



MORE OF THE PROTECTION YOU DESERVE

Thrivent Financial Medicare Supplement Insurance

Retirement means looking at your life in a new way—as a time to enjoy your accomplishments and everything that you’ve worked so hard for.

Retirement also means taking a fresh look at your health care coverage. More than likely, you’re already entitled to Medicare or will be very soon.

Yet, Medicare won’t cover all your expenses. That’s why many people buy Medicare supplement insurance to help pay for unexpected medical costs. And in this environment of rising health care costs, having additional coverage can give you greater comfort in knowing you’ll be better prepared for unexpected health care costs down the road.

When considering Medicare supplement insurance, start by asking yourself a few questions. Do you:

- Have concerns about how you’ll pay for medical costs not covered by Medicare?
- Want the freedom and flexibility to choose from among doctors, clinics and other health care providers who accept Medicare patients?*
- Prefer a choice between various plan options to fit your needs?
- Want a plan that moves with you if you relocate to another city or state?

If you answered “yes” to any of these questions, Medicare supplement insurance from Thrivent Financial may be right for you.

*Standard benefit of all Medicare supplement insurance plans.

THRIVENT FINANCIAL IS THE MARKETING NAME FOR
THRIVENT FINANCIAL FOR LUTHERANS.

THRIVENT FINANCIAL PYRAMID



The Thrivent Financial pyramid offers a four-step road map to help you achieve your financial goals.

Part A and Part B: What's the difference?

Medicare provides two major categories of coverage:

Part A is hospital insurance. It is available to most people at no cost. Part A helps pay for care in hospitals, skilled nursing facilities and hospices, and for home health services.

Part B is medical insurance. Most people pay for it with a monthly premium. Part B helps pay for:

- Medically necessary doctor or outpatient hospital services.
- Services to prevent or detect illnesses at an early stage (e.g., flu shots, mammograms).
- Ambulance services.
- Durable medical equipment, such as oxygen tents and wheelchairs.
- Some other medical services that Part A does not cover.

Both parts may have deductibles, copayments and coinsurance that you will be responsible for paying.

Medicare 101

Medicare is the federal health insurance program for people age 65 and older and some disabled people under age 65. However, while it covers many medical costs, Medicare does not cover them all. As a result, you may still have out-of-pocket expenses to pay. These expenses can be sizeable, particularly if you have a catastrophic illness or are frequently hospitalized.

Medicare supplement insurance is designed to complement both Medicare Part A and Part B coverage. Because of this, it may help reduce your out-of-pocket medical expenses. That's because it pays eligible expenses not covered by Medicare, such as deductibles, coinsurance and foreign travel emergency care.

So while Medicare supplement insurance won't cover all your medical expenses (you're still responsible for paying noncovered expenses), you'll likely end up having fewer expenses to pay out of your own pocket.



When should I buy Medicare supplement insurance?

The best time to buy Medicare supplement insurance is during your six-month open enrollment period for Medicare.

- Your open enrollment period starts the first day of the month in which you are enrolled in Medicare Part B and are at least age 65. This enrollment period lasts for six months.
- During your open enrollment period, you are guaranteed Medicare supplement insurance coverage and cannot be charged a higher premium regardless of past or present health problems.
- If you delay enrolling in Medicare Part B past age 65, your open enrollment period for Medicare supplement insurance will not begin until your Medicare Part B effective date.

What if I wait until after my enrollment period has closed?

You still will have a couple of options.

- You can always apply to purchase a Medicare supplement insurance plan by answering certain health questions to prove your good health status.
- After your open enrollment period has ended, you may still be able to purchase a Medicare supplement insurance plan without answering questions about your health, in certain situations.

In some states, these plans may be available to disabled individuals under age 65 who are enrolled in Medicare Part B. A six-month open enrollment period may apply for these individuals, starting on their Part B date.

Contact your state health insurance assistance program for information.



Medicare supplement insurance plans offered by Thrivent

Basic benefits included with all plans

- Pays Medicare Part A coinsurance, and then hospital costs up to an additional 365 days after Medicare benefits are used up.
- Pays Medicare Part A expenses for hospice and related respite care that are not covered by Medicare.
- Pays Part B coinsurance (generally 20% of Medicare-approved expenses not covered by Medicare) or, in the case of hospital outpatient services, applicable copayments after you've met your annual deductible.
- Pays for the first three pints of blood each year.

Medicare Part A: Skilled nursing facility benefit

Pays the daily copayment amount during each benefit period¹ for days 21 through 100 in a Medicare-approved skilled nursing facility² following a three-day hospital stay as long as you enter the facility within 30 days after you leave the hospital.

Medicare Part A: Inpatient hospital deductible

Pays the Part A deductible or, if less, the amount of Medicare Part A expenses you incur, when you are first admitted during each benefit period.¹

Medicare Part B: Annual deductible

Pays the Part B deductible amount or, if less, the amount of Part B expenses you incur for each calendar year.

Medicare Part B: Excess charges

Pays 100% of the difference between your provider's actual charges and the Medicare-approved payment amount.

