



**Farm Bureau
HEALTH PLANS**

Tennessee

Medicare Supplement Plans

Outline of Coverage for Plans A, D, G and N

FARM BUREAU HEALTH PLANS IS YOUR ONE STOP WHEN IT COMES TO MEDICARE

When it's time to think about your health coverage during retirement, Farm Bureau Health Plans can ensure you're financially protected by providing easy, convenient access to:

- Four different Medicare Supplement Plans
- Two Medicare Part D Prescription Drug Plans
- One great dental/vision plan - DentalVision Silver

In addition to our Medicare Supplement Plans, explained here in this Outline of Coverage, we also offer **Medicare Part D prescription drug coverage** and a **bundled dental/vision** plan designed with the Medicare-eligible in mind.

We can help when it comes to covering the high costs of prescription medications with our two Part D plans – **Farm Bureau Essential Rx** and **Farm Bureau Select Rx**. Visit fbhp.com/part-d or call **1-844-368-8738 (TTY 711)** to learn more about our Part D prescription drug coverage.

And when you need to visit the dentist or have an eye exam, we've got **DentalVision Silver** to help pay what Medicare doesn't for dental and vision care. From dental cleanings to new eyeglasses, DentalVision Silver has you covered.

With Farm Bureau Health Plans, you can get a trifecta of Medicare coverage and the peace of mind that goes with it – knowing your medical bills, prescription drugs and dental/vision care won't be putting a dent in your wallet.

As a Farm Bureau Health Plans member, you also have access to **OneConnection**, the online portal available exclusively to our Medicare Supplement plan holders. OneConnection allows members to access their payment and claims information along with the ability to update personal data at the click of a button. With our headquarters located in Columbia, TN – also the home of the Tennessee Farm Bureau Federation – we are proud to have our home-base right in the heart of our great state. And we're equally proud to be a service company of the Tennessee Farm Bureau, an organization known for its honesty, integrity and commitment to improving the lives of all Tennesseans.

As a Medicare Supplement member, you can rest easy knowing your calls are being answered and claims processed on site here in Columbia – and our knowledgeable customer service representatives stand ready to provide you with the superior customer service folks have come to expect from the Tennessee Farm Bureau.

With our deep Tennessee roots and stable success as a Medicare Supplements provider, Farm Bureau Health Plans is the right choice to keep you covered during your best years.



Questions about our plans?

- Call us toll free at 877-874-8323
- Visit fbhp.com
- Visit your local Farm Bureau office

A big benefit of Tennessee Farm Bureau membership is access to Farm Bureau Health Plans Medicare Supplement Plans.

Members of the Tennessee Farm Bureau already have access to a wide range of member benefits. With Farm Bureau Health Plans, members can also enjoy affordable health care during their best years and special members-only rates for dependable Medigap coverage.



MEDIGAP MADE EASY

Medicare Supplement coverage can protect you from Medicare's large out-of-pocket expenses.

Medicare Supplement coverage—also known as Medigap—helps fill the gaps in Original Medicare (Part A Hospital and Part B Medical). This means it helps pay some of the health care costs that Original Medicare doesn't cover like copayments, coinsurance, and deductibles.

If you have Original Medicare, you may be surprised how quickly these out-of-pocket expenses can add up. For example, in 2024, if you went into the hospital, you would need to pay a deductible of \$1,632 before Medicare would start to pay for services. And if you're in the hospital for an extended period of time, you'd pay a copayment of \$408 per day for days 61-90, and \$816 per day for days 91-150.

To avoid these gaps in your Medicare benefits, consider a Farm Bureau Health Plans Medicare Supplement to help pay these expenses.

There are 12 standard Medicare Supplement plan options. Medicare Supplement plans are standardized by the federal government. Every company must make Plan A available, but do not have to offer all 12 plans. Farm Bureau Health Plans offers Medicare Supplement Plans A, D, G, and N.

Choose your own doctors and hospitals

When you purchase a Medicare Supplement, you have the freedom to use any doctor, health care provider, and hospital that accepts Original Medicare. There is no need to worry about networks.



Insurance words to know

- **Premium** - The cost of belonging to the plan. Think of it as a gym membership. You pay every month whether you use the gym or not.
- **Deductible** - The amount you must pay for eligible medical services before insurance starts to pay.
- **Copay or coinsurance** - If you have a claim, this is your share of the cost of those claims. If it's a specific dollar amount, it's called a copay. If the figure is a percentage of the bill, it's called a coinsurance.

