

Care Today Plan

Effective January 1, 2020

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.



Do well. Do right.®

MEDICAL BENEFITS			
Part A services Hospital services per benefit period (as defined by Medicare)	Medicare pays	Plan pays	You pay ¹
Hospital stays <ul style="list-style-type: none"> Semi-private room and board General nursing Other hospital services and supplies 	<ul style="list-style-type: none"> 100% days 1–60 (after \$1,408 deductible) Costs over \$352/day for days 61–90 Costs over \$704/day for days 91–150 (lifetime reserve days) 	<ul style="list-style-type: none"> 100% of Part A deductible \$352/day for days 61–90 \$704/day for days 91–150 (lifetime reserve days) 100% after reserves are depleted All costs after 150 days 	Nothing
Blood <ul style="list-style-type: none"> First three pints Additional amounts 	<ul style="list-style-type: none"> \$0 100% 	<ul style="list-style-type: none"> 100% \$0 	Nothing
Skilled nursing facility care	<ul style="list-style-type: none"> 100% days 1–20 Costs over \$176/day for days 21–100 	<ul style="list-style-type: none"> Nothing for days 1–20 \$176/day for days 21–100 	<ul style="list-style-type: none"> Nothing for days 21–100 100% after 100 days
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	Medicare co-pay/co-insurance	Nothing

¹ 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 ¹
Preventive care² (for recommended preventive care services, including an annual wellness visit)	100%	Nothing	Nothing
Medical services & supplies <ul style="list-style-type: none"> • Doctors' services • Inpatient and outpatient medical and surgical services/supplies • Physical and speech therapy • Diagnostic tests • Durable medical equipment and other supplies 	80% of Medicare-approved amounts for covered services	<ul style="list-style-type: none"> • 100% Part B deductible • Remaining 20% of Medicare-approved amounts for covered services 	Nothing
Outpatient mental health services	80% of Medicare-approved amounts for covered services	Remaining 20% of Medicare-approved amounts for covered services	Nothing
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 Medicare-approved amounts	\$0	100%	\$0
Parts A and B services	Medicare pays	Plan pays	You pay
Home health care <ul style="list-style-type: none"> • Medicare-approved services • Durable medical equipment 	<ul style="list-style-type: none"> • 100% medically necessary skilled care services and medical supplies • 80% Medicare-approved amounts (after deductible) 	<ul style="list-style-type: none"> • Nothing • Remaining 20% of Medicare-approved amounts for covered 	<ul style="list-style-type: none"> • \$0 for home health care services • \$0 for Medicare-approved durable medical equipment
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	<ul style="list-style-type: none"> • \$50,000 lifetime maximum • 80% co-insurance after \$250 overseas deductible 	20% co-insurance after \$250 deductible

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

² 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.

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 co-pays plus plan payment for drugs) adds up toward the Coverage Gap.

Total drug spend of \$4,020

Coverage Gap (“donut hole”)

- Member pays 25% of drug cost for generics.
- Member pays remaining 25% of preferred and non-preferred drug costs after a 70% pharmaceutical manufacturer discount and a 5% plan benefit.
- Member out-of-pocket costs plus 70% discount on brand-name drugs adds up toward the Catastrophic Coverage Stage.

Total of year-to-date out-of-pocket costs plus 70% of brand-name drug costs equals \$6,350 (annual)

Catastrophic Coverage Stage

- Member pays the greatest of 5% of drug cost or \$3.60 for generic/\$8.95 for brand name.
- 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 FOR INITIAL COVERAGE STAGE

		Quantity (days' supply)	31	60	90
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