

Outline of Medicare Supplement Coverage

Benefit Plans A and F Only are being offered by the company at this time.

Benefit Plan A only is available to individuals on Medicare by reason of disability who reside in Texas.

These charts show the benefits included in each of the standard Medicare supplement plans.

Every company must make available Plan "A". Some plans may not be available in your state.

[Plans E, H, I and J are no longer available for sale.]

BASIC BENEFITS:

- Hospitalization: Part A Coinsurance plus coverage for 365 additional days after Medicare Benefits end.
- Medical Expenses: Part B Coinsurance (Generally 20% of Medicare-approved days after Medicare approved expenses), or co-payments for hospital outpatient services. Plans K, L and N require insured to pay a portion of Part B coinsurance or copayments.
- Blood: First three pints of blood each year.
- Hospice: Part A Coinsurance.

A	B	C	D	F & F *	G	K	L	M	N
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance, Except up to \$ 20 copayment for office visit, and up to \$ 50 copayment for ER
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible					
				Part B Excess (100%)	Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
						Out-of pocket limit \$[4,960]; paid at 100% after limit reached	Out-of pocket limit \$[2,480]; paid at 100% after limit reached		

* Plan F also 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 [\$ 2,180] deductible. Benefits from high deductible plan F will not begin until out-of-pocket expenses exceed [\$ 2,180]. 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 plan's separate foreign travel emergency deductible.

OLD SURETY LIFE INSURANCE COMPANY

P.O. Box 54407 OKC, OK 73154 1-800-272-5466

2016 MEDICARE SUPPLEMENT RATES for Texas

AREA 1 (TX zip codes 770-777)

(Effective 03/01/2016)

PLAN A

FEMALE RATES					Issue Age	MALE RATES				
Annual	Semi Annual	Quarterly	Monthly Bill	Monthly Draft		Annual	Semi Annual	Quarterly	Monthly Bill	Monthly Draft
\$2,761.00	\$1,380.50	\$690.25	\$253.09	\$230.08	under 65*	\$3,170.02	\$1,585.01	\$792.51	\$290.59	\$264.17
\$1,295.01	\$647.51	\$323.75	\$118.71	\$107.92	65	\$1,490.83	\$745.42	\$372.71	\$136.66	\$124.24
\$1,356.92	\$678.46	\$339.23	\$124.38	\$113.08	66	\$1,562.36	\$781.18	\$390.59	\$143.22	\$130.20
\$1,418.47	\$709.24	\$354.62	\$130.03	\$118.21	67	\$1,632.42	\$816.21	\$408.11	\$149.64	\$136.04
\$1,481.48	\$740.74	\$370.37	\$135.80	\$123.46	68	\$1,703.09	\$851.55	\$425.77	\$156.12	\$141.92
\$1,540.15	\$770.08	\$385.04	\$141.18	\$128.35	69	\$1,771.93	\$885.97	\$442.98	\$162.43	\$147.66
\$1,598.81	\$799.41	\$399.70	\$146.56	\$133.23	70	\$1,838.16	\$919.08	\$459.54	\$168.50	\$153.18
\$1,657.35	\$828.68	\$414.34	\$151.92	\$138.11	71	\$1,903.50	\$951.75	\$475.88	\$174.49	\$158.63
\$1,715.82	\$857.91	\$428.96	\$157.28	\$142.99	72	\$1,971.48	\$985.74	\$492.87	\$180.72	\$164.29
\$1,773.04	\$886.52	\$443.26	\$162.53	\$147.75	73	\$2,038.35	\$1,019.18	\$509.59	\$186.85	\$169.86
\$1,830.11	\$915.06	\$457.53	\$167.76	\$152.51	74	\$2,100.85	\$1,050.43	\$525.21	\$192.58	\$175.07
\$1,882.28	\$941.14	\$470.57	\$172.54	\$156.86	75	\$2,164.10	\$1,082.05	\$541.03	\$198.38	\$180.34
\$1,935.54	\$967.77	\$483.89	\$177.42	\$161.30	76	\$2,225.99	\$1,113.00	\$556.50	\$204.05	\$185.50
\$1,986.33	\$993.17	\$496.58	\$182.08	\$165.53	77	\$2,284.12	\$1,142.06	\$571.03	\$209.38	\$190.34
\$2,034.32	\$1,017.16	\$508.58	\$186.48	\$169.53	78	\$2,337.94	\$1,168.97	\$584.49	\$214.31	\$194.83
\$2,077.43	\$1,038.72	\$519.36	\$190.43	\$173.12	79	\$2,388.20	\$1,194.10	\$597.05	\$218.92	\$199.02
\$2,117.66	\$1,058.83	\$529.42	\$194.12	\$176.47	80	\$2,436.64	\$1,218.32	\$609.16	\$223.36	\$203.05
\$2,157.19	\$1,078.60	\$539.30	\$197.74	\$179.77	81	\$2,479.57	\$1,239.79	\$619.89	\$227.29	\$206.63
\$2,195.42	\$1,097.71	\$548.86	\$201.25	\$182.95	82	\$2,519.82	\$1,259.91	\$629.96	\$230.98	\$209.99
\$2,225.32	\$1,112.66	\$556.33	\$203.99	\$185.44	83	\$2,558.22	\$1,279.11	\$639.56	\$234.50	\$213.19
\$2,256.22	\$1,128.11	\$564.06	\$206.82	\$188.02	84	\$2,595.29	\$1,297.65	\$648.82	\$237.90	\$216.27
\$2,288.36	\$1,144.18	\$572.09	\$209.77	\$190.70	85	\$2,629.45	\$1,314.73	\$657.36	\$241.03	\$219.12
\$2,312.50	\$1,156.25	\$578.13	\$211.98	\$192.71	86	\$2,658.78	\$1,329.39	\$664.70	\$243.72	\$221.57
\$2,337.78	\$1,168.89	\$584.45	\$214.30	\$194.82	87	\$2,687.33	\$1,343.67	\$671.83	\$246.34	\$223.94
\$2,357.99	\$1,179.00	\$589.50	\$216.15	\$196.50	88	\$2,712.87	\$1,356.44	\$678.22	\$248.68	\$226.07
\$2,383.52	\$1,191.76	\$595.88	\$218.49	\$198.63	89	\$2,735.76	\$1,367.88	\$683.94	\$250.78	\$227.98
\$2,400.87	\$1,200.44	\$600.22	\$220.08	\$200.07	90+	\$2,756.54	\$1,378.27	\$689.14	\$252.68	\$229.71

