Thank you for requesting information about the Medicare Supplement plans offered by THP Insurance Company.

We invite you to learn more by reading this enrollment guide. Inside this all-in-one booklet, you will find much of the information that you need as you consider your health care coverage options.

Locally owned and operated since 1979, we provide prompt, personal, and reliable service to our members. We are easy to find, with offices and customer service call centers located in West Virginia and Ohio. We offer Medicare Supplement Plans A, C, D, F, F High Deductible, G, G High Deductible, and N.

May we help you get started? Call 1.877.847.7915 (TTY: 711). Our hours of operation are October 1 through March 31: 8:00 a.m. to 8:00 p.m., 7 days a week and April 1 through September 30: 8:00 a.m. to 8:00 p.m., Monday through Friday.

We are pleased that you are considering us for your Medicare Supplement Plan.

We invite you to learn more by reading this enrollment guide. Inside this all-in-one booklet, you will find much of the information that you need as you consider your health care coverage options.

Locally owned and operated since 1979, we provide prompt, personal, and reliable service to our members. We are easy to find, with offices and customer service call centers located in West Virginia and Ohio. We offer Medicare Supplement Plans A, C, D, F, F High Deductible, G, G High Deductible, and N.

May we help you get started? Call 1.877.847.7915 (TTY: 711). Our hours of operation are October 1 through March 31: 8:00 a.m. to 8:00 p.m., 7 days a week and April 1 through September 30: 8:00 a.m. to 8:00 p.m., Monday through Friday.

You’ve taken a great first step.
Understanding the Parts of Medicare

Medicare Part A
Helps cover the following:
- Inpatient care in hospitals
- Inpatient care in a skilled nursing facility (not custodial or long-term care)
- Hospice care services
- Inpatient care in a religious non-medical health care institution

Medicare Part B
Helps cover the following:
- Doctor's services
- Testing
- Outpatient care
- Home health services
- Durable medical equipment
- Some preventive services
- Other medical services

Medicare Supplement Insurance

Original Medicare pays for many of your health care services and supplies, but it doesn’t pay for everything. That is why you may want to consider getting a Medicare Supplement insurance plan. A Medicare Supplement plan is sold by private insurance companies. These plans help pay some of the hospital and medical costs that Original Medicare doesn’t cover. A Medicare Supplement plan helps to fill in the “gaps” in Original Medicare coverage, which is why it is also called “Medigap” insurance.

If you have Original Medicare and a Medicare Supplement plan, Medicare will pay first, as your primary insurance. Your Medicare Supplement plan will pay second, as your secondary insurance. (Please note: This may be different if you are covered under an employer group plan). A Medicare Supplement plan covers one person. If you and your spouse both want Medicare Supplement coverage, you’ll each need to buy separate, individual policies.

Here are a few advantages to choosing Medicare Supplement coverage:

- Medicare Supplement policies give you predictable out-of-pocket costs. With a Medicare Supplement, you can easily plan for what your out-of-pocket costs will be for the year.
- Medicare Supplement plans are standardized plans. This means that the core medical benefits are determined by the Federal Government, not the insurance company. This also means that those benefits generally do not change each year.
- Coverage can only be cancelled in certain situations, like non-payment of your monthly premium or material misrepresentation. Coverage cannot be cancelled due to your health changing.

Give THP Insurance Company a call today at 1.877.847.7915. We can help you choose a plan that will meet your needs now, and in the future.
### Benefit plans A, C, D, F, High Deductible F, G, High Deductible G, and N are available from THP (see below)

Columns in gray are the Medicare Supplement Plans NOT available from THP Insurance Company.

Note: Only applicants first eligible for Medicare before 2020 may purchase Plans C, F, and high Deductible F.

