

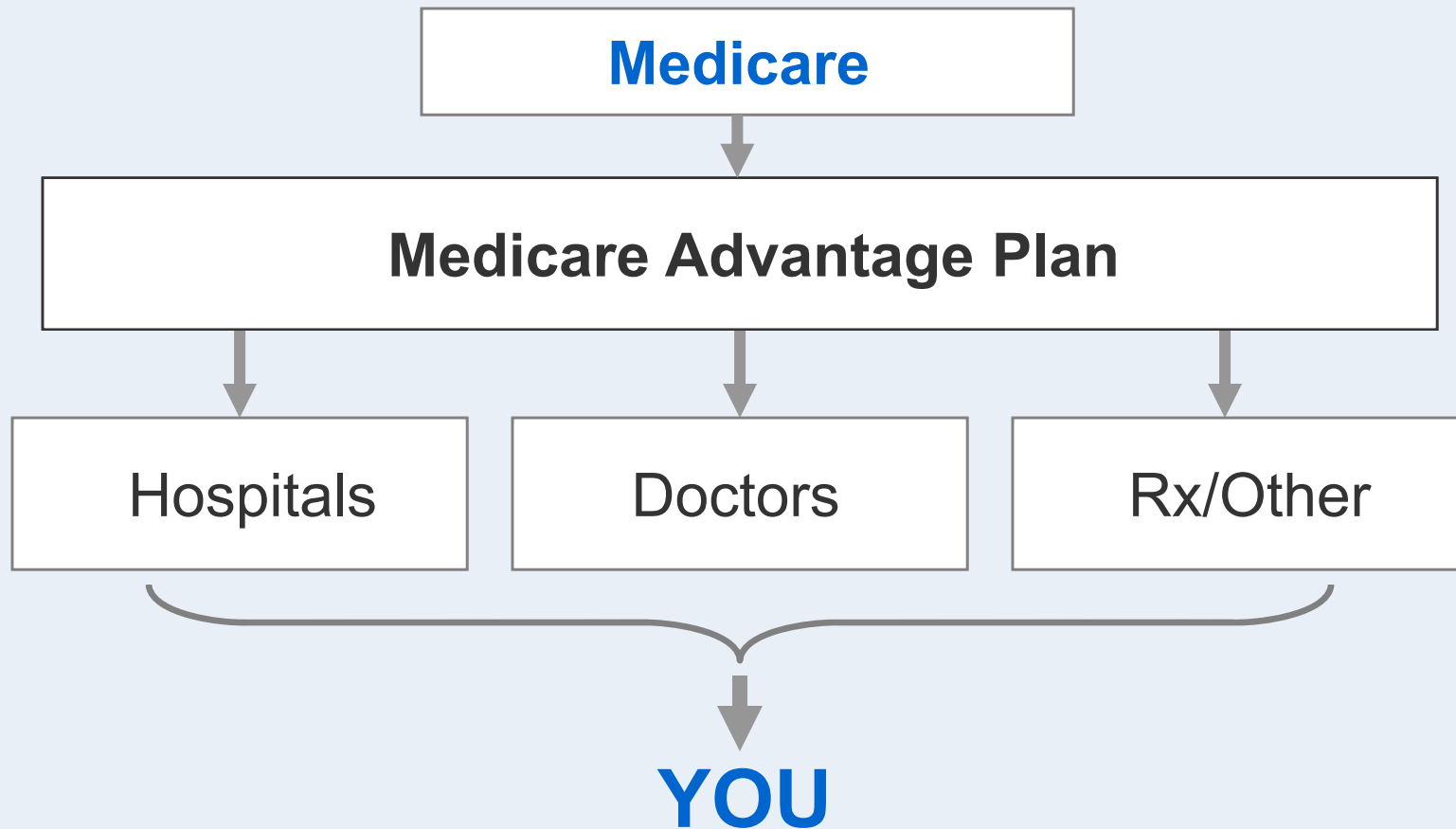
Webster CSD Retiree Meeting



What are the parts of Medicare?