* Only Plan A is available for people under age 65 eligible for Medicare due to Disability who reside in Texas

TOBACCO USE - ADD 10% to premium mode selected

If eligible for the Household Discount, multiply the rate by .93 after adding Tobacco use if applicable

OLD SURETY LIFE INSURANCE COMPANY

P.O. Box 54407 OKC, OK 73154 1-800-272-5466

2016 MEDICARE SUPPLEMENT RATES for Texas

AREA 2 (TX zip codes 750-753, 760-761)

(Effective 03/01/2016)

PLAN A

FEMALE RATES					Issue Age	MALE RATES				
Annual	Semi Annual	Quarterly	Monthly Bill	Monthly Draft		Annual	Semi Annual	Quarterly	Monthly Bill	Monthly Draft
\$2,540.11	\$1,270.06	\$635.03	\$232.84	\$211.68	under 65*	\$2,916.41	\$1,458.21	\$729.10	\$267.34	\$243.03
\$1,191.41	\$595.71	\$297.85	\$109.21	\$99.28	65	\$1,371.55	\$685.78	\$342.89	\$125.73	\$114.30
\$1,248.36	\$624.18	\$312.09	\$114.43	\$104.03	66	\$1,437.36	\$718.68	\$359.34	\$131.76	\$119.78
\$1,305.00	\$652.50	\$326.25	\$119.63	\$108.75	67	\$1,501.83	\$750.92	\$375.46	\$137.67	\$125.15
\$1,362.96	\$681.48	\$340.74	\$124.94	\$113.58	68	\$1,566.84	\$783.42	\$391.71	\$143.63	\$130.57
\$1,416.95	\$708.48	\$354.24	\$129.89	\$118.08	69	\$1,630.18	\$815.09	\$407.55	\$149.43	\$135.85
\$1,470.91	\$735.46	\$367.73	\$134.83	\$122.58	70	\$1,691.11	\$845.56	\$422.78	\$155.02	\$140.93
\$1,524.75	\$762.38	\$381.19	\$139.77	\$127.06	71	\$1,751.21	\$875.61	\$437.80	\$160.53	\$145.93
\$1,578.56	\$789.28	\$394.64	\$144.70	\$131.55	72	\$1,813.76	\$906.88	\$453.44	\$166.26	\$151.15
\$1,631.20	\$815.60	\$407.80	\$149.53	\$135.93	73	\$1,875.28	\$937.64	\$468.82	\$171.90	\$156.27
\$1,681.21	\$840.61	\$420.30	\$154.11	\$140.10	74	\$1,932.79	\$966.40	\$483.20	\$177.17	\$161.07
\$1,731.69	\$865.85	\$432.92	\$158.74	\$144.31	75	\$1,990.97	\$995.49	\$497.74	\$182.51	\$165.91
\$1,780.69	\$890.35	\$445.17	\$163.23	\$148.39	76	\$2,047.91	\$1,023.96	\$511.98	\$187.73	\$170.66
\$1,827.43	\$913.72	\$456.86	\$167.51	\$152.29	77	\$2,101.39	\$1,050.70	\$525.35	\$192.63	\$175.12
\$1,871.57	\$935.79	\$467.89	\$171.56	\$155.96	78	\$2,150.90	\$1,075.45	\$537.73	\$197.17	\$179.24
\$1,911.22	\$955.61	\$477.81	\$175.20	\$159.27	79	\$2,197.15	\$1,098.58	\$549.29	\$201.41	\$183.10
\$1,948.24	\$974.12	\$487.06	\$178.59	\$162.35	80	\$2,241.71	\$1,120.86	\$560.43	\$205.49	\$186.81
\$1,984.61	\$992.31	\$496.15	\$181.92	\$165.38	81	\$2,281.21	\$1,140.61	\$570.30	\$209.11	\$190.10
\$2,019.78	\$1,009.89	\$504.95	\$185.15	\$168.32	82	\$2,318.24	\$1,159.12	\$579.56	\$212.51	\$193.19
\$2,047.29	\$1,023.65	\$511.82	\$187.67	\$170.61	83	\$2,353.56	\$1,176.78	\$588.39	\$215.74	\$196.13
\$2,075.73	\$1,037.87	\$518.93	\$190.28	\$172.98	84	\$2,387.98	\$1,193.99	\$597.00	\$218.90	\$199.00
\$2,105.29	\$1,052.65	\$526.32	\$192.98	\$175.44	85	\$2,419.09	\$1,209.55	\$604.77	\$221.75	\$201.59
\$2,127.50	\$1,063.75	\$531.88	\$195.02	\$177.29	86	\$2,446.07	\$1,223.04	\$611.52	\$224.22	\$203.84
\$2,150.76	\$1,075.38	\$537.69	\$197.15	\$179.23	87	\$2,472.35	\$1,236.18	\$618.09	\$226.63	\$206.03
\$2,169.34	\$1,084.67	\$542.34	\$198.86	\$180.78	88	\$2,495.83	\$1,247.92	\$623.96	\$228.78	\$207.99
\$2,192.85	\$1,096.43	\$548.21	\$201.01	\$182.74	89	\$2,516.89	\$1,258.45	\$629.22	\$230.71	\$209.74
\$2,208.80	\$1,104.40	\$552.20	\$202.47	\$184.07	90+	\$2,536.01	\$1,268.01	\$634.00	\$232.47	\$211.33

