

Medicare Supplement Insurance Plans

NO WORRIES. NO HASSLES.

Rates effective Jan. 1, 2024

Choose peace-of-mind coverage with caring customer support.

1-800-236-8809 • mywpsmedicare.com

Underwritten by:

The EPIC Life Insurance Company[®] A WPS Company

Medicare Supplement Insurance Plans

Plans A, G, and N



Medicare Supplement Insurance



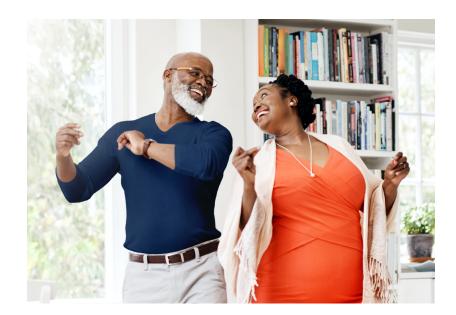
"I get the privilege of helping seniors through every part of their Medicare journey."

-Jordan Sales Representative





customers surveyed say they would recommend us to their friends and family1



Get to know us

The EPIC Life Insurance Company® is a wholly owned subsidiary of Wisconsin Physicians Service Insurance Corporation (WPS), which is the plan administrator for our Medicare supplement insurance plans. WPS was founded in 1946 by Wisconsin's State Medical Society. The EPIC Life Insurance Company is based in Madison, Wis., and has been doing business in select states across the country for more than 35 years.

Choose freedom

With Medicare supplement insurance plans, you can visit any doctor in the United States who accepts Medicare. There are no networks, no worries, and no hassles.

We give you a healthy edge

Our customers get special programs and services with their plan, including:

- Wellness program²
- Hearing care program²
- 2% discount when you use automatic bank withdrawal
- 2% household discount³

¹Based on customer support survey response data, 2022. ²Wellness and hearing programs are not insurance, are not part of the insurance policy, and can be changed or discontinued at any time. Limitations, member fees, and restrictions may apply. 3 Household: Two or more individuals who reside together in the same dwelling. In Indiana, this includes your spouse no matter if you reside in the same dwelling or not. Dwelling is defined as a single home, condominium unit, or apartment unit within an apartment complex.

Our company by the numbers

75⁺

Years making health care easier for our customers

60⁺

Years serving seniors

Medicare supplement insurance

across the U.S.



16 million beneficiaries4

Served across all lines of business, including WPS Government Health Administrators' Medicare administrative contracts and WPS Military and Veterans Health



214.5 million claims paid4

across all lines of business



Over 65,000 policies⁴

Issued and administered by WPS for Medicare supplement insurance.

⁴WPS Health Solutions Enterprise Fact Sheet, 2023.

"I don't ever see wanting to change to another company. Don't go anywhere else!"

—**Dean** Customer since 2019





With our Medicare supplement insurance, peace of mind is part of the plan

Only the luckiest of us get to age without ever worrying about our health, medical costs, and the stress of managing it all. No one knows what the future holds. Preparing for life on a fixed income can be challenging, much less trying to predict and budget for your future health care needs.

It's important to know that Original Medicare doesn't pay for everything. With Original Medicare, there is no out-of-pocket maximum for deductibles, copays, and coinsurance. If you need health care, those costs can add up quickly. Medicare supplement insurance helps cover the costs Original Medicare leaves behind.

Our Medicare supplement insurance plans:

- Work with Medicare—If Medicare pays for a service, we cover it.
- Are guaranteed renewable—Keep your policy for life, as long as premiums are paid.
- Have no networks—You're free to see any provider, anywhere in the U.S., that accepts Medicare.
- Offer live, U.S.-based customer support—You'll speak with a friendly, knowledgeable, licensed representative who is trained to help get you the answers you need.



Opportunities for connection

It's important to maintain social connections, especially as we age. We offer our Medicare supplement insurance customers options for connecting with us and each other. Our groups and programs educate, inform, and foster a sense of connection and well-being.



WPS Medicare Solutions Group on Facebook

Our private Facebook group offers ways for seniors to connect with each other, learn more about Medicare options, and find tips for healthy living.

Members can also explore helpful tools like enrollment checklists and "how-to" videos. We curate all the content ourselves and don't allow any sales pitches or spam posts.

