GERBER LIFE INSURANCE COMPANY

OUTLINE OF MEDICARE SUPPLEMENT COVERAGE – COVER PAGE

BENEFIT PLANS A, C, F AND G

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available in your state.

Basic Benefits:

Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L, and N require insureds to pay a portion of Part B coinsurance or copayments.

Blood: First 3 pints of blood each year.

Hospice: Part A coinsurance.

Plan A	Plan B	**Plan C**	Plan D	**Plan F** F*	**Plan G**	Plan K	Plan L	Plan M	Plan N
Basic, including 100% Part B Co-insurance	Basic, including 100% Part B Co-insurance	**Basic, including 100% Part B Co-insurance**	Basic, including 100% Part B Co-insurance	**Basic, including 100% Part B Co-insurance***	**Basic, including 100% Part B Co-insurance**	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B Co-insurance	Basic, including 100% Part B Coinsurance, except up to $20 copayment for office visit, and up to $50 copayment for ER
		Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Co-insurance	**Skilled Nursing Facility Co-insurance**	**Skilled Nursing Facility Co-insurance**	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Co-insurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	**Part A Deductible**	Part A Deductible	**Part A Deductible**	**Part A Deductible**	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		**Part B Deductible**					
				Part B Excess (100%)	**Part B Excess (100%)**				
		Foreign Travel Emergency	Foreign Travel Emergency	**Foreign Travel Emergency**	**Foreign Travel Emergency**			Foreign Travel Emergency	Foreign Travel Emergency
						Out-of-pocket limit $5,560; paid at 100% after limit reached	Out-of-pocket limit $2,780; paid at 100% after limit reached		

*Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year $2,300 deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed $2,300. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy/certificate. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

MONTHLY NON-TOBACCO RATES
ZIP CODES: 070 - 089

FEMALE					MALE			
Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25	Attained Age	Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25
	235.15			**50 - 64**		270.29		
167.57	235.15	215.62	177.09	**65**	192.61	270.29	247.84	203.55
173.32	242.89	222.70	182.87	**66**	199.22	279.18	255.98	210.19
181.01	253.31	232.27	190.66	**67**	208.06	291.16	266.98	219.14
186.95	261.66	239.93	196.94	**68**	214.88	300.76	275.78	226.37
192.74	270.32	247.86	203.49	**69**	221.54	310.71	284.90	233.90
198.21	278.73	255.57	209.91	**70**	227.83	320.38	293.76	241.28
203.37	286.84	262.99	216.10	**71**	233.76	329.70	302.28	248.39
208.31	294.65	270.17	222.09	**72**	239.43	338.67	310.54	255.28
212.71	301.81	276.73	227.59	**73**	244.50	346.90	318.08	261.59
216.53	308.50	282.83	232.76	**74**	248.89	354.60	325.09	267.54
219.77	314.49	288.35	237.45	**75**	252.60	361.48	331.44	272.93
222.85	320.36	293.72	242.03	**76**	256.15	368.23	337.61	278.19
225.72	325.98	298.85	246.42	**77**	259.45	374.69	343.51	283.25
228.41	331.25	303.70	250.59	**78**	262.54	380.75	349.08	288.03
230.91	336.37	308.39	254.62	**79**	265.41	386.64	354.47	292.67
233.42	341.53	313.09	258.66	**80**	268.30	392.56	359.88	297.31
235.77	346.55	317.68	262.63	**81**	271.01	398.33	365.15	301.87
237.95	351.41	322.14	266.47	**82**	273.51	403.92	370.28	306.29
239.88	355.98	326.31	270.12	**83**	275.72	409.17	375.07	310.49
241.66	360.50	330.43	273.73	**84**	277.77	414.36	379.81	314.64
243.35	364.84	334.42	277.21	**85**	279.71	419.36	384.39	318.63
244.98	369.18	338.40	280.68	**86**	281.58	424.34	388.97	322.62
246.65	373.68	342.53	284.33	**87**	283.51	429.52	393.71	326.82
248.31	378.09	346.55	287.89	**88**	285.41	434.58	398.33	330.90
250.00	382.49	350.58	291.52	**89**	287.36	439.65	402.97	335.08
251.69	387.11	354.81	295.32	**90**	289.30	444.95	407.83	339.45
253.46	391.79	359.09	299.20	**91**	291.33	450.33	412.75	343.91
255.25	396.65	363.54	303.20	**92**	293.39	455.92	417.86	348.51
257.12	401.66	368.09	307.29	**93**	295.54	461.67	423.09	353.20
259.05	406.90	372.91	311.61	**94**	297.76	467.70	428.63	358.17
260.93	412.17	377.74	315.95	**95**	299.92	473.76	434.18	363.16
262.74	417.41	382.51	320.27	**96**	302.00	479.78	439.67	368.13
264.39	422.43	387.12	324.42	**97**	303.90	485.55	444.96	372.90
266.03	427.53	391.76	328.67	**98**	305.78	491.41	450.30	377.78
267.64	432.77	396.57	332.98	**99+**	307.63	497.43	455.83	382.74

