrals
- > Take your coverage with you throughout the U.S.
- > Enjoy guaranteed coverage for life
- > Receive benefits with no waiting period

Add our helpful customer service team and affordable premiums, and you have the financial value and security you seek.

Choose a Plan in Just Five Steps:

Step 1: Understand Medicare Insurance Basics

Medicare helps pay your hospital and medical health care expenses.

Medicare Part A is Hospital Insurance

Includes coverage for hospital inpatient care and recovery care in skilled nursing facilities, hospice and home health care services

Medicare Part B is Medical Insurance

Helps cover some medically necessary services from doctors and other health care providers plus preventive services

Step 2: Know What Medicare Doesn't Pay

You already may be familiar with paying a portion of your health care costs. Medicare also requires you pay a share, including:

- > Medicare Part A hospital benefit-period deductible and coinsurance
- > Medicare Part B medical calendar-year deductible, generally 20% coinsurance and charges exceeding the Medicare eligible expense
- > Skilled nursing facility coinsurance

You may choose to pay these charges yourself or purchase a Medicare supplement insurance policy to help pay the difference.



Step 3: Learn what a Medicare Supplement Plan Can Do For You

Your Royal Arcanum Insurance Company Medicare supplement insurance policy helps pay some eligible expenses not paid for by Medicare Part A and Medicare Part B. Of course, **there may be charges above what Medicare and Royal Arcanum pay.**

All Plans Offer You This Feature

You're Covered Immediately

There is no waiting period for preexisting conditions and benefits are paid from the time your policy is in force.

Low Out-Of-Pocket Costs

Your Medicare supplement and Medicare Parts A and B work together to minimize your share of health care costs. With this additional insurance coverage, even unexpected medical events aren't likely to impact your financial health. Plus, as Medicare deductibles, copayments and coinsurance increase, your Medicare supplement benefits also increase to help meet your eligible expenses.

No Provider Networks, No Referrals

You decide who you want to see for your care. Any health care provider who accepts Medicare patients accepts our Medicare supplement insurance. You won't have to find network providers or get referrals to see specialists.

Rarely Receive a Bill for Covered Services

When your health care providers accept Medicare, they bill Medicare for the approved services. Medicare pays its share and we pay the rest. The entire process is electronic so your claims are paid quickly.

Keep Your Coverage

Your Medicare supplement insurance policy renews as long as you pay the premiums on time and make no material misrepresentations on the application.

What's more, the annual Medicare open enrollment and the Affordable Care Act annual election period don't affect your Medicare supplement insurance.

Your Coverage Goes with You From Coast to Coast

Just like Medicare, your Medicare supplement insurance covers your health care needs throughout the United States. That way, you can visit family and friends wherever you choose.

Emergency Care Anywhere in the World

Most Medicare supplement insurance plans provide limited medically necessary emergency care outside the country. The benefit is subject to a \$250 deductible, 20% coinsurance and a lifetime maximum of \$50,000.

For additional information including exceptions and limitations, please review the back cover page.

Step 4: Consider How Much Medicare Supplement Coverage You Need

To help you decide which Medicare supplement insurance plan is right for you, think about what you want the plan to pay and what you can budget for. See the Plan chart in Step 5 for current benefit amounts.

*I want my Royal Arcanum Insurance Company Medicare supplement plan to help cover these costs that Medicare doesn't:**

- Medicare Part A hospital deductible
- Medicare Part B medical deductible
- Skilled nursing facility coinsurance
- Emergency care received outside the U.S

Budget-Sensitive Options

Ask us how you could save with our premium discount for people living together, as eligible.

**Only applicants' first eligible for Medicare before 2020 may purchase Plans C, F and high deductible F.*



Step 5: Select the Medicare Insurance Plan That's Right For You

Medicare Part A Hospital Insurance *	Medicare Pays	Plan A Pays	Plan D Pays	Plan F** Pays	Plan N Pays
Deductible	Nothing		\$1,484	\$1,484	\$1,484
First 60 Days	100%				
Coinsurance 61-90 Days	All but \$371 a day	\$371 a day	\$371 a day	\$371 a day	\$371 a day
Coinsurance 91-150 Days	All but \$742 a day	\$742 a day	\$742 a day	\$742 a day	\$742 a day
Extended Hospital Coverage (Up to an additional 365 Days in your lifetime)	Nothing	Eligible Expenses	Eligible Expenses	Eligible Expenses	Eligible Expenses
Benefit For Blood	All but three pints	Three Pints	Three Pints	Three Pints	Three Pints
<i>Skilled Nursing Facility Care</i>					
First 20 Days	100%				
Coinsurance 21-100 Days	All but \$185.50 a day		Up to \$185.50 a day	Up to \$185.50 a day	Up to \$185.50 a day
<i>Hospice Care</i>	Medicare copayment / coinsurance	Medicare copayment / coinsurance	Medicare copayment / coinsurance	Medicare copayment / coinsurance	Medicare copayment / coinsurance
Medicare Part B Medical Insurance*					
Deductible	Nothing			\$203**	
Coinsurance	80%	Generally 20%	Generally 20%	Generally 20%	Generally 20%***
Excess Benefits				100% up to Medicare's Limit	
Benefit for Blood	All but three pints	Three Pints	Three Pints	Three Pints	Three Pints
Additional Benefit*					
Emergency Care Recieved Outside the U.S	Nothing		Generally 80% of lifetime max of \$50,000	Generally 80% of lifetime max of \$50,000	Generally 80% of lifetime max of \$50,000
		Your Premium \$ _____	Your Premium \$ _____	Your Premium \$ _____	Your Premium \$ _____

Plans A, D, F & N are available to those qualified consumers under age 65

* Refer to page five of your outline of coverage for more information

** Only applicants' first eligible for Medicare before 2020 may purchase Plans C, F and high deductible F.

*** Plan N requires up to \$20 copayment for some office visits and up to \$50 copayment for emergency room visits.

Step 5: Continued

Medicare Part A Hospital Coverage

Deductible - All plans, except Plan A, pay the inpatient hospital deductible for each benefit period, which begins the first full day you're hospitalized and ends when you haven't been in a hospital or skilled nursing facility for 60 days in a row.

