

# Care Today Plan

Effective January 1, 2021



*Do well. Do right.®*

Medicare Parts A and B amounts for 2019 were used for this overview. 2020 amounts were not yet available.

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>
<b>Hospital stays</b> <ul style="list-style-type: none"> <li>Semi-private room and board</li> <li>General nursing</li> <li>Other hospital services and supplies</li> </ul>	<ul style="list-style-type: none"> <li>100% days 1–60 (after \$1,408 deductible)</li> <li>Costs over \$352/day for days 61–90</li> <li>Costs over \$704/day for days 91–150 (lifetime reserve days)</li> </ul>	<ul style="list-style-type: none"> <li>100% of Part A deductible</li> <li>\$352/day for days 61–90</li> <li>\$704/day for days 91–150 (lifetime reserve days)</li> <li>100% after reserves are depleted</li> <li>All costs after 150 days</li> </ul>	<ul style="list-style-type: none"> <li>Nothing</li> </ul>
<b>Blood</b> <ul style="list-style-type: none"> <li>First three pints</li> <li>Additional amounts</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>100%</li> </ul>	<ul style="list-style-type: none"> <li>100%</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>Nothing</li> </ul>
<b>Skilled nursing facility care</b>	<ul style="list-style-type: none"> <li>100% days 1–20</li> <li>Costs over \$176/day for days 21–100</li> </ul>	<ul style="list-style-type: none"> <li>Nothing for days 1–20</li> <li>\$176/day for days 21–100</li> </ul>	<ul style="list-style-type: none"> <li>Nothing for days 21–100</li> <li>100% after 100 days</li> </ul>
<b>Hospice care</b> Available as long as you meet Medicare's requirements, your doctor certifies you are terminally ill and you elect to receive these services	<ul style="list-style-type: none"> <li>All but very limited co-pay/co-insurance for outpatient drugs and inpatient respite care</li> </ul>	<ul style="list-style-type: none"> <li>Medicare co-pay/co-insurance</li> </ul>	<ul style="list-style-type: none"> <li>Nothing</li> </ul>

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

Part B services Medical services per calendar year (as defined by Medicare)	Medicare pays	Plan pays	You pay <sup>1</sup>
<b>Preventive care<sup>2</sup></b> (for recommended preventive care services, including an annual wellness visit)	<ul style="list-style-type: none"> <li>• 100%</li> </ul>	<ul style="list-style-type: none"> <li>• Nothing</li> </ul>	<ul style="list-style-type: none"> <li>• Nothing</li> </ul>
<b>Medical services &amp; supplies</b> <ul style="list-style-type: none"> <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>	<ul style="list-style-type: none"> <li>• 80% of Medicare-approved amounts for covered services</li> </ul>	<ul style="list-style-type: none"> <li>• 100% Part B deductible</li> <li>• Remaining 20% of Medicare-approved amounts for covered services</li> </ul>	<ul style="list-style-type: none"> <li>• Nothing</li> </ul>
<b>Outpatient mental health services</b>	<ul style="list-style-type: none"> <li>• 80% of Medicare-approved amounts for covered services</li> </ul>	<ul style="list-style-type: none"> <li>• Remaining 20% of Medicare-approved amounts for covered services</li> </ul>	<ul style="list-style-type: none"> <li>• Nothing</li> </ul>
<b>Clinical laboratory service</b> Tests for diagnostic services	<ul style="list-style-type: none"> <li>• 100% of Medicare-approved amounts for covered services</li> </ul>	<ul style="list-style-type: none"> <li>• Nothing</li> </ul>	<ul style="list-style-type: none"> <li>• Nothing</li> </ul>
<b>Part B excess charges</b> Up to 15% above Medicare- approved amounts	<ul style="list-style-type: none"> <li>• \$0</li> </ul>	<ul style="list-style-type: none"> <li>• 100%</li> </ul>	<ul style="list-style-type: none"> <li>• \$0</li> </ul>
<b>Parts A and B services</b>	<b>Medicare pays</b>	<b>Plan pays</b>	<b>You pay</b>
<b>Home health care</b> <ul style="list-style-type: none"> <li>• Medicare-approved services</li> <li>• Durable medical equipment</li> </ul>	<ul style="list-style-type: none"> <li>• 100% medically necessary skilled care services and medical supplies</li> <li>• 80% Medicare-approved amounts (after deductible)</li> </ul>	<ul style="list-style-type: none"> <li>• Nothing</li> <li>• Remaining 20% of Medicare-approved amounts for covered</li> </ul>	<ul style="list-style-type: none"> <li>• \$0 for home health care services</li> <li>• \$0 for Medicare-approved durable medical equipment</li> </ul>
<b>Benefits not covered by Medicare</b>	<b>Medicare pays</b>	<b>Plan pays</b>	<b>You pay</b>
<b>Foreign travel emergency</b> Medically necessary, emergency care services beginning during the first 60 days of each trip outside the USA	<ul style="list-style-type: none"> <li>• \$0</li> </ul>	<ul style="list-style-type: none"> <li>• \$50,000 lifetime maximum</li> <li>• 80% co-insurance after \$250 overseas deductible</li> </ul>	<ul style="list-style-type: none"> <li>• 20% co-insurance after \$250 deductible</li> </ul>

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

<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](http://medicare.gov).

**PRESCRIPTION BENEFITS**

<p><b>Initial Coverage Stage</b></p> <ul style="list-style-type: none"> <li>• Member pays co-pays for covered drugs (brand name &amp; generic).</li> <li>• Plan pays balance of drug costs.</li> <li>• The total of these costs (member co-pays plus plan payment for drugs) adds up toward the Coverage Gap.</li> </ul>	<p><b>Coverage Gap (“donut hole”)</b></p> <ul style="list-style-type: none"> <li>• Member pays 25% of drug cost for generics.</li> <li>• Member pays remaining 25% of preferred and non-preferred drug costs after a 70% pharmaceutical manufacturer discount and a 5% plan benefit.</li> <li>• Member out-of-pocket costs plus 70% discount on brand-name drugs adds up toward the Catastrophic Coverage Stage.</li> </ul>	<p><b>Catastrophic Coverage Stage</b></p> <ul style="list-style-type: none"> <li>• Member pays the greatest of 5% of drug cost or \$3.70 for generic/\$9.20 for brand name.</li> <li>• Plan pays the balance of drug costs for the duration of plan year.</li> </ul>
<p><b>Total drug spend of \$4,130</b></p>	<p><b>Total of year-to-date out-of-pocket costs plus 70% of brand-name drug costs equals \$6,550 (annual)</b></p>	<p><b>Plan resets to Initial Coverage Stage each January 1</b></p>

<b>PRESCRIPTION DRUG CO-PAYS FOR INITIAL COVERAGE STAGE</b>				
	Quantity (days' supply)	<b>31</b>	<b>60</b>	<b>90</b>
Retail Pharmacy	Tier 1: Generic	\$10	\$20	\$30
	Tier 2: Preferred	\$40	\$80	\$120
	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
	Tier 3: Non-preferred	\$50	\$100	\$150
	Tier 4: Specialty	\$75	\$150	\$225