

PREMIER INNOVATIVE PLAN

Savings you love Coverage you deserve

Getting the “right” coverage in retirement is one of the most important decisions you will make. Fortunately, with a Medicare Supplement Premier Comprehensive Plan, you’re choosing the most comprehensive plan available to enrollees new to Medicare.

But if you’re looking for protection, plus savings, check out the patented Premier Innovative Plan from Physicians Select Insurance Company. Thanks to the Premier Deductible Discount Rider, it delivers the coverage of a Premier Comprehensive Plan – with a lifetime of premium savings. With it, you can save thousands of dollars in premiums over the course of the policy.

The secret to savings

You’ll have a yearly deductible for up to the first three calendar years of your policy. For the first year, it’s your policy effective date through the end of that year. The following two years, it’s Jan. 1 through Dec. 31. Think of it like a short-term maximum out of pocket limit.

Deductible Period Examples

Effective Date	End Date	Period Length
1/1/2026	1/1/2029	3 years
11/1/2026	1/1/2029	2 years, 2 months

See why retirees choose the Premier Innovative Plan

Our customers say it best – take a moment now to watch this brief video. Just scan this code with your smartphone camera.



¹ Premium savings reflect company projections plus the following discounts: non-tobacco, household discount, automatic bank withdrawal. ² Data based on Physicians Life Insurance Company’s Innovative Plan G. This data doesn’t predict future results.

Please ask your agent and refer to your brochure and Outline of Coverage for complete details, including benefits and costs of those insurance policies which are available to you.

The Physicians Mutual family is comprised of Physicians Life Insurance Company est. 1970, and Physicians Select Insurance Company est. 2022, each company has sole financial responsibility for their own products. Please see other side for more details.

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A LIFETIME OF PREMIUM SAVINGS

Premier Innovative Plan vs. our Premier Comprehensive Plan premiums¹

Starting at age 65, customers typically save more than \$10,000 in premiums over 13 years with our Premier Innovative Plan.



Our 3-Year deductible fast facts² ...

Out-of-pocket costs average less than

\$600 per year!

And, more than

8 out of 10



customers never reach their annual deductible

We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program. This is a solicitation of insurance. 2600 Dodge Street, Omaha, NE 68131.

Insurance policy/rider form numbers: S040, S041, S042, F021, F022, F023, F024, F025, F026