

LOOK FORWARD

to making insurance decisions with confidence.



Do you think making decisions about insurance is overwhelming?

You're not alone.

We know how confusing it can be. Since 1902, the Physicians Mutual family has helped make insurance easier to understand for millions of Americans. People – like you – who feel overwhelmed by all their insurance options for health, life and retirement. We've been here for them. Listening. Answering questions. Empowering them with the guidance they need to make confident decisions about their insurance.

You, too, can count on us to be by your side. So when you need us, you can look forward to feeling confident about your decisions – and your coverage.

That's ... Insurance for all of us.®

"I absolutely tell my friends and family members who are turning 65 to call the Physicians Mutual family. I give them my agent's phone number and say to them, 'This is the company you need to consider.' In fact, I've encouraged my sister and brother-in-law to switch to your company for their Medicare Supplement coverage."

Toni G., TX
Member of our family since 2010

We remember you – and the environment.

The Physicians Mutual family is committed to sustaining, improving and restoring our world.

The Trees in Memory Program, carried out by the Arbor Day Foundation, is one way we work to fulfill that commitment.

In memory of each customer who passes on, we plant a tree in a national forest that has been damaged by natural disasters.

Now in its twentieth year, the program has planted more than 745,000 trees. In fact, we are now helping to restore six different forests across the country.

As these trees grow, they provide lasting memories of loved ones while enhancing and beautifying our world.



An agent will contact you and provide complete details (including benefits, costs and limitations). Product availability varies by state.

2600 Dodge Street | Omaha, NE 68131-2671
Customer Service: 800-228-9100
PhysiciansMutual.com

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MAKING INSURANCE SIMPLE

A guide to your coverage options

from
Physicians Mutual Insurance Company®
& Physicians Life Insurance Company®



PMA5801B

Get coverage that can work hard for people like you.

Medicare Supplement

As good as it is, Medicare alone was never intended to pay all your medical expenses.

This can leave you paying large medical expenses out of your own pocket – things like coinsurance, deductibles and co-pays.

That’s where our Medicare Supplement insurance can help. It works hand-in-hand with Medicare to help offer **more insurance** coverage and help reduce the amount of money you spend out of your own pocket.

If Medicare covers your service, our Medicare Supplement insurance coverage can help with the **remaining medical expenses**.

We are not connected with, or endorsed by, the U.S. Government or the Federal Medicare Program.

Dental

We all know how important it is to see the dentist regularly. After all, how we take care of our teeth is connected to the health of our whole body.

However, dental procedures can be expensive. Unfortunately, many retirees are unable to keep their dental coverage. Since **Medicare (with only a few exceptions) does not cover dental work,**¹ it’s wise to seek dental coverage that can help you save money.

Our dental insurance helps cover more than 400 dental services and can make it easier (and more affordable) to see your dentist and receive the care you need to stay healthy. Our plans offer preventive and basic care benefits from the first day of coverage; major services are covered after 12 months.



“Our secret to happiness is to keep looking forward. And the secret to our peace of mind is Physicians Mutual.”

Carol and Ron K., Nebraska
Members of our family since 2011

You have options.

We can help you make the right insurance choice.

The Physicians Mutual family offers a variety of insurance products to help meet your needs – no matter what stage of life you’re in.

You can count on us to help you sort out the details and explain your options – so you get the right coverage at the right price. That’s our job as agents, and it’s why we work with you.

Not only will you have support from your agent, you’ll also be backed by one of the strongest insurance companies in the industry.

In 2023 alone, we paid a total of over \$605 million on all insurance benefits combined ... that’s an average of over \$2.4 million paid every working day!

Plus, Physicians Mutual Insurance Company has over \$2.8 billion in assets, and Physicians Life Insurance Company has over \$1.7 billion. That means we have the financial strength to ensure your claims can be paid.

These are just a few
of the reasons we’ve earned a
95%
customer satisfaction rating.*

Physicians Mutual Insurance Company
offers Dental Insurance. In FL: Insurance Policy P154FL/B469FL; In GA: P154GA/B469
Physicians Life Insurance Company
offers Medicare Supplement. In FL: L030FL, L035FL, L036FL, L039FL; In GA: L030GA, L036GA, L035GA, L039GA.

¹ “Medicare & You 2024,” Centers for Medicare & Medicaid Services

* Physicians Mutual® Customer Satisfaction Survey, 2022, conducted by Wiese Research Associates (FL: Contact the company at 1-800-472-1058 to obtain a copy of the report.)