

# SENIORS **Are you looking for an affordable Medicare Supplement insurance solution?**

## WE MAY HAVE IT!

Globe Life Insurance Company of New York's high deductible Medicare Supplement Plan F+ offers the benefits of Plan F with a manageable annual deductible of \$2,200 for 2017.

Medicare still pays all eligible benefits.

Example Medicare Claim			
Office Visit <b>\$100</b>	Medicare Pays Approved Amount <b>\$80</b>	Balance <b>\$20</b>	If you have Plan F, it pays <b>\$20</b> .
			If you have Plan F+, the <b>\$20</b> you pay is applied to your deductible.

## WHY PAY FOR CLAIMS YOU MAY NEVER HAVE?

Check out the average claims for ProCare F+ policyholders below.

2015 ProCare Plan F+ Average Claim Amount*			
Ages	65-67	68-72	73+
<b>Average Claim Amount</b>	<b>\$606</b>	<b>\$681</b>	<b>\$882</b>

\*Per Company records November 2016.

Because the average claim amount is considerably less than the annual deductible, if you are in relatively good health, it may make sense to consider an F+ policy with Globe Life Insurance Company of New York for the considerable savings in premiums!

ProCare Monthly Premium Comparison		
Plan F	Plan F+**	How much can the F+ policy save you annually in premiums?
<b>\$363</b>	<b>\$71</b>	<b>\$292 x 12 = \$3,504</b>

\*\*Monthly premium, all ages. Per Company records Nov. 2016. For illustrative purposes only.

## IF THIS ISN'T REASON ENOUGH TO CONSIDER GLOBE LIFE INSURANCE COMPANY OF NEW YORK, HERE ARE THREE MORE:

- Experience - Selling Medicare Supplements for more than 30 years
- Local Personal Service

You should select a Medicare Supplement insurance product that is suitable to your needs and budget. Globe Life Insurance Company of New York offers a variety of quality Medicare Supplement insurance plans to meet your needs.

## Call the Agent below for more details:

Policy Form GNYMSHDF10. Benefits from Plan F+ begin after out-of-pocket expenses exceed the Medicare calendar-year deductible, \$2,200 in 2017. Additional Medicare Supplements available, which may be better suited to customer's needs. These policies meet the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York Department of Financial Services. The expected benefit ratio for this policy is 65%. This ratio is the portion of future premiums, which the Company expects to return as benefits, when averaged over all people with this policy. IMPORTANT NOTICE – A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER. Globe Life Insurance Company of New York is not connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation for insurance. You may be contacted by an Agent representing Globe Life Insurance Company of New York. First United American Life Insurance Company changed its name to Globe Life Insurance Company of New York on January, 2017.



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