

COMPANION CARE MEDICARE SUPPLEMENT PLAN

NORTHERN REGION BENEFIT SUMMARY

(As of 1/1/18 - Based on Calendar Year)

SERVICES	MEDICARE 2018 Benefits	COMPANIONCARE Based on 2018 Medicare Benefits
Inpatient Hospital (Part A)	Pays all but first \$1340 for 1 st 60 days Pays all but \$335 a day for the 61 st – 90 th day Pays all but \$670 a day Lifetime Reserve for 91st to 150th day Pays nothing after Lifetime Reserve is used (refer to Evidence of Coverage)	Pays \$1340 Pays \$335 a day Pays \$670 a day Pays 100% after Medicare and Lifetime Reserve are exhausted up to 365 days per lifetime
Skilled Nursing Facilities (Part A) (Must be approved by Medicare)	Pays 100% for 1 st 20 days Pays all but \$167.50 a day for 21 st to 100 th day Pays nothing after 100 th day	Pays nothing Pays \$167.50 a day for 21st to 100th day Pays nothing after 100 th day
Deductible (Part B)	\$183 Part B deductible per year	Pays \$183
Basis of Payment (Part B)	80% Medicare Approved (MA) charges after Part B deductible	Pays 20% MA charges Including 100% of Medicare Part B deductible
Medical Services (Part B) Doctor, x-ray, Appliances & Ambulance Lab	80% MA charges 100% MA charges	Pays 20% MA charges Pays nothing
Physical/Speech Therapy (Part B)	80% MA charges up to the Medicare annual benefit amount	Pays 20% MA charges up to the Medicare annual benefit amount (PT & ST Combined)
Blood (Part B)	80% MA charges after 3 pints	Pays 1st 3 pints un-replaced blood and 20% MA charges

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NORTHERN REGION BENEFIT SUMMARY (continued)

SERVICES	MEDICARE 2018 Benefits	COMPANIONCARE Based on 2018 Medicare Benefits
Travel Coverage (when outside the US for less than 6 consecutive months)	Not covered	Pays 80% inpatient hospital, surgery, anesthetist and in hospital visits for medically necessary services for 90 days of treatment per lifetime. For details call Anthem customer service at 1-800-825-5541.
Outpatient Prescription Drugs	Medicare Part D Prescription drug plan through Navitus Health Solutions	
Retail Pharmacy Mail Order	30 day supply \$9 Generic co-pay \$35 Brand co-pay 90 day supply \$18 Generic co-pay \$90 Brand co-pay	
Due to Medicare restrictions the following programs are not available with Companion Care: \$0 generic copay at Costco % Diabetic Supplies for Generic co-pay	Pharmacy benefits are administered through Navitus Health Solutions Medicare Rx using a Med 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 TTY users please call 711.	

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 & 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 Med D Open Enrollment members can enroll into Medicare Part D plans outside of SISC with a January 1 effective date. Enrollment in a Med 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 or call 1-800-medicare (1-800-633-4227)

For additional Navitus Medicare Rx prescription drug information, please go to www.navitus.com or call 1-866-270-3877

Rate Effective October 1, 2018	Total Cost Per Person
Retirees with Medicare A & B (SISC will enroll members in part D)	Northern Region: \$386.00
A school district's geographic location will determine the applicable rate. Northern Region includes Monterey, Kings, Tulare, Inyo and all other counties to the north.	