



**Gerber Life  
Insurance Company**

## 2010 CO-PAYS AND DEDUCTIBLES

**MEDICARE SUPPLEMENT**  
October 28, 2009

**IT'S THAT TIME OF YEAR:**

The 2010 Medicare co-pay and deductible information is available. In being true to our promise to provide you with the best products, services and marketing support to grow your business, we have begun the process of updating our marketing materials (brochures and outlines) and making them available by **12/01/09**. A reminder communication with the 2010 form numbers will be sent at that time.

**2010 MEDICARE  
DEDUCTIBLE AND  
COINSURANCE  
INCREASES:**

As always, our 2010 Medicare supplement benefits match the federal program's deductible and coinsurance increases, a distinct advantage in today's ever-changing environment.

FEATURE	2009 BENEFIT	2010 BENEFIT
Part A Inpatient Hospital Deductible	\$1,068	\$1,100
Hospital Coinsurance		
▪ 61-90 days	\$267	\$275
▪ 91-150 days (lifetime reserve)	\$534	\$550
Skilled Nursing Facility Care Coinsurance		
▪ 21-100 days	\$133.50	\$137.50
Part B Physician's Services and Supplies Deductible	\$135	\$155

Most Medicare beneficiaries will continue to pay the same \$96.40 Part B premium amount in 2010. Beneficiaries who currently have the Social Security Administration (SSA) withhold their Part B premium will not have an increase in their Part B premium for 2010.

For all others, the standard Medicare Part B monthly premium will be \$110.50 in 2010, which is a 15% increase over the 2009 premium. The Medicare Part B premium is increasing in 2010 due to possible increases in Part B costs. In 2010:

- New Part B beneficiaries will pay \$110.50 (because they did not have the premium withheld from their Social Security benefit in the previous year).
- Beneficiaries who do not currently have the Part B premium withheld from their Social Security benefit will pay \$110.50.
- Higher-income beneficiaries pay \$110.50 plus an additional amount, based on the income-related monthly adjustment amount (IRMAA).

**Please contact us if you  
have any questions:**

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