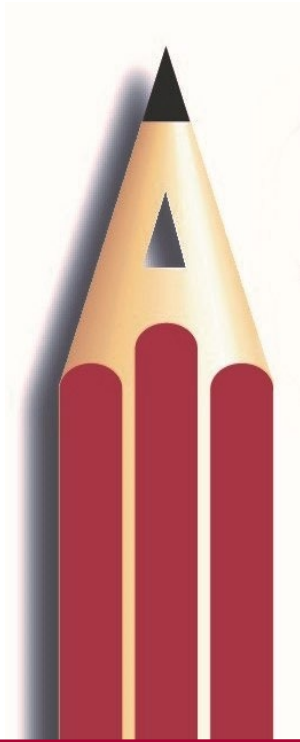


# RANCHO SANTIAGO CCD MEDICARE SUPPLEMENT PLAN



CompanionCare Medicare Supplement Plan  
Effective January 1, 2021

ALLIANCE OF  
SCHOOLS FOR  
COOPERATIVE  
INSURANCE  
PROGRAMS



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# WHAT IS A MEDICARE SUPPLEMENT PLAN?

- Medicare Supplement plans pays the copays / coinsurance for care *covered by Medicare*.
- Plan is “claim free” when provider accepts Medicare assignment.
  - If the provider does not then the member may be subject to out-of-pocket expenses due to balance billing. *Always confirm.*
- Members do not assign their Medicare to a carrier. Providers that accept Medicare will accept CompanionCare nationwide.



# WHO IS MOVING TO COMPANIONCARE?

- RSCCD retirees and spouses/domestic partners with *both* Medicare Part A (hospital / inpatient) *and* Part B (physician / outpatient) will be covered by CompanionCare effective 1/1/2021.
  - Retirees will be automatically enrolled in Medicare Part D (Drug) and be provided coverage under a CMS approved formulary through Navitus.
- All non-Medicare enrolled retirees and dependents will remain on one of the active employee medical plan options.

# BENEFITS OVERVIEW

Services	Medicare 2020 Benefits	CompanionCare Based on 2020 Medicare Benefits
<b>Inpatient Hospital (Part A)</b>	<ul style="list-style-type: none"> <li>· Pays all but first \$1,408 for 1st 60 days</li> <li>· Pays all but \$352 a day for the 61st–90th day</li> <li>· Pays all but \$704 a day</li> <li>· Lifetime Reserve for 91st to 150th day</li> <li>· Pays nothing after Lifetime Reserve is used (refer to Evidence of Coverage)</li> </ul>	<ul style="list-style-type: none"> <li>· Pays \$1,408</li> <li>· Pays \$352 a day</li> <li>· Pays \$704 a day</li> <li>· Pays 100% after Medicare and Lifetime Reserve are exhausted, up to 365 days per lifetime</li> </ul>
<b>Skilled Nursing Facilities (must be approved by Medicare)</b>	<ul style="list-style-type: none"> <li>· Pays 100% for 1st 20 days</li> <li>· Pays all but \$176 a day for 21st to 100th day</li> <li>· Pays nothing after 100th day</li> </ul>	<ul style="list-style-type: none"> <li>· Pays nothing</li> <li>· Pays \$176 a day for 21st to 100<sup>th</sup> day</li> <li>· Pays nothing after 100th day</li> </ul>
<b>Deductible (Part B)</b>	<ul style="list-style-type: none"> <li>· \$198 Part B deductible per year</li> </ul>	<ul style="list-style-type: none"> <li>· Pays \$198</li> </ul>
<b>Basis of Payment (Part B)</b>	<ul style="list-style-type: none"> <li>· 80% Medicare-approved (MA) charges after Part B deductible</li> </ul>	<ul style="list-style-type: none"> <li>· Pays 20% MA charges Including 100% of Medicare Part B deductible</li> </ul>

# BENEFITS OVERVIEW

Services	Medicare 2020 Benefits	CompanionCare Based on 2020 Medicare Benefits
<b>Medical Services (Part B)</b> <ul style="list-style-type: none"> <li>· Doctor, x-ray</li> <li>· Appliances and ambulance lab</li> </ul>	<ul style="list-style-type: none"> <li>· 80% MA charges</li> <li>· 100% MA charges</li> </ul>	<ul style="list-style-type: none"> <li>· Pays 20% MA charges</li> <li>· Pays nothing</li> </ul>
<b>Physical/Speech Therapy (Part B)</b>	<ul style="list-style-type: none"> <li>· 80% MA charges up to the Medicare annual benefit amount</li> </ul>	<ul style="list-style-type: none"> <li>· Pays 20% MA charges up to the Medicare annual benefit amount (PT and ST combined)</li> </ul>
<b>Blood (Part B)</b>	<ul style="list-style-type: none"> <li>· 80% MA charges after 3 pints</li> </ul>	<ul style="list-style-type: none"> <li>· Pays 1st 3 pints unreplaced blood and 20% MA charges</li> </ul>
<b>Travel Coverage</b> (when outside the US for less than 6 consecutive months)	<ul style="list-style-type: none"> <li>· Not covered</li> </ul>	<ul style="list-style-type: none"> <li>· Pays 80% inpatient hospital, surgery, anesthetist and in-hospital visits for medically necessary services for 90 days of treatment per hospital stay. For details call Anthem customer service at 1-800-825-5541.</li> </ul>

# BENEFITS OVERVIEW

Outpatient Prescription Drugs	Medicare Part D Prescription Drug Plan Through Navitus Health Solutions
<p><b>Retail Pharmacy Mail Order</b></p>	<ul style="list-style-type: none"> <li>· 30-day supply \$9 Generic co-pay, \$35 Brand co-pay</li> <li>· 90-day supply \$18 Generic co-pay, \$90 Brand co-pay</li> </ul>
<p><b>Due to Medicare restrictions the following programs are not available with CompanionCare:</b></p> <ul style="list-style-type: none"> <li>· \$0 generic co-pay at Costco</li> <li>· % diabetic supplies for generic co-pay</li> <li>- compound medication coverage</li> </ul>	<ul style="list-style-type: none"> <li>· Pharmacy benefits are administered through Navitus Health Solutions Medicare Rx using a Medicare CMS-approved Part D formulary. Some exclusions and prior authorizations may apply.</li> </ul> <p>Members that have questions regarding their medication coverage can call Navitus Health Solutions Medicare Rx at 1-866-270-3877 or TYY users please call 711.</p>

# ENROLLMENT PROCESS

- CompanionCare enrollment form must be completed and submitted to RSCCD along with a copy of each CC enrollee's Medicare card.
  - Each enrollee will complete a separate enrollment form
- SISC must receive completed application no less than 45 days prior to coverage effective date.
- Retiring employees or retirees becoming Medicare eligible will enroll mid-year and there is no need to wait till open enrollment.





# ELIGIBILITY REQUIREMENTS

- New retirees enrolled in Medicare Parts A & B are eligible for CompanionCare.
  - Retirees will be automatically enrolled in Medicare Part D (Drug)

*Note: Medicare may apply a fee based on income, known as an Income-Related Monthly Adjustment Amount (IRMAA) based on federal tax return data from two years prior.*



# SUPPORT

- Medicare coverage issues: Medicare [www.medicare.gov](http://www.medicare.gov) 1-800-633-4227
- CompanionCare Medicare Supplement coverage issues: SISC Customer Service 800-825-5541
- Drug Coverage Issues: Navitus Health Solutions 1-866-270-3877



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Questions?