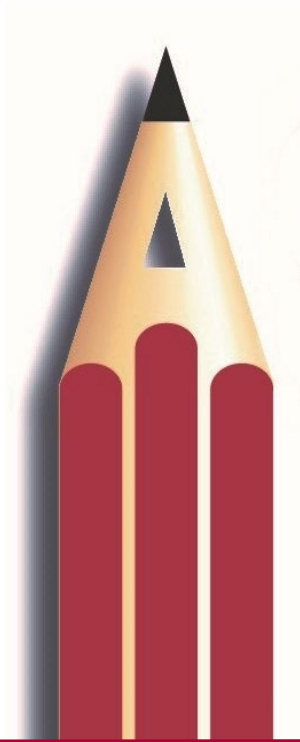


RANCHO SANTIAGO CCD MEDICARE SUPPLEMENT PLAN



CompanionCare Medicare Supplement Plan
Effective January 1, 2021

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WHAT IS A MEDICARE SUPPLEMENT PLAN?

- Medicare Supplement plans pays the copays / coinsurance for care *covered by Medicare*.
- Plan is “claim free” when provider accepts Medicare assignment.
 - If the provider does not then the member may be subject to out-of-pocket expenses due to balance billing. *Always confirm.*
- Members do not assign their Medicare to a carrier. Providers that accept Medicare will accept CompanionCare nationwide.



WHO IS MOVING TO COMPANIONCARE?

- RSCCD retirees and spouses/domestic partners with *both* Medicare Part A (hospital / inpatient) *and* Part B (physician / outpatient) will be covered by CompanionCare effective 1/1/2021.
 - Retirees will be automatically enrolled in Medicare Part D (Drug) and be provided coverage under a CMS approved formulary through Navitus.
- All non-Medicare enrolled retirees and dependents will remain on one of the active employee medical plan options.

BENEFITS OVERVIEW

Services	Medicare 2020 Benefits	CompanionCare Based on 2020 Medicare Benefits
Inpatient Hospital (Part A)	<ul style="list-style-type: none"> · Pays all but first \$1,408 for 1st 60 days · Pays all but \$352 a day for the 61st–90th day · Pays all but \$704 a day · Lifetime Reserve for 91st to 150th day · Pays nothing after Lifetime Reserve is used (refer to Evidence of Coverage) 	<ul style="list-style-type: none"> · Pays \$1,408 · Pays \$352 a day · Pays \$704 a day · Pays 100% after Medicare and Lifetime Reserve are exhausted, up to 365 days per lifetime
Skilled Nursing Facilities (must be approved by Medicare)	<ul style="list-style-type: none"> · Pays 100% for 1st 20 days · Pays all but \$176 a day for 21st to 100th day · Pays nothing after 100th day 	<ul style="list-style-type: none"> · Pays nothing · Pays \$176 a day for 21st to 100th day · Pays nothing after 100th day
Deductible (Part B)	<ul style="list-style-type: none"> · \$198 Part B deductible per year 	<ul style="list-style-type: none"> · Pays \$198
Basis of Payment (Part B)	<ul style="list-style-type: none"> · 80% Medicare-approved (MA) charges after Part B deductible 	<ul style="list-style-type: none"> · Pays 20% MA charges Including 100% of Medicare Part B deductible

BENEFITS OVERVIEW

Services	Medicare 2020 Benefits	CompanionCare Based on 2020 Medicare Benefits
Medical Services (Part B) <ul style="list-style-type: none"> · Doctor, x-ray · Appliances and ambulance lab 	<ul style="list-style-type: none"> · 80% MA charges · 100% MA charges 	<ul style="list-style-type: none"> · Pays 20% MA charges · Pays nothing
Physical/Speech Therapy (Part B)	<ul style="list-style-type: none"> · 80% MA charges up to the Medicare annual benefit amount 	<ul style="list-style-type: none"> · Pays 20% MA charges up to the Medicare annual benefit amount (PT and ST combined)
Blood (Part B)	<ul style="list-style-type: none"> · 80% MA charges after 3 pints 	<ul style="list-style-type: none"> · Pays 1st 3 pints unreplaced blood and 20% MA charges
Travel Coverage (when outside the US for less than 6 consecutive months)	<ul style="list-style-type: none"> · Not covered 	<ul style="list-style-type: none"> · Pays 80% inpatient hospital, surgery, anesthetist and in-hospital visits for medically necessary services for 90 days of treatment per hospital stay. For details call Anthem customer service at 1-800-825-5541.

BENEFITS OVERVIEW

Outpatient Prescription Drugs	Medicare Part D Prescription Drug Plan Through Navitus Health Solutions
<p>Retail Pharmacy Mail Order</p>	<ul style="list-style-type: none"> · 30-day supply \$9 Generic co-pay, \$35 Brand co-pay · 90-day supply \$18 Generic co-pay, \$90 Brand co-pay
<p>Due to Medicare restrictions the following programs are not available with CompanionCare:</p> <ul style="list-style-type: none"> · \$0 generic co-pay at Costco · % diabetic supplies for generic co-pay - compound medication coverage 	<ul style="list-style-type: none"> · Pharmacy benefits are administered through Navitus Health Solutions Medicare Rx using a Medicare CMS-approved Part D formulary. Some exclusions and prior authorizations may apply. <p>Members that have questions regarding their medication coverage can call Navitus Health Solutions Medicare Rx at 1-866-270-3877 or TYY users please call 711.</p>

ENROLLMENT PROCESS

- CompanionCare enrollment form must be completed and submitted to RSCCD along with a copy of each CC enrollee's Medicare card.
 - Each enrollee will complete a separate enrollment form
- SISC must receive completed application no less than 45 days prior to coverage effective date.
- Retiring employees or retirees becoming Medicare eligible will enroll mid-year and there is no need to wait till open enrollment.



ELIGIBILITY REQUIREMENTS

- New retirees enrolled in Medicare Parts A & B are eligible for CompanionCare.
 - Retirees will be automatically enrolled in Medicare Part D (Drug)

Note: Medicare may apply a fee based on income, known as an Income-Related Monthly Adjustment Amount (IRMAA) based on federal tax return data from two years prior.



SUPPORT

- Medicare coverage issues: Medicare www.medicare.gov 1-800-633-4227
- CompanionCare Medicare Supplement coverage issues: SISC Customer Service 800-825-5541
- Drug Coverage Issues: Navitus Health Solutions 1-866-270-3877



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Questions?