This group is open to anyone approaching or at Medicare age. **You don't need to be a current customer to join.** To find the group, search "WPS Medicare Solutions" on Facebook and click the "Join group" button.



Pen Pal Program

Writing letters can be a fun way to maintain relationships and create new social connections. Sharing stories and receiving mail from someone who cares about you can add joy to your life. Besides, who doesn't enjoy receiving a letter or card in the mail?

The Pen Pal Program is another special perk available to our Medicare supplement insurance customers. We connect customers who express interest in the program to one of our employees they can correspond with. We send new pen pals a welcome kit to help them get started. Then, participants get to know their pen pal at their own pace.



Part A

Inpatient/hospital insurance



Part B

Outpatient/medical insurance

Part C

Medicare Advantage plans replace Parts A and B and may include prescription drug coverage

Part D

Prescription drug plans can be used with Medicare supplement insurance

Medicare supplement plans work with Part A and Part B to enhance coverage. With Original Medicare Part A and Part B, you can also add any stand-alone Medicare prescription drug plan you choose.



Quick look at your plan options

Coverage of	Plan A	Plan G	Plan N
Part A coinsurance	~	~	~
Part A hospice care coinsurance or copayment	~	~	~
Blood (first three pints)	~	~	~
Part B coinsurance	~	~	✓ ¹
Part A deductible		~	~
Skilled nursing facility coinsurance		~	~
Foreign travel emergency ²		~	~
Part B excess charges		~	

If you were eligible for Medicare prior to Jan. 1, 2020, please call us for more plan options

¹Plan N pays 100% of the Medicare Part B coinsurance, except for copayments of up to \$20 for some office visits and up to \$50 copayments for emergency room visits that do not result in inpatient admissions. ²Foreign travel coverage for emergency care that is not covered by Medicare is subject to a \$250 calendar year deductible. Benefits are payable at 80% up to a lifetime maximum of \$50,000 for services beginning during the first 60 days of each trip outside of the USA. The level of benefits under the plan directly corresponds to the premium amount.

Find out more about how Medicare works

1-800-236-8809 mywpsmedicare.com

"They make you feel good, they make you feel relaxed, they make you feel special. That's what service is all about."

> -lke Customer since 2016

WPS Medicare supplement insurance plan overview

Medicare supplement insurance plans are designed to work with Original Medicare to pay some of the out-of-pocket costs that Original Medicare (Part A and Part B) doesn't pay, such as coinsurance, copayments, and deductibles. This overview will get you started. Take a moment to learn about the coverage available through our plans. The plan you choose may include the options below. See the chart on the previous page.

Part A coinsurance: Plan pays Part A coinsurance for hospitalization plus 365 days after Medicare ends.

Part A hospice care coinsurance or copayment: Plan pays Part A coinsurance for hospice.

Blood: Plan pays first three pints each year.

Part B coinsurance: Plan pays medical expenses—Part B coinsurance (generally 20% of Medicare-approved expenses) for hospital outpatient services. When selecting Plan N, individual copayments may apply up to a \$20 office visit copayment or \$50 ER visit copayment.

Part A deductible: Plan pays Medicare Part A hospital deductible.

Skilled nursing facility coinsurance: Plan pays Medicare copayments for 21st through 100th day of stay in a Medicare-approved facility.

Foreign travel emergency: After a \$250 calendar year deductible, plan covers 80% of expenses for emergency medical care received outside the United States, beginning during the first 60 consecutive days of a trip, up to a lifetime maximum of \$50,000.

Part B excess charges: Plan pays the difference between the Medicare-eligible charge and the amount charged by the provider (no greater than the limiting charge allowed by Medicare), whichever is less.

Determine your rate area

WPS Medicare supplement insurance plan rate areas Effective Jan. 1, 2024.