Coinsurance - All plans pay Medicare's coinsurance 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 (the 60 Medicare Lifetime Reserve days), the plans pay the coinsurance.

Extended Hospital Coverage - When you're in the hospital longer than 150 days during a benefit period, and you've exhausted your 60 Medicare Lifetime Reserve days, all plans pay 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 - All plans pay Medicare's one calendar-year deductible for blood that is the cost of the first three pints needed.

Skilled Nursing Facility Care Benefit

Coinsurance - All plans, except Plan A, pay the coinsurance 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.

Medicare Part B Medical Coverage

Deductible - Plan F pays the calendar-year deductible.*

Coinsurance - After the Medicare Part B deductible, all plans pay 20% of eligible expenses. With Plan N, you pay up to a \$20 copayment for some office visits and up to a \$50 copayment for emergency room visits.

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.

Excess Benefits - Your bill for Medicare Part B services and supplies may exceed the Medicare-eligible expense resulting in excess charges. When that happens, Plans F would pay 100% of the difference, up to the charge limitation established by Medicare.

Benefit for Blood - All plans pay Medicare's one calendar-year deductible for blood that is the cost of the first three pints needed.

Additional Benefit

Emergency Care Received Outside the U.S. - After you pay a \$250 calendar-year deductible, Plans F, G, N and High Deductible F pay you 80% of eligible expenses for health care you need because of a covered injury or illness beginning during the first 60 days of each trip up to a lifetime maximum of \$50,000.

**Only applicants' first eligible for Medicare before 2020 may purchase Plans C, F and high deductible F.*



Glossary

Benefit Period - Begins the first full day you're hospitalized and ends when you haven't been in a hospital or skilled nursing facility for 60 days in a row.

Coinsurance - An amount, usually a percentage, you may be required to pay as your share of the cost for services after you pay any deductibles.

Copayment - A set dollar amount you may be required to pay as your share of the cost for a medical service or supply.

Deductible - The dollar amount you must pay before Medicare or Medicare supplement insurance pays.

Excess Charge - When the amount a provider is legally permitted to charge is higher than the Medicare-approved amount.

Hospital Inpatient Care - Eligible expenses include charges for semiprivate room and board, general nursing and miscellaneous services and supplies.

Medicare-Approved Amount - The amount a health care provider who accepts assignment can be paid. It may be less than the actual amount a provider charges. Medicare pays part of this amount and you're responsible for the difference.

Medicare Eligible Expenses - Charges covered by Medicare Parts A and B to the extent Medicare recognizes them as reasonable and medically necessary.

Medicare Lifetime Reserve Days - After you've been in the hospital for more than 90 days, Medicare pays for another 60 days of hospitalization during your lifetime. A daily coinsurance applies.

Skilled Nursing Facility Care - Medicare pays eligible charges in a Medicare-certified skilled nursing facility within 30 days of being hospitalized for at least three days.



Underwritten By:
Royal Arcanum, an International Fraternity
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Phone: 888-272-2686
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THIS IS A BRIEF DESCRIPTION OF YOUR COVERAGE. THE OUTLINE OF COVERAGE MUST ACCOMPANY THIS BROCHURE. FOR COMPLETE INFORMATION AND BENEFITS, EXCEPTIONS AND LIMITATIONS, PLEASE READ YOUR OUTLINE OF COVERAGE AND YOUR CERTIFICATE.

You have the right to return your certificate. If you find that you are not satisfied with your certificate, you may return it to Royal Arcanum, 61 Batterymarch Street, Boston, MA 02110-3208. If you send the certificate back to us within 30 days after you receive it, we'll treat the certificate as if it had never been issued and return all of your payments.

You can't be singled out for a rate increase, no matter how many times you receive benefits. Premiums are based on your attained age and will change on your certificate anniversary date. In addition, the premium may change on any premium due date if a new table of rates is applicable to the certificate. The change in the table of rates will apply to all certificates in the same class. Class is defined as attained age, sex, underwriting class, and zip code of residence. Your certificate contains details about your household discount eligibility.

This Medicare Supplement Insurance does not pay for:

- Any expense incurred before your certificate date
- Hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while this certificate is not in force
- Expense paid for by Medicare
- Expense payable under any other insurance plan, policy, or certificate, or any employee benefit plan, which pays benefits on an expense-incurred basis
- Services for non-Medicare eligible expenses including, but not limited to, routine exams, take-home drugs and eye refractions
- 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

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

Neither Royal Arcanum, not its Medicare Supplement insurance policies, are connected with endorsed by the U.S. government or the federal Medicare program.

Royal Arcanum is licensed in 29 states to sell Medicare Supplement.