

Premium: \$

Premium: \$

Premium: \$

Premium: \$

High Deductible G

Innovative G

Plan G

Plan F

Part A Deductible

\$1736

Part B Deductible

\$283

20% co-ins

All Services Up to

Max out of pocket

\$2,950

100%

1st Year: - Dec. 2026

2nd Year: January - Dec. 2027

3rd Year: January - Dec. 2028

January 1st, 2029

Part B Deductible?

100%

Part B Deductible

\$283

100%

100%

Disclaimer:

This illustration of Medicare Supplement Plan coverage is a brief overview. It has not been approved by Medicare, the department of insurance, or any insurance company. Prices and services should be accurate. This is simply used for top basic explanation & quoting purposes. Refer back to Medicare (1800MEDICARE or Medicare.gov), the insurance company with whom coverage is with, and/or the agent/producer who sold the policy to answer specific questions.

Age	Innovative G	Plan G	Cumulative Savings
65	\$100	\$135	\$420
66	\$110	\$148.50	\$882
67	\$121	\$163.35	\$1,390.20
68	\$133.10	\$179.69	\$1,949.28
69	\$146.41	\$197.66	\$2,564.28
70	\$161.05	\$217.43	\$3,240.84
71	\$177.15	\$239.17	\$3,985.08
72	\$194.87	\$263.09	\$4,803.72
73	\$214.36	\$289.40	\$5,704.20
74	\$235.80	\$318.34	\$6,694.68
75	\$259.38	\$350.17	\$7,784.16
76	\$285.32	\$385.19	\$8,982.60
77	\$313.85	\$423.71	\$10,300.92
78	\$345.24	\$466.08	\$11,751.00
79	\$379.76	\$512.69	\$13,346.16
80	\$417.74	\$563.96	\$15,100.80
This factors in a 10% Medical Inflation Increase			Total = \$15,100.80

This document is a hypothetical illustration and is for training purposes only, as it is impossible to predict future medical inflationary increases. This chart uses the same increase for both the Innovative G and the Standard Plan G. However, in some previous years the Innovative G has taken a lower increase, but never a higher increase than Standard Plan G.

WINNING Product. WINNING Company. WINNING Results.



Innovative Plan G – Exclusive to the Physicians Mutual family.

Open your book to the game changer – **Innovative Plan G**. Since its launch in 2008, it's been our unbeatable secret to success. With persistency that beats our standard Plan G, Innovative G keeps clients happy.

That means you'll build your business faster and reap the rewards of a strong residual pipeline.

Add it to your book and [see for yourself](#) how it can transform your portfolio.

Measurements That Matter

Not all Med Supps are created equal. And Innovative Plan G proves it. Check out these incredible outcomes.

Compared with our standard Plan G buyers, Innovative Plan G customers ...

Own the Innovative Plan G

**60%
longer**

than buyers of our
standard Plan G!

Can expect, on average,
more than a

**25%
savings**

on premiums!

Savings PLUS persistency ... now that's a formula for success!

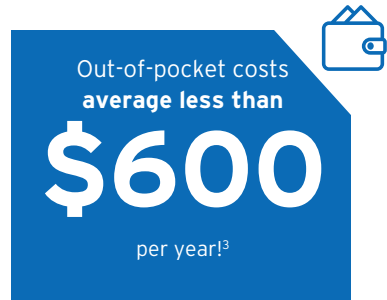
Details That Make the Difference

Similar to a High-Deductible Plan G, clients take on a deductible for savings on their premiums.

However, Innovative Plan G's deductible applies only for up to the first three calendar years of the policy. After that, it goes away, but their premium savings remain!²

The Inside Scoop on Deductible Periods ...

For clients who want to know about what they might expect during their three-year deductible period, here are some reassuring facts.



Also, customers can convert to a standard Plan G any time during the first three years. (If they do, the premium amount becomes standard Plan G premium amount.)



Tell your clients to think of the deductible as an out-of-pocket max. Medicare is still their primary insurance, covering 80-100% of all approved charges. This means their responsibility is greatly diminished.

Innovation. Experience. Stability.

The company you choose and the products you share with your customers will shape your success this year – and, for many to come.

We've been selling Med Supp for more than 50 years, helping Agents be their very best. With Midwest-based customer service representatives and a 95% customer satisfaction rate,⁴ your clients – and business – are safe with us.



Learn more about
Innovative Plan G

Scan to watch video.



1. Premium savings are on average and may vary.
2. Part B deductible still applies.
3. Data based on Physicians Life's Innovative Plan G. This data doesn't predict future results.
4. Based on August 2022 survey conducted by Wiese Research Associates. Survey did not include Physicians Select customers and only included Physicians Mutual and Physicians Life customers.

For recruiting purposes only. Products and features may vary by state. Please see State Summary for product details.

