

# AMERICAN RETIREMENT LIFE INSURANCE COMPANY

[P. O. BOX 26580 ♦ AUSTIN, TX 78755-0580 ♦ 866-459-4272]

## Outline of Medicare Supplement Coverage - Benefit Plans A, F, G and N

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan "A" available. Some plans may not be available in your state.

### BASIC BENEFITS:

- **Hospitalization:** Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical Expenses:** Part B coinsurance (generally 20% of Medicare-approved expenses) or co-payments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or co-payments.
- **Blood:** First three pints of blood each year.
- **Hospice:** Part A coinsurance.

A	B	C	D	F	F*	G	K	L	M	N
Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance*		Basic, Including 100% Part B Coinsurance	Hospitalization and Preventive Care Paid at 100%; Other Basic Benefits paid at 50%	Hospitalization and Preventive Care Paid at 100%; Other Basic Benefits Paid at 75%	Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance, Except Up to \$20 Copayment for Office Visit, and up to \$50 Copayment for ER Visit
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance		Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible						
				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
							Out-of-Pocket Limit [ \$4,800]; Paid at 100% After Reached	Out-of-Pocket Limit [ \$2,400]; Paid At 100% After Reached		

\* Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year [\$2,110] deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed [\$2,110]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

**American Retirement Life Insurance Company**

**MEDICARE SUPPLEMENT**

**WEST VIRGINIA**

**Attained Age Rates -- Effective [1/1/2013] -- Area I [(247-268)]**

**PREFERRED ANNUAL RATES**

FEMALE RATES				Attained Age	MALE RATES			
Plan A	Plan F	Plan G	Plan N		Plan A	Plan F	Plan G	Plan N
[1,048.16	[1,291.67	[1,111.50	[885.13	<b>65</b>	[1,205.39	[1,485.42	[1,278.23	[1,017.90
1,048.16	1,291.67	1,111.50	885.13	<b>66</b>	1,205.39	1,485.42	1,278.23	1,017.90
1,095.34	1,347.96	1,165.59	926.67	<b>67</b>	1,259.64	1,550.15	1,340.43	1,065.66
1,141.98	1,401.70	1,217.24	966.92	<b>68</b>	1,313.27	1,611.96	1,399.82	1,111.96
1,187.78	1,456.69	1,270.08	1,007.19	<b>69</b>	1,365.95	1,675.19	1,460.59	1,158.26
1,232.12	1,507.80	1,319.19	1,045.10	<b>70</b>	1,416.94	1,733.97	1,517.07	1,201.86