* Only Plan A is available for people under age 65 eligible for Medicare due to Disability who reside in Texas

TOBACCO USE - ADD 10% to premium mode selected

If eligible for the Household Discount, multiply the rate by .93 after adding Tobacco use if applicable

OLD SURETY LIFE INSURANCE COMPANY

P.O. Box 54407 OKC, OK 73154 1-800-272-5466

(Effective 03/01/2016)

AREA 3 (All TX zip codes except: 750-753, 760-761, 770-777)

(Effective 03/01/2016)

PLAN A

FEMALE RATES					Issue Age	MALE RATES				
Annual	Semi Annual	Quarterly	Monthly Bill	Monthly Draft		Annual	Semi Annual	Quarterly	Monthly Bill	Monthly Draft
\$2,208.80	\$1,104.40	\$552.20	\$202.47	\$184.07	under 65*	\$2,536.01	\$1,268.01	\$634.00	\$232.47	\$211.33
\$1,036.00	\$518.00	\$259.00	\$94.97	\$86.33	65	\$1,192.66	\$596.33	\$298.17	\$109.33	\$99.39
\$1,085.53	\$542.77	\$271.38	\$99.51	\$90.46	66	\$1,249.88	\$624.94	\$312.47	\$114.57	\$104.16
\$1,134.78	\$567.39	\$283.70	\$104.02	\$94.57	67	\$1,305.93	\$652.97	\$326.48	\$119.71	\$108.83
\$1,185.18	\$592.59	\$296.30	\$108.64	\$98.77	68	\$1,362.47	\$681.24	\$340.62	\$124.89	\$113.54
\$1,232.12	\$616.06	\$308.03	\$112.94	\$102.68	69	\$1,417.55	\$708.78	\$354.39	\$129.94	\$118.13
\$1,279.05	\$639.53	\$319.76	\$117.25	\$106.59	70	\$1,470.53	\$735.27	\$367.63	\$134.80	\$122.54
\$1,325.88	\$662.94	\$331.47	\$121.54	\$110.49	71	\$1,522.79	\$761.40	\$380.70	\$139.59	\$126.90
\$1,372.65	\$686.33	\$343.16	\$125.83	\$114.39	72	\$1,577.18	\$788.59	\$394.30	\$144.57	\$131.43
\$1,418.43	\$709.22	\$354.61	\$130.02	\$118.20	73	\$1,630.67	\$815.34	\$407.67	\$149.48	\$135.89
\$1,464.09	\$732.05	\$366.02	\$134.21	\$122.01	74	\$1,680.68	\$840.34	\$420.17	\$154.06	\$140.06
\$1,505.82	\$752.91	\$376.46	\$138.03	\$125.49	75	\$1,731.28	\$865.64	\$432.82	\$158.70	\$144.27
\$1,548.43	\$774.22	\$387.11	\$141.94	\$129.04	76	\$1,780.79	\$890.40	\$445.20	\$163.24	\$148.40
\$1,589.06	\$794.53	\$397.27	\$145.66	\$132.42	77	\$1,827.29	\$913.65	\$456.82	\$167.50	\$152.27
\$1,627.45	\$813.73	\$406.86	\$149.18	\$135.62	78	\$1,870.35	\$935.18	\$467.59	\$171.45	\$155.86
\$1,661.94	\$830.97	\$415.49	\$152.34	\$138.50	79	\$1,910.56	\$955.28	\$477.64	\$175.13	\$159.21
\$1,694.13	\$847.07	\$423.53	\$155.30	\$141.18	80	\$1,949.31	\$974.66	\$487.33	\$178.69	\$162.44
\$1,725.75	\$862.88	\$431.44	\$158.19	\$143.81	81	\$1,983.66	\$991.83	\$495.92	\$181.84	\$165.31
\$1,756.33	\$878.17	\$439.08	\$161.00	\$146.36	82	\$2,015.86	\$1,007.93	\$503.97	\$184.79	\$167.99
\$1,780.25	\$890.13	\$445.06	\$163.19	\$148.35	83	\$2,046.57	\$1,023.29	\$511.64	\$187.60	\$170.55
\$1,804.98	\$902.49	\$451.25	\$165.46	\$150.42	84	\$2,076.23	\$1,038.12	\$519.06	\$190.32	\$173.02
\$1,830.69	\$915.35	\$457.67	\$167.81	\$152.56	85	\$2,103.56	\$1,051.78	\$525.89	\$192.83	\$175.30
\$1,849.99	\$925.00	\$462.50	\$169.58	\$154.17	86	\$2,127.02	\$1,063.51	\$531.76	\$194.98	\$177.25
\$1,870.22	\$935.11	\$467.56	\$171.44	\$155.85	87	\$2,149.86	\$1,074.93	\$537.47	\$197.07	\$179.16
\$1,886.39	\$943.20	\$471.60	\$172.92	\$157.20	88	\$2,170.29	\$1,085.15	\$542.57	\$198.94	\$180.86
\$1,906.82	\$953.41	\$476.71	\$174.79	\$158.90	89	\$2,188.60	\$1,094.30	\$547.15	\$200.62	\$182.38
\$1,920.70	\$960.35	\$480.18	\$176.06	\$160.06	90+	\$2,205.23	\$1,102.62	\$551.31	\$202.15	\$183.77

