



Re: Your Policy With [Company Name]

Cigna Supplemental Benefits

P.O. Box 26580
Austin, TX 78755-0580
866.459.4272

November 20, 2017

INFORMATION UPDATE

Each year the Center for Medicare and Medicaid Services (CMS) changes the Medicare Part A hospital deductible and co-insurance amounts; in addition the Part B deductible is also subject to change. The following chart outlines the changes for 2018.

Services	In 2017 Medicare Pays All But	In 2018 Medicare Will Pay All But
Part A - Hospital Inpatient <i>Deductible for each benefit period</i>	\$1,316	\$1,340
Hospitalization - Days 61-90 <i>Co-insurance per day of each benefit period</i>	\$329	\$335
Hospitalization - Days 91 and Beyond <i>Co-insurance per each "lifetime reserve" day after day 90 for each benefit period (up to 60 days over your lifetime)</i>	\$658	\$670
Skilled Nursing Facility Care <i>Co-insurance per day of each benefit period</i>	\$164.50	\$167.50
Part B Deductible <i>Calendar Year Deductible for Medicare Approved Amounts for Covered Services</i>	\$183	\$183
High Deductible Plan F & J – For High Deductible plans purchased prior to June 2010	\$2,200	\$2,240

Rest assured that benefits provided under your Medicare Supplement policy will automatically be adjusted for these changes in Medicare. As part of our outstanding service, we automatically receive your Medicare claims from the Medicare carrier in your state. This means that neither you nor your medical providers need to send anything to us in order to file a claim for benefits under your Medicare Supplement policy! Make sure that your claim has been filed with Medicare and we will do the rest.

Please review your policy for benefit details or contact our Customer Service department with any questions you may have or visit us online at www.MyPolicyHQ.com. Our self-service website enables you to access policy and coverage details, which include recent claims activity and the ability to review and receive your *Explanation of Benefits* electronically. We are proud of the supplemental products and service we provide and thank you for trusting us to meet your insurance needs.

Sincerely,

Cigna Supplemental Benefits Customer Service Department

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including American Retirement Life Insurance Company, Central Reserve Life Insurance Company, Cigna Health and Life Insurance Company, Loyal American Life Insurance Company, Provident American Life & Health Insurance Company, and Sterling Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

Administering Medicare Supplement and Supplemental Health business for:
Continental General Insurance Company, Great American Life Insurance Company and United Teacher Associates Insurance Company