

Plan Overview

An LCBA Medicare supplement insurance policy can help pay some of the eligible expenses that Medicare Part A and Medicare Part B don't cover. **Please be advised there may be charges above what Medicare and LCBA pay.**

- This Medicare supplement insurance does not pay for:
- any expense incurred before your policy date
 - hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while this policy is not in force
 - expenses paid for by Medicare
 - services for non-Medicare eligible expenses
 - services for which no charge is made when there is no insurance
 - losses or expense that is payable under any other Medicare supplement insurance policy or certificate

Medicare eligible expenses means charges of the kinds covered by Medicare Parts A and B, to the extent Medicare recognizes them as reasonable and medically necessary.

Coinsurance is the portion of the eligible expense not paid by Medicare and paid by Loyal Christian Benefit Association.

How an LCBA Medicare Supplement Plan Can Give You Peace of Mind

You're covered immediately. There is no waiting period for pre-existing conditions, and benefits will be paid from the time your certificate is in force.

Your certificate cannot be canceled. It will be renewed as long as the premiums are paid on time and the information is correct on your application.

Your Medicare supplement insurance benefits will automatically change as Medicare deductibles and coinsurance change. Benefits are not paid for any expense paid by Medicare.

Grace Period. You have 31 days from your renewal date to pay your premium. Your policy will stay in force during this 31-day grace period.

You can't be singled out for a rate increase, no matter how many times you receive benefits. Your premium will change when the same premium change is made on all in-force Medicare supplement insurance policies of the same form issued to persons of your classification in the same geographic area of your state. Your policy's two-person household premium discount ends if the person you live with terminates his or her policy or moves to a different residence.



Underwritten by:
Loyal Christian Benefit Association
PO Box 3090
Salt Lake City, Utah 84110-3090
(877) 358-4051
www.lcbalife.org

You can be confident that your Medicare supplement insurance benefits will be paid as promised because LCBA has been serving our members since 1890.

This is a brief description of your coverage. The outline of coverage must accompany this brochure. For complete information on benefits, exceptions, limitations and reductions, please read your outline of coverage and your policy.

This is a solicitation of insurance and an insurance agent will contact you by telephone.

Neither Loyal Christian Benefit Association nor its Medicare supplement insurance policies is connected with or endorsed by the U.S. government or the federal Medicare program.



Loyal Christian Benefit Association Medicare Supplement Insurance Policy

Medicare Supplement with a Purpose





Select the **Right** Medicare Supplement Insurance Plan for You



	Plan A	Plan C	Plan F	Plan G	Plan N
Basic Benefits	✓	✓	✓	✓	✓*
Skilled Nursing Coinsurance		✓	✓	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓
Medicare Part B Deductible		✓	✓		
Medicare Part B Excess			✓	✓	
Foreign Travel Emergency		✓	✓	✓	✓

*Plan N requires up to a \$20 copayment for an office visit and up to a \$50 copayment for an emergency room visit.

Our goal is to do the **best right thing** for our members.

You get more than a health insurance plan when you choose Loyal Christian Benefit Association (LCBA) to supplement your Medicare coverage. You get a partner, a non-profit organization whose passion and intention is to make a difference in the lives of others by giving back.

About LCBA

- Founded in 1890 in Titusville, Pennsylvania
- Membership open to all Christian faiths
- Serves Christians in 28 states and D.C.
- Like for-profit life and health insurers, LCBA is chartered in accordance with and under the supervision of state insurance laws

A fraternal benefit society

LCBA is a fraternal benefit society, a non-profit corporation organized and operating solely for the benefit of its members and their beneficiaries. As such, we are not beholden to pay shareholders. Instead, we choose to return our net proceeds to you. The earnings from the sale of financial service products go to our member customers and their communities in the form of direct member benefits and support of local community service projects.

We believe that the simplest acts done with the right intention are the saving graces of our world: And, that many simple acts bound together can lift us all.

Value-added benefits

As an LCBA member, you receive special benefits immediately – but at no extra cost to you.

- Church or charity donation
After 13 months as an LCBA member, a donation of \$75 will be made to the qualified church or charity of your choice. You will be contacted by LCBA regarding this donation.
- Scholarship benefits
Scholarship opportunities for you, your children, grandchildren and great-grandchildren
- Discount program benefits
PerkSpot — a one-stop shop for exclusive discounts at some of your favorite national and local merchants
ID Theft Assist — identity recovery service offered at 55% annual savings
Prescription Discount Card — immediate family and even pets save 10% to 85% on most prescriptions at over 60,000 pharmacies
American Hearing Benefits — discounted coverage including free annual consultations, discounted hearing aids, six free office visits per year and 40 free hearing aid batteries per year