* Only Plan A is available for people under age 65 eligible for Medicare due to Disability who reside in Texas

TOBACCO USE - ADD 10% to premium mode selected

If eligible for the Household Discount, multiply the rate by .93 after adding Tobacco use if applicable

2016 MEDICARE SUPPLEMENT RATES for Texas

P.O. Box 54407 OKC, OK 73154 1-800-272-5466

2015 MEDICARE SUPPLEMENT RATES for Texas

AREA 1 (TX zip codes 770-777)

(Effective 03/01/2016)

PLAN F

FEMALE RATES					Issue Age	MALE RATES				
Annual	Semi Annual	Quarterly	Monthly Bill	Monthly Draft		Annual	Semi Annual	Quarterly	Monthly Bill	Monthly Draft
***** NOT AVAILABLE under Age 65 *****					Under 65	***** NOT AVAILABLE under Age 65 *****				
\$1,913.78	\$956.89	\$478.45	\$175.43	\$159.48	65	\$2,032.51	\$1,016.26	\$508.13	\$186.31	\$169.38
\$1,980.03	\$990.02	\$495.01	\$181.50	\$165.00	66	\$2,121.16	\$1,060.58	\$530.29	\$194.44	\$176.76
\$2,045.29	\$1,022.65	\$511.32	\$187.48	\$170.44	67	\$2,209.81	\$1,104.91	\$552.45	\$202.57	\$184.15
\$2,109.37	\$1,054.69	\$527.34	\$193.36	\$175.78	68	\$2,298.66	\$1,149.33	\$574.67	\$210.71	\$191.56
\$2,175.35	\$1,087.68	\$543.84	\$199.41	\$181.28	69	\$2,391.05	\$1,195.53	\$597.76	\$219.18	\$199.25
\$2,242.18	\$1,121.09	\$560.55	\$205.53	\$186.85	70	\$2,485.40	\$1,242.70	\$621.35	\$227.83	\$207.12
\$2,306.39	\$1,153.20	\$576.60	\$211.42	\$192.20	71	\$2,578.77	\$1,289.39	\$644.69	\$236.39	\$214.90
\$2,367.66	\$1,183.83	\$591.92	\$217.04	\$197.31	72	\$2,668.80	\$1,334.40	\$667.20	\$244.64	\$222.40
\$2,419.42	\$1,209.71	\$604.86	\$221.78	\$201.62	73	\$2,749.78	\$1,374.89	\$687.45	\$252.06	\$229.15
\$2,456.90	\$1,228.45	\$614.23	\$225.22	\$204.74	74	\$2,815.44	\$1,407.72	\$703.86	\$258.08	\$234.62
\$2,494.84	\$1,247.42	\$623.71	\$228.69	\$207.90	75	\$2,882.27	\$1,441.14	\$720.57	\$264.21	\$240.19
\$2,535.72	\$1,267.86	\$633.93	\$232.44	\$211.31	76	\$2,953.23	\$1,476.62	\$738.31	\$270.71	\$246.10
\$2,587.03	\$1,293.52	\$646.76	\$237.14	\$215.59	77	\$3,024.00	\$1,512.00	\$756.00	\$277.20	\$252.00
\$2,636.76	\$1,318.38	\$659.19	\$241.70	\$219.73	78	\$3,084.34	\$1,542.17	\$771.09	\$282.73	\$257.03
\$2,685.11	\$1,342.56	\$671.28	\$246.14	\$223.76	79	\$3,130.73	\$1,565.37	\$782.68	\$286.98	\$260.89
\$2,732.09	\$1,366.05	\$683.02	\$250.44	\$227.67	80	\$3,193.24	\$1,596.62	\$798.31	\$292.71	\$266.10
\$2,777.30	\$1,388.65	\$694.33	\$254.59	\$231.44	81	\$3,250.83	\$1,625.42	\$812.71	\$297.99	\$270.90
\$2,818.39	\$1,409.20	\$704.60	\$258.35	\$234.87	82	\$3,304.69	\$1,652.35	\$826.17	\$302.93	\$275.39
\$2,860.06	\$1,430.03	\$715.02	\$262.17	\$238.34	83	\$3,366.02	\$1,683.01	\$841.51	\$308.55	\$280.50
\$2,899.17	\$1,449.59	\$724.79	\$265.76	\$241.60	84	\$3,410.05	\$1,705.03	\$852.51	\$312.59	\$284.17
\$2,937.31	\$1,468.66	\$734.33	\$269.25	\$244.78	85	\$3,450.15	\$1,725.08	\$862.54	\$316.26	\$287.51
\$2,972.69	\$1,486.35	\$743.17	\$272.50	\$247.72	86	\$3,505.98	\$1,752.99	\$876.50	\$321.38	\$292.17
\$3,002.96	\$1,501.48	\$750.74	\$275.27	\$250.25	87	\$3,560.49	\$1,780.25	\$890.12	\$326.38	\$296.71
\$3,033.63	\$1,516.82	\$758.41	\$278.08	\$252.80	88	\$3,609.37	\$1,804.69	\$902.34	\$330.86	\$300.78
\$3,074.12	\$1,537.06	\$768.53	\$281.79	\$256.18	89	\$3,656.16	\$1,828.08	\$914.04	\$335.15	\$304.68
\$3,109.90	\$1,554.95	\$777.48	\$285.07	\$259.16	90	\$3,700.38	\$1,850.19	\$925.10	\$339.20	\$308.37

