

Senior 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"> 50% of Part A deductible (for every benefit period) \$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 	\$704 (50% of the Part A deductible) ²
Blood <ul style="list-style-type: none"> First three pints Additional amounts 	<ul style="list-style-type: none"> \$0 100% 	Nothing	<ul style="list-style-type: none"> 100% \$0
Skilled nursing facility care	<ul style="list-style-type: none"> 100% days 1–20 Costs over \$176/day for days 21–100 	Not a covered benefit	<ul style="list-style-type: none"> \$176/day 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	Nothing	Co-pay/co-insurance for outpatient drugs and inpatient respite care

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

² 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 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	Not a covered benefit	<ul style="list-style-type: none"> • \$198 (Part B deductible)³ • Remaining 20% of Medicare-approved amounts for covered services
Outpatient mental health services	80% of Medicare-approved amounts for covered services	Not a covered benefit	Remaining 20% of Medicare-approved amounts for covered services
Clinical laboratory service Tests for diagnostic services	100% of Medicare-approved amounts for covered services	Not a covered benefit	Costs above Medicare-approved amounts or services not covered by Medicare
Part B excess charges Up to 15% above Medicare-approved amounts	\$0	Not a covered benefit	100% of Part B charges
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"> • Not a covered benefit • Not a covered benefit 	<ul style="list-style-type: none"> • \$0 for home health care services • Remaining 20% of 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	Not a covered benefit	100%

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.

³ You pay the Part B deductible once a year.

PRESCRIPTION BENEFITS

Initial Coverage Stage

- Member pays co-pays for covered generic drugs.
- Member pays either 25% of drug costs for preferred drugs or 40% of drug costs for non-preferred drugs.
- Plan pays balance of drug costs.
- The total of these costs (member co-pays plus co-insurance plus plan payment for drugs) adds up toward the Coverage Gap.

Total drug spend of \$4,020

Coverage Gap (“donut hole”)

- Member pays co-pays for covered generic drugs.
- Member pays either 25% of drug costs for preferred drugs or 40% of drug costs for non-preferred drugs.
- Plan pays balance of drug costs.
- The total of member co-pays plus co-insurance plus 70% of brand-name drug costs 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 greater of \$3.60 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 \$8.95 or 5% of the total cost for a preferred or non-preferred drug.
- 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

	Quantity (days' supply)	31	60	90
Retail Pharmacy	Tier 1: Generic ¹	\$10	\$20	\$30
	Tier 2: Preferred	25%	25%	25%
	Tier 3: Non-preferred	40%	40%	40%
	Tier 4: Specialty	25%	25%	25%
Mail Order	Tier 1: Generic ¹	\$8	\$16	\$24
	Tier 2: Preferred	25%	25%	25%
	Tier 3: Non-preferred	40%	40%	40%
	Tier 4: Specialty	25%	25%	25%

¹ Generic drug co-pays apply in both the Initial Coverage Stage and the Coverage Gap.