PEKIN LIFE INSURANCE COMPANY

MEDICARE SUPPLEMENT COVERAGE



READY FOR **RETIREMENT**?

[AGENCY NAME]

[Agency Website]

[Agency Email]

[Agency Phone Number]

Ahhh, the freedom of retirement. Hiking that scenic overlook you've always talked about. Going on a road trip to wherever the highway may lead you.

Making the most of your golden years. It sounds wonderful. Just don't forget to help protect your financial freedom, too.

A Medicare Supplement policy (often referred to as a Medigap policy) doesn't take the place of Medicare coverage, but it can certainly help fill in the gap.

And remember, not all Medicare Supplement policies are created equal. For example, a Pekin Insurance policy offers these additional benefits for free!

- Prescription Discount Card
- 7% Household Discount

The Household Discount is available to individuals 18 and over who have resided at the same address for at least 12 consecutive months. It can be applied to Plans A, F, G, and N.

START PLANNING **NOW!**

It's never too early to start thinking about your retirement and planning accordingly—for the fun things and the not-so-fun things. It's time to reach out to your local Pekin Insurance agent.

Use your cell phone to scan the code for more information or visit: https://www.pekininsurance.com/personal/health/medicare-supplement

ms101-26_09_2026

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Plan F*	Plan G	Plan N
Hospitalization: Part A coinsurance, plus coverage for 365 additional days after Medicare benefits end	Hospitalization: Part A coinsurance, plus coverage for 365 additional days after Medicare benefits end	Hospitalization: Part A coinsurance, plus coverage for 365 additional days after Medicare benefits end
Hospitalization: Part A Deductible	Hospitalization: Part A Deductible	Hospitalization: Part A Deductible
Medical Expenses: Part B Deductible		
Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expense) or copayment	Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expense) or copayment	Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expense) or copayment except up to $20 copayment for office visits and up to $50 for Emergency Room visits
Blood: First 3 pints of blood each year	Blood: First 3 pints of blood each year	Blood: First 3 pints of blood each year
Hospice: Part A coinsurance	Hospice: Part A coinsurance	Hospice: Part A coinsurance
Skilled Nursing Facility coinsurance	Skilled Nursing Facility coinsurance	Skilled Nursing Facility coinsurance
Part B Excess (100%)	Part B Excess (100%)	
Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency

The chart on the right briefly explains the coverages of the basic Medicare plans. If you have questions about your eligibility or need coverages explained, please contact your local Social Security Office.

Medicare Part A (Hospital Insurance)	Medicare Part B (Medical Insurance)
Helps cover inpatient care in hospitals (includes critical access hospitals, inpatient rehabilitation facilities, and long-term care hospitals). Helps cover skilled nursing facility (not custodial or long-term care), hospice, and home health care services.	Helps cover doctor services and outpatient care. Helps cover some preventive services to help maintain a person's health and to keep certain illnesses from getting worse. Generally pays 80% of the Medicare-approved amount for covered services.

WHY **PEKIN LIFE INSURANCE COMPANY**?

Pekin Life Insurance Company, headquartered in Pekin, Illinois, is a member of the Pekin Insurance group of companies. Pekin Life Insurance Company has been providing a broad range of insurance products to customers since 1965.

Pekin Life Insurance Company is dedicated to offering affordable insurance protection to our policyholders. We know that behind every life insurance policy is a promise to perform, but that promise is only as good as the company that stands behind it. That is why we focus on a conservative, well-balanced investment portfolio that places a high degree of emphasis on balancing safety, consistency, quality, and performance.

The agent/broker is making the sale on the behalf of Pekin Life Insurance Company.

This policy may have exclusions and/or limitations. For costs and complete details of coverage, call your Pekin Insurance Agent.

Contact the plan: Pekin Life Insurance Company, 2505 Court Street, Pekin, IL 61558, 800-322-0160.

Not connected with, sponsored by, nor endorsed by the federal or state government, the Social Security Administration, the Centers for Medicare and Medicaid Services, or the Department of Health and Human Services. Available discounts are not insurance benefits, are not part of the Medicare Supplement Insurance policy, and can be discontinued at any time without notice. The purpose of this communication is the solicitation of insurance. The Medicare Supplement insurance policy is sold by Pekin Life Insurance Company.

The available health discounts are not insurance benefits and can be removed at any time. Coverages mentioned in this brochure refer to policy form numbers: H45A, H46F, H53G, and H54N.

*Medigap Plan F is no longer available for new enrollee purchase if you turned 65 on or after January 1, 2020, or are under 65, and your Medicare Part A starts on or after January 1, 2020. If you turned 65 before January 1, 2020, or if you're under 65 and your Part A started before January 1, 2020, you may be able to buy this plan if offered in your state. If you already have one of these plans, you can keep it.

People new to Medicare on or after January 1, 2020, have the right to buy Plan G instead of Plan F.