



SOMETHING TO SING ABOUT.

Everything you need to get started.



MONTANA HEALTH COOPERATIVE, dba MOUNTAIN HEALTH COOPERATIVE



Medicare Supplement Insurance Policy

Coverage doesn't have to end where Medicare leaves off.
That's why we offer affordable policies to meet your needs.

Mountain Health CO-OP is governed by members like you. That makes you our priority, so pick your opening number and grab a mic.

About the CO-OP

Everyone deserves the financial security that comes with affordable health insurance. Mountain Health CO-OP was founded by Montanans to offer members like you the opportunity to have insurance from a local company. Insurance that's designed to meet your needs. And a company that's still governed by members like you - because your input matters.



The CO-OP is proud to stand with you to give you the tools to be healthy and happy. Call us at 1-855-447-2900 to be connected to an insurance agent in your area who carries our products.

Why Medicare Supplement Insurance?

Medicare is your primary insurance coverage when you reach age 65, but it isn't designed to cover all your health care expenses. That's where a Medicare Supplement Insurance Policy comes in.

A supplemental policy helps you manage and budget your health care expenses while giving you the freedom to choose your providers and a plan that best meets your needs. These policies give you peace of mind.

Hitting the highlights is easy. Medicare Supplement Insurance Policies offer...

- your choice of plans, so you can pick one that best meets your health care needs,
- budget-friendly options that give you flexibility and control over your health and finances,
- freedom to choose your doctors you trust to provide your care (who must accept Medicare),
- extended coverage, so you don't have to worry when your Medicare coverage ends,
- and more.





Questions?

Ask now, adventure later.

Asking a few questions can make choosing a Medicare Supplement Plan a breeze - so you can worry less and relax more.

Does the plan meet your needs?

Consider any pre-existing conditions, future medical needs, and budget. There are several plans available, and one may be a better fit than the others.

What is your budget?

Different companies may have different rates for the same coverage. Consider your options.

Are you happy with your current coverage?

Some policies may cover your current care while others may not. Check the terms and conditions to make sure you don't have any surprises.

Do you have big things on the horizon?

If you have international travel on the calendar or have decided to move closer to family, make sure the plan you choose will work for your next adventure(s).





Simple Comparison

If there's a Medicare Supplement Insurance Plan listed that appears to meet your needs, talk to your agent to see the full outline of coverage.

	Medicare Pays	Plan A Pays	Plan F Pays <small>Plan F is only available to those first eligible before 1/1/2020</small>	Plan G Pays	Plan N Pays
Medicare Part A Hospital Insurance					
Deductible	\$0		\$1,408	\$1,408	\$1,408
First 60 Days	100%				
Coinsurance 61-90 Days	All but \$352 a Day	\$352 a Day	\$352 a Day	\$352 a Day	\$352 a Day
Coinsurance 91-150 Days	All but \$704 a Day	\$704 a Day	\$704 a Day	\$704 a Day	\$704 a Day
Extended Hospital Coverage (Up to 365 days in your Lifetime)	\$0	Eligible Expenses	Eligible Expenses	Eligible Expenses	Eligible Expenses
Benefit for Blood	All but 3 Pints	3 Pints	3 Pints	3 Pints	3 Pints
Skilled Nursing Facility (First 20 Days)	100%				
Skilled Nursing Facility (First 21-100 Days)	All but \$176 a Day		Up to \$176 a Day	Up to \$176 a Day	Up to \$176 a Day
Hospice Outpatient Prescription Drugs	All but \$5	\$5	\$5	\$5	\$5
Hospice Inpatient Respite Care	All but 5%	5% of Medicare	5% of Medicare	5% of Medicare	5% of Medicare
Additional Benefit					
Emergency Care Outside the U.S.	\$0		Generally 80% to lifetime max of \$50,000	Generally 80% to lifetime max of \$50,000	Generally 80% to lifetime max of \$50,000

For full plan details, please view the outline of coverage.

Your Options

The CO-OP offers Medicare Supplemental Plans A, F, G, and N. Each of these plans are designed to give you the coverage you need at prices you can afford. Select which plan best fits your needs and let us take care of the rest.

A few factors go into selecting a Medicare Supplement Insurance plan. Your lifestyle, existing health care needs, and travel are just a few.

Benefits	Plan A	Plan F	Plan G	Plan N
Basic Benefits (Including Hospice Care)	✓	✓	✓	✓
Part A Deductible		✓	✓	✓
Skilled Nursing Facility Coinsurance		✓	✓	✓
Foreign Travel Emergency		✓	✓	✓
Part B Excess Charges		✓	✓	
Part B Deductible		✓		

[View the CO-OP Medicare Supplement Insurance outline of coverage for full details.](#)

We are Here for You

We've got you covered. No matter what questions you have, our team is responsive to your needs and will work to get the answers you're looking for. We do everything we can to ensure you get the most from your coverage.



EXCLUSIONS

We will not pay for:

1. Loss incurred while your policy is not in force, except as provided in the Extension of Benefits section of your policy;
2. Hospital or Skilled Nursing Facility confinement incurred during a Medicare Part A Benefit Period that begins while this policy is not in force;
3. That portion of any Loss incurred which is paid for by Medicare;
4. Services for non-Medicare Eligible Expenses, including, but not limited to, routine exams, take-home drugs and eye refractions;
5. Services for which a charge is not normally made in the absence of insurance; or
6. Loss that is payable under any other Medicare supplement insurance policy or certificate.

Underwritten by Montana Health Cooperative, dba Mountain Health Cooperative.

This is a solicitation of insurance and an insurance agent may contact you by telephone.

This brochure is intended to provide a brief description of policy forms MHCMSA201D, MHCMSF201D, MHCMSG201D, & MHCMSN201D. Not all plans are available in all states. Policy provisions and benefits may vary from state to state. These policies have exclusions, limitations, reduction of benefits, please see the Outline of Coverage for complete details.

Neither Montana Health Cooperative nor our Medicare Supplement policies are connected with or endorsed by the United States Government or the Federal Medicare program.



WWW.MOUNTAINHEALTH.COOP
1-855-447-2900