

# ABOUT MEDICARE SUPPLEMENT INSURANCE

How a Medicare Supplement insurance contract may help fill some of the gaps in your traditional Medicare coverage.



**THRIVENT  
FINANCIAL®**

*Connecting faith & finances for good.®*



# WHO YOU WORK WITH SAYS A LOT ABOUT WHAT'S IMPORTANT TO YOU

Thrivent Financial is a financial services organization that goes beyond helping you make wise choices about your money. We also help you make a difference in your corner of the world—or halfway around the globe. Because as a membership organization of Christians, living generously is at the heart of all we do. It's a fresh way to think about how faith and finances go together. We call it The Thrivent Way.

It's a different way of thinking about money, and it's changing lives—for the better.

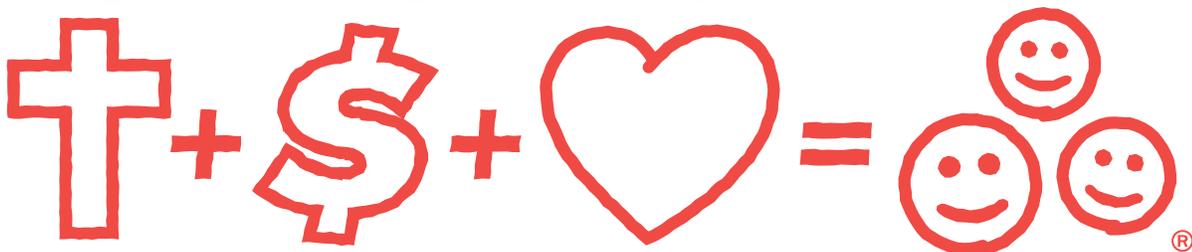


Thrivent Financial is a **membership organization of Christians** ...

We help members be **wise with money** ...

And **live generously.**

The result is **stronger members, families and communities.**



WHY MEDICARE

# SUPPLEMENT INSURANCE?

If you have questions about Medicare, you're not alone. There's a lot of information out there—so much that it can make it difficult to get a clear answer. What medical expenses are covered? Which ones aren't? Most importantly, you want to be sure Medicare Supplement Insurance will provide the supplemental benefits you need if you require medical treatment.

Thrivent Financial can help answer these and other important questions; some of which you may not have thought about. We can also show you how Medicare Supplement insurance from Thrivent Financial might help fill some of the gaps in your traditional Medicare coverage. Our goal is simple: to help you make a decision—with confidence.



## OUT-OF-POCKET COSTS **HAVE INCREASED**

An individual's out-of-pocket costs of participating in Medicare have increased since the beginning of the Medicare program, including:

- Deductibles and copayments
- Monthly premiums
- Uncovered expenses

As you may know, these gaps in Medicare are your out-of-pocket responsibility. Out-of-pocket expenses combined with ever-increasing healthcare costs, may lead to a significant financial burden.



# OPTIONS TO HELP **FILL IN THE GAPS**

Let us show you how a Medicare Supplement insurance contract from Thrivent Financial may help fill some of the “gaps” in your current Medicare Coverage. We’ll review the details of the contract so you can see how it can fit your needs.

## Medicare Part A coverage<sup>(1)(2)</sup>

### HOSPITAL EXPENSES

Hospital expenses include semiprivate room and board, general nursing, miscellaneous services and supplies during each benefit period.<sup>(3)</sup>

SERVICES AND SUPPLIES	WHAT YOU PAY WITH MEDICARE ALONE	Your out-of-pocket costs with Medicare Supplement Insurance plan:			
		A	F	G	N
For the first 60 days (Part A deductible)	\$1,340	\$1,340	\$0	\$0	\$0
From 61st thru 90th day	\$335 a day	\$0	\$0	\$0	\$0
From 91st through 150th day (60 lifetime reserve days)	\$670 a day	\$0	\$0	\$0	\$0
For additional 365 days	All costs	\$0	\$0	\$0	\$0
Beyond additional 365 days	All costs	All costs	All costs	All costs	All costs
Blood — first three pints (annually) (not replaced)	All costs	\$0	\$0	\$0	\$0
Hospice care copayment (for inpatient respite care)	5%	\$0	\$0	\$0	\$0

### SKILLED NURSING CARE

Skilled nursing care coverage begins when received within 30 days of a three day Medicare-approved hospital stay.

SERVICES AND SUPPLIES	WHAT YOU PAY WITH MEDICARE ALONE	Your out-of-pocket costs with Medicare Supplement Insurance plan:			
		A	F	G	N
For the first 20 days	\$0	\$0	\$0	\$0	\$0
From 21st thru 100th day	\$167.50 a day	\$167.50 a day	\$0	\$0	\$0
Beyond 100 days	All costs	All costs	All costs	All costs	All costs

**Notes:**

(1) This brochure contains a brief description of contract benefits for the following contract form numbers: Plan A: Series M-TA-TIMSA (16); Plan F: Series M-TF-TIMSF (16); Plan G: Series M-TG-TIMSG (16); and Plan N: Series M-TN-TIMSN (16). See the contract for complete details of contract benefits and exclusions and definitions.

(2) Part A benefits current as of January 2018.

(3) “Benefit period” means a period starting on the first day of covered hospital confinement and ending on the 60th consecutive day you are not confined in a hospital (as defined by Medicare).

## Medicare Part B coverage<sup>(4)</sup>

### MEDICAL CARE

Medicare-approved physician services, in- and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests<sup>(5)</sup> and durable medical equipment.

