



Genworth®
Financial



MEDICARE SUPPLEMENT INSURANCE GOOD HEALTH + PEACE OF MIND

PLANS A, B, D, F, J

Underwritten by
American Continental Insurance Company

YOUR HEALTH IS IMPORTANT

Medicare provides beneficial coverage for health related expenses but, at the same time, leaves gaps that you either pay for out-of-pocket or with private insurance. A Medicare Supplement insurance policy (also called Medigap) is a health insurance policy sold by a private insurance company to help fill in those gaps.

Take Care Of Yourself

Make an informed decision about what is right for you. Know your options and choose the plan that best fits your needs. Don't wait until it's too late when costly, unexpected medical expenses accumulate... because money matters. To learn even more about the value of our Medicare Supplement insurance, talk to your local agent.

Enjoy Peace Of Mind

With a Medicare Supplement insurance policy from American Continental Insurance Company, there are no restrictive networks, you can visit the physicians of your choice, and you have freedom when choosing a provider, including specialists and specialty hospitals. Now that's peace of mind.

Feel Good About Your Choices

When you choose to own an American Continental Insurance Company Medicare Supplement insurance policy, you get the first class customer service, financial stability, and security that comes from being a member of the Genworth Financial family of companies.



OUR COMMITMENT TO YOU

American Continental Insurance Company has an unwavering commitment to providing the best service possible (with quick claims payment) and quality products (with solid financial backing) for our policyholders. American Continental Insurance Company is a Genworth Financial Company – a leading insurance holding company, serving the lifestyle protection, retirement income, investment and mortgage insurance needs of more than 15 million customers, with operations in 24 countries. Within the senior market, Genworth is a recognized leader in long term care insurance.*

*Source: LifePlans 2005 Long Term Care Individual and Group Association Top Writers Survey Results. Based on number of individual policies sold and individual annualized premium inforce.

CHOOSE FROM THESE PLANS

American Continental Insurance Company offers Medicare Supplement Plans A, B, D, F, and J with varying amounts of coverage – Plan A providing basic benefits and Plan J offering more comprehensive coverage. Premiums also vary according to the amount of coverage provided by a specific plan.

Benefits	Plan A	Plan B	Plan D	Plan F	Plan J
Medicare Part A hospital coverage from 61st day through 90th day in benefit period.	X	X	X	X	X
Medicare Part A hospital coverage for each Medicare lifetime in-patient reserve day used.	X	X	X	X	X
Extended hospital coverage up to an additional 365 days in your lifetime.	X	X	X	X	X
Coverage under Medicare Parts A and B for the first three pints of blood.	X	X	X	X	X
Coverage for the coinsurance amount of Medicare eligible expenses under Part B.	X	X	X	X	X
Coverage for Medicare Part A in-patient hospital deductible amount per benefit period.		X	X	X	X
Skilled nursing facility care from 21st day through 100th day in benefit period.			X	X	X
Lifetime maximum benefit of \$50,000 for emergency care in a foreign country.			X	X	X
Coverage for short-term, at-home recovery services for assistance with daily living activities.			X		X
Coverage for Medicare Part B deductible amount per calendar year regardless of hospital confinement.				X	X
Coverage for all of the Medicare Part B excess charges.				X	X
Preventive care coverage of up to \$120 per calendar year.					X

KNOW WHAT IT MEANS

In order for you to make an informed decision about the plan that best fits your needs, here are some commonly used terms and definitions:

Benefit period – Starts the day you go to a hospital or skilled nursing facility. Ends when you have not received hospital or skilled nursing facility care for 60 consecutive days.

Eligible expenses – Expenses of the kinds covered by Medicare Parts A and B, to the extent recognized as reasonable and medically necessary by Medicare.

Deductible – Amount that you must pay for Medicare approved expenses before Medicare begins to pay.

Coinsurance – A percentage of Medicare approved expenses not paid by Medicare.

Copayment – A fixed fee amount that subscribers to a medical plan must pay when using specific services covered by an insurance plan.

Emergency care – Medical care needed immediately because of an injury or an illness of sudden and unexpected onset.

Pre-existing condition – A sickness or injury that a physician recommended medical treatment or advice within six months before the effective date of insurance coverage.

At-home recovery – Short term, at-home assistance with activities of daily living while recovering from an illness, injury, or surgery.



M E D I C A R E S U P P L E M E N T I N S U R A N C E

A M E R I C A N C O N T I N E N T A L I N S U R A N C E C O M P A N Y

WHAT'S GREAT ABOUT THE PLANS

American Continental Insurance Company offers Medicare Supplement Plans A, B, D, F, and J. All of the following are features of all of the plans:

- ***30 Days Free Look*** – Return any policy for any reason within 30 days after receipt for a full refund of all premiums paid.
- ***Guaranteed Renewable*** – For the life of the policy, as long as the premiums are paid on time, with no worries of reduced benefits or cancelled coverage.
- ***Freedom To Choose Your Doctors*** – You control and choose the physicians who you trust for your care.
- ***Go Direct To Your Doctors*** – You can go directly to the physicians you choose without pre-certifications and pre-approvals.
- ***Benefits Stay The Same*** – No surprises or re-evaluations year-after-year...you always know what your benefits are with this standardized plan.



COVERING YOUR NEEDS

Use this checklist to help determine what you want your Medicare Supplement insurance policy to cover:

- Deductible for Medicare Part A – hospital coverage
- Coinsurance for Medicare Part A
- Deductible for Medicare Part B – medical coverage
- Coinsurance for Medicare Part B
- First three pints of blood for each year
- Skilled nursing coinsurance
- Medicare Part B excess charges
- Foreign travel emergency care
- At-home recovery services
- Preventive care

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