TOBACCO USE - ADD 10% to premium mode selected

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2015 MEDICARE SUPPLEMENT RATES for Texas

AREA 2 (TX zip codes 750-753, 760-761)

(Effective 03/01/2016)

PLAN F

FEMALE RATES					Issue Age	MALE RATES				
Annual	Semi Annual	Quarterly	Monthly Bill	Monthly Draft		Annual	Semi Annual	Quarterly	Monthly Bill	Monthly Draft
***** NOT AVAILABLE under Age 65 *****					Under 65	***** NOT AVAILABLE under Age 65 *****				
\$1,760.72	\$880.36	\$440.18	\$161.40	\$146.73	65	\$1,870.09	\$935.05	\$467.52	\$171.42	\$155.84
\$1,821.53	\$910.77	\$455.38	\$166.97	\$151.79	66	\$1,951.47	\$975.74	\$487.87	\$178.88	\$162.62
\$1,881.68	\$940.84	\$470.42	\$172.49	\$156.81	67	\$2,033.03	\$1,016.52	\$508.26	\$186.36	\$169.42
\$1,940.65	\$970.33	\$485.16	\$177.89	\$161.72	68	\$2,114.77	\$1,057.39	\$528.69	\$193.85	\$176.23
\$2,001.58	\$1,000.79	\$500.40	\$183.48	\$166.80	69	\$2,199.76	\$1,099.88	\$549.94	\$201.64	\$183.31
\$2,062.87	\$1,031.44	\$515.72	\$189.10	\$171.91	70	\$2,286.57	\$1,143.29	\$571.64	\$209.60	\$190.55
\$2,122.37	\$1,061.19	\$530.59	\$194.55	\$176.86	71	\$2,372.47	\$1,186.24	\$593.12	\$217.48	\$197.71
\$2,178.24	\$1,089.12	\$544.56	\$199.67	\$181.52	72	\$2,455.30	\$1,227.65	\$613.83	\$225.07	\$204.61
\$2,225.80	\$1,112.90	\$556.45	\$204.03	\$185.48	73	\$2,529.80	\$1,264.90	\$632.45	\$231.90	\$210.82
\$2,260.34	\$1,130.17	\$565.09	\$207.20	\$188.36	74	\$2,590.20	\$1,295.10	\$647.55	\$237.44	\$215.85
\$2,295.25	\$1,147.63	\$573.81	\$210.40	\$191.27	75	\$2,651.68	\$1,325.84	\$662.92	\$243.07	\$220.97
\$2,332.60	\$1,166.30	\$583.15	\$213.82	\$194.38	76	\$2,716.97	\$1,358.49	\$679.24	\$249.06	\$226.41
\$2,380.07	\$1,190.04	\$595.02	\$218.17	\$198.34	77	\$2,782.09	\$1,391.05	\$695.52	\$255.02	\$231.84
\$2,425.81	\$1,212.91	\$606.45	\$222.37	\$202.15	78	\$2,837.60	\$1,418.80	\$709.40	\$260.11	\$236.47
\$2,470.20	\$1,235.10	\$617.55	\$226.44	\$205.85	79	\$2,880.28	\$1,440.14	\$720.07	\$264.03	\$240.02
\$2,513.44	\$1,256.72	\$628.36	\$230.40	\$209.45	80	\$2,937.78	\$1,468.89	\$734.45	\$269.30	\$244.82
\$2,555.12	\$1,277.56	\$638.78	\$234.22	\$212.93	81	\$2,990.76	\$1,495.38	\$747.69	\$274.15	\$249.23
\$2,592.91	\$1,296.46	\$648.23	\$237.68	\$216.08	82	\$3,040.24	\$1,520.12	\$760.06	\$278.69	\$253.35
\$2,631.38	\$1,315.69	\$657.85	\$241.21	\$219.28	83	\$3,096.74	\$1,548.37	\$774.19	\$283.87	\$258.06
\$2,667.24	\$1,333.62	\$666.81	\$244.50	\$222.27	84	\$3,137.22	\$1,568.61	\$784.31	\$287.58	\$261.44
\$2,702.32	\$1,351.16	\$675.58	\$247.71	\$225.19	85	\$3,174.15	\$1,587.08	\$793.54	\$290.96	\$264.51
\$2,732.92	\$1,366.46	\$683.23	\$250.52	\$227.74	86	\$3,225.50	\$1,612.75	\$806.38	\$295.67	\$268.79
\$2,762.73	\$1,381.37	\$690.68	\$253.25	\$230.23	87	\$3,275.80	\$1,637.90	\$818.95	\$300.28	\$272.98
\$2,790.93	\$1,395.47	\$697.73	\$255.84	\$232.58	88	\$3,320.68	\$1,660.34	\$830.17	\$304.40	\$276.72
\$2,828.21	\$1,414.11	\$707.05	\$259.25	\$235.68	89	\$3,363.93	\$1,681.97	\$840.98	\$308.36	\$280.33
\$2,861.11	\$1,430.56	\$715.28	\$262.27	\$238.43	90	\$3,404.35	\$1,702.18	\$851.09	\$312.07	\$283.70