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO RATES ZIP CODES: 070 - 089

FEMALE					MALE			
Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25	Attained Age	Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25
	270.29			50 - 64		310.68		
192.61	270.29	247.84	203.55	65	221.39	310.68	284.87	233.97
199.22	279.18	255.98	210.19	66	228.99	320.90	294.23	241.60
208.06	291.16	266.98	219.14	67	239.15	334.67	306.87	251.89
214.88	300.76	275.78	226.37	68	246.99	345.70	316.99	260.19
221.54	310.71	284.90	233.90	69	254.64	357.14	327.47	268.85
227.83	320.38	293.76	241.28	70	261.87	368.25	337.65	277.33
233.76	329.70	302.28	248.39	71	268.69	378.96	347.45	285.50
239.43	338.67	310.54	255.28	72	275.21	389.28	356.94	293.42
244.50	346.90	318.08	261.59	73	281.03	398.74	365.61	300.68
248.89	354.60	325.09	267.54	74	286.08	407.58	373.67	307.52
252.60	361.48	331.44	272.93	75	290.35	415.49	380.96	313.71
256.15	368.23	337.61	278.19	76	294.43	423.25	388.06	319.76
259.45	374.69	343.51	283.25	77	298.22	430.68	394.84	325.57
262.54	380.75	349.08	288.03	78	301.77	437.64	401.24	331.07
265.41	386.64	354.47	292.67	79	305.07	444.41	407.44	336.40
268.30	392.56	359.88	297.31	80	308.39	451.22	413.65	341.74
271.01	398.33	365.15	301.87	81	311.50	457.85	419.71	346.98
273.51	403.92	370.28	306.29	82	314.38	464.28	425.61	352.06
275.72	409.17	375.07	310.49	83	316.92	470.31	431.12	356.88
277.77	414.36	379.81	314.64	84	319.28	476.28	436.56	361.65
279.71	419.36	384.39	318.63	85	321.51	482.02	441.83	366.24
281.58	424.34	388.97	322.62	86	323.66	487.75	447.09	370.83
283.51	429.52	393.71	326.82	87	325.87	493.70	452.54	375.65
285.41	434.58	398.33	330.90	88	328.06	499.52	457.85	380.35
287.36	439.65	402.97	335.08	89	330.30	505.34	463.18	385.15
289.30	444.95	407.83	339.45	90	332.53	511.44	468.77	390.17
291.33	450.33	412.75	343.91	91	334.86	517.62	474.42	395.30
293.39	455.92	417.86	348.51	92	337.23	524.04	480.30	400.58
295.54	461.67	423.09	353.20	93	339.70	530.66	486.31	405.98
297.76	467.70	428.63	358.17	94	342.25	537.59	492.68	411.69
299.92	473.76	434.18	363.16	95	344.74	544.55	499.06	417.43
302.00	479.78	439.67	368.13	96	347.13	551.47	505.37	423.14
303.90	485.55	444.96	372.90	97	349.31	558.10	511.45	428.62
305.78	491.41	450.30	377.78	98	351.47	564.84	517.59	434.23
307.63	497.43	455.83	382.74	99+	353.60	571.76	523.94	439.93

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

Disclosures
Use this outline to compare benefits and premiums among policies.

Premium Information
We, Gerber Life Insurance Company, can only raise your premium if we raise the premium for all policies like yours in the same geographic area of the state where you live. Until you are age 99, your premium may change each year. This change will only be made on the first renewal date that coincides with or follows each anniversary of the policy date. Schedules of rates may vary depending upon your policy date.

There will be a one-time enrollment fee of $25.00 added to the first premium.

Read Your Policy Very Carefully
This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and us.