Foreign travel emergency medical care

Pays 80% of Medicare-eligible expenses after you pay the annual deductible of \$250, if you need medically necessary care for an unexpected illness or injury that began during the first 60 consecutive days of travel outside the U.S. The benefit lifetime maximum is \$50,000.

The benefits provided depend on the Medicare supplement plan chosen. The premium will vary based on the Medicare supplement plan you select.

¹A benefit period begins the first day you receive inpatient hospital care or skilled nursing care and ends when you've been out of the hospital or skilled nursing facility for 60 consecutive days.

²As long as Medicare requirements are met.

³Plan F also has a high-deductible plan.

Plan A	Plan B	Plan C	Plan D	Plan F ³	Plan G	Plan L	Plan M
X	X	X	X	X	X	X <i>(Some basic benefits paid at 75%.)</i> <i>Plan has an annual out-of-pocket limit.</i>	X
		X	X	X	X	75%	X
	X	X	X	X	X	75%	50%
		X		X			
				X	X		
		X	X	X	X		X

Medicare and Medicare supplement insurance will not cover all of your health care-related expenses¹

Thrivent Financial Medicare Supplement Insurance covers only those expenses that are approved for payment by Medicare. It does not cover expenses due to any of the following:

1. Care, treatment or supplies to the extent that you are entitled to have payment made under:
 - a. Medicare or any other governmental program (except Medicaid);
 - b. Any other Medicare supplement insurance contract; or
 - c. Any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law.²
2. Services for which no charge is normally made in the absence of insurance.
3. Items or services for which you have no legal obligation to pay.

¹Exclusions may vary by state.

²In Maryland, motor vehicle no-fault law is not excluded.

What else should I know about Medicare supplement insurance?

- **You have a 30-day free look period.**

- You can review your Medicare supplement insurance contract for 30 days from the date you receive it. Within this period, if you're not satisfied with the contract, you may return it for a full premium refund.

- **You are covered for life.**

- You have the right to continue coverage for life, provided you continue to pay the necessary premiums and no material misrepresentations are made.
- Premiums may increase as Medicare benefits change and health care costs increase. However, your premium will never be raised due to your individual claim history.

- **Your Thrivent Financial representative can help you assess your needs.**

- Not everyone needs Medicare supplement insurance. If you have certain other types of health insurance, the gaps in your Medicare coverage may already be covered. You don't need Medicare supplement insurance if:
 - You have group health insurance through a current or former employer.
 - You belong to a Medicare Advantage plan.
 - Medicaid or the Qualified Medicare Beneficiary (QMB) Program pays your Medicare premiums and other out-of-pocket costs.

- **You'll want to do your homework.**

- Visit the Medicare website at [Medicare.gov](https://www.Medicare.gov) for information on Medicare Parts A and B.

Strong and stable

When it comes to your financial future, you want a solid partner on your side—one that is firmly focused on your best interests. You can take comfort knowing Thrivent is on your side. Independent insurance analysts A.M. Best and Fitch Ratings give us high marks for our financial strength and claims-paying ability.¹



¹Ratings reflect Thrivent Financial's overall financial strength and claims-paying ability but do not apply to the performance of investment products.



Thrivent was named one of the “World’s Most Ethical Companies” by Ethisphere Institute for our leadership in promoting ethical business standards and introducing innovative ideas to benefit the public. “World’s Most Ethical Companies” and “Ethisphere” names and marks are registered trademarks of Ethisphere LLC. For details, visit Ethisphere.com.

Find out more

Thrivent Financial representatives will help you develop a financial strategy appropriate for your health care coverage needs and will also help ensure you have the types of coverage you need at prices you can afford.

If you have questions about your Medicare supplement insurance options and the costs associated with each, contact your Thrivent Financial representative. Or, you can call a Thrivent Financial Medicare Supplement representative toll-free at 800-595-6589 for assistance.

Thrivent Financial is not connected with or endorsed by the U.S. government or the federal Medicare program. Not available in all states.

Medicare supplement insurance premiums are to be paid directly to Thrivent Financial if quarterly or direct annual billing is chosen, or will be deducted directly from your bank account if monthly billing is chosen.

This contract has exclusions, limitations, reductions in benefits and terms under which the contract may be continued in force or discontinued. For costs and complete details of coverage, contact your Thrivent Financial representative.

This is a solicitation for insurance. A Thrivent Financial representative may contact you.

Medicare-eligible individuals may verify Thrivent Financial's eligibility to sell Medicare supplement insurance by contacting their state's Department of Insurance or other state agency responsible for the regulation of insurance companies.

Insurance products issued or offered by Thrivent Financial, the marketing name for Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. Thrivent Financial representatives are licensed insurance agents/producers of Thrivent. For additional important information, visit Thrivent.com/disclosures.

Contract Form Series #s: M-MA-MSA (10), M-MB-MSB (10), M-MC-MSC (10), M-MD-MSD (10), M-MF-MSF (10), M-MH-MSFHI (10), M-MG-MSG (10), M-ML-MSL (10), M-MM-MSM (10)

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