SERVICES AND SUPPLIES	WHAT YOU PAY WITH MEDICARE ALONE	Your out-of-pocket costs with Medicare Supplement Insurance plan:			
		A	F	G	N
Part B annual deductible	\$183	\$183	\$0	\$183	\$183
Remainder of Medicare-approved charges (Part B coinsurance)	20%	\$0	\$0	\$0	\$0
Part B office visit copayment <sup>(6)</sup>	20%	\$0	\$0	\$0	Up to \$20
Part B emergency room visit copayment <sup>(6)</sup>	20%	\$0	\$0	\$0	Up to \$50
Part B excess charges	All costs	All costs	\$0	\$0	All costs
Blood — first three pints (annually) (not replaced)	All costs	\$0	\$0	\$0	\$0

### FOREIGN TRAVEL

For medically necessary emergency care that begins during the first 60 days of each trip outside of the U.S., for care that would have been covered by Medicare if provided in the U.S.<sup>(7)</sup>

SERVICES AND SUPPLIES	WHAT YOU PAY WITH MEDICARE ALONE	Your out-of-pocket costs with Medicare Supplement Insurance plan:			
		A	F	G	N
First \$250 per year	All costs	All costs	\$250	\$250	\$250
Remainder of charges	All costs	All costs	20%	20%	20%

Notes:

(4) Part B benefits current as of January 2018.

(5) Diagnostic laboratory work for Medicare-approved blood tests is paid in full by Medicare.

(6) Copayment amounts apply after the Part B deductible has been met.

(7) The Foreign Travel benefit is subject to a Lifetime Maximum of \$50,000.



A DIFFERENT KIND OF

# FINANCIAL ORGANIZATION

Thrivent Financial connects faith and finance for good. That's important, because what you do today can have a big impact on your future. We'll help you take steps to help protect what's important to you, while following your values every step of the way. It's financial guidance with a difference.







# OTHER THINGS YOU **NEED TO KNOW**

## **EXCLUSIONS**

Thrivent Financial's Medicare Supplement insurance contracts do not cover or pay for:

- Services rendered by or covered by any agency of a state government (except Medicaid), when you have no obligation to pay for such services; or
- Expenses covered and payable under Medicare.

## **MEDICARE DEDUCTIBLE AND COPAYMENT CHANGES:**

If Medicare changes its deductible and copayment amounts, the contract benefits will also change.

When this happens, your renewal premium may increase.

## **RENEWABILITY**

You have the right to continue coverage for life, provided you continue to pay the necessary premiums.

Premiums may increase as Medicare benefits change and health care costs increase. However, your premium will never be raised due to your individual claim history.

## **30-DAY TRIAL**

If you are not satisfied with the contract for any reason, you may cancel within 30 days from when you first receive your contract.

## **DEFINITIONS**

"Hospital" means an institution which is defined as such by Medicare. It does not include nursing homes, convalescent homes, extended-care facilities, or any other facility not covered by Medicare.

"Excess Charges" is the difference between the Medicare Part B-approved expense and the amount charged by the attending physician, which can be no more than the limiting charge allowed by Medicare (coverage for this only available under Plan F and Plan G).

## **HOW A MEDICARE SUPPLEMENT INSURANCE CONTRACT CAN HELP.**

**4 ways a Medicare Supplement Insurance contract can help you get the care you need.**

- 1. NO PRE-EXISTING CONDITION LIMITATIONS OR WAITING PERIODS** Pre-existing conditions are covered immediately.
- 2. CHOOSE YOUR OWN DOCTORS AND OTHER HEALTH CARE PROVIDERS** Benefits are generally paid directly to them. There is no "gatekeeper."
- 3. NO CLAIM FORM IS REQUIRED** The Explanation of Medicare Benefits (EOMB) and the contract number are all that you need, in most cases.
- 4. A CHOICE OF PLAN OPTIONS** You can find the right Medicare Supplement Insurance plan to fit your needs.



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# STRONG, STABLE AND ETHICAL

When you do business with Thrivent Financial, you can take comfort in knowing you have a solid partner on your side. Independent insurance analysts A.M. Best and Fitch Ratings give us high marks for our financial strength and ability to pay claims.\*

# A++

A.M. Best

[AMBest.com](http://AMBest.com)

# Superior

May 2017

Highest of 16 ratings

# AA+

Fitch Ratings

[FitchRatings.com](http://FitchRatings.com)

# Very Strong

June 2017

Second highest of 19 ratings

\*Ratings reflect Thrivent Financial's overall financial strength and claims-paying ability, but do not apply to the performance of investment products. The rating also refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



Thrivent Financial was named one of the “World’s Most Ethical Companies” in 2017 for the sixth consecutive year by Ethisphere Institute. We earned this distinction as a result of our leadership in promoting ethical business standards and for introducing innovative ideas to benefit the public.

Ethisphere Institute is a leading international think tank dedicated to the creation, advancement and sharing of best practices in business ethics, corporate social responsibility, anticorruption and sustainability.

“World’s Most Ethical Companies” and “Ethisphere” names and marks are registered trademarks of Ethisphere LLC.

## FIND OUT MORE

Talk to your independent sales representative who can review your Medicare supplement insurance options and the costs associated with each to help ensure you have the types of coverage you need at prices you can afford. Together, you can develop a financial strategy appropriate for your health care coverage needs.

### Notes:

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This contract has exclusions, limitations, reductions in benefits and terms under which the contract may be continued in force or discontinued. For costs and complete details of coverage, contact your independent sales representative.

Insurance products issued or offered by Thrivent Financial, the marketing name for Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. For additional important information, visit [Thrivent.com/disclosures](http://Thrivent.com/disclosures).

This is a solicitation for insurance and an agent may contact you.

In some states, these plans may be available to disabled individuals under age 65 who are enrolled in Medicare Part B.

A licensed insurance agent/producer may contact you.

**Thrivent Financial is not connected with or endorsed by the United States government or the federal Medicare program.**



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