CHOOSE THE BENEFITS THAT ARE MOST IMPORTANT TO YOU.

Basic benefits included in all Medigap plans:

- **Hospitalization:** Part A daily copayments (days 61-90 and 91-150), plus coverage for 365 additional days after Medicare benefits end.
- **Blood:** First three pints of blood each year (Original Medicare covers additional pints).
- **Hospice:** Part A coinsurance for inpatient respite care and copays for outpatient prescription drugs.
- **Medical expenses:** Part B coinsurance (20% of Medicare-approved expenses) or copays. Plans K, L and N require you to pay a portion of the Part B coinsurance or copayments.
- **Medicare preventive care:** Part B coinsurance (20% of Medicare-approved expenses) when applicable.

Additional benefits available in select Medigap plans

- **Hospitalization:** Part A deductible per hospital benefit period (\$1,632 in 2024).
- **Skilled nursing facility care:** Part A daily copayments for days 21-100 of each benefit period (\$204.00 per day in 2024).
- **Medical expenses:** Part B deductible per calendar year (240.00 in 2024).
- **Part B excess charge:** All costs above Medicare-approved amounts.

Foreign travel emergency care: 80% of Medicare-eligible expenses for emergency care services received outside the U.S., after you meet a \$250 foreign travel deductible. Benefit limited to \$50,000 in your lifetime.

THE BEST TIME TO BUY MEDICARE SUPPLEMENT INSURANCE.

Enroll during your Medicare Open Enrollment Period.

Unlike Medicare Advantage Plans and Medicare Prescription Drug Plans, Medicare Supplements do not have an Annual Enrollment Period. You get one Medigap Open Enrollment Period when you're guaranteed acceptance into any Medicare Supplement with no health questions asked. This period lasts for six months and begins on the first day of the month in which you are both:

- Age 65 or older
- Enrolled in Medicare Part B

Or if you have a Guaranteed Issue Right.

There are also certain circumstances that may qualify you for a limited time Guaranteed Issue Right to enroll in a Medicare Supplement with no health questions asked. These situations include:

- You're in a Medicare Advantage Plan (like a PPO or HMO), and your plan is leaving Medicare, or stops giving care in your area, or you move out of the plan's service area.
- You have Original Medicare and an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays and that plan is ending.
- You have Original Medicare and a Medicare SELECT policy and you move out of the Medicare SELECT policy's service area.
- You joined a Medicare Advantage Plan or Program of All-inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first year of joining, you decide you want to switch to Original Medicare.
- You dropped a Medigap policy to join a Medicare Advantage Plan (or to switch to a Medicare SELECT policy) for the first time, you've been in the plan less than a year, and you want to switch back.
- Your Medigap insurance company goes bankrupt and you lose your coverage, or your Medigap policy coverage otherwise ends through no fault of your own.
- You leave a Medicare Advantage Plan or drop a Medigap policy because the company hasn't followed the rules, or it misled you.



Enrolling in a Medicare Supplement at any other time.

If you miss your Medigap Open Enrollment Period and are not eligible for one of the Guaranteed Issue Rights noted on this page, you can still apply for a Farm Bureau Health Plans Medicare Supplement at any time.

However, your application will be medically underwritten (meaning we'll review your health history) and you could be denied coverage. If you are accepted, you will be charged a higher premium rate if you use tobacco products.

BENEFITS INCLUDED IN ALL MEDIGAP PLANS

BENEFITS	MEDICARE SUPPLEMENT INSURANCE (MEDIGAP) PLANS									
	A	B	C	D	F ¹	G ¹	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or co-payment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ Copays apply ³
Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A hospice care coinsurance or co-payment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility care co-payment			✓	✓	✓	✓	50%	75%	✓	✓
Part A deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible			✓		✓					
Part B excess charge					✓	✓				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
Out-of-pocket limit ²							\$7,060 ²	\$3,530 ²		

¹Plans F and G also have a high deductible option which require paying a plan deductible of (\$2,800) before the plan begins to pay. Once the plan deductible is met, the plan pays one hundred percent (100%) of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

²For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$240 in 2024), the Medigap plan pays 100% of covered services for the rest of the calendar year.

³Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that don't result in an inpatient admission.



UNDERSTANDING YOUR PREMIUMS

We base your premium rates on age, gender, and tobacco use. If you are not within your Medigap Open Enrollment Period, or are not eligible for a Guaranteed Issue Right, underwriting may affect your premium rate.

