COMPANIONCARE MEDICARE SUPPLEMENT PLAN, SOUTHERN REGION

Benefit Summary

(As of 1/1/20—Based on Calendar Year)

Services	Medicare 2020 Benefits	CompanionCare Based on 2020 Medicare Benefits
Inpatient Hospital (Part A)	 Pays all but first \$1,408 for 1st 60 days 	• Pays \$1,408
	 Pays all but \$352 a day for the 61st–90th day 	• Pays \$352 a day
	 Pays all but \$704 a day 	 Pays \$704 a day
	Lifetime Reserve for 91st to 150th day	Pays 100% after Medicare and
	 Pays nothing after Lifetime Reserve is used (refer to Evidence of Coverage) 	Lifetime Reserve are exhausted, up to 365 days per lifetime
Skilled Nursing Facilities (Must be approved by Medicare)	• Pays 100% for 1st 20 days	Pays nothing
	 Pays all but \$170.50 a day for 21st to 100th day 	 Pays \$170.50 a day for 21st to 100th day
	 Pays nothing after 100th day 	 Pays nothing after 100th day
Deductible (Part B)	• \$198 Part B deductible per year	• Pays \$198
Basis of Payment (Part B)	 80% Medicare-approved (MA) charges after Part B deductible 	 Pays 20% MA charges Including 100% of Medicare Part B deductible
Medical Services (Part B)		
 Doctor, x-ray 	80% MA charges	Pays 20% MA charges
 Appliances and Ambulance Lab 	• 100% MA charges	 Pays nothing
Physical/Speech Therapy (Part B)	 80% MA charges up to the Medicare annual benefit amount 	 Pays 20% MA charges up to the Medicare annual benefit amount (PT and ST combined)
Blood (Part B)	80% MA charges after 3 pints	Pays 1st 3 pints unreplaced blood and 20% MA charges
Travel Coverage (when outside the US for less than 6 consecutive months)	Not covered	 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.

Outpatient Prescription Drugs	Medicare Part D Prescription Drug Plan Through Navitus Health Solutions
Retail Pharmacy Mail Order	 30-day supply \$9 Generic co-pay, \$35 Brand co-pay 90-day supply \$18 Generic co-pay, \$90 Brand co-pay
Due to Medicare restrictions the following programs are not available with CompanionCare: • \$0 generic co-pay at Costco • % diabetic supplies for generic co-pay	• Pharmacy benefits are administered through Navitus Health Solutions Medicare Rx using a Medicare D formulary. Some exclusions and prior authorizations may apply. 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.

CompanionCare is a Medicare Supplement plan that pays for medically necessary services and procedures that are considered a Medicare Approved Expense. SISC will automatically enroll CompanionCare Members into Medicare Part D. No additional premium required. SISC plans are NOT subject to the "doughnut hole"

Eligibility: Member must be retired and enrolled in Medicare Part A (hospital) and Medicare Part B (medical) coverage. Retirees under age 65 with Medicare for the disabled (Parts A and B) may enroll in CompanionCare.