Determine your rate area using your ZIP code:

Area 1

Miami, Fort Lauderdale, West Palm Beach, and surrounding areas

330 _: All ZIPs that begin with these 3 numbers 331 : All ZIPs that begin with these 3 numbers 332 : All ZIPs that begin with these 3 numbers 333__: All ZIPs that begin with these 3 numbers

334 : All ZIPs that begin with these 3 numbers

Area 2

Central and southwest Florida, and Jacksonville area

322 : All ZIPs that begin with these 3 numbers 327__-329__: All ZIPs that begin with these 3 numbers 335 -339 : All ZIPs that begin with these 3 numbers 341 -342 : All ZIPs that begin with these 3 numbers 346__-347__: All ZIPs that begin with these 3 numbers 349__: All ZIPs that begin with these 3 numbers

Area 3 All other Florida ZIP codes





said their Medicare supplement plan makes it easier to handle medical bills and paperwork.3

³Seniors' Satisfaction with their Medicare Supplemental Insurance Coverage, conducted by Global Strategy Group on behalf of America's Health Insurance Plans (AHIP), 2023.

Design your plan

1. Det	1. Determine your rate area (see previous page)						
	Area 1 See rates on page 9		Area 2 See rates on	page 10			Area 3 See rates on page 11
2. Sel	ect your plan (choose one)						
	Plan A Basic benefits: Hospitalization—Part plus 365 days after Medicare ends; Hospitalization—Rart plus 365 days after Medical Expensionsurance; and Blood—first three processes of the process	Hospice onts each ser-Pa care-applices. A coin Hospice onts each ser-Pa care-applices. of Med expense tside the consecution of \$5 are different each the preater of \$5 are different each the consecution e	e-Part A ch year. Int B proved surance e-Part A ch year. Int B proved icare bays h day of allendar es for he United utive 60,000. Irence he than the		plus 365 days after coinsurance; and Part A deductible Part A hospital de Part B coinsurant coinsurance (general expenses) or copasservices; copayment to \$50 for ER with Skilled nursing far Medicare copayment stay in a Medicare Foreign travel en year deductible, pemergency medic States, beginning	er Me Blood e: Pla ducti ce: Me erally aymer ents c visits acility e-app nerge lan co al car durin	Medical Expenses—Part B v 20% of Medicare-approved ents for hospital outpatient of up to \$20 for office visits or may apply. Ly coinsurance: Plan pays for 21st through 100th day of
3. App	oly discounts for which you qua						
	2% Automatic Bank Withdra bank withdrawal each month.	iwai C	Discount —Re	ceive a 2	% discount when y	ou pa	ay your premium by automatic
	2% Household Discount —Re of our Medicare supplement insurance same dwelling. Dwelling is defined as	e plans	s. Household is	defined a	s two or more indiv	iduals	ls who reside together in the

Area 1 Monthly Rates

Age at Time of Enrollment	Plan A Male	Plan A Female	Plan G Male	Plan G Female	Plan N Male	Plan N Female
65	243.94	229.31	291.35	273.88	260.19	244.59
66	248.21	233.31	296.45	278.66	264.74	248.85
67	252.46	237.32	301.55	283.46	269.30	253.14
68	258.77	243.25	309.06	290.52	276.02	259.45
69	265.06	249.16	316.58	297.58	282.73	265.76
70	271.35	255.07	324.10	304.66	289.44	272.07
71	277.65	260.99	331.62	311.72	296.16	278.39
72	283.94	266.91	339.13	318.78	302.86	284.70
73	289.90	272.51	346.25	325.47	309.21	290.67
74	295.86	278.11	353.37	332.16	315.58	296.64
75	301.82	283.71	360.48	338.85	321.93	302.62
76	307.77	289.31	367.59	345.54	328.29	308.58
77	313.73	294.90	374.71	352.22	334.64	314.55
78	318.92	299.79	380.92	358.06	340.18	319.77
79	324.12	304.68	387.13	363.90	345.72	324.98
80	329.32	309.57	393.34	369.74	351.27	330.19
81	334.53	314.45	399.55	375.58	356.82	335.40
82	339.72	319.35	405.76	381.41	362.36	340.62
83	347.19	326.34	414.67	389.79	370.31	348.09
84	354.65	333.39	423.60	398.19	378.29	355.60
85+	362.11	340.38	432.51	406.56	386.25	363.07
under 65	853.79	802.56	1019.75	958.56	910.70	856.05

Calculate your plan cost—Area 1

Please refer to pages 6-8 for descriptions of benefit options.

