



Bringing Innovation, Flexibility and Trust

Medicare Supplement Insurance

Underwritten by:
American Financial Security

American Financial Security Life
Insurance Company Since 1957

AFSMS06289

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THE VANGUARD TO YOUR PERSONAL HEALTH

OUR CORE PLANS AND PRODUCTS

Core offerings include Medicare Supplement, Short Term Medical, Fixed Indemnity, Accident, Critical Illness and Medical Stop-Loss Insurance products, in both individual and group markets.

With corporate headquarters located in southern Florida, a regional office in New York City, and a nationwide network of distributors and agents, AFSLIC is able to meet and better serve the needs of our members throughout the country.

Through our plans, members receive health benefits customized to their insurance needs, becoming better equipped to meet the financial demands of ever-rising healthcare costs.

OUR THREE PILLARS

Flexibility

We believe the key to affordable healthcare is the flexibility to customize your plan to match both your needs, and budget.

Innovation

With rapidly changing market conditions, leveraging technology and data is key to staying ahead of the curve, and providing consumers with a simple and smooth insurance process.

Trust

As members and business partners, you place your trust in us. We build our trusted relationships on a foundation of commitment. That is our promise.

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THE COMFORT IN KNOWING THAT EVERYTHING IS HANDLED

A medicare supplement insurance policy helps you manage and budget your health care expenses.

FILLING IN THE GAPS

Medicare provides beneficial coverage for health related expenses, but it does not cover all health care expenses. There are number of gaps in Medicare coverage that you either pay for out-of-pocket or with private insurance. A Medicare Supplement insurance policy is a health insurance policy (also called Medigap) sold by a private insurance company to help fill in some of those gaps.

KNOW YOUR OPTIONS

Although private insurance companies provide Medicare Supplement coverage, Medicare Supplement insurance plans are strictly regulated by both federal and state government. Make an informed decision about what is right for you. Before you purchase a plan, make sure you understand what your Medicare coverage includes. Then choose a Medicare Supplement plan that best fits your needs.

TAKE CARE OF YOURSELF

A Medicare Supplement insurance policy helps you manage and budget your health care expenses with predictability and stability. A Medicare Supplement insurance policy helps pay of the out-of-pocket costs for Medicare-approved services and works hand-in-hand with Medicare to provide more insurance coverage.

FEEL GOOD ABOUT YOUR CHOICES

A Medicare Supplement insurance policy has no restrictive networks, you can visit the physicians of your choice, and you have freedom when choosing a health care provider, including specialists and speciality hospitals that accepts Medicare patients. With automatic claims filing by most providers, you have less things to worry about.



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CHOOSE FROM THESE PLANS

American Financial Security offers Medicare Supplement Plan A, F, G, and N with varying amount of coverage - Plan A providing basic benefits and Plan F offering more comprehensive coverage.

Premiums also vary account to the amount of coverage provided by a specific plan. A household premium discount is available for eligible applicants. (Reference the outline of coverage for details.) Here are the benefits that are included, with each plan.

Benefits	Plan A	Plan F*	Plan G	Plan N
Basic benefits (including hospice care)	•	•	•	•
Part B coinsurance	•	•	•	•**
Part A deductible		•	•	•
Skilled nursing facility coinsurance		•	•	•
Foreign travel emergency		•	•	•
Part B excess charges		•	•	
Part B deductible		•		

Plans may be available to those qualified consumers under age 65.

*Plan F available for people first eligible for Medicare before 2020 only.

**Plan N requires \$20 copayment for office visits; \$50 copayment for emergency room visits. Copayments do not count toward the annual Part B deductible.

Covering your needs

Use this checklist as a starting point to help determine what you want your Medicare Supplement insurance policy to cover.

- Basic benefits** (including hospice care)
- Medicare Part A deductible**
- Medicare Part B deductible**
- Medicare Part B coinsurance**
- Medicare Part B excess charges**
- Skilled nursing facility coinsurance**
- Foreign travel emergency**

WHAT'S GREAT ABOUT THE PLANS.

The following are features of Medicare Supplement plans.

FEEL GOOD ABOUT YOUR CHOICES

Return any policy for any reason within 30 days after receipt for a full refund of all premiums paid.

12-MONTH RATE GUARANTEE

No rate increase for the first 12 months, as long as the premiums are paid on time.

GUARANTEED RENEWABLE

No worries of reduced benefits or cancelled coverage for the life of the policy, as long as the premiums are paid on time.

FREEDOM TO CHOOSE YOUR DOCTORS

You control and choose the physicians who you trust for your care, that accept Medicare patients.

GO DIRECT TO YOUR DOCTORS

You can go directly to the physicians and specialists you choose, that accept Medicare patients, without pre-certifications and pre-approvals.

BENEFITS STAY THE SAME

You always know what your benefits are with this standard plan... no surprises or re-evaluations year-after-year.

PORTABLE COVERAGE

You are not restricted to use a network of health care providers. If you move, your coverage goes with you.



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COMMON TERMS AND DEFINITIONS

BENEFIT PERIOD

Start the day you go to a hospital or skilled nursing facility; and ends when you have not received hospital or skilled nursing facility care for 60 consecutive days.

COINSURANCE

A percentage of Medicare-approved expenses not paid by Medicare.

COPAYMENT

A fixed fee amount that subscribers to a medical plan must pay when using specific services coverage by an insurance agent.

DEDUCTIBLE

Amount that one must pay for Medicare-approved expenses before Medicare begins to pay.

ELIGIBLE EXPENSES

Costs that are deemed medically necessary by Medicare and coverage expenses under your plan.

EMERGENCY CARE

Immediate medical care needed because of an injury or an illness of sudden and unexpected onset.

EXCESS CHARGES

The difference between what a health care provider is permitted to charge and the Medicare-approved amount.

HOSPICE CARE

A program of care and support for someone is terminally ill; helps them live out the time they have remaining to the fullest extent possible.

MEDICARE-APPROVED AMOUNT

In original Medicare, the amount that a physician who accepts assignment can be paid, including what Medicare pays and any other deductibles, coinsurance, or copayments.

PREMIUM

The periodic payment to Medicare, an insurance company, or a health care plan for coverage.



AMERICAN FINANCIAL SECURITY

Our History

SINCE 1957

American Financial Security Life Insurance Company (“AFSLIC”) was organized in Missouri in January 1957, under the name of Survivor’s Benefit Insurance Company.

1981

the name was changed to Penn Diversified Insurance and Annuity Company, and in May 1989, changed to its current name of American Financial Security Life Insurance Company.

1989

Company becomes American Financial Security Life Insurance Company

2008

The company has been under current ownership since 2008, and now provides a broad range of insurance services in over 25 States.

2011

First fixed indemnity program launches, after expanding national footprint.

2013

Reinsured first Employer Medical Stop Loss policy.

2015

Expanded portfolio to include first Short Term Medical, Accident and Critical Illness Programs.

2018

Introduced new STM program with \$1M benefit maximums.



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UNDERWRITTEN BY
**AMERICAN FINANCIAL
SECURITY LIFE
INSURANCE CO.**

Innovation, Flexibility and Trust

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2020 AMERICAN FINANCIAL SECURITY

This brochure includes a brief description of the individual Medicare Supplement insurance policy forms: AFSMSP20A, AFSMSP20F, AFSMSP20G, AFSMSP20N or state equivalent.

For complete details of all benefits, please read your Outline of Coverage carefully.

Not Connected with or endorsed by the U. S. government or the federal Medicare program.

This is a solicitation of insurance. An insurance agent or producer may contact you.