<table>
<thead>
<tr>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan C</th>
<th>Plan D</th>
<th>Plan F/F*</th>
<th>Plan G/G**</th>
<th>Plan K</th>
<th>Plan L</th>
<th>Plan M</th>
<th>Plan N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic, including 100% Part B coinsurance</td>
<td>Basic, including 100% Part B coinsurance</td>
<td>Basic, including 100% Part B coinsurance</td>
<td>Basic, including 100% Part B coinsurance</td>
<td>Basic, including 100% Part B coinsurance*</td>
<td>Basic, including 100% Part B coinsurance**</td>
<td>Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%</td>
<td>Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%</td>
<td>Basic, including 100% Part B coinsurance</td>
<td>Basic, including 100% Part B coinsurance, except up to $20 copayment for office visit, and up to $50 copayment for ER</td>
</tr>
<tr>
<td>Skilled Nursing Facility Coinsurance</td>
<td>Skilled Nursing Facility Coinsurance</td>
<td>Skilled Nursing Facility Coinsurance</td>
<td>Skilled Nursing Facility Coinsurance</td>
<td>Skilled Nursing Facility Coinsurance</td>
<td>Skilled Nursing Facility Coinsurance</td>
<td>Skilled Nursing Facility Coinsurance</td>
<td>Skilled Nursing Facility Coinsurance</td>
<td>Skilled Nursing Facility Coinsurance</td>
<td>Skilled Nursing Facility Coinsurance</td>
</tr>
<tr>
<td>Part A Deductible</td>
<td>Part A Deductible</td>
<td>Part A Deductible</td>
<td>Part A Deductible</td>
<td>Part A Deductible</td>
<td>Part A Deductible</td>
<td>Part A Deductible</td>
<td>Part A Deductible</td>
<td>Part A Deductible</td>
<td>Part A Deductible</td>
</tr>
<tr>
<td>Out-of-Pocket limit</td>
<td>$6,220; paid at 100% after limit reached</td>
<td>Out-of-Pocket limit</td>
<td>$3,110; paid at 100% after limit reached</td>
<td>Out-of-Pocket limit</td>
<td>Foreign Travel Emergency</td>
<td>Foreign Travel Emergency</td>
<td>Foreign Travel Emergency</td>
<td>Foreign Travel Emergency</td>
<td>Foreign Travel Emergency</td>
</tr>
</tbody>
</table>

* Plan F has an option called a high-deductible plan F. This high-deductible plan pays the same benefits as Plan F after one has paid a calendar year $2,370 deductible.

Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed $2,370. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B but do not include the plans separate foreign travel emergency deductible.

** Plan G also offers a high-deductible plan. This high-deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,370 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,370. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan’s separate foreign travel emergency deductible.
## THP MEDICARE SUPPLEMENT INSURANCE POLICIES PAY

<table>
<thead>
<tr>
<th>MEDICARE PART A HOSPITAL CARE</th>
<th>PLAN A</th>
<th>PLAN C</th>
<th>PLAN D</th>
<th>PLAN F**</th>
<th>PLAN G***</th>
<th>PLAN N</th>
</tr>
</thead>
<tbody>
<tr>
<td>First 60 days</td>
<td>$0</td>
<td>$1,484 (Part A Deductible)</td>
<td>$1,484 (Part A Deductible)</td>
<td>$1,484 (Part A Deductible)</td>
<td>$1,484 (Part A Deductible)</td>
<td>$1,484 (Part A Deductible)</td>
</tr>
<tr>
<td>Days 61-90</td>
<td>$371 a day</td>
<td>$371 a day</td>
<td>$371 a day</td>
<td>$371 a day</td>
<td>$371 a day</td>
<td>$371 a day</td>
</tr>
<tr>
<td>Days 91-150; while using 60 lifetime reserve days</td>
<td>$742 a day</td>
<td>$742 a day</td>
<td>$742 a day</td>
<td>$742 a day</td>
<td>$742 a day</td>
<td>$742 a day</td>
</tr>
<tr>
<td>Once lifetime reserve days are used: additional 365 days</td>
<td>$0</td>
<td>100% of Medicare eligible expenses</td>
<td>100% of Medicare eligible expenses</td>
<td>100% of Medicare eligible expenses</td>
<td>100% of Medicare eligible expenses</td>
<td>100% of Medicare eligible expenses</td>
</tr>
<tr>
<td>Beyond the additional 365 days</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

