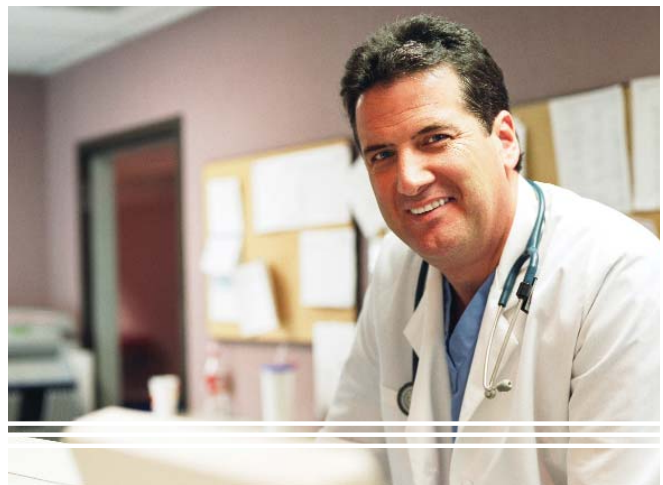
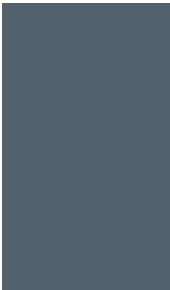


# Medicare Supplement Insurance Policies

from United Teacher Associates Insurance Company

*A member of the Great American® Supplemental Benefits Group of Companies*



- Choose from a Basic or Extended Basic Plan
- Medicare Supplement coverage may be used anywhere Medicare is accepted
  - Automated claims processing
- Annual, semi-annual, quarterly, and monthly premium payment options

This is a solicitation for insurance. An insurance agent will contact you.

THIS IS A LIMITED POLICY which should be used to supplement your Medicare coverage.

Neither United Teacher Associates Insurance Company nor its agents are connected with Medicare or any government agency. Premium and benefits vary by plan selected. Plan availability varies by state.

UTA-1-0001-MN



**UNITED TEACHER ASSOCIATES  
INSURANCE COMPANY**

2/17/09

# Medicare Supplement Insurance

## Medicare Part A Hospital Coverage

**Part A Deductible** - UTA Medicare Supplement Insurance Basic Plan (if optional Additional Benefit Rider is purchased) and UTA Medicare Supplement Insurance Extended Basic Plan pay the in patient hospital deductible for each benefit period.

**100% Part A Co-Payments** - After the Part A deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semiprivate room and board, general nursing, and miscellaneous hospital services and supplies. UTA Basic and Extended Basic Plans pay when you are hospitalized for the 61st day through the 90th day. And, when you're in the hospital from the 91st day through the 150th day, UTA Plans pay for each Lifetime Reserve day used. If you are in the hospital longer than 150 days during a benefit period, and you've exhausted your 60 days of Medicare Lifetime Reserve, UTA Basic and Extended Basic Plans pay the Part A Medicare eligible expenses for hospitalization, subject to a lifetime maximum benefit of an additional 365 days.

**Blood** - Medicare has one calendar-year deductible for blood that is the cost of the first three pints. UTA Basic and Extended Basic Plans pay the deductible.

## Skilled Nursing Facility Care

**First 20 Days** - Medicare pays all eligible expenses. UTA Basic and Extended Basic Plans pay the daily co-payment from the 21st through the 100th day during which you receive skilled nursing care. Beyond the 100th day, the Extended Basic Plan pays 80% of covered expenses up to 120 days yearly. You must enter a Medicare certified skilled nursing facility within 30 days of being hospitalized for at least three days.

## Medicare Part B Physician's Services & Supplies

**Deductible** - UTA Basic (if optional Additional Benefit Rider is purchased) and Extended Basic Plans pay the Part B calendar year deductible.

**Coinsurance** - After the Part B deductible, UTA Basic and Extended Basic Plans pay 20% of eligible expenses for physician's services, supplies, physical and speech therapy, and ambulance service. For hospital outpatient services, the co-payment amount will be paid under a prospective payment system. If this system is not used, then 20% of eligible expenses will be paid.

**Excess Benefits** - Your bill for Part B services and supplies may exceed the Medicare eligible expense. When that occurs, UTA Basic (if optional Additional Benefits Rider is purchased) and Extended Basic Plans pay 100% up to the charge limitation established by Medicare.

## Additional Benefits

**Emergency Care Received Outside of the U.S.** - After you pay a \$250 calendar-year deductible, UTA Basic and Extended Basic Plans pay 80% of eligible expenses incurred during the first 60 days of a trip.

**At-Home Recovery Visits** - UTA Basic Plan (if optional Additional Benefits Rider is purchased) pays for seven visits a week, up to \$40 a visit, and limited to \$1,600 a year for assistance with activities of daily living. UTA Extended Basic Plan pays for seven visits a week, up to \$100 a visit, and limited to \$4,000 a year for assistance with activities of daily living. Benefits are payable for services necessary for your continuing recovery for an illness, injury or surgery.

**Preventive Care not Covered by Medicare** - UTA Basic Plan (if optional Additional Benefits Rider is purchased) and Extended Basic Plans pay up to \$120 annually for preventative care services not covered by Medicare.

## Additional Benefits Under Extended Basic Plan

UTA Extended Basic Plan pays 80% of the usual and customary charges for the following articles and services prescribed by a physician which are not paid by Medicare or payable under any other provision of the policy.

