

Cigna Medicare Supplement Solutions[®]

Insured by American Retirement Life Insurance Company

PLAN N

AN AFFORDABLE ALTERNATIVE

Choosing a Medicare Supplement insurance policy Plan N can save your customers hundreds of dollars a year on their premiums. See how this plan's affordable, low rates and gap coverage can be the right choice for your customer.



PLAN N AT A GLANCE

- 100% Part A Deductible
- Skilled Nursing Facility Coinsurance
- Lower Monthly Premiums
(approximately 30% less than Plan F)
- Foreign Travel Emergency
- Basic Benefits, including Hospice and Blood

What Plan N Offers

Plan N covers 100% of all Medicare-approved services and helps cover many healthcare costs, including those from lengthy hospitalizations, skilled-nursing facilities, and hospice.

Customers have the freedom to see any doctor or physician and visit any hospital that accepts Medicare. Plan N also provides coverage for medical emergencies that occur during foreign travel.

After the customer has satisfied the Part B deductible, their co-pays for all doctor visits will not exceed \$20 and for emergency room visits will not exceed \$50. Some doctor visits could result in a lower co-pay.

Alternative to Med Advantage

The unique benefits of this plan appeal to a broad audience, including Medicare Advantage customers looking for more flexible and affordable options.

Customers who are familiar with the co-pay concept used by Medicare Advantage will already be comfortable with the cost sharing structure of this plan.

Budget Conscious

Plan N can be a preferred choice for customers on a budget, as monthly premiums are generally 30% less expensive than Plan F, which can make this plan attractive and easy to sell.

How the Co-Pay Works

	Office Visits		ER Visit
	Example 1	Example 2	Example 1
Doctor/Hospital Charges	\$75	\$500	\$1,200
Medicare Approved Amount	\$50	\$400	\$900
Medicare Pays*	\$40	\$320	\$720
We Pay	\$0	\$60	\$130
Customer's Co-Pay	\$10	\$20	\$50

*Assuming the customer has already satisfied the 2014 Part B Deductible of \$147, which is not covered by Plan N.

GO YOU[®]



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