

Medicare Supplement Insurance

from Everest Reinsurance Company, a member of Everest Re Group, Ltd.

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EVEREST®



Service

Our success is rooted in our commitment to you. We strive to provide you with fast, friendly and efficient customer service. Through knowledgeable customer service representatives' eager to provide support and online account access, we provide you with the personalized support and service you deserve.

Medicare Supplement Basics

Medicare is one of the U.S. government's most popular programs for seniors. However, Medicare was never meant to cover all of your health care expenses. So, how do you cover gaps in Medicare coverage, which are additional out-of-pocket expenses for you? You should consider purchasing a Medicare Supplement (Medigap) individual health insurance policy through Everest to achieve the financial value and security you deserve.

Eligibility

If you are age 65 and older and currently enrolled in Medicare Part A and Part B, you have the option to purchase a Medicare Supplement insurance policy.¹ You are unable to use Medicare Supplement if you have a Medicare Advantage Plan or Medicaid.

Coverage

Medicare Supplement insurance includes standardized plans, regulated by the government, that are designed to provide additional medical coverage for expenses not covered by Medicare.

Fill in the gaps.

Depending on the plan you select, our Medicare Supplement plans cover a number of your out-of-pocket costs, and most cover all or part of coinsurance and deductibles for hospital stays (Part A) and physician visits (Part B) under Medicare. See next page for specific plan options and details.

Choose a plan according to what YOU need.

Choose from our range of affordable Medicare Supplement plans. Select the one that best suits your budget and covers your healthcare needs. Base your decision on which plan best fits your medical needs and budget.

Reasons to Purchase

Value

33% of U.S. adults aged 65 and older are concerned about being able to afford medical costs for normal healthcare.² Medicare only pays a share of your medical expenses; the rest comes out of your pocket, and there's no limit. Medicare Supplement can be an excellent way to reduce your out-of-pocket expenses and provide added protection.

Protection

Your policy is guaranteed renewable. It cannot be cancelled as long as premiums are paid on time and the information supplied on your application is accurate. You also cannot be singled out for rate increases, no matter how many times you receive benefits. Premium rates may only be changed, with state approval, by class or age.

Electronic claims payments

All you do is present your Medicare Supplement ID card to your doctor or hospital, and we'll take care of the rest. In most cases, the Medicare Summary Notice (MSN) and the policy number are all that is needed.

Freedom of Choice

Keep your doctor, your hospital and your specialist. Medicare Supplement insurance policies give you the freedom to choose your healthcare provider. You can receive services from any provider whom accepts Medicare.

30-Day Right to Examine

You have 30 days to review your plan. If after receiving your policy you want to cancel for any reason, simply return your policy and I.D. card to us within the 30-day period. Any premium, less any claims paid, will be refunded.

Enjoy additional savings with our Everest Prescription Savings Card.³

Potential discounts on prescription drugs as well as savings on daily living products and diabetes care and supplies are yours to enjoy through the *Everest Prescription Savings Card*. The card is included free with each Medicare supplement plan offered by Everest.

¹Regulations vary by state.

²Source: Gallup, Inc., Economy and Personal Finance Poll, April 2014 (Based on a survey of 1,026 U.S. adults, aged 18 and older).

³Discount Only - This program is NOT insurance and NOT part of the Medicare Supplement plans. This is NOT a Medicare Part D card. See membership materials for details.

Policy FEATURES

This chart shows basic information about the different benefits that Medigap policies cover.

If a percentage appears, the Medigap plan covers that percentage of the benefit, and you must pay the rest.

The Medicare Supplement Outline of Coverage provides additional information. For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write the company.

Benefits	A	C	D	F	G	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%*
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%
Skilled nursing facility care coinsurance		100%	100%	100%	100%	100%
Part A deductible		100%	100%	100%	100%	100%
Part B deductible		100%		100%		
Part B excess charges				100%	100%	
Foreign travel emergency (up to plan limits)		80%	80%	80%	80%	80%

*Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

DEFINITIONS:

"Hospital" means a place defined as a hospital and approved for payment as a hospital by Medicare.

"Excess Charges" (only available under Plan F and Plan G) 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.

EXCLUSIONS AND LIMITATIONS:

Your Everest Medicare Supplement insurance policy does not pay for:

- any expense incurred while your policy is not in force;
- any expense which you are not legally obligated to pay; or services for which there is not charge in the absence of insurance;
- expense paid for by Medicare;
- any type of expense not eligible under Medicare except as provided in the policy.

PAYMENT CHANGES:

If Medicare changes its deductible and co-payment amounts, the policy benefits will also change.





Important Information

Everest Medicare Supplement Policy Series EVMSXA2016 or state variation for Attained Age states and Policy Series EVMSXI2016 or state variation for Issue Age states is underwritten by Everest Reinsurance Company, Liberty Corner, NJ, and administrated by Insurance Administrative Solutions, Clearwater, FL, and may vary in accordance with state laws. Some products and benefits may not be available in all states.

Neither Everest nor any agent representing Everest is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

This brochure is designed as a marketing aid and is not to be construed as a contract for insurance. This brochure is a brief description of your coverage. For a complete description of benefits, exclusions and limitations, please read your policy. The policy is your insurance contract and contains all the rights and duties of both you and Everest. Your policy may not cover all of your medical costs. Neither Everest nor its Medicare Supplement insurance policy are connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation for insurance and an agent may contact you.

About Everest

Everest is a leading international reinsurance and insurance group with an extensive distribution network that spans five continents. With roots dating back to 1973, Everest has developed a global footprint and deep client relationships that are largely unmatched by its peers.

Everest Re Group, Ltd. is ranked "A+" (Superior) by A.M. Best, effective September 9, 2015. The A.M. Best rating refers to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates, or practices of Everest. The maximum possible rating is A++.

Refer to the Investor Center at www.everestre.com to access the official A.M. Best, Standard & Poor's, and Moody's rating reports.

Everest refers to the member insurers of Everest Re Group, Ltd: Everest National Insurance Company, Everest

Security Insurance Company, Everest Reinsurance Company and Everest Indemnity Insurance Company c/o Mt. McKinley Managers L.L.C. Not all insurers do business in all jurisdictions.

Accident & Health Product Lines:

- Employer Stop Loss Insurance
- Medicare Supplement Insurance
- Specialty Medical Insurance
- High Limit Disability Insurance
- Provider Excess of Loss Insurance
- HMO Reinsurance
- Medical and Dental Reinsurance
- Accident Reinsurance

Financials as of 12/31/2015:

Everest Re Group, Ltd.

\$21.4 Billion in Assets

\$5.8 Billion in Gross Written Premium

\$7.6 Billion in Shareholder's Equity

Contact Everest



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