



## MEDICARE SUPPLEMENT 2014 MATERIALS AVAILABLE

### MEDICARE SUPPLEMENT

December 4, 2013

### EFFECTIVE TODAY:

The 2014 Medicare supplement and SELECT marketing materials, with 2014 copays and deductibles, are available to order through your normal channels.

### MATERIALS:

**PLEASE REMEMBER . . .**

These materials are to be used to write new business with an effective date **on or after January 1, 2014.**

2014 Medicare supplement and Medicare SELECT app books, outlines and brochures with 2014 copay and deductible amounts, are available to view/download on [www.denverwoodmen.org](http://www.denverwoodmen.org).

*Note: Montana 2014 materials, which are pending DOI approval will be released at a later date.*

### APPLICATION BOOKS

The base form numbers for the Medicare supplement **application books** (Assured Life T01\_310 and Woodmen T02\_312) remain the same however, beginning today those with **Print Date 12/04/13** contain the 2014 copays and deductibles.

### BROCHURES

The base form numbers for the brochures (Assured Life T01\_659 and Woodmen T02\_660) will not change for 2014. Orders placed on or after today (12/04/13) will contain the 2014 copays and deductibles. Brochures can be identified by the 2014 date on the cover (see below).



### OUTLINES

All outlines except Montana are now updated with the 2014 copays and deductibles. Outlines are not available to order but may be viewed and downloaded from the producer website. The outlines for the states of Georgia and Nebraska also contains updated rates effective 1/1/14.

### NOTES:

- The 2014 brochures and app packs are no longer available to order but will remain available for viewing and downloading only, along with the outlines, at [www.denverwoodmen.com](http://www.denverwoodmen.com) through the end of the year.

- The Center for Medicare and Medicaid Services (CMS) has not released the 2014 buyers guide, *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*. We will notify you once it is released and available to order. In the meantime, continue to provide your clients a copy of the 2013 guide.

**2014 MEDICARE  
DEDUCTIBLE AND  
COINSURANCE CHANGES:**

Feature	2013 Benefit	2013 Benefit
Part A Inpatient Hospital Deductible	\$1,184	<b>\$1,216</b>
Hospital Coinsurance <ul style="list-style-type: none"> <li>▪ 61-90 days</li> <li>▪ 91-150 days (lifetime reserve)</li> </ul>	\$296 \$592	<b>\$304</b> <b>\$608</b>
Skilled Nursing Facility Care Coinsurance <ul style="list-style-type: none"> <li>▪ 21-100 days</li> </ul>	\$148	<b>\$152</b>
Part B Physician's Services and Supplies Deductible	\$147	<b>\$147</b>

The monthly Part B premium amount (\$104.90) remains unchanged from 2013. The income-related Part B premiums for 2014 will vary depending on the extent to which an individual beneficiary's income exceeds \$85,000 (or a married couple's income exceeds \$170,000) and these monthly premium amounts remain unchanged from 2013 as well.

**QUESTIONS:**

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