TOBACCO USE - ADD 10% to premium mode selected

If eligible for the Household Discount, multiply the rate by .93 after adding Tobacco use if applicable

OLD SURETY LIFE INSURANCE COMPANY
P.O. Box 54407 OKC, OK 73154 1-800-272-5466
2015 MEDICARE SUPPLEMENT RATES for Texas
AREA 3 (All TX zip codes except: 750-753, 760-761, 770-777)
(Effective 03/01/2016)

PLAN F

FEMALE RATES					Issue Age	MALE RATES				
Annual	Semi Annual	Quarterly	Monthly Bill	Monthly Draft		Annual	Semi Annual	Quarterly	Monthly Bill	Monthly Draft
***** NOT AVAILABLE under Age 65 *****					Under 65	***** NOT AVAILABLE under Age 65 *****				
\$1,531.03	\$765.52	\$382.76	\$140.34	\$127.59	65	\$1,626.16	\$813.08	\$406.54	\$149.06	\$135.51
\$1,584.02	\$792.01	\$396.01	\$145.20	\$132.00	66	\$1,696.93	\$848.47	\$424.23	\$155.55	\$141.41
\$1,636.23	\$818.12	\$409.06	\$149.99	\$136.35	67	\$1,767.85	\$883.93	\$441.96	\$162.05	\$147.32
\$1,687.49	\$843.75	\$421.87	\$154.69	\$140.62	68	\$1,838.93	\$919.47	\$459.73	\$168.57	\$153.24
\$1,740.49	\$870.25	\$435.12	\$159.54	\$145.04	69	\$1,912.84	\$956.42	\$478.21	\$175.34	\$159.40
\$1,793.80	\$896.90	\$448.45	\$164.43	\$149.48	70	\$1,988.32	\$994.16	\$497.08	\$182.26	\$165.69
\$1,845.53	\$922.77	\$461.38	\$169.17	\$153.79	71	\$2,063.02	\$1,031.51	\$515.76	\$189.11	\$171.92
\$1,894.13	\$947.07	\$473.53	\$173.63	\$157.84	72	\$2,135.04	\$1,067.52	\$533.76	\$195.71	\$177.92
\$1,935.48	\$967.74	\$483.87	\$177.42	\$161.29	73	\$2,199.83	\$1,099.92	\$549.96	\$201.65	\$183.32
\$1,965.52	\$982.76	\$491.38	\$180.17	\$163.79	74	\$2,252.35	\$1,126.18	\$563.09	\$206.47	\$187.70
\$1,995.87	\$997.94	\$498.97	\$182.95	\$166.32	75	\$2,305.82	\$1,152.91	\$576.46	\$211.37	\$192.15
\$2,028.58	\$1,014.29	\$507.15	\$185.95	\$169.05	76	\$2,362.58	\$1,181.29	\$590.65	\$216.57	\$196.88
\$2,069.62	\$1,034.81	\$517.41	\$189.72	\$172.47	77	\$2,419.20	\$1,209.60	\$604.80	\$221.76	\$201.60
\$2,109.41	\$1,054.71	\$527.35	\$193.36	\$175.78	78	\$2,467.47	\$1,233.74	\$616.87	\$226.18	\$205.62
\$2,148.09	\$1,074.05	\$537.02	\$196.91	\$179.01	79	\$2,504.59	\$1,252.30	\$626.15	\$229.59	\$208.72
\$2,185.67	\$1,092.84	\$546.42	\$200.35	\$182.14	80	\$2,554.59	\$1,277.30	\$638.65	\$234.17	\$212.88
\$2,221.84	\$1,110.92	\$555.46	\$203.67	\$185.15	81	\$2,600.67	\$1,300.34	\$650.17	\$238.39	\$216.72
\$2,254.71	\$1,127.36	\$563.68	\$206.68	\$187.89	82	\$2,643.76	\$1,321.88	\$660.94	\$242.34	\$220.31
\$2,288.05	\$1,144.03	\$572.01	\$209.74	\$190.67	83	\$2,692.82	\$1,346.41	\$673.21	\$246.84	\$224.40
\$2,319.34	\$1,159.67	\$579.84	\$212.61	\$193.28	84	\$2,728.04	\$1,364.02	\$682.01	\$250.07	\$227.34
\$2,349.85	\$1,174.93	\$587.46	\$215.40	\$195.82	85	\$2,760.12	\$1,380.06	\$690.03	\$253.01	\$230.01
\$2,378.15	\$1,189.08	\$594.54	\$218.00	\$198.18	86	\$2,804.78	\$1,402.39	\$701.20	\$257.10	\$233.73
\$2,402.37	\$1,201.19	\$600.59	\$220.22	\$200.20	87	\$2,848.50	\$1,424.25	\$712.13	\$261.11	\$237.38
\$2,426.90	\$1,213.45	\$606.73	\$222.47	\$202.24	88	\$2,887.50	\$1,443.75	\$721.88	\$264.69	\$240.63
\$2,459.30	\$1,229.65	\$614.83	\$225.44	\$204.94	89	\$2,925.24	\$1,462.62	\$731.31	\$268.15	\$243.77
\$2,487.92	\$1,243.96	\$621.98	\$228.06	\$207.33	90	\$2,960.31	\$1,480.16	\$740.08	\$271.36	\$246.69

