



HEALTH PLANS

Live better. Save more.



TRH Medicare Supplement Plans



Coverage You Can Count On!



Card Recognized Around The World

Whenever you travel across the U.S. and many countries worldwide, you'll never have to worry about how you will handle the cost of care for sickness or injury when you're carrying your TRH Plan ID card.

We Handle The Paperwork

Health coverage is complicated enough without worrying about how to fill out claim forms. That's something you don't have to worry about with TRH Medicare supplement coverage. Most doctors and hospitals send claims straight to our claims administrator, BlueCross BlueShield of Tennessee.

Show Your Card And Save Money

TRH doesn't offer Part D prescription drug plans. However, our supplement plans are designed to work hand in hand with Part D plans offered by other companies. For prescriptions not covered by Part D, you may be able to save money by showing your TRH ID card at in-network pharmacies that have agreed to special discounted prices for TRH members. TRH also offers a prescription drug mail order service program that may offer savings as well as the convenience of having prescriptions delivered right to your home.

Talk To Us Today!

There's a TRH Representative in every Farm Bureau office who can assist you. Or you can call toll-free for a no-obligation information packet

1-877-874-8323

or visit us on the web at

www.trh.com

for a free rate quote.



Medicare Supplement Plans

We've been offering supplemental plans for as long as Medicare has existed.

We can help find the plan that's right for you.

TRH Health Plans: For the Medigap coverage you need that will give you the peace of mind you've earned!



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What Is Medicare?

Medicare provides health insurance for people age 65 or older or people of any age with certain disabilities. The program has four parts:

Medicare Part A is hospital insurance and helps cover inpatient care, skilled nursing facilities, hospice and home health care.

Medicare Part B is medical insurance and helps cover medically-necessary services such as doctors' visits, outpatient care and some preventive services.

Medicare Part C: TRH does not offer Medicare Part C, also known as Advantage Plans. These plans are structured like HMOs or PPOs and may limit provider choices.

Medicare Part D helps cover prescription drugs. TRH does not offer Part D but has modified its plans to work with Part D plans offered by other companies.

Why Do I Need A Supplement?

TRH supplement plans provide valuable protection against the costs that Medicare does not cover, such as deductibles, charges in excess of what Medicare will pay, at-home recovery care, coinsurance for skilled nursing care and more.

Plans Are The Same, But Prices Are Not!

All Medicare supplement plans are standardized - each plan provides identical benefits regardless of who sells the plan. While plans are the same, rates can differ widely from company to company. TRH Health Plans takes pride in keeping supplement plan rates affordable while still providing the best customer service possible. If you need a plan to help fill in the gaps left by Medicare, check out our rates. If you've already got a plan,

compare its cost with an identical plan from TRH. Chances are we can save you money.



Experience + Quality Service = TRH Health Plans

Affordability is important, but so is knowing you have coverage with a company that has experience, a stable financial history, and is nearby to help when you need it. TRH has representatives in every Farm Bureau office across the state - more than 150 in all - and they're available when you need help with any aspect of your plan. TRH Health Plans was established by Tennesseans for Tennesseans and that's one of the reasons more than 186,000 Tennesseans trust TRH for their health care protection.

Coverage For As Long As You Want It

Regardless of how many claims you have filed or the condition of your health, your TRH Medicare supplement coverage can be yours for the rest of your life. As long as you make payments on time, do not file claims with false or misleading information and maintain a TRH/Farm Bureau membership, you'll have the security of a TRH Medicare supplement plan as long as you want it.

Money Back Guarantee

Your complete satisfaction with your TRH Medicare supplement coverage is our top priority. That's why we ask you not to send any money with your application. When we approve your application, we will send you your TRH Medicare supplement plan ID card and an Evidence of Coverage (EOC) booklet. Look over the EOC carefully. If you aren't 100 percent satisfied, return it to TRH within 30 days after you receive it. We will send you a refund for any payments you have made (less any benefits received) with no questions asked.



Medicare: When Do I Apply?

The retirement age may be changing but Medicare's eligibility age is not. It is recommended that you sign up for Medicare at least three months before your 65th birthday. Check with your local Social Security office about how to enroll.