

# Senior No Rx Plan

Effective January 1, 2025



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 \$1,676 deductible)</li> <li>• Costs over \$419/day for days 61–90</li> <li>• Costs over \$838/day for days 91–150 (lifetime reserve days)</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of Part A deductible (for every benefit period) \$419/day for days 61–90</li> <li>• \$838/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>• \$838 (50% of the Part A deductible)<sup>2</sup></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>• Nothing</li> </ul>	<ul style="list-style-type: none"> <li>• 100%</li> <li>• \$0</li> </ul>
<b>Skilled nursing facility care</b>	<ul style="list-style-type: none"> <li>• 100% days 1–20</li> <li>• Costs over \$209.50/day for days 21–100</li> </ul>	<ul style="list-style-type: none"> <li>• Not a covered benefit</li> </ul>	<ul style="list-style-type: none"> <li>• \$209.50/day 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>• Nothing</li> </ul>	<ul style="list-style-type: none"> <li>• Co-pay/co-insurance for outpatient drugs and inpatient respite care</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> 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 <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>• Remaining 20% of Medicare-approved amounts for covered services</li> </ul>	<ul style="list-style-type: none"> <li>• \$257 (Part B deductible)<sup>3</sup></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>• Part B deductible applies</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>• Nothing</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>• Not a covered benefit</li> </ul>	<ul style="list-style-type: none"> <li>• 100%</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).

<sup>3</sup> You pay the Part B deductible once a year.

**PRESCRIPTION BENEFITS**

**Initial Coverage Stage**

- No Rx benefits

**Catastrophic Coverage Stage**

- No Rx benefits