Right to Return Policy
If you find that you are not satisfied with your policy, you may return it to us at our administrative office, 3316 Farnam Street, Omaha, NE 68175. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

Policy Replacement
If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

Notice
The policy may not fully cover all of your medical costs. Neither we nor our agents are connected with Medicare. This outline does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

Complete Answers Are Very Important
When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. We may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information. Review the application carefully before you sign it. Be certain that all information has been properly recorded.

PLANS A AND C
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan A Pays	You Pay	Plan C Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies					
First 60 days	All but $1,364	$0	$1,364 (Part A deductible)	$1,364 (Part A deductible)	$0
61st through 90th day	All but $341 a day	$341 a day	$0	$341 a day	$0
91st day and after:					
While using 60 lifetime reserve days	All but $682 a day	$682 a day	$0	$682 a day	$0
Once lifetime reserve days are used:					
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.					
First 20 days	All approved amounts	$0	$0	$0	$0
21st through 100th day	All but $170.50 a day	$0	Up to $170.50 a day	Up to $170.50 a day	$0
101st day and after	$0	$0	All costs	$0	All costs
BLOOD					
First 3 pints	$0	3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the policy's/certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLANS A AND C
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $185 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

Services	Medicare Pays	Plan A Pays	You Pay	Plan C Pays	You Pay
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment First $185 of Medicare-approved amounts*	$0	$0	$185 (Part B deductible)	$185 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	$0	All costs	$0	All costs
BLOOD First 3 pints	$0	All costs	$0	All costs	$0
Next $185 of Medicare-approved amounts*	$0	$0	$185 (Part B deductible)	$185 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0	$0	$0

PARTS A AND B

HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0	$0	$0
DURABLE MEDICAL EQUIPMENT First $185 of Medicare-approved amounts*	$0	$0	$185 (Part B deductible)	$185 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0	20%	$0

PLANS A AND C
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

OTHER BENEFITS – NOT COVERED BY MEDICARE

Services	Medicare Pays	Plan A Pays	You Pay	Plan C Pays	You Pay
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA					
First $250 each calendar year	$0	N/A	All costs	$0	$250
Remainder of charges	$0	N/A	All costs	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit

PLANS F AND G

MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	Plan F Pays	You Pay	Plan G Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing, and miscellaneous services and supplies					
First 60 days	All but $1,364	$1,364 (Part A deductible)	$0	$1,364 (Part A deductible)	$0
61st through 90th day	All but $341 a day	$341 a day	$0	$341 a day	$0
91st day and after:					
While using 60 lifetime reserve days	All but $682 a day	$682 a day	$0	$682 a day	$0
Once lifetime reserve days are used:					
Additional 365 days	$0	100% of Medicare-eligible expenses	$0**	100% of Medicare-eligible expenses	$0**
Beyond the additional 365 days	$0	$0	All costs	$0	All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.					
First 20 days	All approved amounts	$0	$0	$0	$0
21st through 100th day	All but $170.50 a day	Up to $170.50 a day	$0	Up to $170.50 a day	$0
101st day and after	$0	$0	All costs	$0	All costs
BLOOD					
First 3 pints	$0	3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0	Medicare copayment/ coinsurance	$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, we stand in the place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the policy's/certificate's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLANS F AND G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed $185 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

Services	Medicare Pays	Plan F Pays	You Pay	Plan G Pays	You Pay
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment					
First $185 of Medicare-approved amounts*	$0	$185 (Part B deductible)	$0	$0	$185 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0	Generally 20%	$0
Part B Excess Charges (above Medicare-approved amounts)	$0	100%	$0	100%	$0
BLOOD					
First 3 pints	$0	All costs	$0	All costs	$0
Next $185 of Medicare-approved amounts*	$0	$185 (Part B deductible)	$0	$0	$185 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0	$0	$0

PARTS A AND B

HOME HEALTH CARE – MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	$0	$0	$0	$0
DURABLE MEDICAL EQUIPMENT					
First $185 of Medicare-approved amounts*	$0	$185 (Part B deductible)	$0	$0	$185 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0	20%	$0

PLANS F AND G
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

OTHER BENEFITS – NOT COVERED BY MEDICARE

Services	Medicare Pays	Plan F Pays	You Pay	Plan G Pays	You Pay
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA					
First $250 each calendar year	$0	$0	$250	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum benefit