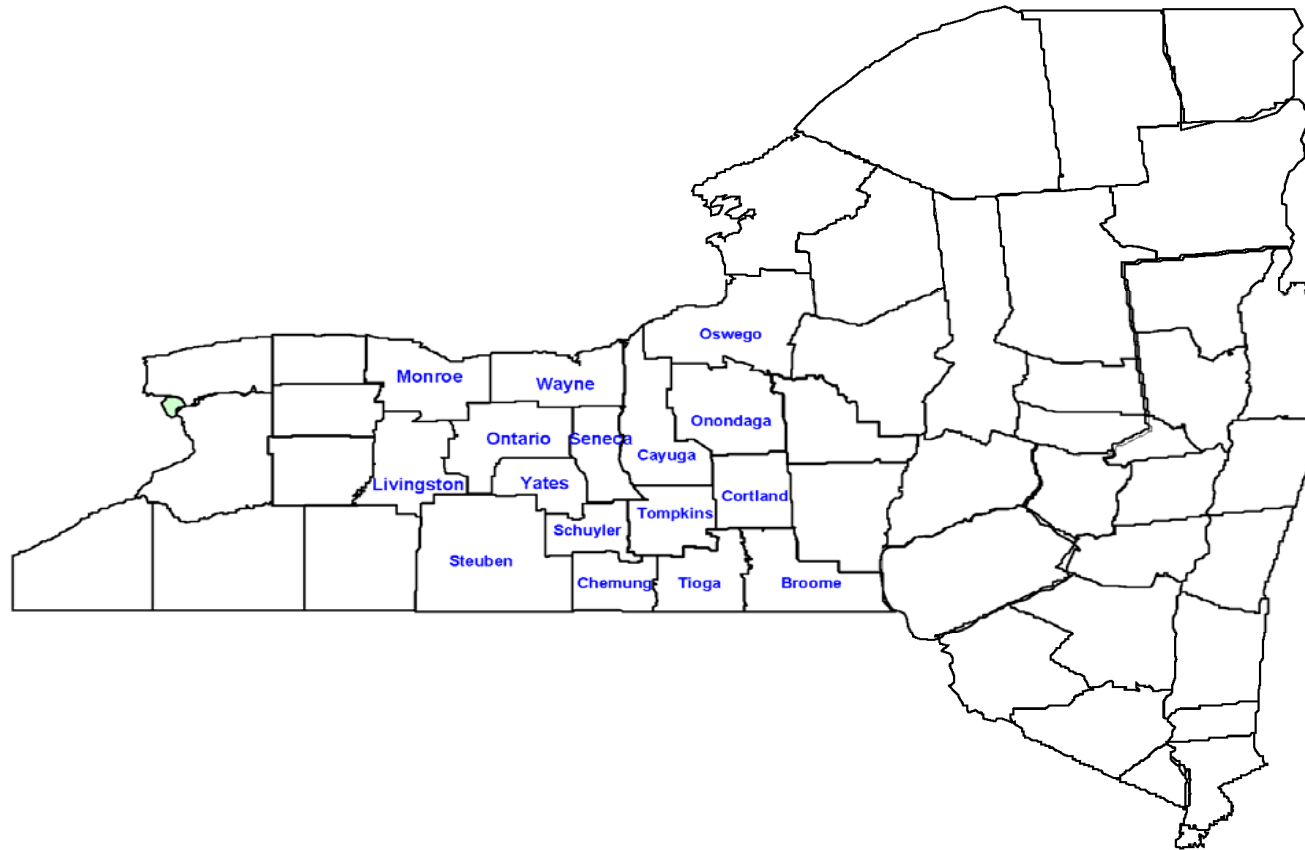
Original Fee-for-Service Medicare	Part A – Hospital coverage Part B – Medical coverage \$135.50 / Part B (2019)
Medicare Advantage Plans	Part C – Offered through private health insurance plans
Medicare Prescription Drug Plans	Part D – Offered through private health insurance plans
<p>The Medicare Blue Choice HMO-POS and <u>includes</u> Part D of Medicare.</p>	

How Medicare Advantage Plans Work





Medicare Blue Choice HMO-POS Service Area





Medicare Blue Choice HMO-POS

- **Primary Care** \$15
- **Specialist** \$15
- **Urgent Care** \$15 **Worldwide**
- **MRI, CAT, PET** \$15
- **X-Rays** \$15
- **Ambulatory Surgery** \$50
- **Ambulance** \$65
- **Chiropractic Care** \$15
- **Podiatrist** \$15
- **Kidney dialysis** **Covered in full**



Medicare Blue Choice HMO-POS

Preventative Care

- | | |
|-------------------------------|----------------------------------|
| • Diagnostic tests/lab | Covered in full |
| • Routine Physical | Covered in full |
| • Immunizations | Covered in full |
| • Mammography | Covered in full |
| • PAP/Pelvic | Covered in full |
| • Bone Mass | Covered in full |
| • Prostate Exam | Covered in full |
| • Routine Eye Exam | \$15 |
| • Routine Hearing Exam | \$0 – TruHearing Provider |



