

TOI	Sub-TOI	Description
	LTC05.2G.003 Other	Not specifically described above.
LTC05.2I Individual Adult Day Care		A policy or rider that provides coverage only for adult day care for an individual who meets the policy requirements for coverage.
	LTC05.2I.001 Qualified	Adult day care policies that would meet the federal IRS requirements to qualify for a tax deduction.
	LTC05.2I.002 Non Qualified	Adult day care policies that do not meet the federal IRS requirements to qualify for a tax deduction.
	LTC05.2I.004 Partnership	An adult day care policy that complies with federal requirements as a Partnership policy allowing a state to disregard certain resources when determining Medicaid eligibility.
	LTC05.2I.003 Other	Not specifically described above.
LTC06 Long-Term Care – Other	LTC06.000 Long-Term Care – Other	Not specifically described above or a combination of two or more, but less than four products.
Medicare Supplement		Insurance coverage sold on a individual or group basis to help fill the "gaps" in the protections granted by the federal Medicare program. This is strictly supplemental coverage and cannot duplicate any benefits provided by Medicare. It is structured to pay part or all of Medicare's deductibles and co-payments. It may also cover some services and expenses not covered by Medicare. Also known as "Medigap" insurance.
MS01 Medicare Supplement – Assumption Agreement	MS01.000 Medicare Supplement – Assumption Agreement	An insurance certificate issued on an existing insurance contract indicating that another insurer has assumed all of the risk under the contract from the ceding insurance company.
MS02G Group Medicare Supplement – Pre-Standardized	MS02G.000 Medicare Supplement – Pre-Standardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
MS02I Individual Medicare Supplement – Pre-Standardized	MS02I.000 Medicare Supplement – Pre-Standardized	A plan issued prior to required federal standardization of Medicare supplement policy forms and rates.
MS03G Group Medicare Supplement – Medicare Advantage	MS03G.000 Medicare Supplement – Medicare Advantage	A contract between a Medicare beneficiary and an insurer that has contracted with the federal government to provide both Medicare and Medigap type services to beneficiaries.
MS03I Individual Medicare Supplement – Medicare Advantage	MS03I.000 Medicare Supplement – Medicare Advantage	A contract between a Medicare beneficiary and an insurer that has contracted with the federal government to provide both Medicare and Medigap type services to beneficiaries.
MS04G Group Medicare Supplement – Medicare Select		A type of Medigap plan under which a policyholder generally must use specific hospitals and, in some cases, doctors are to receive full Medigap benefits.
	MS04G.001 Plan A	Basic benefits: blood after first 3 pints; Part A hospital coinsurance; Part B medical expense coinsurance.
	MS04G.002 Plan B	Basic benefits plus Part A deductible.
	MS04G.003 Plan C	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and also Foreign Travel Emergency.

TOI	Sub-TOI	Description
	MS04G.004 Plan D	Basic benefits plus skilled nursing coinsurance, Part A deductible, Foreign Travel Emergency, and also At-home Recovery.
	MS04G.005 Plan E	Basic benefits plus skilled nursing coinsurance, Part A deductible, preventative Care, and also Foreign Travel Emergency.
	MS04G.006 Plan F (Basic)	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B Excess—100%, and also Foreign Travel Emergency.
	MS04G.007 Plan F (High)	High deductible option.
	MS04G.008 Plan G	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B Excess—80%, At-home Recovery, Foreign Travel Emergency, and At-home Recovery.
	MS04G.009 Plan H	Basic benefits plus skilled nursing coinsurance, Part A deductible, Foreign Travel Emergency, and also Basic Drugs.
	MS04G.010 Plan I	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B Excess—100%, Foreign Travel Emergency, At-home Recovery, and also Basic Drugs.
	MS04G.011 Plan J (Basic)	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Extended Drugs, Part B Excess—100%, Foreign Travel Emergency, Preventive Care, and also At-home Recovery.
	MS04G.012 Plan J (High)	High deductible option.
	MS04G.013 Plan K	Basic Benefits plus 50% Skilled Nursing Facility Coinsurance, 50% Part A deductible
	MS04G.014 Plan L	Basic Benefits plus 75% Skilled Nursing Facility Coinsurance, 75% Part A deductible
	MS04G.015 Other	Not specifically described above.
MS04I Individual Medicare Supplement – Medicare Select		A type of Medigap plan under which a policyholder generally must use specific hospitals and, in some cases, doctors are to receive full Medigap benefits.
	MS04I.001 Plan A	Basic benefits: blood after first 3 pints; Part A hospital coinsurance; Part B medical expense coinsurance.
	MS04I.002 Plan B	Basic benefits plus Part A deductible.
	MS04I.003 Plan C	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and also Foreign Travel Emergency.
	MS04I.004 Plan D	Basic benefits plus skilled nursing coinsurance, Part A deductible, Foreign Travel Emergency, and also At-home Recovery.
	MS04I.005 Plan E	Basic benefits plus skilled nursing coinsurance, Part A deductible, preventative Care, and also Foreign Travel Emergency.
	MS04I.006 Plan F (Basic)	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B Excess—100%, and also Foreign Travel Emergency.
	MS04I.007 Plan F (High)	High deductible option.

