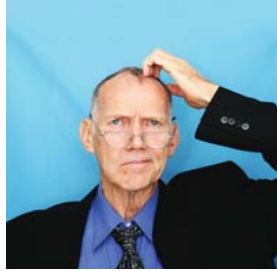


It's Your Time Now...

After years of working hard, it's time to let someone else work hard for you. TRH's Medicare Supplement plans offer security, financial stability and the best customer service you'll find anywhere. We'll help take the work out of paperwork, leaving you more time to spend on activities and people important to you. This booklet contains some helpful tools and terms to assist you in deciding which TRH Medicare Supplement plan is right for you.

Call your TRH representative - there's one in every Farm Bureau office across the state - to help you explore your options.



What Does It Mean? Medicare Supplement Plan Glossary

Medicare Part A - Helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay) and some home health care and hospice care. You must enroll in Medicare Part A to be eligible for a TRH Medicare Supplement plan.

Medicare Part B - Helps pay for doctors' services and many other medical services and supplies.

Benefit Period - The way Medicare measures your use of hospital and skilled nursing facility (SNF) services. A benefit period begins the day you go to a hospital or skilled nursing facility. The benefit period ends when you haven't received any hospital care (or skilled care in a SNF) for 60 days in a row. If you go into the hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.

Coinsurance - The amount you may be required to pay for services after you pay any plan deductibles.

Deductible - The amount you must pay for health care or prescriptions, before Medicare begins to pay. For example, there is a new deductible for each benefit period for Medicare Part A, and each year for Medicare Part B. These amounts can change every year.

Excess Charges - The difference between a doctor's or other health care provider's actual charge (which may be limited by Medicare or the state) and the Medicare-approved payment amount.

Lifetime Reserve Days - A total of 60 extra days that Medicare will pay for when you are in a hospital more than 90 days during a benefit period. Once these 60 reserve days are used, you don't get any more extra days during your lifetime. For each lifetime reserve day, Medicare pays all covered costs except for a daily coinsurance.

Medically Necessary - Services or supplies that are needed for the diagnosis or treatment of your medical condition, meet the standards of good medical practice in the local area, and aren't mainly for the convenience of you or your doctor.

Medicare-approved Amount - The amount a doctor or supplier can be paid, including what Medicare pays and any deductible, coinsurance, or copayment that you pay. It may be less than the actual amount charged by a doctor or supplier.

Skilled Nursing Facility - A nursing facility with the staff and equipment to give skilled nursing care and/or skilled rehabilitation services and other related health services.

Medicare Supplement Plan - Medicare Supplement plans pay for deductibles, coinsurance and other costs not covered by Medicare. [TRH has been providing Medicare Supplement plans to Tennesseans since Medicare was introduced in 1966.](#)



TRH Medicare Supplement Plans

1-877-874-8323

trh.com

Benefit Summary

Basic benefits are included in all TRH Medicare supplement plans and include the following:

Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end. Medical Expenses: Part B coinsurance (20 percent of Medicare-approved expenses).

Blood: First three pints of blood each year.

Skilled Nursing Coinsurance: Medicare pays all approved amounts for the first 20 days. Days 21-100: TRH Medicare supplement plans C through J-ND pay co-insurance amount. You must meet Medicare requirements, including having been in a hospital for at least three days and entered into a Medicare-approved skilled nursing facility within 30 days after leaving hospital.

Part A Deductible: TRH supplement plans B through J-ND pay Part A deductible for inpatient hospital services.

Part B Deductible: This deductible must be met once each calendar year before Medicare will pay 80 percent of medical services. Plans C, F and J-ND pay this deductible.

Part B Excess: Plans F, G, I-ND and J-ND pay Part B Excess - the cost above the Medicare-approved amount that a physician who does not accept Medicare assignment can ask you to pay. Plan G pays 80 percent, plans F, I-ND and J-ND pay 100 percent.

Foreign Travel Emergency Services: Plans C through J-ND pay 80 percent of billed charges (after a \$250 deductible) of medically-necessary emergency hospital services outside the U.S.

At Home Recovery: Plans D, G, I-ND and J-ND provide \$40 per Medicare-approved visit, up to seven visits a week, for services by an aide or licensed caregiver providing short term assistance at home, up to \$1,600 calendar year maximum.

Preventive Care: Plans E and J-ND pay up to \$120 each calendar year for routine/preventive care ordered by a physician and not covered by Medicare.

TRH Medicare Supplement Plans

A	B	C	D	E	F	G	H-ND	I-ND	J-ND
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits
		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
		Part B Deductible			Part B Deductible				Part B Deductible
					Part B Excess (100%)	Part B Excess (80%)		Part B Excess (100%)	Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
			At Home Recovery			At Home Recovery		At Home Recovery	At Home Recovery
				Preventive Care					Preventive Care

This chart shows the benefits included in each plan. Every company must make Plan A available. Some plans may not be available in your state.