Medicare Blue Choice HMO-POS

- **Emergency Room** \$65 Worldwide
- **Inpatient Hospitalization** \$250 3 max/No Limit
- **Home Health Care** Covered in full
- **Cardiac Rehab** \$15
- **PT, OT, ST** \$15
- **Diabetic Supplies** \$5 (30 day supply)
- **Out of Pocket Max** \$3,400 (In-Network Medical)
- **Point of Service (POS)** 20% up to \$5,000

Extras

- **Eyewear Allowance** \$100 annually
- **TruHearing Hearing Aids** Included



Part D - Rx Coverage

Initial Coverage

You pay **25% coinsurance** for all Part D drugs

Coverage Gap (Donut Hole)

After your total yearly drug costs paid by both the member and the plan for Part D eligible drugs reach **\$3,820**, you pay **37%** for all generic drugs and **25%** coinsurance for all Medicare eligible brand name drugs until the total out of pocket costs reaches **\$5,100**.

Catastrophic Coverage

\$3.40 for generics, **\$8.50** for brand name drugs or **5%** coinsurance.

Additional Help for Rx

There are other programs that may help you with prescription drug costs, including...

Extra Help (LIS):

May help pay for premiums, deductibles and coinsurance

Apply through Social Security or Medicare

EPIC:

For NY residents 65 or older. Income of \$75,000 (single) or \$100,000 (married) or less

Veterans Administration:

Call for information and eligibility

SILVER & FIT®



- ✓ **Membership at fitness facility**
 - \$25 annual fee
 - National network = 15,000+ facilities
- ✓ **Optional Home Fitness Program**
 - \$10 annual fee
- ✓ **Out-of-Network option**
 - \$150 annual allowance
- ✓ **Great Support**
 - Comprehensive website
 - Quarterly newsletter
 - Dedicated Customer Service

TruHearing – Hearing Aid Coverage

- ✓ Your plan covers up to two hearing aids per year
(Provided by an in-network TruHearing provider)
- ✓ **TruHearing Advanced 19**
\$699 copayment per aid
(32 channels / 6 programs / 10 styles)
Retail Cost: \$2,445
- ✓ **TruHearing Premium 19**
\$999 copayment per aid
(48 channels / 6 programs / 10 styles)
Retail Cost: \$3,125
- ✓ 3 in-person, follow up visits with a local in-network provider for fitting and adjustments – 45 day trial – 48 batteries per hearing aid

Overview - Classic Blue Secure

Classic Blue Secure is designed to adapt to Medicare benefit changes – How it works:

- Members need to have Medicare A & Medicare B in order to enroll in Classic Blue Secure.
- Medicare pays first, then Excellus covers the out-of-pocket expenses after Medicare A & Medicare B.
- If a service is not covered by Medicare A & Medicare B, then Classic Blue Secure will not cover it either.
 - FYI: Some services may reflect “Not covered unless Medicare copay or coinsurance applies” on a benefit summary. If Medicare’s coverage of that service is complete, Classic Blue Secure is not necessary.
 - FYI: Coverage is automatically adjusted each year when Medicare cost sharing changes. Also, should Medicare change a benefit’s coverage from covered in full to requiring a cost share, we will begin to cover that benefit.
- Utilizes Medicare participating provider network

Classic Blue Secure – Covers all Out of Pocket Expenses after Medicare

Benefit Type	Coverage
Deductible	None
Coinsurance	None
Out-of-pocket Maximum	None
Diagnostic Office Visits (PCP & Specialist)	Covered if Medicare coinsurance or copay applies
Adult Immunizations	Covered in full
Emergency Room / Ambulance	Covered in full / Covered in full
Outpatient Hospital Surgery	Covered in full
Inpatient Hospitalization	Covered in full
Diagnostic Lab & Pathology	Covered in full
Diagnostic Imaging, X-ray, CAT, MRI	Covered in full

Not Covered by Medicare Part A & B

- Acupuncture
- Dental care/dentures
- Cosmetic surgery
- Custodial care
- Health care while traveling outside the U.S. – exceptions apply
- Hearing aids
- Routine foot care
- Routine eye care and eyeglasses
- Some screening tests and labs
- Vaccines not covered under Part B are covered under Part D

Changes & Reminders For 2019

- ✓ New Medicare Cards (Without SSN)
- ✓ Please keep existing Excellus ID Card
- ✓ New TruHearing hearing aid benefit

**Questions
and answers**