Farm Bureau Health Plans can raise your premium at any time with 30 days notice. However, we can only raise your premium if we raise the premium for all persons of the same class and benefit plan insured under the group policy. Any premium increase must be approved by the Tennessee Department of Insurance and Financial Services. Medicare Supplement insurance coverage is age-rated and your premium will be based on your current age and adjusted annually each birthday.

If your Tennessee Farm Bureau membership lapses, your policy will remain in force as long as you continue to pay your premiums. However, you may lose your Tennessee Farm Bureau discounted premium rate. Once the membership discounted premium rate is lost, you may not get it back.

Monthly premiums will be paid through authorized automatic deductions from your bank account. Premium payments are due on the 1st or 15th of each month depending on your selected payment date upon applying.

OUTLINE OF COVERAGE - MEDICARE SUPPLEMENT PLAN A

All dollar amounts shown are the 2024 original Medicare numbers. The benefits and costs shown are for plans effective **on or after January 1, 2024**.

SERVICES	ORIGINAL MEDICARE PAYS	MEDICARE SUPPLEMENT PLAN A	
		PLAN PAYS	YOU PAY
Medicare (Part A) hospital services per benefit period			
Hospitalization² - Semi-private room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but \$1,632	\$0	\$1,632 (Part A deductible)
61st through 90th day	All but \$408 a day	\$408 a day	\$0
91st day and after (while using 60 lifetime reserve days)	All but \$816 a day	\$816 a day	\$0
Once lifetime reserve days are used, additional 365 days	\$0	100% of Medicare-eligible expenses	\$0 ¹
Beyond the additional 365 days	\$0	\$0	All costs
Skilled nursing facility care² - You must meet Medicare's requirements, including having been in a hospital for at least three days and having entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	100%	\$0	\$0
21st through 100th day	All but \$204 a day	\$0	Up to \$204 a day
101st day and after	\$0	\$0	All costs
Blood			
First 3 pints	\$0	All costs	\$0
Remainder of Medicare approved amounts	100%	\$0	\$0
Hospice care - You must meet Medicare's requirements, including a doctor's certification of terminal illness.			
Hospice care	All but very limited co-payment/coinsurance for outpatient drugs and inpatient respite care.	Medicare co-payment/coinsurance	\$0

¹Notice: When your Medicare Part A hospital benefits are exhausted, FBHP stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional three hundred sixty-five (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.

²A 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	ORIGINAL MEDICARE PAYS	MEDICARE SUPPLEMENT PLAN A	
		PLAN PAYS	YOU PAY
Medicare Part B medical services per calendar year			
Medical expenses - In or out of the hospital and outpatient hospital treatment, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, and durable medical equipment			
First \$240 of Medicare-approved amounts (Part B deductible ³)	\$0	\$0	\$240
Remainder of Medicare-approved amounts (after deductible is met)	80%	20%	\$0
Part B excess charges (above Medicare-approved amounts)	\$0	\$0	All costs
Medicare preventive care			
First \$240 of Medicare-approved amounts (Part B deductible ³) when applicable	\$0	\$0	\$240
Medicare-approved amounts (after deductible is met) when applicable	80%	20%	\$0
Blood			
First 3 pints	\$0	3 pints	\$0
Next \$240 of Medicare approved amounts ³	\$0	\$0	\$240 (Part B deductible)
Remainder of Medicare approved amounts	80%	20%	\$0
Clinical laboratory services			
Tests for diagnostic services	100%	\$0	\$0
Parts A & B Home health care - Medicare-approved services			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment - first \$240 of Medicare-approved amounts (Part B deductible ³)	\$0	\$0	\$240
Remainder of Medicare-approved amounts for durable medical equipment (after deductible is met)	80%	20%	\$0
Other benefits - Services not covered by Medicare			
Foreign Travel - Emergency care services beginning during the first 60 days of each trip outside the U.S.			
\$250 foreign travel deductible that must be met once each calendar year	\$0	\$0	All costs
Remainder of charges after the foreign travel deductible is met, up to a lifetime maximum of \$50,000 ⁴	\$0	\$0	All costs

³The Part B deductible needs to be met only once each calendar year (January 1 - December 31). Once you have been billed \$240 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

⁴Member pays all amounts over \$50,000.