1.	. Select your plan (choose one) and add the pren	nium from the chart above to the line labeled Total at right.
	□ Plan A □ Plan G □ Plan N	
	Your total per month	Total = \$
2.	. Apply discounts for which you qualify.¹	
	2% Automatic Bank Withdrawal Discount	Total x 0.98 = \$
	OR, 2% Household Discount	Total x 0.98 = \$
	OR, BOTH Discounts	Total x 0.9604 = \$

¹Discounts are approximate; actual discount amount will be determined when your application is approved.

Area 2 Monthly Rates

Age at Time of Enrollment	Plan A Male	Plan A Female	Plan G Male	Plan G Female	Plan N Male	Plan N Female
65	167.27	157.24	199.78	187.80	178.42	167.72
66	170.20	159.99	203.28	191.08	181.54	170.65
67	173.12	162.73	206.77	194.37	184.66	173.58
68	177.43	166.80	211.93	199.22	189.26	177.91
69	181.76	170.85	217.08	204.06	193.87	182.24
70	186.07	174.91	222.24	208.90	198.47	186.57
71	190.39	178.97	227.39	213.75	203.08	190.89
72	194.70	183.02	232.56	218.60	207.68	195.22
73	198.78	186.86	237.43	223.18	212.04	199.31
74	202.88	190.71	242.31	227.77	216.40	203.41
75	206.96	194.54	247.19	232.35	220.75	207.50
76	211.04	198.39	252.06	236.94	225.12	211.59
77	215.13	202.22	256.94	241.52	229.46	215.69
78	218.69	205.57	261.20	245.53	233.27	219.27
79	222.25	208.93	265.46	249.53	237.07	222.85
80	225.83	212.27	269.72	253.54	240.87	226.42
81	229.39	215.62	273.97	257.54	244.67	230.00
82	232.95	218.98	278.24	261.54	248.48	233.56
83	238.06	223.78	284.34	267.28	253.93	238.69
84	243.19	228.60	290.47	273.05	259.39	243.84
85+	248.31	233.41	296.57	278.77	264.86	248.96
under 65	585.46	550.32	699.26	657.31	624.48	587.01

Calculate your plan cost—Area 2

Please refer to pages 6-8 for descriptions of benefit options.

1.	Select your p	olan (choose o	one) and add the pre	emium from the chart al	pove to the line labeled Total at right	t.
	☐ Plan A	☐ Plan G	☐ Plan N			
	Your total per n	nonth			Total = \$	_
2	. Apply discou	ints for which	you qualify.1			
	2% Automatic B	Bank Withdrawal	Discount		Total x 0.98 = \$	_
	OR, 2% Househ	nold Discount			Total x 0.98 = \$	
	OR, BOTH Disc	counts			Total x 0.9604 = \$	

¹Discounts are approximate; actual discount amount will be determined when your application is approved.

Area 3 Monthly Rates

Age at Time of Enrollment	Plan A Male	Plan A Female	Plan G Male	Plan G Female	Plan N Male	Plan N Female
65	160.30	150.69	191.46	179.97	170.99	160.73
66	163.11	153.33	194.81	183.12	173.98	163.53
67	165.91	155.95	198.16	186.27	176.96	166.35
68	170.05	159.84	203.10	190.91	181.39	170.49
69	174.18	163.74	208.04	195.56	185.79	174.65
70	178.32	167.62	212.98	200.20	190.21	178.78
71	182.46	171.50	217.92	204.85	194.62	182.94
72	186.59	175.40	222.87	209.49	199.03	187.09
73	190.50	179.07	227.53	213.88	203.20	191.01
74	194.42	182.76	232.21	218.28	207.37	194.93
75	198.33	186.44	236.89	222.67	211.56	198.86
76	202.25	190.11	241.56	227.07	215.73	202.78
77	206.16	193.80	246.23	231.45	219.90	206.71
78	209.58	197.00	250.32	235.30	223.55	210.14
79	213.00	200.22	254.40	239.14	227.19	213.56
80	216.42	203.43	258.48	242.98	230.83	216.98
81	219.83	206.64	262.56	246.81	234.48	220.41
82	223.25	209.84	266.64	250.65	238.13	223.84
83	228.15	214.46	272.49	256.14	243.36	228.74
84	233.06	219.08	278.37	261.66	248.58	233.68
85+	237.96	223.68	284.22	267.16	253.81	238.59
under 65	561.07	527.41	670.12	629.91	598.46	562.55

Calculate your plan cost—Area 3

Please refer to pages 6-8 for descriptions of benefit options.