1. Hospital services.
2. Professional services for the diagnosis or treatment of injuries, sickness or conditions when such services are given by a physician or are under a physician's direction. Outpatient mental or dental services are not covered.
3. Services of a nursing home for not more than 120 days each year, Such services must qualify as reimbursable under Medicare.
4. Services of a home health agency. Such services must qualify as reimbursable under Medicare.
5. Use of radium or other radioactive materials.
6. Oxygen.
7. Anesthetics.
8. Prosthetic devices other than dental.
9. Rental or purchase, as appropriate, or durable medical equipment other than eyeglasses and hearing aids.
10. Diagnostic X-rays and lab tests.
11. Oral surgery for: (a) partially or completely unerupted impacted teeth, (b) a tooth root without the extraction of the entire tooth or (c) the gums or tissues of the mouth when not performed in connection with the extraction or repair of teeth.
12. Services of a physical therapist.
13. Professional ambulance for service to the nearest facility qualified to treat the condition, or a reasonable mileage rate for transportation to a kidney dialysis center for treatment.
14. Well-baby care.
15. A second opinion from a physician on all surgical procedures expected to cost at least \$500. Cost included physicians, laboratory and hospital fees. Not included is the repetition of diagnostic tests.
16. Services of an occupational therapist

# Advantages of United Teacher Associates Medicare Supplement Insurance Policies

## What Makes Medicare Supplement Insurance from United Teacher Associates Insurance Company (UTA) Different?

Minnesota has established two categories of Medicare Supplements and minimum standards for each, with the extended basic Medicare Supplement being the most comprehensive and the basic Medicare Supplement being the least comprehensive. No matter what company sells you the policy, the benefits for each policy type will be the same. So, at UTA, our value, service and commitment makes the difference.

**Value** - UTA strives to maintain competitive premiums over the life of a policy. At the same time, we will not compromise the financial security and quality service our clients require.

To maintain premium value, we offer a variety of plans. We utilize area ratings, which factor premiums separately for lower and higher health care cost zip codes. And, we offer separate rates for male and female insureds (varies by state).

Premiums for all of our products can be paid monthly, quarterly, semi-annually and annually. And as long as the premiums are paid, the policy will be renewed.

**Service** - At UTA, we aim to provide fast, friendly and efficient policy-owner services. To administer our business, we try to bring together two vital components: **Tools and People**.

By effectively adopting the latest technology, we strive to achieve fast policy and claims processing times. In fact, most of our Medicare Supplement claims are processed automatically within one working day of submission.

Having efficient tools means little without the personal care administered by dedicated professionals. When you contact us, we will do our best to service your concerns with effective, friendly and prompt service.

**Commitment** - UTA seeks to protect generations by offering insurance products designed to meet most people's needs at all stages of their lives. Our senior insurance products provide health insurance products for Americans age 65 and over.

**Security** - Security comes from experience and integrity at UTA. We've continuously provided Medicare Supplement insurance since 1985. Since then, we've weathered changes in health and financial environments and have made it our goal to keep our promises to our customers.

**Guaranteed Renewable** - All of United Teacher Associates' Medicare Supplement policies are guaranteed renewable for life. Premiums can change on a class basis. The policy cannot be cancelled because of health changes. We guarantee to renew the policy each time the premium is received within 31 days of its due date.

**Pre-Existing Conditions** - Pre-existing conditions are not covered for the first six months. However, if you have continuous creditable coverage or are replacing an existing Medicare Supplement policy, you will get credit for the time you were covered toward meeting this six month exclusionary period.

A **pre-existing condition** is an injury or illness for which medical advice or treatment was recommended or given by a physician within six months prior to the Effective Date.

**Paperless Electronic Claim Filing** - Part A and Part B claims are processed electronically, eliminating paperwork for both the insured and the provider in the majority of claims.

**Choice of Physicians and Hospitals** - Policyholders can use the health care provider of their choice. All of our Medicare Supplement policies may be used anywhere Medicare is accepted.

**Payment Flexibility** - We offer a choice of premium modes. Premiums may be paid by direct bill or bank draft annually, semi-annually, quarterly or monthly (bank draft only).



## About United Teacher Associates Insurance Company

Our mission is to provide specialty health insurance, marketed through agents, designed to meet the diverse needs of everyday Americans. We are committed to developing and delivering innovative products and quality services to our customers.

Since 1958, United Teacher Associates Insurance Company (UTA) has been marketing insurance products. Health and life insurance products are available to individuals and families. We offer insurance products designed to meet most people's needs throughout the various stages of their lives.

Our product portfolio features a range of plans to fit the needs of a variety of customers, budgets and lifestyles. In addition, we offer optional benefits to further customize your plan. You'll be able to choose the plan that works best for you.

At UTA, our goal is to make our customers our number one priority. We are committed to providing exceptional service to all our customers every day.

### OTHER EXCLUSIONS AND LIMITATIONS

These policies will not pay benefits for:

1. Any expense which You are not legally obligated to pay;
2. Any services that are not medically necessary as determined by Medicare;
3. Any portion of any expense for which payment is made by Medicare or for which payment would have been made by Medicare if You were enrolled in Parts A and B of Medicare;
4. Any type of expense not a Medicare Eligible Expense except as provided for in the policy.

This brochure applies to Medicare Supplement Policy Forms:

**Basic Plan** - MS-021301.V2-UTA-MN

**Extended Basic Plan** - MS-021401.V2-UTA-MN

This advertisement highlights some features of the policy, but is not the insurance contract. An issued policy sets forth in detail the rights and obligations of both the insured and the insurance company. Please read the policy for detailed coverage information.



#### Our Companies include:

Central Reserve Life Insurance Company  
Continental General Insurance Company  
Great American Life Insurance Company®  
Loyal American Life Insurance Company®  
Provident American Life & Health Insurance Company  
United Teacher Associates Insurance Company