

Lumico

insurance made clear

Medicare Supplement insurance facts

20%

of your outpatient medical care or doctor visits **may not be covered by Medicare Part B¹**

6 in 10 adults

have chronic disease²

\$11,300

is the average annual health care cost for people over 65³

¹medicare.gov, 2020; ²cdc.gov, October 23 2019; ³registerednursing.org, January 8 2020

Lumico Medicare Supplement insurance can help pick up the costs Medicare doesn't cover.

What Original Medicare covers:

Medicare Part A - Hospital insurance

- Includes hospital inpatient and recovery care in skilled nursing facilities, hospice and home healthcare services.

Medicare Part B - Medical insurance

- Covers some medically necessary services from doctors and other healthcare providers, plus preventative services.

What Medical Supplement can cover:

- Basic benefits⁴ (including hospice)
- Part B coinsurance
- Part A deductible
- Skilled nursing facility coinsurance
- Foreign travel emergency
- Part B excess charges
- Part B deductible

⁴Basic benefits include Part A coinsurance, Part A hospice care coinsurance or copayment, Part B coinsurance or copayment, and first three pints of blood per year.

Contact us to learn more.