



UCare Medicare Supplement Basic Medicare Part B Excess Charges 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 Excess Charges

We will pay 100% of the Medicare Part B excess charges coverage for all of the difference between the actual Medicare Part B charges as billed, not to exceed any charge limitation established by the Medicare program or state law, and the Medicare-approved Part B charge.

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.

A handwritten signature in black ink that reads "Beth Monsrud".

Beth Monsrud
Senior Vice President and Chief Financial Officer

A handwritten signature in black ink that reads "Ghita Worcester".

Ghita Worcester
Senior Vice President, Public Affairs & Chief Marketing Officer

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