OUTLINE OF COVERAGE - MEDICARE SUPPLEMENT PLAN D

All dollar amounts shown are the 2024 original Medicare numbers. The benefits and costs shown are for plans effective on or after January 1, 2024.

SERVICE	ORIGINAL MEDICARE PAYS	MEDICARE SUPPLEMENT PLAN D	
		PLAN PAYS	YOU PAY
Medicare (Part A) hospital services per benefit period			
Hospitalization² - Semi-private room and board, general nursing, and miscellaneous services, and supplies			
First 60 days	All but \$1,632	\$1,632 (Part A deductible)	\$0
61st through 90th day	All but \$408 a day	\$408 a day	\$0
91st day and after (while using 60 lifetime reserve days)	All but \$816 a day	\$816 a day	\$0
Once lifetime reserve days are used, additional 365 days	\$0	100% of Medicare-eligible expenses	\$0 ¹
Beyond the additional 365 days	\$0	\$0	All costs
Skilled nursing facility care² - You must meet Medicare's requirements, including having been in a hospital for at least three days and having entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	100%	\$0	\$0
21st through 100th day	All but \$204 a day	Up to \$204 a day	\$0
101st day and after	\$0	\$0	All costs
Blood			
First 3 pints	\$0	All costs	\$0
Remainder of Medicare approved amounts	100%	\$0	\$0
Hospice care - You must meet Medicare's requirements, including a doctor's certification of terminal illness.			
Hospice care	All but very limited co-payment/coinsurance for outpatient drugs and inpatient respite care.	Medicare co-payment/coinsurance	\$0

¹Notice: When your Medicare Part A hospital benefits are exhausted, FBHP stands in the place of Medicare and pays whatever amount Medicare would have paid for up to an additional 365 days. During this time, the hospital can't bill you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

²A 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.

SERVICE	ORIGINAL MEDICARE PAYS	MEDICARE SUPPLEMENT PLAN D	
		PLAN PAYS	YOU PAY
Medicare Part B medical services per calendar year			
Medical expenses - In or out of the hospital and outpatient hospital treatment, such as physician's services, inpatient, and outpatient medical, and surgical services and supplies, physical and speech therapy, diagnostic tests, and durable medical equipment			
First \$240 of Medicare-approved amounts (Part B deductible ³)	\$0	\$0	\$240
Remainder of Medicare-approved amounts (after deductible is met)	80%	20%	\$0
Part B excess charges (above Medicare-approved amounts)	\$0	\$0	All costs
Medicare preventive care			
First \$240 of Medicare-approved amounts (Part B deductible ³) when applicable	\$0	\$0	\$240
Medicare-approved amounts (after deductible is met) when applicable	80%	20%	\$0
Blood			
First 3 pints	\$0	All costs	\$0
Next \$240 of Medicare approved amounts ³	\$0	\$0	\$240 (Part B deductible)
Remainder of Medicare approved amounts	80%	20%	\$0
Clinical laboratory services			
Tests for diagnostic services	100%	\$0	\$0
Parts A & B Home health care - Medicare-approved services			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment - first \$240 of Medicare-approved amounts (Part B deductible ³)	\$0	\$0	\$240
Remainder of Medicare-approved amounts for durable medical equipment (after deductible is met)	80%	20%	\$0
Other benefits - Services not covered by Medicare			
Foreign Travel - Emergency care services beginning during the first 60 days of each trip outside the U.S.			
\$250 foreign travel deductible that must be met once each calendar year	\$0	\$0	\$250
Remainder of charges after the foreign travel deductible is met, up to a lifetime maximum of \$50,000 ⁴	\$0	80%	20%

³The Part B deductible needs to be met only once each calendar year (January 1 - December 31). Once you have been billed \$240 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

⁴Member pays all amounts over \$50,000.

OUTLINE OF COVERAGE - MEDICARE SUPPLEMENT PLAN G

All dollar amounts shown are the 2024 original Medicare numbers. The benefits and costs shown are for plans effective on or after January 1, 2024.

