

# OUTLINE OF MEDICARE SUPPLEMENT COVERAGE Plan Options A–D, F, G, K, L–N

## Summary of Benefits

Medicare supplement coverage is typically sold in standardized plans. This summary chart allows you to compare the plans to see which benefit features are available from each option.

## Program Options A–D, F, G, K, L–N Summary Chart and Rates

Medicare supplement coverage is typically sold in 10 standardized plans. This chart shows a *summary* of the benefits included in each plan. The pages which follow provide you more detail about the benefits in four of the most popular program options (C, F, L & N). The benefits available to you have been designed to match the 10 standardized program options. In program options C through L, the NEA Medicare Supplement Program provides six discounts to give you more for your money. The NEA Medicare Supplement Program is self-insured by the NEA Members Insurance Trust and governed by the Employee Retirement Income Security Act of 1974 (ERISA).

A	B	C	D	F	G	K*	L*	M	N
<b>Basic Benefits</b> (see below)	<b>Basic Benefits</b> (see below)	<b>Basic Benefits</b> (see below)	<b>Basic Benefits</b> (see below)	<b>Basic Benefits</b> (see below)	<b>Basic Benefits</b> (see below)	<b>Basic Benefits</b> (see below)	<b>Basic Benefits</b> (see below)	<b>Basic Benefits</b> (see below)	<b>Basic Benefits</b> (see below)
		Skilled Nursing Coinsure	Skilled Nursing Coinsure	Skilled Nursing Coinsure	Skilled Nursing Coinsure	Skilled Nursing Coinsure	Skilled Nursing Coinsure	Skilled Nursing Coinsure	Skilled Nursing Coinsure
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible					
				Part B Excess (100%)	Part B Excess (100%)				
						Part B Coinsure 50%	Part B Coinsure 75%		Part B Coinsure Paid at 100%, less a \$20 co-pay per physician visit; \$50 for E.R. visits.
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
			At Home Recovery		At Home Recovery			At Home Recovery	At Home Recovery

## Understanding Medicare and Medicare Supplement Insurance

A	B	C	D	F	G	K*	L*	M	N
						50% of Hospice Cost-Share	75% of Hospice Cost-Share		
		<u>Discounts</u>	<u>Discounts</u>	<u>Discounts</u>	<u>Discounts</u>	<u>Discounts</u>	<u>Discounts</u>	<u>Discounts</u>	<u>Discounts</u>
		Rx	Rx	Rx	Rx	Rx	Rx	Rx	Rx
		Dental	Dental	Dental	Dental	Dental	Dental	Dental	Dental
		Chiro-practic	Chiro-practic	Chiro-practic	Chiro-practic	Chiro-practic	Chiro-practic	Chiro-practic	Chiro-practic
		Hearing	Hearing	Hearing	Hearing	Hearing	Hearing	Hearing	Hearing
		Vision	Vision	Vision	Vision	Vision	Vision	Vision	Vision
		Vitamins	Vitamins	Vitamins	Vitamins	Vitamins	Vitamins	Vitamins	Vitamins

### Rates effective 4/1/2010 through 3/31/2011

Note: Rx discounts not valid if you have another discount program.

### Basic Benefits

**Basic Hospital:** Part A co-payments plus 365 additional days after Medicare benefits end (ALL program options: 100%).

**Basic Medical:** Part B co-payment (20% of Medicare-approved expenses) (A-J: 100%; K: 50%; L: 75%).

**Blood:** First three pints of blood each year (A-D, F, G, M, N: 100%; K: 50%; L: 75%).

**Annual Out-of-Pocket Limit 2010:** K: \$4,620; L: \$2,310. Once you reach the annual limit on K and L, the plan pays 100% of the Medicare-approved co-payments, coinsurance and deductibles for the rest of the calendar year. You will be responsible for paying charges that exceed Medicare-approved amounts (“excess charges”).