# Senior Plus Plan

#### Effective January 1, 2018

Parts A and B costs are shown with 2017 amounts. The 2018 amounts were not available at time of print.



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GuideStone's Medicare-coordinating plans include medical and Part D benefits. Part D benefits will be managed by Express Scripts. If you are currently enrolled in a Medicare supplement plan that includes a Part D benefit or a Part D stand-alone Prescription Drug Plan (PDP), it is your responsibility to verify that you are eligible to disenroll from that plan and enroll in a new plan at this time.

MEDICAL BENEFITS							
Part A services Hospital services per benefit period (as defined by Medicare)	Medicare pays	Plan pays	You pay <sup>1</sup>				
<ul> <li>Hospital stays</li> <li>Semi-private room and board</li> <li>General nursing</li> <li>Other hospital services and supplies</li> </ul>	<ul> <li>100% days 1–60 (after \$1,316 deductible)</li> <li>Costs over \$329/day for days 61–90</li> <li>Costs over \$658/day for days 91–150 (lifetime reserve days)</li> </ul>	<ul> <li>50% of Part A deductible (for every benefit period)</li> <li>\$329/day for days 61–90</li> <li>\$658/day for days 91–150 (lifetime reserve days)</li> <li>100% after reserves are depleted</li> <li>All costs after 150 days</li> </ul>	\$658 (50% of the Part A deductible) <sup>2</sup>				
Blood							
First three pints	• \$0	Nothing	• 100%				
Additional amounts	• 100%		• \$0				
Skilled nursing facility care	<ul><li>100% days 1–20</li><li>Costs over \$164.50/day for days 21–100</li></ul>	Not a covered benefit	<ul><li>\$164.50/day for days 21–100</li><li>100% after 100 days</li></ul>				
Hospice care							
Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services	All but very limited co-pay/co-insurance for outpatient drugs and inpatient respite care	Nothing	Co-pay/co-insurance for outpatient drugs and inpatient respite care				

<sup>&</sup>lt;sup>1</sup> You are responsible for 100% of any charges not covered by Medicare or that are above the Medicare-approved amount.

<sup>&</sup>lt;sup>2</sup> You must pay 50% of the Part A deductible for every benefit period, which begins when you are admitted and ends when you have not received hospital or skilled nursing facility treatment for 60 days in a row.

Part B services Medical services per calendar year (as defined by Medicare)	Medicare pays	Plan pays	You pay <sup>1</sup>	
Preventive care <sup>2</sup> (for recommended preventive care services, including an annual wellness visit)	100%	Nothing	Nothing	
<ul> <li>Medical services &amp; supplies</li> <li>Doctors' services</li> <li>Inpatient and outpatient medical and surgical services/supplies</li> <li>Physical and speech therapy</li> <li>Diagnostic tests</li> <li>Durable medical equipment and other supplies</li> </ul>	80% of Medicare-approved amounts for covered services	Remaining 20% of Medicare-approved amounts for covered services	\$183 (Part B deductible) <sup>3</sup>	
Outpatient mental health services	80% of Medicare-approved amounts for covered services	Remaining 20% of Medicare-approved amounts for covered services	Part B deductible applies	
Clinical laboratory service Tests for diagnostic services	100% of Medicare-approved amounts for covered services	Nothing	Nothing	
Part B excess charges Up to 15% above Medicareapproved amounts	\$0	100%	Nothing	
Parts A and B services	Medicare pays	Plan pays	You pay	
<ul><li>Home health care</li><li>Medicare-approved services</li><li>Durable medical equipment</li></ul>	<ul> <li>100% medically necessary skilled care services and medical supplies</li> <li>80% Medicare-approved amounts (after deductible)</li> </ul>	<ul> <li>Nothing</li> <li>Remaining 20% of Medicare- approved amounts for covered services</li> </ul>	<ul> <li>\$0 for home health care services</li> <li>\$0 for Medicare-approved durable equipment</li> </ul>	
Benefits <u>not</u> covered by Medicare	Medicare pays	Plan pays	You pay	
Foreign travel emergency Medically necessary, emergency care services beginning during the first 60 days of each trip outside the USA	\$0	Not a covered benefit 100%		

<sup>&</sup>lt;sup>1</sup> You are responsible for 100% of any charges not covered by Medicare or that are above the Medicare-approved amount.

<sup>&</sup>lt;sup>2</sup> For those enrolled in Medicare Part B, Medicare pays 100% of costs for recommended preventive care services (including an annual wellness visit), per *Your Guide to Medicare Preventive Services*. You may find a copy of this guide at *medicare.gov*.

<sup>&</sup>lt;sup>3</sup> You pay the Part B deductible once a year.

## PRESCRIPTION BENEFITS

### **Initial Coverage Stage**

- Member pays co-pays for covered drugs (brand name & generic).
- Plan pays balance of drug costs.
- The total of these costs (member copays plus plan payment for drugs) adds up toward the Coverage Gap.

Total drug spend of \$3,750

#### Coverage Gap ("donut hole")

- Member pays co-pays for covered drugs (brand name & generic).
- Plan pays balance of drug costs.
- The total of member co-pays plus a 50% pharmaceutical manufacturer discount on brand-name drugs adds up toward the Catastrophic Coverage Stage.

Total of year-to-date out-of-pocket costs plus 50% of brand-name drug costs equals \$5,000 (annual)

# **Catastrophic Coverage Stage**

- Member pays the greater of \$3.35 or 5% of the total cost for a generic drug (with a maximum not to exceed the standard co-payment during the Initial Coverage Stage).
- Member pays the greater of \$8.35 or 5% of the total cost for a preferred or non-preferred drug (with a maximum not to exceed the standard copayment during the Initial Coverage Stage).
- Plan pays the balance of drug costs for the duration of plan year.

Plan resets to Initial Coverage Stage each January 1

PRESCRIPTION DRUG CO-PAYS							
<u>خ</u>	Quantity (days' supply)	31	60	90			
Pharmacy	Tier 1: Generic	\$10	\$20	\$30			
	Tier 2: Preferred	\$40	\$80	\$120			
Retail F	Tier 3: Non-preferred	\$65	\$130	\$195			
	Tier 4: Specialty	\$75	\$150	\$225			
Mail Order	Tier 1: Generic	\$8	\$16	\$24			
	Tier 2: Preferred	\$30	\$60	\$90			
<b>Nail</b>	Tier 3: Non-preferred	\$50	\$100	\$150			
	Tier 4: Specialty	\$75	\$150	\$225			