SERVICES	ORIGINAL MEDICARE PAYS	MEDICARE SUPPLEMENT PLAN G	
		PLAN PAYS	YOU PAY
Medicare (Part A) hospital services per benefit period			
Hospitalization² - Semi-private room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but \$1,632	\$1,632 (Part A deductible)	\$0
61st through 90th day	All but \$408 a day	\$408 a day	\$0
91st day and after (while using 60 lifetime reserve days)	All but \$816 a day	\$816 a day	\$0
Once lifetime reserve days are used, additional 365 days	\$0	100% of Medicare-eligible expenses	\$0 ¹
Beyond the additional 365 days	\$0	\$0	All costs
Skilled nursing facility care²- You must meet Medicare's requirements, including having been in a hospital for at least three days and having entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	100%	\$0	\$0
21st through 100th day	All but \$204 a day	Up to \$204 a day	\$0
101st day and after	\$0	\$0	All costs
Blood			
First 3 pints	\$0	All costs	\$0
Remainder of Medicare approved amounts	100%	\$0	\$0
Hospice care - You must meet Medicare's requirements, including a doctor's certification of terminal illness.			
Hospice care	All but very limited co-payment/coinsurance for outpatient drugs and inpatient respite care.	Medicare co-payment/coinsurance	\$0

¹Notice: When your Medicare Part A hospital benefits are exhausted, FBHP stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional three hundred sixty-five (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.

²A 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	ORIGINAL MEDICARE PAYS	MEDICARE SUPPLEMENT PLAN G	
		PLAN PAYS	YOU PAY
Medicare Part B medical services per calendar year			
Medical expenses - In or out of the hospital and outpatient hospital treatment, such as physician's services, inpatient, and outpatient medical, and surgical services and supplies, physical and speech therapy, diagnostic tests, and durable medical equipment			
First \$240 of Medicare-approved amounts (Part B deductible ³)	\$0	\$0	\$240
Remainder of Medicare-approved amounts (after deductible is met)	Generally 80%	Generally 20%	\$0
Part B excess charges (above Medicare-approved amounts)	\$0	100%	\$0
Medicare preventive care			
First \$240 of Medicare-approved amounts (Part B deductible ³) when applicable	\$0	\$0	\$240
Medicare-approved amounts (after deductible is met) when applicable	80%	20%	\$0
Blood			
First 3 pints	\$0	All costs	\$0
Next \$240 of Medicare approved amounts ³	\$0	\$0	\$240 (Part B deductible)
Remainder of Medicare approved amounts	80%	20%	\$0
Clinical laboratory services			
Tests for diagnostic services	100%	\$0	\$0
Parts A & B Home health care - Medicare-approved services			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment - first \$240 of Medicare-approved amounts (Part B deductible ³)	\$0	\$0	\$240
Remainder of Medicare-approved amounts for durable medical equipment (after deductible is met)	80%	20%	\$0
Other benefits - Services not covered by Medicare			
Foreign Travel - Emergency care services beginning during the first 60 days of each trip outside the U.S.			
\$250 foreign travel deductible that must be met once each calendar year	\$0	\$0	\$250
Remainder of charges after the foreign travel deductible is met, up to a lifetime maximum of \$50,000 ⁴	\$0	80%	20%

³The Part B deductible needs to be met only once each calendar year (January 1 - December 31). Once you have been billed \$240 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

⁴Member pays all amounts over \$50,000.

OUTLINE OF COVERAGE - MEDICARE SUPPLEMENT PLAN N

All dollar amounts shown are the 2024 original Medicare numbers. The benefits and costs shown are for plans effective on or after January 1, 2024.

SERVICES	ORIGINAL MEDICARE PAYS	MEDICARE SUPPLEMENT PLAN N	
		PLAN PAYS	YOU PAY
Medicare (Part A) hospital services per benefit period			
Hospitalization² - Semi-private room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but \$1,632	\$1,632 (Part A deductible)	\$0
61st through 90th day	All but \$408 a day	\$408 a day	\$0
91st day and after (while using 60 lifetime reserve days)	All but \$816 a day	\$816 a day	\$0
Once lifetime reserve days are used, additional 365 days	\$0	100% of Medicare-eligible expenses	\$0 ¹
Beyond the additional 365 days	\$0	\$0	All costs
Skilled nursing facility care² - You must meet Medicare's requirements, including having been in a hospital for at least three days and having entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	100%	\$0	\$0
21st through 100th day	All but \$204 a day	Up to \$204 a day	\$0
101st day and after	\$0	\$0	All costs
Blood			
First 3 pints	\$0	All costs	\$0
Remainder of Medicare approved amounts	100%	\$0	\$0
Hospice care - You must meet Medicare's requirements, including a doctor's certification of terminal illness.			
Hospice care	All but very limited co-payment/coinsurance for outpatient drugs and inpatient respite care.	Medicare co-payment/coinsurance	\$0

¹Notice: When your Medicare Part A hospital benefits are exhausted, FBHP stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional three hundred sixty-five (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.