Medicare-Allowed Amounts & Cost-Sharing Plans

Medicare supplement cost-sharing plans help you save more with your Medicare coverage.

Understanding what Medicare covers and what you might pay out of pocket can be confusing. Physicians Mutual is here to help!

Medicare-allowed amounts are set on an annual basis and are public information. You can view the set fee schedule that Medicare approves for services and procedure codes at <https://www.medicare.gov/procedure-price-lookup/>. Find more information at data.cms.gov.

99% of Medicare providers agree to the Medicare-allowed amount as payment in full, regardless of the amount submitted to Medicare.

Below are a few examples of major health care services and the Medicare allowed amounts.

Procedure	Procedure Code	Medicare Allowed Amount	Medicare Pays	What You Pay ¹	
				High Deductible Plan ²	Innovative Plan ³
Ultrasound, abdominal, real time with image documentation; limited (e.g., single organ, quadrant, follow-up)	76705	\$83	\$66	\$16	\$16
Colonoscopy, flexible; with removal of tumor(s), polyp(s), or other lesion(s) by snare technique	45385	\$874	\$700	\$174	\$174
X-ray of chest, 2 views	71046	\$32	\$25	\$6	\$6
Cortisone injection of major joint (e.g., shoulder, hip, knee)	20610	\$76	\$61	\$14	\$14
Cataract surgery	66984	\$1,735	\$1,388	\$346	\$346
MRI scan of brain (including brain stem) before and after contrast	70553	\$296	\$237	\$58	\$58

¹After the Part B deductible has been met (Part B deductible is \$283 for 2026 and counts toward the plan deductible)

²Cost sharing up to the plan deductible (\$2,950 for 2026 – is set by CMS and resets each calendar year)

³With the Innovative Plan, you get a lifelong discount on your premium in exchange for a temporary plan deductible - \$2,950 for 2026 - set by CMS and resets each year) - but only for the first 3 calendar years! See brochure for more.

Source:<https://www.medicare.gov/procedure-price-lookup/> November 2025: Your costs may vary by location. Prices shown are national averages, based on Medicare’s 2024 payments and co-payments using an ambulatory surgical center.

This document is for training purposes only.



Will it be \$2870 next year?



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Year	PART A	Year	PART B	Year	HighDed
2025	\$ 1,676	2025	\$ 257	2025	\$ 2,870
2024	\$ 1,632	2024	\$ 240	2024	\$ 2,800
2023	\$ 1,600	2023	\$ 226	2023	\$ 2,700
2022	\$ 1,556	2022	\$ 233	2022	\$ 2,490
2021	\$ 1,484	2021	\$ 203	2021	\$ 2,370
2020	\$ 1,408	2020	\$ 198	2020	\$ 2,340
2019	\$ 1,364	2019	\$ 185	2019	\$ 2,300
2018	\$ 1,340	2018	\$ 183	2018	\$ 2,240
2017	\$ 1,316	2017	\$ 183	2017	\$ 2,200
2016	\$ 1,288	2016	\$ 166	2016	\$ 2,180
2015	\$ 1,260	2015	\$ 147	2015	\$ 2,180
2014	\$ 1,216	2014	\$ 147	2014	\$ 2,140
2013	\$ 1,184	2013	\$ 147	2013	\$ 2,110
2012	\$ 1,156	2012	\$ 140	2012	\$ 2,070
2011	\$ 1,132	2011	\$ 162	2011	\$ 2,000
2010	\$ 1,100	2010	\$ 155	2010	\$ 2,000
2009	\$ 1,068	2009	\$ 135	2009	\$ 2,000
2008	\$ 1,024	2008	\$ 135	2008	\$ 1,900
2007	\$ 992	2007	\$ 131	2007	\$ 1,860
2006	\$ 952	2006	\$ 124	2006	\$ 1,790
2005	\$ 912	2005	\$ 110	2005	\$ 1,730
2000	\$ 776	2000	\$ 100	2004	\$ 1,650
1995	\$ 716	1995	\$ 100	2003	\$ 1,650
1990	\$ 592	1990	\$ 75	2002	\$ 1,620

2026 Deductibles:

Part A: \$1,736

Part B: \$283

HighDed: \$2,950



INNOVATIVE PLAN G

Savings you love

Coverage you deserve

Getting the “right” coverage in retirement is one of the most important decisions you will make. Fortunately, with a Medicare Supplement Plan G, you’re choosing the most comprehensive plan available to enrollees new to Medicare.

But if you’re looking for protection, plus savings, check out the patented Innovative Plan G from Physicians Select Insurance Company. Thanks to the Innovative Discount Rider, it delivers the coverage of a standard Plan G – with a lifetime of premium savings. With it, you can save thousands of dollars in premiums over the course of the policy.