1,268.95	1,557.17	1,366.63	1,083.19	<b>71</b>	1,459.29	1,790.74	1,571.62	1,245.67
1,305.78	1,606.53	1,414.07	1,121.28	<b>72</b>	1,501.64	1,847.52	1,626.18	1,289.47
1,342.61	1,655.90	1,461.50	1,159.36	<b>73</b>	1,544.00	1,904.29	1,680.73	1,333.26
1,379.44	1,705.27	1,508.94	1,197.45	<b>74</b>	1,586.35	1,961.05	1,735.29	1,377.06
1,417.68	1,756.39	1,557.94	1,236.77	<b>75</b>	1,630.33	2,019.85	1,791.63	1,422.28
1,450.68	1,809.23	1,607.42	1,278.19	<b>76</b>	1,668.29	2,080.62	1,848.53	1,469.92
1,484.21	1,862.95	1,657.73	1,320.31	<b>77</b>	1,706.83	2,142.39	1,906.39	1,518.36
1,519.76	1,919.46	1,710.58	1,364.49	<b>78</b>	1,747.72	2,207.38	1,967.17	1,569.17
1,555.91	1,976.99	1,764.39	1,409.49	<b>79</b>	1,789.29	2,273.54	2,029.05	1,620.92
1,592.67	2,035.55	1,819.18	1,455.32	<b>80</b>	1,831.58	2,340.89	2,092.05	1,673.62
1,633.97	2,107.61	1,886.08	1,512.94	<b>81</b>	1,879.07	2,423.75	2,168.99	1,739.88
1,676.03	2,181.11	1,954.33	1,571.73	<b>82</b>	1,927.44	2,508.27	2,247.48	1,807.49
1,720.57	2,258.28	2,025.94	1,633.34	<b>83</b>	1,978.66	2,597.02	2,329.84	1,878.34
1,765.97	2,337.10	2,099.09	1,696.27	<b>84</b>	2,030.87	2,687.67	2,413.96	1,950.71
1,812.27	2,417.59	2,173.80	1,760.57	<b>85</b>	2,084.11	2,780.23	2,499.87	2,024.65
1,861.75	2,502.49	2,251.96	1,827.50	<b>86</b>	2,141.00	2,877.87	2,589.75	2,101.63
1,912.41	2,589.67	2,332.23	1,896.27	<b>87</b>	2,199.26	2,978.12	2,682.06	2,180.71
1,964.28	2,679.18	2,414.66	1,966.93	<b>88</b>	2,258.93	3,081.06	2,776.85	2,261.96
2,015.43	2,768.35	2,496.84	2,037.50	<b>89</b>	2,317.75	3,183.59	2,871.36	2,343.13
2,065.72	2,856.95	2,578.59	2,107.84	<b>90</b>	2,375.58	3,285.50	2,965.37	2,424.02
2,114.62	2,947.85	2,662.15	2,180.40	<b>91</b>	2,431.82	3,390.03	3,061.48	2,507.46
2,164.45	3,040.63	2,747.46	2,254.49	<b>92</b>	2,489.12	3,496.72	3,159.58	2,592.66
2,210.84	3,129.12	2,828.94	2,325.53	<b>93</b>	2,542.47	3,598.49	3,253.28	2,674.36
2,257.99	3,219.21	2,911.88	2,397.86	<b>94</b>	2,596.69	3,702.09	3,348.65	2,757.54
2,305.91	3,310.89	2,996.29	2,471.51	<b>95</b>	2,651.80	3,807.52	3,445.73	2,842.23
2,352.03	3,377.11	3,056.22	2,520.94	<b>96</b>	2,704.83	3,883.68	3,514.65	2,899.08
2,399.08	3,444.65	3,117.34	2,571.36	<b>97</b>	2,758.93	3,961.35	3,584.95	2,957.06
2,447.06	3,513.54	3,179.69	2,622.79	<b>98</b>	2,814.11	4,040.57	3,656.65	3,016.20
2,496.00]	3,583.82]	3,243.28]	2,675.24]	<b>99</b>	2,870.39]	4,121.39]	3,729.78]	3,076.53]