## SKILLED NURSING FACILITY CARE

| First 20 days                 | $0     | $0     | $0     | $0     | $0     | $0     |
| Days 21 - 100                 | $0     | Up to $185.50 a day | Up to $185.50 a day | Up to $185.50 a day | Up to $185.50 a day | Up to $185.50 a day |
| Days 101 and after            | $0     | $0     | $0     | $0     | $0     | $0     |

## BLOOD

| Blood – first 3 pints         | $0     | First 3 pints | First 3 pints | First 3 pints | First 3 pints | First 3 pints |
| Blood – additional amounts    | 100%   | $0            | $0            | $0            | $0            | $0            |

## HOSPICE CARE

| You must meet Medicare’s requirements, including a doctor’s certification of terminal illness | Medicare copayment/coinsurance | Medicare copayment/coinsurance | Medicare copayment/coinsurance | Medicare copayment/coinsurance | Medicare copayment/coinsurance | Medicare copayment/coinsurance |

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* The purpose of this communication is a solicitation of insurance from THP Insurance Company, Inc. (THP). THP is a private insurance company not endorsed by or connected with the federal Medicare program or the U.S. government. This communication provides a brief summary of coverage, see your agent or contact THP for specific costs and details of the coverage. Benefits vary by policy.

Note: Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and high deductible F.
### THP MEDICARE SUPPLEMENT INSURANCE POLICIES PAY

<table>
<thead>
<tr>
<th>MEDICARE PART B’S PHYSICIAN SERVICES AND SUPPLIES (PER CALENDAR YEAR)</th>
<th>PLAN A</th>
<th>PLAN C</th>
<th>PLAN D</th>
<th>PLAN F**</th>
<th>PLAN G***</th>
<th>PLAN N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part B deductible $203</td>
<td>$0</td>
<td>$0</td>
<td>$203 (Part B Deductible)</td>
<td>$0</td>
<td>$203 (Part B Deductible)</td>
<td>$0</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>Generally 80% (after Part B Deductible)</td>
<td>Generally 20%</td>
<td>Generally 20%</td>
<td>Generally 20%</td>
<td>Generally 20%</td>
<td>Generally 20%</td>
</tr>
<tr>
<td>Part B – Excess Charges</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Blood – first 3 pints</td>
<td>$0</td>
<td>First 3 pints</td>
<td>First 3 pints</td>
<td>First 3 pints</td>
<td>First 3 pints</td>
<td>First 3 pints</td>
</tr>
<tr>
<td>Blood – next $203 of Medicare-approved amounts</td>
<td>$0</td>
<td>$0</td>
<td>$203 (Part B Deductible)</td>
<td>$0</td>
<td>$203 (Part B Deductible)</td>
<td>$0</td>
</tr>
<tr>
<td>Blood – remainder of Medicare-approved amounts</td>
<td>80%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Preventive benefits for Medicare covered services</td>
<td>Generally 75% or more of Medicare-approved amounts</td>
<td>Remainder of Medicare approved amounts</td>
<td>Remainder of Medicare approved amounts</td>
<td>Remainder of Medicare approved amounts</td>
<td>Remainder of Medicare approved amounts</td>
<td>Remainder of Medicare approved amounts</td>
</tr>
<tr>
<td>ADDITIONAL BENEFITS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign Travel – Emergency care outside U.S.</td>
<td>$0</td>
<td>$0</td>
<td>80% to a lifetime maximum benefit of $50,000 (after $250 annual deductible)</td>
<td>80% to a lifetime maximum benefit of $50,000 (after $250 annual deductible)</td>
<td>80% to a lifetime maximum benefit of $50,000 (after $250 annual deductible)</td>
<td>80% to a lifetime maximum benefit of $50,000 (after $250 annual deductible)</td>
</tr>
</tbody>
</table>

** Plan F also has an option called High Deductible Plan F. This high deductible plan pays the same or offers the same benefits as Plan F after you have paid a calendar year $2,370 deductible. Benefits from High Deductible Plan F will not begin until out-of-pocket expenses are $2,370. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Parts A and B, but does not include the plan’s separate foreign travel emergency deductible.