²A 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	ORIGINAL MEDICARE PAYS	MEDICARE SUPPLEMENT PLAN N	
		PLAN PAYS	YOU PAY
Medicare Part B medical services per calendar year			
Medical expenses - In or out of the hospital and outpatient hospital treatment, such as physician's services, inpatient, and outpatient medical, and surgical services and supplies, physical and speech therapy, diagnostic tests, and durable medical equipment			
First \$240 of Medicare-approved amounts (Part B deductible ³)	\$0	\$0	\$240
Remainder of Medicare-approved amounts (after deductible is met)	Generally 80%	Balance, other than up to a \$20 office visit and up to a \$50 emergency visit. The co-payment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	Up to \$20 per office visit and up to \$50 per emergency room visit. The co-payment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B excess charges (above Medicare-approved amounts)	\$0	\$0	All costs
Medicare preventive care			
First \$240 of Medicare-approved amounts (Part B deductible ³) when applicable	\$0	\$0	\$240
Medicare-approved amounts (after deductible is met) when applicable	80%	20%	\$0
Blood			
First 3 pints	\$0	All costs	\$0
Next \$240 of Medicare approved amounts ³	\$0	\$0	\$240 (Part B deductible)
Additional amounts	80%	20%	\$0
Clinical laboratory services			
Tests for diagnostic services	100%	\$0	\$0
Parts A & B Home health care - Medicare-approved services			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment - first \$240 of Medicare-approved amounts (Part B deductible ³)	\$0	\$0	\$240
Remainder of Medicare-approved amounts for durable medical equipment (after deductible is met)	80%	20%	\$0
Other benefits - Services not covered by Medicare			
Foreign Travel - Emergency care services beginning during the first 60 days of each trip outside the U.S.			
\$250 foreign travel deductible that must be met once each calendar year	\$0	\$0	\$250
Remainder of charges after the foreign travel deductible is met, up to a lifetime maximum of \$50,000 ⁴	\$0	80%	20%

³The Part B deductible needs to be met only once each calendar year (January 1 - December 31). Once you have been billed \$240 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

⁴Member pays all amounts over \$50,000.

IMPORTANT INFORMATION

Eligibility to apply/enroll:

- Active member of Tennessee Farm Bureau
- Enrolled in Medicare Part A and Part B
- Age 65 or older at the time of enrollment
- Medicare Disability
- A permanent resident of the state of Tennessee

Replacing your current coverage.

If you are replacing your current health insurance policy with a Farm Bureau Health Plans Medicare Supplement, do not cancel your current insurance right away. Wait until you have received your new Medigap certificate and are sure you want to keep it.

Understand your plan.

You can use this outline of coverage to compare benefits and premiums among different policies, certificates, and contracts. This outline shows benefits and premiums of policies sold for effective dates on or after January 1, 2024. Please keep in mind that this is only an outline of the most important features of the plans. The certificate is your insurance contract. Be sure to read the certificate itself so you understand all of the rights and duties that come with your health plan.

If you change your mind...

We want you to be satisfied with your coverage, so please take time to review it carefully. If you are not satisfied with your certificate, you may return it to:

Farm Bureau Health Plans
P.O. Box 313
Columbia, Tennessee 38402-0313

If you send the certificate back to us within 30 days after you receive it, we will act as though the certificate was never issued, and we will return all of your payments. We can, however, collect from you all costs for covered services that you received.



Neither Farm Bureau Health Plans nor agents authorized to sell Farm Bureau Health Plans Medicare Supplements are connected with or endorsed by the United States government or the federal Medicare program.

This outline of coverage does not give all the details of your Medicare coverage. For information about your Medicare Part A and Part B coverage, contact your local Social Security office, go to [medicare.gov](https://www.medicare.gov), or consult the "Medicare and You" handbook for more details.

