

# EquiChoice

Modernized Medicare Supplement Insurance Plans



**It's Your Choice!  
You Choose Your Own Doctors And Hospitals**



Equitable Life & Casualty Insurance Company

# DEPENDABILITY, QUALITY AND VALUE

## ... THE CHOICE IS YOURS

Make Your  
Choice From  
These  
Modernized  
Plans.

With Equitable  
You Choose  
The Alternative  
That Works  
Best For You!



Medicare Supplement Coverage Overview *					
	What Medicare Leaves You To Pay (Deductibles and Co-Insurance Increase Annually)	Plan A Covers	Plan F Covers	Plan G Covers	Plan N** Covers
<b>Part A Hospital Care</b>	\$1,316 first-day deductible		✓	✓	✓
	Charges for the first three pints of blood	✓	✓	✓	✓
	\$329 per day for 61st – 90th day in the hospital	✓	✓	✓	✓
	\$658 per day for 91st – 150th day in the hospital	✓	✓	✓	✓
	100% of bills after day 150 in the hospital for an additional 365 days	✓	✓	✓	✓
<b>Skilled Nursing Facility Care</b>	\$164.50 per day for 21st – 100th day of a skilled nursing facility stay		✓	✓	✓
<b>Part B Physician Services &amp; Supplies</b>	\$183 yearly deductible		✓		
	Generally, 20% of the Medicare-eligible charges for physician services and supplies	✓	✓	✓	✓
	Charges for the first three pints of blood	✓	✓	✓	✓
	Physician charges in excess of Medicare-approved amounts			100%	100%
<b>Emergency Care In A Foreign Country</b>	80% of bills after \$250 calendar year deductible, up to \$50,000 life-time maximum		✓	✓	✓

\* Review the Outline of Coverage for benefit plan details.

\*\* Plan N has up to a \$20 copayment for visits to a doctor's office and up to a \$50 copayment for visits to the emergency room.

# BY CHOOSING EQUITABLE, YOU MAKE THE EQUICHOICE

**W**ith all plans, you have unlimited lifetime benefits and your coverage keeps up with the changing deductibles and coinsurance amounts whenever Medicare changes – it's automatic. Your Outline of Coverage will describe each additional benefit in the plan you select.

## WHY CHOOSE EQUITABLE?

### 1. Recognized Leadership

Since 1935 Equitable has led the way with superior health care protection for America's Seniors.



We were in the forefront when Medicare began in 1965, and we still lead the way today, giving you the satisfaction of knowing you can count on us for quality, value and dependability.

### 2. Prompt, Personal, Professional Service

It's what Equitable is all about. Our service has a personal touch and your claims are paid fast! Ask us about our "under 5-day" claim service. We're only a toll-free phone call away, and we don't use computerized answering systems, just friendly people willing to help you.

### 3. Coverage That's Easy To Get And Easy To Keep

- Your acceptance can be guaranteed with our simple "Yes / No" application, and you have immediate coverage with no waiting period for all plans. Even your current health conditions are covered immediately.
- One simple phone call can complete the entire process.
- In most cases, no paper application required.
- We guarantee issue all plans we offer, to qualified Open Enrollees.
- You can choose the premium payment plan that is best for you, plus a way to make sure once you have your coverage, you won't lose it. Ask your Equitable agent about our "Alternate Payor" feature and our "15 Day Extension To Pay."

### 4. A Choice Of Claim Payment Methods

We can pay you direct, or automatically pay your provider. Ask your Equitable agent about it; it's your choice. Either way, you receive a full, personalized explanation of the benefits paid.

# WITH EQUITABLE & EQUICHOICE YOU HAVE:

## EXPERIENCE!

Equitable has provided Medicare Supplement Plans since Medicare was enacted into law.



Since 1935, Equitable has helped its family of policyowners and their loved ones live healthier, happier, more financially secure lives. We will continue to develop innovative insurance solutions that protect life and lifestyles, and preserve legacies.

To Do Well,  
By Doing Good  
... Because  
**We Care!**<sup>®</sup>

## EQUITABLE'S 3 WAY GUARANTEE

### Guaranteed Renewable

You can renew this policy as long as you live by paying the premium on time – no matter what your future health may be.

### Guaranteed Premium Protection

Your premium is guaranteed for one full year. After the first year, your premium will increase each year based on your age.

We will never change premiums unless we do so for all policies like yours in your state on a class basis. We will notify you in advance of any change in premium as required by state law.

### Guaranteed Satisfaction

You have the right to a 30 day “free look” and a full refund if you are not completely satisfied for any reason.



**The policy contains limitations and exclusions.** We will not pay for any expenses not eligible for reimbursement under Medicare, unless otherwise covered in the policy you select; or any expense you are not legally obligated to pay.

Neither Equitable Life & Casualty nor its agents are connected with or endorsed by the United States Government or the federal Medicare program.

This is a solicitation for insurance.



**Equitable Life & Casualty Insurance Company**

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