*** This high deductible plan pays the same benefits as Plan G after you have paid a calendar year $2,370 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are $2,370. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan’s separate foreign travel emergency deductible.

Note: Only applicants first eligible for Medicare before 2020 may purchase Plans C, F, and high Deductible F.
How to Enroll

Enrolling is easy. Once you choose a plan, select the enrollment method that works best for you.

In-Person
We have representatives available to assist you in-person with your enrollment. Please call 1.877.847.7915 (TTY: 711) for more information. Our hours of operation are October 1 through March 31: 8:00 a.m. to 8:00 p.m., 7 days a week and April 1 through September 30: 8:00 a.m. to 8:00 p.m., Monday through Friday.

By Phone
Please call 1.877.847.7915 to discuss your telephonic enrollment options with THP Insurance Company.

By Mail
Complete and return the enclosed enrollment form. Complete an enrollment form for EACH PERSON enrolling. Be sure to indicate which plan you would like to enroll in. Mail all necessary forms in the postage-paid envelope included with this guide, or to: The Health Plan, 1110 Main Street, Wheeling, WV 26003.

Online
Go to www.healthplan.org/medicare-supplement to view your online enrollment options with THP Insurance Company.

This document may be available in other formats such as braille, large print or other alternate formats. For additional information, please contact our customer service number at 1.877.847.7915.
Guaranteed issue means your automatic acceptance into specific Medicare Supplement insurance policies without having to complete the “Statement of Health” section of the application.

HOW TO USE THIS GUIDE

- Review the “Situations” and “Plan Options” in this guide. Pay special attention to the “Time Frame” requirements.
- Turn to the “Guaranteed Issue” section of the application. Circle your applicable “Situation” number. If you do not have a Guarantee Issue qualification, you may skip the “Statement of Health” section of the application.
- Submit required documentation. You must attach proof of the date your previous coverage ended. (Example: A letter from your insurance company giving the dates your coverage began and ended.)

1

Situation Description
You are 65 years of age or older and are newly enrolled in Medicare Part B.

Options
If age 65 or older: All plans available from us.

2

Situation Description
Upon first becoming eligible for Medicare Part A for benefits at age 65 or older, you enroll in a Medicare Advantage Plan under Medicare Part C, or with a PACE provider under Section 1894 of the Social Security Act, and disenroll from the plan or program by no later than 12 months after the effective date of enrollment.

Options
If age 65 or older: All plans available from us.

Time Frame
If your enrollment is involuntarily terminated, your guaranteed issue period begins on the date you receive termination notice and ends 63 days after your coverage is terminated. If your enrollment is voluntarily terminated, your guaranteed issue period begins 60 days before your disenrollment date and ends 63 days after your disenrollment date.

3

Situation Description
You enrolled under an employee welfare benefit plan that provides health benefits that supplement the benefits under Medicare, and the plan terminates, or the plan ceases to provide all such supplemental health benefits; or you are enrolled under an employee welfare benefit plan that is primary to Medicare and the plan terminates or the plan ceases to provide all health benefits to you because you disenrolled from the plan.

Options
If age 65 or older: All plans available from us.

Time Frame
Your guaranteed issue period begins on the later of the date you receive a notice of termination or cessation of all supplemental health benefits (or, if a notice is not received, notice that a claim has been denied because of such a termination or cessation), or the date that the applicable coverage terminates or ceases, and ends 63 days thereafter.
Situation Description
A. You enrolled in one of the following:
• A Medicare Advantage plan; or
• A PACE provider, if you are 65 years of age or older
    — AND —
B. One of the following occurs:
You involuntarily lost coverage because:
• Your organization lost its certification;
• Your organization stopped providing the plan in your area
• You moved, or a specified change in your circumstance caused you to no longer be eligible for your plan, or the plan terminated for everyone in your residential area. This section does not apply if you lost eligibility because you failed to pay premium or engaged in disruptive behavior.
    — OR —
You voluntarily terminated coverage but can demonstrate that:
• The organization substantially violated a material provision of its contract with you; or
• The organization or its representative materially misrepresented plan provisions in marketing to you; or
• You meet such other exceptional conditions as the Secretary may provide.