PREMIUM RATES

NON-TOBACCO								
AGE	PLAN A		PLAN D		PLAN G		PLAN N	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
65	\$72.62	\$65.70	\$124.38	\$112.53	\$107.01	\$96.82	\$90.84	\$82.19
66	\$72.62	\$65.70	\$124.38	\$112.53	\$107.01	\$96.82	\$90.84	\$82.19
67	\$72.62	\$65.70	\$124.38	\$112.53	\$107.01	\$96.82	\$90.84	\$82.19
68	\$72.62	\$65.70	\$124.38	\$112.53	\$107.01	\$96.82	\$90.84	\$82.19
69	\$75.89	\$68.66	\$129.98	\$117.60	\$111.83	\$101.18	\$94.92	\$85.88
70	\$79.30	\$71.75	\$135.83	\$122.89	\$116.86	\$105.73	\$99.20	\$89.75
71	\$82.87	\$74.98	\$141.94	\$128.42	\$122.12	\$110.49	\$103.66	\$93.79
72	\$86.60	\$78.35	\$148.33	\$134.20	\$127.61	\$115.46	\$108.33	\$98.01
73	\$90.50	\$81.88	\$155.00	\$140.24	\$133.36	\$120.65	\$113.20	\$102.42
74	\$94.57	\$85.56	\$161.98	\$146.55	\$139.36	\$126.08	\$118.29	\$107.03
75	\$98.82	\$89.41	\$169.26	\$153.14	\$145.63	\$131.76	\$123.62	\$111.84
76	\$103.27	\$93.43	\$176.88	\$160.04	\$152.18	\$137.69	\$129.18	\$116.88
77	\$107.92	\$97.64	\$184.84	\$167.24	\$159.03	\$143.88	\$134.99	\$122.14
78	\$112.77	\$102.03	\$193.16	\$174.76	\$166.18	\$150.36	\$141.07	\$127.63
79	\$117.85	\$106.62	\$201.85	\$182.63	\$173.66	\$157.12	\$147.42	\$133.38
80	\$123.15	\$111.42	\$210.93	\$190.85	\$181.48	\$164.19	\$154.05	\$139.38
81	\$128.69	\$116.44	\$220.43	\$199.43	\$189.64	\$171.58	\$160.98	\$145.65
82	\$134.48	\$121.68	\$230.35	\$208.41	\$198.18	\$179.30	\$168.23	\$152.20
83	\$140.54	\$127.15	\$240.71	\$217.79	\$207.10	\$187.37	\$175.80	\$159.05
84	\$146.86	\$132.87	\$251.54	\$227.59	\$216.42	\$195.80	\$183.71	\$166.21
85	\$153.47	\$138.85	\$262.86	\$237.83	\$226.15	\$204.62	\$191.97	\$173.69
86	\$160.38	\$145.10	\$274.69	\$248.53	\$236.33	\$213.82	\$200.61	\$181.51
87	\$167.59	\$151.63	\$287.05	\$259.71	\$246.97	\$223.45	\$209.64	\$189.67
88	\$175.13	\$158.45	\$299.97	\$271.40	\$258.08	\$233.50	\$219.07	\$198.21
89	\$183.01	\$165.58	\$313.47	\$283.61	\$269.69	\$244.01	\$228.93	\$207.13
90	\$191.25	\$173.04	\$327.57	\$296.38	\$281.83	\$254.99	\$239.23	\$216.45
91-120	\$199.86	\$180.82	\$342.31	\$309.71	\$294.51	\$266.46	\$250.00	\$226.19
Under 65 Disability	\$449.27	\$406.48	\$805.46	\$728.75	\$468.59	\$423.97	\$462.82	\$418.75

