

HELP YOU ACHIEVE  
PEACE OF MIND &  
FINANCIAL SECURITY



**MEDICARE**  
**SUPPLEMENT**  
INSURANCE



Underwritten by S.USA Life Insurance Company, Inc.  
Our company and agents are not connected with or endorsed by the U.S. Government or the federal Medicare program. This is a solicitation for insurance.

# WHY CHOOSE S.USA?

S.USA is a member of Prosperity Life Group®, with an A- (Excellent) rating for financial strength by A.M. Best Company.\*

We are committed to giving you personal service, quick claims payment, and friendly, knowledgeable associates. Relationships form the foundation of our company, and the personal connections we make with our customers will continue to be our focus. Shopping by price is easy, but shopping for value is a challenge. S.USA makes it easy by offering you the right prices and a customer-centric team to help you during life's difficult times.



## MEDICARE SUPPLEMENT INSURANCE HELPS FILL IN GAPS THAT ORIGINAL MEDICARE LEAVES BEHIND.

### Original Medicare, doesn't cover everything.

That includes out-of-pocket expenses like:

- Copayments
- Co-insurance
- Deductibles
- Foreign travel emergencies
- Excess charges

### Help for the little surprises.

Unexpected medical events (and even routine visits) have financial consequences. A Medicare Supplement policy from S.USA steps in to help relieve the burden of life's surprises by filling in the gaps in your original Medicare coverage. Rest assured that a Medicare Supplement insurance policy has no network restrictions, meaning you have the freedom to visit any physician you choose who accepts Medicare.

\*Rating as of publication date. For latest rating, access [www.ambest.com](http://www.ambest.com).



You can trust that when you need us the most, we'll be there.



## SERVING YOU & YOUR NEEDS FROM START TO FINISH

### Household Discount

As long as you live with a spouse, or have been living with someone over the age of 18 for at least a year, you receive a household discount. The other individual does not have to be a policyholder with us.

### A 30-Day Free Look Period

If you aren't satisfied with your policy, you have the right to return it within 30 days. We will treat the policy as if it had never been issued and will return all of your payments.

### Your Benefits Won't Change

If Medicare changes its deductible and copayment amounts, the policy benefits will also change to cover you for the difference. Rest assured there will be no surprises or unexpected adjustments.

### Guaranteed Renewable for the Life of the Policy

Your coverage will be intact for the entire life of your policy. As long as you pay your premiums on time, your policy will always be there.

### 12-Month Rate Increase Guarantee

Your rates are locked in place for your first year of coverage, as long as your premiums are paid on time.

## S.U.S.A OFFERS MEDICARE SUPPLEMENT PLANS A, C, F, G

These are the basic benefits of each plan:

	Plan A	Plan C	Plan F	Plan G
Basic Benefits	✓	✓	✓	✓
Part B Coinsurance	✓	✓	✓	✓
Part A Deductible		✓	✓	✓
Skilled Nursing Facility Coinsurance		✓	✓	✓
Foreign Travel Emergency		80%	80%	80%
Part B Excess Charges			✓	✓
Part B Deductible		✓	✓	

All plans not available in all states. Medicare Supplement plans do not pay for any expenses that are not eligible for reimbursement under Medicare, unless otherwise covered in the policy you select, or for any expense you are not legally obligated to pay. Other requirements, exclusions, and limitations apply. For costs and complete details (including Outline of Coverage), contact your licensed agent/producer.



## Pre-Existing Condition

With the exception of open enrollment/guaranteed issue periods, loss due to a condition for which medical advice or treatment was recommended by a physician or received from a physician within 6 months prior to the policy effective date is not covered, unless the loss is incurred more than 60 days (6 months for under age 65 disability) after the effective date. This 6-month waiting period is waived if you had a Continuous Period of Creditable Coverage for at least 6 months or your policy replaces another Medicare Supplement Policy which has been in effect for at least 6 months. If you had a Continuous Period of Creditable Coverage for less than 6 months, or a Medicare Supplement policy being replaced was in force for less than 6 months, the period of the Pre-Existing Conditions Limitation will be reduced by the aggregate of the period of your Creditable Coverage or the amount of time you were covered under the prior policy, as applicable, on the date of your application. "Continuous Period of Creditable Coverage" means the period during which you were covered by any of the following, if during the period of coverage you had no breaks in coverage greater than 63 days: a) a group health plan; b) health insurance coverage; c) Part A or Part B of Title XVIII of the Social Security Act (Medicare); d) Title XIX of the Social Security Act (Medicaid), other than coverage consisting solely of benefits under section 1928; e) Chapter 55 of Title 10 (CHAMPUS), f) a medical care program of the Indian Health Service or of a tribal organization; g) a state health benefits risk pool; h) a health plan offered under chapter 89 of Title 5 United States Code (Federal Employees Health benefit program); i) a public health plan (as defined in Federal regulation); or j) a health benefit plan under section 5(e) of the Peace Corps Act (22 United States Code 504(e))



**PROSPERITY**  
LIFE GROUP®

### Contact Us

Customer Service:  
1-855-228-3771 (Live answer)  
Claims:  
1-855-228-3771

### Mailing Address

S.USA Life Insurance Company, Inc. Medicare  
Supplement Administration P.O. Box 10853  
Clearwater, FL 33757-8853

## S.USA IS YOUR TRUSTED MEDICARE SUPPLEMENT PROVIDER.

Prosperity Life Group® is the marketing name for products and services provided by one or more of the member companies of the Prosperity Life Insurance Group, LLC, including S.USA Life Insurance Company, Inc. Individual Medicare Supplement policy form series MSPAIU16MO, MSPCIU16MO, MSPFIU16MO, and MSPGIU16MO, where state approved. Plan availability and policy benefits may vary by state. Some states require designated Medicare Supplement plans also to be available to people under age 65 and eligible for Medicare due to disability. This brochure is a solicitation for insurance, not a contract. A licensed insurance agent/producer may contact you. Consult your policy for complete contract details.