Options
If age 65 or older: All plans available from us.

Time Frame
If your enrollment is involuntarily terminated, your guaranteed issue period begins on the date you receive termination notice and ends 63 days after your coverage is terminated.
If your enrollment is voluntarily terminated, your guaranteed issue period begins 60 days before your disenrollment date and ends 63 days after your disenrollment date.

Situation Description
A. You enrolled in one of the following:
• An eligible Medicare cost organization;
• A health care prepayment plan; or
• A Medicare SELECT policy
    — AND —
B. One of the following occurs:
You involuntarily lost coverage because:
• Your organization lost its certification;
• Your organization stopped providing the plan in your area
• You moved, or a specified change in your circumstance caused you to no longer be eligible for your plan, or the plan terminated for everyone in your residential area. This section does not apply if you lost eligibility because you failed to pay premium or engaged in disruptive behavior.
    — OR —
You voluntarily terminated coverage but can demonstrate that:
• The organization substantially violated a material provision of its contract with you; or
• The organization or its representative materially misrepresented plan provisions in marketing to you; or
• You meet such other exceptional conditions as the Secretary may provide.

Options
If age 65 or older: All plans available from us.

Time Frame
If your enrollment is involuntarily terminated, your guaranteed issue period begins on the date you receive termination notice and ends 63 days after your coverage is terminated.
If your enrollment is voluntarily terminated, your guaranteed issue period begins 60 days before your disenrollment date and ends 63 days after your disenrollment date.
**Situation Description**
You enrolled in a Medicare Supplement policy, but your coverage ended involuntarily because of:

- The issuer’s insolvency or the non-issuer organization’s bankruptcy;  
  — OR —  
- Another involuntary coverage or enrollment termination.

You enrolled in a Medicare Supplement policy, and you voluntarily terminated your coverage because:

- The insurer substantially violated a material provision of the policy;  
  — OR —  
- The insurer or its representative materially misrepresented a policy provision to you.

**Options**
If age 65 or older: All plans available from us.

**Time Frame**
Your guaranteed issue period begins on the earlier of the date on which you receive notice of termination, notice of bankruptcy, or a similar notice, or the date on which your coverage was terminated and ends 63 days after coverage terminates.

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**Situation Description**
You enrolled in a Medicare Supplement policy. You terminated that Medicare Supplement policy and enrolled, for the first time, in a Medicare Advantage plan, an eligible Medicare risk or cost program, a similar organization under a demonstration project, a Medicare SELECT policy, or a PACE provider, and terminated that enrollment within the first 12 months.

**Options**
If age 65 or older where the same Medicare Supplement policy in which you most recently enrolled, if available from the same insurer, or, if not available, all plans available from us.

**Time Frame – Open Enrollment Period**
If your enrollment is involuntarily terminated, your guaranteed issue period begins on the date you receive termination notice and ends 63 days after your coverage is terminated. If your enrollment is voluntarily terminated, your guaranteed issue period begins 60 days before your disenrollment date and ends 63 days after your disenrollment date after coverage terminates.
Discrimination is Against the Law
The Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. The Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact The Health Plan Customer Service Department.

If you believe that The Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

- The plan’s Customer Service Department
- The plan’s Designated Compliance Official:
  - Name: [Designated Compliance Official Name]
  - Phone: [Designated Compliance Official Phone]
  - Fax: [Designated Compliance Official Fax]
  - Email: [Designated Compliance Official Email]

If you believe that The Plan has not treated you equally, you may file a complaint with:

- The Department of Health and Human Services:
  - Offices of Civil Rights
  - 200 Independence Avenue, SW
  - Washington, D.C. 20201
  - Room 509F, HHH Building
  - 1.800.368.1019, 1.800.537.7697 (TDD)

If you believe that The Plan has treated you unfairly, you can file a complaint with:

- The Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:
  - https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

If you need these services, contact The Health Plan Customer Service Department.

If you need help filing a grievance, The Health Plan Customer Service Department is available to help you.

1.877.847.7907, TTY: 711. Email: info@healthplan.org.