1.	Select your plan (choose or	ne) and add the premium from the chart above	to the line labeled Total at right.
	☐ Plan A ☐ Plan G	☐ Plan N	
	Your total per month		Total = \$
2.	Apply discounts for which yo	ou qualify.1	
	2% Automatic Bank Withdrawal D	iscount	Total x 0.98 = \$
	OR, 2% Household Discount		Total x 0.98 = \$
	OR, BOTH Discounts		Total x 0.9604 = \$

¹Discounts are approximate; actual discount amount will be determined when your application is approved.

Limitations and exclusion

No insurance policy covers everything. Here's a list of things our Medicare supplements do not cover:

- A. Expenses you incur while your policy is not in force, except as provided in the Extension of Benefits section of the Medicare supplement policy.
- B. That portion of any expense you incur which is paid for by Medicare.
- C. Non-Medicare-eligible expenses, including routine exams, take-home drugs, and eye refractions.
- D. Services for which a charge is not normally made in the absence of insurance.
- E. Medically necessary skilled care services and medical supplies for home health care covered under Medicare.

Initial period of coverage and renewal periods

Our policies' initial period of coverage and renewal periods of coverage are equivalent to the mode of premium payment you select (i.e., quarterly, semiannual, annual); however, if you choose a monthly mode of payment, your initial period of coverage and renewal period will be quarterly, provided you pay premium for all three months. Our policies also provide for midterm cancellation at your request and that, if you cancel your policy midterm or the policy terminates midterm because of your death, WPS shall issue a pro rata refund to you or to your estate.

Cancellation and termination

Your policy may be revised to comply with federal or state law. This policy cannot be canceled or non-renewed solely on the grounds of deterioration of health. As long as you pay your premium on time, your plan is guaranteed renewable for life. WPS will not cancel nor non-renew your policy for any reason other than nonpayment of premium or material misrepresentation on your application. Of course, you can end your policy at any time by writing to us. No refusal of renewal will affect an existing valid claim for Medicare-approved expenses covered under this policy and incurred prior to the date on which this policy ends.

Preexisting conditions limitation

You are not covered for preexisting conditions until after a six-month waiting period. A preexisting condition is a disease or a physical condition for which: (1) medical advice was given from a physician within six months prior to your effective date; or (2) treatment was recommended or received from a physician within six months prior to your effective date. If the cause of the condition was earlier but the condition started after the effective date, you are covered right away.

However, you will not have a waiting period for preexisting conditions if on the day preceding your effective date under this policy, you had a continuous period of creditable coverage of at least six months. If your continuous period of creditable coverage was less than six months, WPS will shorten the six-month waiting period by the time served under the prior coverage.

If the existence of a health condition was specifically disclosed in the application for this policy in reply to questions therein, and EPIC did not exclude the condition under the policy by name or specific description on the date of loss, a waiting period will not apply to the health condition.



"You want an insurer that's going to be there, somebody that's been around for a while, has a track record."

-Brende Customer since 2014

Vision and hearing programs for a healthy edge

Being able to see and hear well can help make it easier to enjoy your favorite activities and time with your favorite people. Unfortunately, routine hearing and vision care is not currently covered by Original Medicare, and hearing aids and eyeglasses can be expensive. We offer programs that can help make hearing and vision care more affordable. The Hearing Care Solutions and EyeMed programs are available to all our Medicare supplement insurance customers.¹

¹Vision and hearing programs are not insurance, are not part of the insurance policy, and can be changed or discontinued at any time. Vision program is administered by EyeMed Vision Care, LLC. Hearing program is administered by Hearing Care Solutions, Inc.



EyeMed Vision Care Program

All our Medicare supplement insurance plan customers receive access to the EyeMed Vision Care program at no additional cost.² EyeMed offers substantial savings on eyewear at thousands of provider locations nationwide.

EyeMed's provider network includes many familiar national optical retailers.

Find out more about this program Call 1-800-221-5696

Does yo	our vision	provider
accept	EyeMed?	

We would be happy to explain how this valuable program works and help you find a provider.

