

## COMPANIONCARE MEDICARE SUPPLEMENT PLAN

### Benefit Summary

(As of 1/1/2023—Medicare benefits based on Calendar Year)

Services	Medicare 2023 Benefits	CompanionCare Based on 2023 Medicare Benefits
<b>Inpatient Hospital (Part A)</b>	<ul style="list-style-type: none"> <li>Pays all but first \$1,600 for 1st 60 days</li> <li>Pays all but \$400 a day for the 61st–90th day</li> <li>Pays all but \$800 a day</li> <li>Lifetime Reserve for 91st to 150th day</li> <li>Pays nothing after Lifetime Reserve is used (refer to Evidence of Coverage)</li> </ul>	<ul style="list-style-type: none"> <li>Pays \$1,600</li> <li>Pays \$400 a day</li> <li>Pays \$800 a day</li> <li>Pays 100% after Medicare and Lifetime Reserve are exhausted, up to 365 days per lifetime</li> </ul>
<b>Skilled Nursing Facilities</b> (must be approved by Medicare)	<ul style="list-style-type: none"> <li>Pays 100% for 1st 20 days</li> <li>Pays all but \$200 a day for 21st to 100th day</li> <li>Pays nothing after 100th day</li> </ul>	<ul style="list-style-type: none"> <li>Pays nothing</li> <li>Pays \$200 a day for 21st to 100th day</li> <li>Pays nothing after 100th day</li> </ul>
<b>Deductible (Part B)</b>	<ul style="list-style-type: none"> <li>\$226 Part B deductible per year</li> </ul>	<ul style="list-style-type: none"> <li>Pays \$226</li> </ul>
<b>Basis of Payment (Part B)</b>	<ul style="list-style-type: none"> <li>80% Medicare-approved (MA) charges after Part B deductible</li> </ul>	<ul style="list-style-type: none"> <li>Pays 20% MA charges Including 100% of Medicare Part B deductible</li> </ul>
<b>Medical Services (Part B)</b> <ul style="list-style-type: none"> <li>Doctor, X-Ray, Appliances, and Ambulance</li> <li>Lab</li> </ul>	<ul style="list-style-type: none"> <li>80% MA charges</li> <li>100% MA charges</li> </ul>	<ul style="list-style-type: none"> <li>Pays 20% MA charges</li> <li>Pays nothing</li> </ul>
<b>Physical/Speech Therapy (Part B)</b>	<ul style="list-style-type: none"> <li>80% MA charges up to the Medicare annual benefit amount</li> </ul>	<ul style="list-style-type: none"> <li>Pays 20% MA charges up to the Medicare annual benefit amount (PT and ST combined)</li> </ul>
<b>Blood (Part B)</b>	<ul style="list-style-type: none"> <li>80% MA charges after 3 pints</li> </ul>	<ul style="list-style-type: none"> <li>Pays 1st 3 pints unreplaced blood and 20% MA charges</li> </ul>
<b>Travel Coverage</b> (when outside the US for less than 6 consecutive months)	<ul style="list-style-type: none"> <li>Not covered</li> </ul>	<ul style="list-style-type: none"> <li>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.</li> </ul>

Outpatient Prescription Drugs	Medicare Part D Prescription Drug Plan Through Navitus Health Solutions
<b>Retail Pharmacy</b> <b>Mail Order</b>	<ul style="list-style-type: none"> <li>30-day supply \$9 Generic co-pay, \$35 Brand co-pay</li> <li>90-day supply \$18 Generic co-pay, \$90 Brand co-pay</li> </ul>
<b>Due to Medicare restrictions the following programs are not available with CompanionCare:</b> <ul style="list-style-type: none"> <li>\$0 generic co-pay at Costco</li> <li>% diabetic supplies for generic co-pay</li> </ul>	<ul style="list-style-type: none"> <li>Pharmacy benefits are administered through Navitus Health Solutions Medicare Rx using a Medicare D formulary. Some exclusions and prior authorizations may apply. 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.</li> </ul>

CompanionCare is a Medicare Supplement plan that pays for medically necessary services and procedures that are considered a Medicare Approved Expense. SISC will automatically enroll CompanionCare Members into Medicare Part D. No additional premium required. SISC plans are NOT subject to the "doughnut hole"

**Eligibility:** Member must be retired and enrolled in Medicare Part A (hospital) and Medicare Part B (medical) coverage. Retirees under age 65 with Medicare for the disabled (Parts A and B) may enroll in CompanionCare.

**Enrollment:** Enrollment forms and a copy of the Medicare card must be received by SISC 45 calendar days in advance of requested effective date—NO exceptions. SISC will automatically enroll members in Medicare Part D for outpatient prescription medications. Members already enrolled in non-SISC Medicare Part D plans will be automatically disenrolled from those plans.

**Disenrollment:** Disenrollment throughout the year requires submission of a disenrollment form to SISC with a 45-calendar day advance notice of requested effective date. During the annual Medicare D Open Enrollment members can enroll into Medicare Part D plans outside of SISC with a January 1 effective date. Enrollment in a Medicare D plan outside of SISC will terminate the SISC medical and Rx benefits.

**Provider Network:** Physicians who accept Medicare Assignment

For additional Medicare benefit information, please go to [www.medicare.gov](http://www.medicare.gov) or call 1-800-medicare (1-800-633-4227) For additional Navitus Medicare Rx prescription drug information, please go to [www.navitus.com](http://www.navitus.com) or call 1-866-270-3877.

Statewide Rate Effective October 1, 2023	Total Cost Per Person
<b>Retirees with Medicare Parts A and B</b> (SISC will enroll members in Part D)	\$406.00