

UCare Medicare Supplement Basic Medicare Part B Deductible Rider

Keep this Rider with your UCare Medicare Supplement Basic Policy.

The following is added to Section II BENEFITS, C. MEDICARE PART B SUPPLEMENTAL BENEFITS:

2. Part B Deductible

We will pay benefits for all of the Medicare Part B annual deductible.

This rider is not available for purchase by "newly eligible individuals".

"Newly eligible individual" is defined as an individual who is eligible for Medicare on or after January 1, 2020, because the individual: (1) has attained age 65 on or after January 2020; or (2) although under age 65, is entitled to or deemed eligible for benefits under Medicare Part A by reason of disability or otherwise.

The coverage provided by this rider is subject to the conditions and limitations set forth in the policy. This rider does not change, alter or amend any of the other provisions or limitations of the policy. All other terms, provisions and conditions of the entire policy remain unchanged except as stated above.

IN WITNESS WHEREOF, UCare has executed this rider.

Beth Monsrud

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Senior Vice President and Chief Financial Officer

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Senior Vice President, Public Affairs & Chief Marketing Officer

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