PREMIUM RATES

TOBACCO								
AGE	PLAN A		PLAN D		PLAN G		PLAN N	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
65	\$79.88	\$72.27	\$136.82	\$123.79	\$117.71	\$106.50	\$99.92	\$90.40
66	\$79.88	\$72.27	\$136.82	\$123.79	\$117.71	\$106.50	\$99.92	\$90.40
67	\$79.88	\$72.27	\$136.82	\$123.79	\$117.71	\$106.50	\$99.92	\$90.40
68	\$79.88	\$72.27	\$136.82	\$123.79	\$117.71	\$106.50	\$99.92	\$90.40
69	\$83.47	\$75.52	\$142.97	\$129.36	\$123.01	\$111.29	\$104.42	\$94.47
70	\$87.23	\$78.92	\$149.41	\$135.18	\$128.54	\$116.30	\$109.12	\$98.72
71	\$91.16	\$82.47	\$156.13	\$141.26	\$134.33	\$121.54	\$114.03	\$103.17
72	\$95.26	\$86.19	\$163.16	\$147.62	\$140.37	\$127.01	\$119.16	\$107.81
73	\$99.54	\$90.06	\$170.50	\$154.26	\$146.69	\$132.72	\$124.52	\$112.66
74	\$104.02	\$94.12	\$178.17	\$161.20	\$153.29	\$138.69	\$130.12	\$117.73
75	\$108.71	\$98.35	\$186.19	\$168.46	\$160.19	\$144.93	\$135.98	\$123.03
76	\$113.60	\$102.78	\$194.57	\$176.04	\$167.40	\$151.46	\$142.10	\$128.56
77	\$118.71	\$107.40	\$203.32	\$183.96	\$174.93	\$158.27	\$148.49	\$134.35
78	\$124.05	\$112.24	\$212.47	\$192.24	\$182.80	\$165.39	\$155.17	\$140.40
79	\$129.63	\$117.29	\$222.04	\$200.89	\$191.03	\$172.84	\$162.16	\$146.71
80	\$135.47	\$122.56	\$232.03	\$209.93	\$199.63	\$180.61	\$169.45	\$153.32
81	\$141.56	\$128.08	\$242.47	\$219.38	\$208.61	\$188.74	\$177.08	\$160.21
82	\$147.93	\$133.84	\$253.38	\$229.25	\$218.00	\$197.23	\$185.05	\$167.42
83	\$154.59	\$139.87	\$264.78	\$239.56	\$227.81	\$206.11	\$193.38	\$174.96
84	\$161.55	\$146.16	\$276.70	\$250.34	\$238.06	\$215.39	\$202.08	\$182.83
85	\$168.82	\$152.74	\$289.15	\$261.61	\$248.77	\$225.08	\$211.17	\$191.06
86	\$176.41	\$159.61	\$302.16	\$273.38	\$259.96	\$235.21	\$220.67	\$199.66
87	\$184.35	\$166.79	\$315.76	\$285.69	\$271.66	\$245.79	\$230.60	\$208.64
88	\$192.65	\$174.30	\$329.97	\$298.54	\$283.89	\$256.85	\$240.98	\$218.03
89	\$201.32	\$182.14	\$344.81	\$311.98	\$296.66	\$268.41	\$251.82	\$227.84
90	\$210.38	\$190.34	\$360.33	\$326.01	\$310.01	\$280.49	\$263.16	\$238.09
91	\$219.84	\$198.90	\$376.55	\$340.68	\$323.96	\$293.11	\$275.00	\$248.81
Under 65 Disability	\$494.20	\$447.13	\$886.00	\$801.62	\$515.45	\$466.36	\$509.11	\$460.62

HOW TO APPLY

To apply for any of our Medicare Supplements, you must be enrolled in Medicare Part A and Part B.

Once you've chosen a plan, there are three ways to apply for coverage:

CLICK

Visit **fbhp.com** and follow the directions for completing and submitting the application.

CALL

Contact one of our Medicare experts toll-free a **877-874-8323**, Monday - Friday, from 8:00 a.m. to 4:30 p.m.

VISIT

Meet with one of our helpful representatives at your local Farm Bureau office.

Note: Be detailed and complete when applying for coverage. When you fill out your application, be sure to answer all questions truthfully and completely. Farm Bureau Health Plans may cancel your plan and refuse to pay any claims if you leave out information or falsify important information. Review your application carefully before you sign it to be sure that all information has been recorded properly. You will need your Tennessee Farm Bureau membership ID number to record on your application.

This document is the Farm Bureau Health Plans Medicare Supplement Outline of Coverage, and the details and exceptions of the plan follow. The deductible, coinsurance, and copay amounts listed in this brochure are based on the 2024 CMS-approved values and could change for 2025. Like Medicare, Farm Bureau Health Plans Medicare Supplement coverage is accepted nationwide and the plan is easy to use. There are no provider networks or referrals — just use any health care provider who accepts Medicare. Simply present your Farm Bureau Health Plans ID card along with your red, white, and blue Medicare card whenever you receive health care services. We'll coordinate payment with Medicare and your health care providers. In most cases, you'll never have to bother with claim filing or paperwork.

Medicare Supplements insured by TRH Health Insurance Company, Columbia, Tennessee. Supplements not connected with or endorsed by the U.S. or state government. This is a solicitation of insurance. A representative of Farm Bureau Health Plans may contact you.

This Outline of Medicare Supplement Coverage is a summary only. Specific provisions for coverage, limitations, and exclusions are contained in certificates and, if applicable, riders to those certificates. Although every effort has been made to accurately describe the benefits, if there is a discrepancy between this outline and applicable certificates and riders, the certificates and riders will govern.



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