TOBACCO USE - ADD 10% to premium mode selected

If eligible for the Household Discount, multiply the rate by .93 after adding Tobacco use if applicable

PREMIUM INFORMATION

We, OLD SURETY LIFE INS. CO. can only raise your premium if we raise the premium for all policies like yours in this state.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

[This outline shows benefits and premiums of policies sold for effective dates on or after June 1, 2010. Policies sold for effective dates prior to June 1, 2010, have different benefits and premiums. Plans E, H, I and J are no longer available for sale.]

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and Old Surety Life Insurance Company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to **Old Surety Life Insurance Company, P.O. Box 54407, Oklahoma City, OK 73154**. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy or other health coverage, DO NOT cancel it until you have actually received your new policy and are sure you want to keep it.

NOTICE

This policy may not fully cover all of your medical costs. Neither Old Surety Life Insurance Company nor its agents are connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult "*The Medicare Handbook*" for more details.

PRE-EXISTING CONDITION LIMITATIONS

Your policy with Old Surety, if issued, will contain a six month waiting period on pre-existing conditions, as defined in the policy, if you are not replacing an existing Medicare Supplement policy or other Creditable Coverage. If you are replacing existing Medicare Supplement or other Creditable Coverage, Old Surety will waive the pre-existing waiting period to the extent it was satisfied with the coverage you are replacing.

Under certain circumstances you may be eligible for Guarantee Issue of your policy if you are replacing an Employee Welfare Benefit Plan, a Medicare Advantage Plan, a PACE plan, a Medicare Select Plan, a Medicare Risk or Cost Plan or a Medicare Supplement plan for which your coverage terminated and you experienced loss of coverage for 63 days or less. For more details see the Guarantee Issue Determination Form which is made a part of the application. If you qualify for the Guarantee Issue, Old Surety will waive the Pre-Existing Condition waiting period.

REFUND OF PREMIUM

Your policy, if issued, will not contain a provision for refund of premium after the initial 30-day "Right to Return Policy" period. In the event you cancel this policy prior to its renewal date, Old Surety will refund the unearned premium for any period beyond the end of the policy month in which the cancellation occurred. In the event of your death, Old Surety, upon proper notification, will refund to your estate the unearned premium for any period beyond the end of the policy month in which the death occurred.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

***** Medicare Supplement - Plan A (Core Policy) *****

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

* A benefit period begins on the first day you receive services as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION *			
Semiprivate room and board, general nursing and miscellaneous services and supplies.			
First 60 days	All but [\$ 1,288]	\$ 0	[\$ 1,288] Part A Deductible
61 st through 90 th day	All but [\$ 322] a day	[\$ 322] a day	\$ 0
91 st day and after:			
- While using 60 lifetime reserve days	All but [\$ 644] a day	[\$ 644] a day	\$ 0
- Once lifetime reserve days are used:			
- Additional 365 days	\$ 0	100% of Medicare Eligible Expenses	\$ 0 **
- Beyond the additional 365 days	\$ 0	\$ 0	All Costs
Skilled Nursing Facility Care *			
You must meet Medicare's requirements including having been in a hospital for at least 3 days & entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	\$ 0	\$ 0
21 st through 100 th day	All but [\$ 161.00] a day	\$ 0	Up to [\$161.00] a day
101 st day and after	\$ 0	\$ 0	All Costs
BLOOD			
First 3 pints	\$ 0	3 pints	\$ 0
Additional amounts	100%	\$ 0	\$ 0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.			
	All but very limited copayment / coinsurance for outpatient drugs and inpatient respite care	Medicare copayment / coinsurance	\$ 0