Why It Works

You’ll have a yearly deductible for up to the first three calendar years of your policy. For the first year, it’s your policy effective date through the end of that year. The following two years, it’s Jan. 1 through Dec. 31. Think of it like a short-term maximum out of pocket limit.

Deductible Period Examples

Effective Date	End Date	Period Length
1/1/2025	1/1/2028	3 years
11/1/2025	1/1/2028	2 years, 2 months

OUR 3-YEAR DEDUCTIBLE FAST FACTS

Out-of-pocket costs average less than

\$600 per year!

More than

97%

of customers don’t hit the deductible in the first year and

82%

don’t reach it all.

Data based on Physicians Life Insurance Company’s Innovative Plan G. This data doesn’t predict future results.

A lifetime of premium savings

Innovative Plan G vs. standard Plan G premiums.

Here’s the wonderful thing about comparing the premiums for our two plans – the savings.

Check out this example of a 78 year-old woman who got her policy at 65. This is what her savings could look like if she kept the policy for 13 years ... ▶

Average monthly premiums¹

Standard G	\$206
Innovative G	\$151
Difference	\$55
Total premium savings (after 13 years)	\$8,563

¹ Rates reflect company projections plus the following discounts: non-tobacco, household discount, automatic bank withdrawal.

The Physicians Mutual family is comprised of Physicians Life Insurance Company est. 1970, and Physicians Select Insurance Company est. 2022, each company has sole financial responsibility for their own products. We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program. Please ask your Physicians Select agent and refer to your brochure and Outline of Coverage for complete details, including benefits and costs of those insurance policies which are available to you. This is a solicitation of insurance. 2600 Dodge Street, Omaha, NE 68131.

Insurance policy/rider form numbers: S060, S065, S066, S068, F018, F019 (in OK: S0600K, S0650K, S0660K, S0680K; in PA: S060PA, S061PA, S065PA, S066PA, S068PA, F018, F028PA)

PLAN G DEDUCTIBLE DISCOUNT RIDER

This Rider is made a part of the Medicare Supplement Plan G Policy to which it is attached. It is subject to all Policy provisions not in conflict with the provisions of this Rider. This Rider is effective on the Effective Date of Your Policy.

DEFINITIONS

In addition to the **DEFINITIONS** in the Policy, the following definitions apply:

High Deductible means the amount of out-of-pocket expenses, other than premiums, You are required to pay each Calendar Year before the benefits of the Policy are payable. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the Policy. This does not include the plan's separate Foreign Travel Emergency deductible. The High Deductible amount is equal to the High Deductible amount for a standard Medicare Supplement High Deductible Plan G, which is set annually by the Secretary of the United States Department of Health and Human Services. The High Deductible for the Calendar Year in which this Rider is issued is shown on the Policy Schedule. Your Plan G benefits are subject to the High Deductible for the first Calendar Year of Your Policy from the Effective Date to December 31, and the following two full Calendar Years. In each of these three Calendar Years, the benefits of Your Policy will equal those of Our High Deductible Plan G Policy.

High Deductible Elimination Date is the date Your Policy benefits are no longer subject to the High Deductible as defined by this Rider. This date will be January 1 following the end of the third Calendar Year in which Your Policy is in force. The exact date including the year is shown on the Policy Schedule.

AMENDMENT TO PLAN G BENEFITS

This Amendment only applies prior to the High Deductible Elimination Date and while this Rider is in force.

The following is added to the **BENEFITS** provision of Your Policy:

We will pay the **BASIC BENEFITS** and **ADDITIONAL BENEFITS** for the Medicare Eligible Expenses You incur after You satisfy the High Deductible for each Calendar Year.

PREMIUM DISCOUNT

This Rider provides a premium discount for as long as this Rider is in force, both before and after the High Deductible Elimination Date. The premium You pay for the Policy with this Rider will always be less than Our Plan G Policy premium for policies of this form and class in the State where You live. Your premium with or without this Rider is subject to the Premium Changes provision of Your Policy.

TERMINATION

You may terminate this Rider prior to the High Deductible Elimination Date. Your termination request must be in writing. If You terminate this Rider prior to the High Deductible Elimination Date, the High Deductible and the premium discount will no

longer apply to future expenses and premiums. You will receive Plan G benefits and pay Plan G premiums according to Your Plan G Policy. No underwriting is required for elimination of the High Deductible.

Additionally, this Rider will terminate upon termination of the Policy.

Physicians Select Insurance Company,

Robert A. Reed, Jr.

President and CEO

SAMPLE

Innovative G Videos

Customer-Facing Innovative G Video:

- <https://vimeo.com/1125890414/ce0c7837f0>

Agent Training Innovative G Video:

- <https://vimeo.com/996650867/25ff1a9585?share=copy>