

Effective January 1, 2012



You've worked hard to act any age you want.

LIFEWISE | 
HEALTH PLAN OF OREGON

Now is the time when freedom is yours. LifeWise Health Plan of Oregon helps you enjoy it.

Our Medicare Supplement policies give you peace of mind about your healthcare coverage throughout your retirement. They cover the growing costs Original Medicare alone leaves you to pay, and give you freedom to see the doctor you want, wherever you want.

We are a trusted name in healthcare and being helpful is number one in our book. Use the expertise of our highly-trained, local representatives to assist you in choosing the policy that fits your needs. And know that if you ever have questions about the best way to use your policy, we're here to help.

Hang Ten



We're right here in Oregon, not thousands of miles away.

Our responsive customer service teams are ready to help you with any questions on claims or how to use your benefits. They are trained and equipped to help you get the answers you need when you need them.

You can count on us.

The LifeWise Health Plan of Oregon Liberty Medicare Supplement policy portfolio was created based on policy preferences our members have shown. With Medicare Supplement policies you can expect:

- Having the flexibility to see the doctor of your choice.
- Individuals can't be singled out for rate increases.
- Feeling safe and secure knowing that your policy is guaranteed renewable.
- Your coverage won't be terminated if your health changes.*
- Paperwork being kept to a minimum.
- Nationwide coverage when you travel.

* False or misleading information on the application or nonpayment of premiums can be cause for cancelling coverage.

LifeWise makes life *easier*

Manage your health and policy online. LifeWise's member web site lets you store and manage health information, and access health and fitness tracking tools.

Free 24-Hour-NurseLine. This service connects you with registered nurses who answer your medical questions and advise you to get the care you need.



We're in this together.

Things to know about Medicare

- Medicare provides basic healthcare coverage, but it's not always enough
- Medicare Part A provides hospital insurance, yet it requires you to pay deductible or cost share (coinsurance) for inpatient hospital care
- Medicare Part B has an annual deductible and typically covers only 80% of Medicare's approved amount for medical care

Ask yourself...

Before you consider which options are best for you, ask yourself these questions:



Do I know that I'm financially prepared to cover the growing costs Medicare alone doesn't cover?

Guaranteed Acceptance

You have a one-time, six-month window for guaranteed acceptance into Medicare Supplement policies. This window begins on the first day of the month you turn 65 and enroll in Medicare Part A and B.



Can I **protect** my assets and health for the length of my retirement?



Do I want the **flexibility** to see the doctor of my choosing while on Medicare?

Our Medicare Supplement policies cover the growing costs that Original Medicare alone leaves you to pay. If the doctor takes Medicare, our policies let you choose who you want, wherever you want. You also don't need referrals to specialists, unlike many Medicare Advantage plans.

LifeWise Medicare Supplement Policies

Find the policy that is right for you.

Plan A	An economical choice. Plan A provides coverage for hospital and physician cost shares.
Plan F	The most popular and comprehensive plan. Plan F provides 100% coverage for Medicare covered services. Deductibles and cost shares are covered.
High Deductible Plan F	The same as plan F, but with a high deductible and a lower monthly rate. A nice fit if you are used to a high deductible health plan. You can use funds in an existing HSA (Health Savings Account) to pay for medical expenses applied to your deductible.
Plan N	Comprehensive coverage and predictability of a copay. 100% coverage on all inpatient hospital services. Pay only a copay for office visits and emergency room visits.

For more in-depth information refer to the enclosed **Outline of Coverage**.

Discounts give you extra value

The Extras! Program gives you **discounts** on things like fitness and weight management programs, eye care, vision hardware, laser vision correction, contact lenses and hearing aids.* Go online at lifewiseor.com/discounts for more information.

*We reserve the right to change or discontinue the Extras! program at any time, without notice.

Fits Your Needs. Fits Your Budget.

Medicare Supplement policies are a great value because they cover things like Original Medicare deductibles and cost shares (coinsurance and copays). To learn what these terms mean, see our Medicare glossary on the next page.

What's Covered	Plan A	Plan F	High Deductible Plan F	Plan N
Basic Medicare Supplement Benefits	✓	✓	✓	✓
100% Part A (Hospital) Deductible		✓	✓	✓
100% Part B (Outpatient/Medical) Deductible		✓	✓	
100% Part B (Outpatient/Medical) Cost shares	✓	✓	✓	✓*
100% Part B Excess Charges		✓	✓	
Foreign Travel Emergency Services		✓	✓	✓
Skilled Nursing Facility Cost shares		✓	✓	✓

* Pay only a copay for office and emergency room visits.

Policy form numbers: Plan A 021206 (06-2010), 021210 (06-2010); Plan N 021207 (06-01-2010), 021211 (06-01-2010); Plan F 021208 (06-2010), 021212 (06-2010); High Deductible Plan F 021209 (06-2010), 021213 (06-2010).

Monthly premiums per person Save \$5 per month with Automatic Funds Transfer (AFT) or if you prefer, we can send you a paper bill each month.	Plan A		Plan F		High Deductible Plan F		Plan N	
	AFT	Paper	AFT	Paper	AFT	Paper	AFT	Paper
Age on 1/1/12								
Age 65–69	\$140	\$145	\$185	\$190	\$70	\$75	\$138	\$143
Age 70–74	\$179	\$184	\$236	\$241	\$89	\$94	\$175	\$180
Age 75+	\$210	\$215	\$278	\$283	\$105	\$110	\$208	\$213

AFT rates above reflect a \$5 discount per month in comparison to paper billing.

3 ways to enroll today!

1. Apply **online**: at lifewiseor.com
2. Apply by **mail**: complete the enclosed enrollment application, sign and date all forms, and return to us in the enclosed pre-addressed envelope.
3. Talk to your **producer**: to find the policy that is right for you and for help submitting your application.

Medicare Glossary

Medicare Part A helps pay for inpatient care in hospitals and skilled nursing facilities. Part A is available to most people who are eligible for Medicare at no cost.

Medicare Part B is available for a monthly premium. Medicare Part B helps pay for doctor visits, lab tests, durable medical equipment and outpatient hospital treatment.

Medicare Part B excess charge is the difference between the Medicare approved amount and is the amount a doctor or other healthcare provider is legally permitted to charge.

Medicare Supplement policies help cover the growing costs Original Medicare alone leaves you to pay.

Here are some other definitions to help you understand Medicare and Medicare Supplement benefits:

Covered services—the healthcare services and supplies for which your health plan(s) provides benefits.

Deductible—the amount you pay for healthcare before Original Medicare begins to pay.

Cost shares—the amount you pay, such as copays and coinsurance.

Copay—a flat fee you pay at the time a service is rendered.

Coinsurance—your share of the fee for a service. If your plan's coinsurance share is 20%, you pay 20% of the allowable charge and your plan pays the other 80% (after you meet your deductible).

A photograph of an older man with a white beard and balding head, smiling and swimming in a river. The water is dark green and rippling. In the background, there are large, grey, mossy rocks and some green foliage. The scene is brightly lit, suggesting a sunny day.

Dive in.

Because we're
Medicare experts, you don't have to be!

Call **1.800.290.1278**

or talk to your producer today.



Start enjoying the LifeWise advantage!

If you have any questions, call us.
Or talk to your producer about
the policy that is right for you.

LifeWise Health Plan of Oregon

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