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	MS04I.008 Plan G	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B Excess—80%, At-home Recovery, Foreign Travel Emergency, and At-home Recovery.
	MS04I.009 Plan H	Basic benefits plus skilled nursing coinsurance, Part A deductible, Foreign Travel Emergency, and also Basic Drugs.
	MS04I.010 Plan I	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B Excess—100%, Foreign Travel Emergency, At-home Recovery, and also Basic Drugs.
	MS04I.011 Plan J (Basic)	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Extended Drugs, Part B Excess—100%, Foreign Travel Emergency, Preventive Care, and also At-home Recovery.
	MS04I.012 Plan J (High)	High deductible option.
	MS04I.013 Plan K	Basic Benefits plus 50% Skilled Nursing Facility Coinsurance, 50% Part A deductible
	MS04I.014 Plan L	Basic Benefits plus 75% Skilled Nursing Facility Coinsurance, 75% Part A deductible
	MS04I.015 Other	Not specifically described above.
MS05G Group Medicare Supplement – Standard Plans		A Medigap policy under which a policyholder may obtain services from any provider of care.
	MS05G.001 Plan A	Basic benefits: blood after first 3 pints; Part A hospital coinsurance; Part B medical expense coinsurance.
	MS05G.002 Plan B	Basic benefits plus Part A deductible.
	MS05G.003 Plan C	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and also Foreign Travel Emergency.
	MS05G.004 Plan D	Basic benefits plus skilled nursing coinsurance, Part A deductible, Foreign Travel Emergency, and also At-home Recovery.
	MS05G.005 Plan E	Basic benefits plus skilled nursing coinsurance, Part A deductible, Preventive Care, and also Foreign Travel Emergency.
	MS05G.006 Plan F (Basic)	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B Excess—100%, & Foreign Travel Emergency.
	MS05G.007 Plan F (High)	High deductible option.
	MS05G.008 Plan G	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B Excess—80%; At-home Recovery, and also Foreign Travel Emergency.
	MS05G.009 Plan H	Basic benefits plus skilled nursing coinsurance, Part A deductible, Foreign Travel Emergency, and also Basic Drugs.
	MS05G.010 Plan I	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B Excess—100%, Foreign Travel Emergency, At-home Recovery, and also Basic Drugs.

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	MS05G.011 Plan J (Basic)	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B Excess—100%, Foreign Travel Emergency, Preventive Care, At-home Recovery, and also Extended Drugs.
	MS05G.012 Plan J (High)	High deductible option.
	MS05G.013 Plan K	Basic Benefits plus 50% Skilled Nursing Facility Coinsurance, 50% Part A deductible
	MS05G.014Plan L	Basic Benefits plus 75% Skilled Nursing Facility Coinsurance, 75% Part A deductible
MS05I Individual Medicare Supplement – Standard Plans		A Medigap policy under which a policyholder may obtain services from any provider of care.
	MS05I.001 Plan A	Basic benefits: blood after first 3 pints; Part A hospital coinsurance; Part B medical expense coinsurance.
	MS05I.002 Plan B	Basic benefits plus Part A deductible.
	MS05I.003 Plan C	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and also Foreign Travel Emergency.
	MS05I.004 Plan D	Basic benefits plus skilled nursing coinsurance, Part A deductible, Foreign Travel Emergency, and also At-home Recovery.
	MS05I.005 Plan E	Basic benefits plus skilled nursing coinsurance, Part A deductible, Preventive Care, and also Foreign Travel Emergency.
	MS05I.006 Plan F (Basic)	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B Excess—100%, & Foreign Travel Emergency.
	MS05I.007 Plan F (High)	High deductible option.
	MS05I.008 Plan G	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B Excess—80%; At-home Recovery, and also Foreign Travel Emergency.
	MS05I.009 Plan H	Basic benefits plus skilled nursing coinsurance, Part A deductible, Foreign Travel Emergency, and also Basic Drugs.
	MS05I.010 Plan I	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B Excess—100%, Foreign Travel Emergency, At-home Recovery, and also Basic Drugs.
	MS05I.011 Plan J (Basic)	Basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B Excess—100%, Foreign Travel Emergency, Preventive Care, At-home Recovery, and also Extended Drugs.
	MS05I.012 Plan J (High)	High deductible option.
	MS05I.013 Plan K	Basic Benefits plus 50% Skilled Nursing Facility Coinsurance, 50% Part A deductible
	MS05I.014Plan L	Basic Benefits plus 75%, Skilled Nursing Facility Coinsurance 75% Part A deductible
MS06 Medicare Supplement – Other	MS06.000 Medicare Supplement – Other	Not specifically described above.