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above quoted premium by 0.265, [for monthly list bill premiums, multiply the above quoted premium by 0.09,] and for monthly bank draft premiums, multiply the above-quoted premium by 0.0833.

**American Retirement Life Insurance Company**

**MEDICARE SUPPLEMENT**

**WEST VIRGINIA**

**Attained Age Rates -- Effective [1/1/2013] -- Area I [(247-268)]**

**STANDARD ANNUAL RATES**

FEMALE RATES				Attained Age	MALE RATES			
Plan A	Plan F	Plan G	Plan N		Plan A	Plan F	Plan G	Plan N
[1,152.98	[1,420.84	[1,222.66	[973.64	<b>65</b>	[1,325.93	[1,633.96	[1,406.05	[1,119.69
1,152.98	1,420.84	1,222.66	973.64	<b>66</b>	1,325.93	1,633.96	1,406.05	1,119.69
1,204.88	1,482.75	1,282.15	1,019.33	<b>67</b>	1,385.61	1,705.17	1,474.47	1,172.23
1,256.17	1,541.87	1,338.96	1,063.61	<b>68</b>	1,444.59	1,773.15	1,539.80	1,223.15
1,306.56	1,602.36	1,397.09	1,107.90	<b>69</b>	1,502.54	1,842.72	1,606.65	1,274.09
1,355.34	1,658.58	1,451.11	1,149.61	<b>70</b>	1,558.63	1,907.37	1,668.78	1,322.05
1,395.84	1,712.89	1,503.29	1,191.51	<b>71</b>	1,605.22	1,969.82	1,728.79	1,370.24
1,436.35	1,767.18	1,555.47	1,233.41	<b>72</b>	1,651.81	2,032.26	1,788.79	1,418.41
1,476.87	1,821.49	1,607.66	1,275.30	<b>73</b>	1,698.40	2,094.71	1,848.81	1,466.60
1,517.38	1,875.79	1,659.84	1,317.19	<b>74</b>	1,744.99	2,157.16	1,908.82	1,514.77
1,559.45	1,932.03	1,713.73	1,360.45	<b>75</b>	1,793.37	2,221.83	1,970.80	1,564.51
1,595.75	1,990.15	1,768.16	1,406.00	<b>76</b>	1,835.12	2,288.67	2,033.38	1,616.91
1,632.62	2,049.24	1,823.50	1,452.34	<b>77</b>	1,877.52	2,356.63	2,097.03	1,670.19
1,671.73	2,111.41	1,881.64	1,500.95	<b>78</b>	1,922.49	2,428.12	2,163.88	1,726.08
1,711.50	2,174.69	1,940.83	1,550.44	<b>79</b>	1,968.23	2,500.90	2,231.95	1,783.01
1,751.94	2,239.12	2,001.09	1,600.85	<b>80</b>	2,014.73	2,574.98	2,301.26	1,840.98
1,797.37	2,318.37	2,074.69	1,654.24	<b>81</b>	2,066.97	2,666.13	2,385.89	1,913.87
1,843.64	2,399.21	2,149.77	1,728.91	<b>82</b>	2,120.18	2,759.09	2,472.22	1,988.24
1,892.62	2,484.11	2,228.54	1,796.67	<b>83</b>	2,176.52	2,856.72	2,562.82	2,066.17
1,942.58	2,570.81	2,309.00	1,865.90	<b>84</b>	2,233.96	2,956.43	2,655.35	2,145.78
1,993.50	2,659.35	2,391.18	1,936.62	<b>85</b>	2,292.52	3,058.24	2,749.86	2,227.12
2,047.92	2,752.74	2,477.15	2,010.25	<b>86</b>	2,355.10	3,165.65	2,848.73	2,311.78
2,103.65	2,848.63	2,565.45	2,085.90	<b>87</b>	2,419.19	3,275.93	2,950.27	2,398.78
2,160.72	2,947.09	2,656.12	2,163.62	<b>88</b>	2,484.82	3,389.16	3,054.54	2,488.16
2,216.98	3,045.18	2,746.52	2,241.26	<b>89</b>	2,549.52	3,501.95	3,158.50	2,577.45
2,272.29	3,142.65	2,836.44	2,318.63	<b>90</b>	2,613.14	3,614.05	3,261.91	2,666.42
2,326.09	3,242.63	2,928.37	2,398.44	<b>91</b>	2,675.00	3,729.03	3,367.63	2,758.21
2,380.90	3,344.69	3,022.20	2,479.93	<b>92</b>	2,738.03	3,846.39	3,475.53	2,851.92
2,431.93	3,442.04	3,111.83	2,558.08	<b>93</b>	2,796.72	3,958.35	3,578.60	2,941.80
2,483.79	3,541.12	3,203.06	2,637.65	<b>94</b>	2,856.37	4,072.29	3,683.51	3,033.30
2,536.51	3,641.98	3,295.92	2,718.66	<b>95</b>	2,916.98	4,188.28	3,790.31	3,126.46
2,587.24	3,714.82	3,361.84	2,773.04	<b>96</b>	2,975.32	4,272.04	3,866.12	3,188.99
2,638.98	3,789.11	3,429.07	2,828.49	<b>97</b>	3,034.83	4,357.48	3,943.44	3,252.77
2,691.76	3,864.90	3,497.66	2,885.06	<b>98</b>	3,095.53	4,444.63	4,022.30	3,317.82
2,745.60]	3,942.19]	3,567.61]	2,942.77]	<b>99</b>	3,157.44]	4,533.53]	4,102.75]	3,384.18]

Policies may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain semi-annual premiums, multiply the above-quoted premium by 0.52, for quarterly premiums, multiply the above quoted premium by 0.265, [for monthly list bill premiums, multiply the above quoted premium by 0.09,] and for monthly bank draft premiums, multiply the above-quoted premium by 0.0833.

Locate appropriate Area according to the applicant's ZIP Code in the ZIP Code chart below.

**WEST VIRGINIA ZIP CODES:**

<u>Area</u>	<u>3 Digit ZIP Codes</u>
Area I	[247-268]

SPECIMEN