

MEDICARE SUPPLEMENT INSURANCE FOR 2022

United American Insurance Company

United American is a name trusted by doctors and hospitals nationwide. Medicare was signed into law in 1966, and that year **United American Insurance Company** developed its first **Medicare Supplement** policy. Today, **United American** is one of the largest nationwide underwriters of individual insurance to supplement **Medicare**, and they are proud of our legacy of quality products and superior service.



What is Medicare Supplement Insurance?

Medicare Supplement insurance, also known as **Med-Supp** or **Medigap**, was created by the federal government and is regulated by state **Insurance Departments**. It is offered by private insurance companies to cover some of the out-of-pocket costs not covered by **Original Medicare**.

Why do I need a Medicare Supplement Insurance Policy?

Medicare Supplement insurance policies are purchased to help provide extra insurance coverage in addition to **Medicare Part A** (Hospital) and **Part B** (Medicare). **Original Medicare** covers some of the healthcare costs, but not all.

No Networks

Your doctors, your choice. They don't restrict you to networks of specialists. The coverage is accepted by any physician who accepts Medicare.

Nationwide Coverage

No matter where you live or travel in the United States, their coverage is accepted by any physician who accepts Medicare.

Guaranteed Renewable

As long as your premiums are paid on time and there are no misrepresentations, they will never cancel your policy.

Benefits	Plans Available to All Applicants <small>(Disclaimer: This is a brief benefits description, see certificate of coverage for details.)</small>								Medicare first Eligible before 2020 only	
	A	B	D	G	K	L	M	N	C	F
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up.)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%
Blood (first three pints)	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%
Skilled nursing facility coinsurance			100%	100%	50%	75%	100%	100%	100%	100%
Medicare Part A deductible		100%	100%	100%	50%	75%	50%	100%	100%	100%
Medicare Part B deductible	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$217	100%	100%
Medicare Part B excess charges				100%						100%
Foreign travel emergency (up to plan limits)			80%	80%			80%	80%	80%	80%



For more than 45 consecutive years, United American has earned the A (Excellent) or higher Financial Strength Rating from A.M. Best Company as of 7/21. For the latest Best's Credit Rating, access www.ambest.com. The rating refer only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

Out-of-Pocket Limit in 2021

\$6,220 \$3,110



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