Vision Care Services	Customer Benefits			
Eye exam (with dilation, as necessary)	\$5 off routine exam \$5 off contact lens exam			
Complete Pair Eyeglass Purchase ³				
Frames				
Any available frame at provider location	35% off retail price			
Standard Plastic Lenses				
Single vision	\$50 patient responsibility			
Bifocal	\$70 patient responsibility			
Trifocal	\$105 patient responsibility			
Lens Options				
UV coating	\$15 patient responsibility			
Tint (solid and gradient)	\$15 patient responsibility			
Standard scratch-resistant coating	\$15 patient responsibility			
Standard polycarbonate	\$40 patient responsibility			
Standard anti-reflective coating	\$45 patient responsibility			
Standard progressive (add-on to bifocal)	\$65 patient responsibility			
Other add-ons and services	20% off retail price			
Contact Lenses (discount applies to m	aterials only)			
Conventional	15% off retail price			
Laser Vision Correction				
LASIK or PRK from U.S. Laser Network	15% off retail price 5% off promotional price			
Frequency of use for examination, frames, lenses, or contact lenses unlimited				



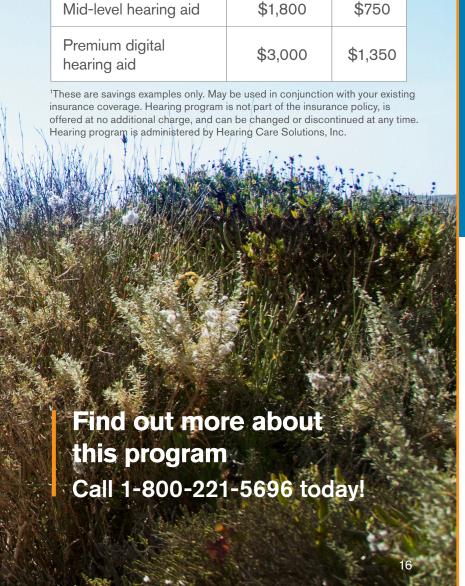
Contact your local agent or call WPS today at 1-800-221-5696.

²Vision program is not insurance and is not part of the insurance policy and can be changed or discontinued at any time. Vision program is administered by EyeMed Vision Care, LLC. ³Frame, lens, and lens option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, customers receive 20% off the retail price. Benefits may not be combined with any discount, promotional offering, or other group benefit plans, except as indicated. Discount plan is effective July 1, 2022 through June 30, 2024.



Examples of how you can save

Sample Savings	MSRP or Average Price	You Pay¹
Three-year repair, loss, and damage warranty	\$500	\$0
Three years of hearing aid batteries	\$360	\$0
One year of office service with original provider	\$300	\$0
Basic digital hearing aid	\$1,300	\$450
Mid-level hearing aid	\$1,800	\$750
Premium digital hearing aid	\$3,000	\$1,350





"It's just incredible, the peace of mind you get from knowing that you're covered."

Rick | Customer since 2020



Notes

Notes	
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Medicare supplement insurance plans help give you peace of mind.

Original Medicare covers a lot—about 80% of your approved health care costs. But covering even just the 20% that Medicare leaves behind can be an inconvenience. Our Medicare supplement insurance plans help reduce these out-of-pocket costs when you need medical care. Join our Medicare supplement insurance plan family today and get worry-free peace of mind you'll enjoy for years to come!

Choose peace-of-mind coverage with caring customer support.

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Medicare Supplement Insurance Plans



Medicare Supplement Insurance

IMPORTANT INFORMATION:

The intent of this advertisement is solicitation of insurance, and contact may be made by the insurer or a licensed agent. Neither Wisconsin Physicians Service Insurance Corporation, nor their products, nor agents are connected with or endorsed by the United States government or the federal Medicare program.

Medicare supplement insurance plans are insured by The EPIC Life Insurance Company, a wholly owned subsidiary of Wisconsin Physicians Service Insurance Corporation, the plan administrator. All policies have exclusions, limitations, and reductions. For costs and complete details of the coverage, call or write your insurance agent or the insurer. The amount of benefits corresponds with the premium. Wisconsin Physicians Service Insurance Corporation complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. All policies have exclusions, limitations, and reductions. For costs and complete details of the coverage, call or write your insurance agent or the insurance company. Comments from our customer(s) and/or agent(s) are a result of our questions regarding their thoughts about our services.