** **NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

***** Medicare Supplement – Plan A (Core Policy) *****

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

* Once you have been billed [\$ 166] of Medicare-Approved amounts for covered services (which are noted with an asterisk) you Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan Pays	You Pay
MEDICAL EXPENSES IN OR OUT OF THE HOSPITAL & OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient & outpatient medical & surgical services & supplies, physical & speech therapy, diagnostic test, durable medical equipment.			
First [\$ 166] of Medicare-Approved Amounts*	\$ 0	\$ 0	[\$ 166] Part B Deductible
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 20%	\$ 0
Part B Excess Charges (Above Medicare-Approved Amounts)	\$ 0	\$ 0	All Costs
BLOOD			
First 3 pints	\$ 0	All Costs	\$ 0
Next [\$ 166] of Medicare-Approved Amounts*	\$ 0	\$ 0	[\$ 166] Part B Deductible
Remainder of Medicare-Approved Amounts	80%	20%	\$ 0
CLINICAL LABORATORY SERVICES - BLOOD TESTS FOR DIAGNOSTIC SERVICES	100%	\$ 0	\$ 0

- ***** **MEDICARE (PARTS A and B)** ***** -

HOME HEALTH CARE MEDICARE-APPROVED SERVICES			
- Medically necessary skilled care services and medical supplies	100%	\$ 0	\$ 0
- Durable medical equipment:			
- First [\$ 166] of Medicare-Approved Amounts*	\$ 0	\$ 0	[\$ 166] Part B Deductible
- Remainder of Medicare-Approved Amounts	80%	20%	\$ 0

***** Medicare Supplement - Plan F *****

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

* A benefit period begins on the first day you receive services as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION *			
Semiprivate room and board, general nursing and miscellaneous services and supplies.			
First 60 days	All but [\$ 1,288]	[\$ 1,288] Part A Deductible	\$ 0
61 st through 90 th day	All but [\$ 322] a day	[\$ 322] a day	\$ 0
91 st day and after:			
- While using 60 lifetime reserve days	All but [\$ 644] a day	[\$ 644] a day	\$ 0
- Once lifetime reserve days are used:			
- Additional 365 days	\$ 0	100% of Medicare Eligible Expenses	\$ 0 **
- Beyond the additional 365 days	\$ 0	\$ 0	All Costs
Skilled Nursing Facility Care *			
You must meet Medicare's requirements including having been in a hospital for at least 3 days & entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	\$ 0	\$ 0
21 st through 100 th day	All but [\$ 161.00] a day	Up to [\$ 161.00] a day	\$ 0
101 st day and after	\$ 0	\$ 0	All Costs
BLOOD			
First 3 pints	\$ 0	3 pints	\$ 0
Additional amounts	100%	\$ 0	\$ 0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.			
	All but very limited copayment / coinsurance for outpatient drugs and inpatient respite care	Medicare copayment / coinsurance	\$ 0

** **NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

***** Medicare Supplement - Plan F *****

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

* Once you have been billed [\$ 166] of Medicare-Approved amounts for covered services (which are noted with an asterisk) you Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	Plan Pays	You Pay
MEDICAL EXPENSES IN OR OUT OF THE HOSPITAL & OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient & outpatient medical & surgical services & supplies, physical & speech therapy, diagnostic test, durable medical equipment.			
First [\$ 166] of Medicare-Approved Amounts*	\$ 0	[\$ 166] Part B Deductible	\$ 0
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 20%	\$ 0
Part B Excess Charges (Above Medicare-Approved Amounts)	\$ 0	100%	\$ 0
BLOOD			
First 3 pints	\$ 0	All Costs	\$ 0
Next [\$ 166] of Medicare-Approved Amounts*	\$ 0	[\$ 166] Part B Deductible	\$ 0
Remainder of Medicare-Approved Amounts	80%	20%	\$ 0
CLINICAL LABORATORY SERVICES - BLOOD TESTS FOR DIAGNOSTIC SERVICES	100%	\$ 0	\$ 0
***** MEDICARE (PARTS A and B) *****			
HOME HEALTH CARE			
MEDICARE-APPROVED SERVICES			
- Medically necessary skilled care services and medical supplies	100%	\$ 0	\$ 0
- Durable medical equipment:			
- First [\$ 166] of Medicare-Approved Amounts*	\$ 0	[\$ 166] Part B Deductible	\$ 0
- Remainder of Medicare-Approved Amounts	80%	20%	\$ 0
FOREIGN TRAVEL ***** Not covered by Medicare *****			
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
- First \$ 250 each calendar year	\$ 0	\$ 0	\$ 250
- Remainder of charges*	\$ 0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime max.