



# 5 Educators' Medicare Supplement and Dental Plan

# Educators' Medicare Supplement



# Educators' Medicare Supplement Plan Comparison

## Basic Benefits

**Hospitalization:** Part A coinsurance plus 365 additional days after Medicare benefits end.

**Medical Expenses:** Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services.

**Blood:** First 3 pints of blood each year.

**Hospice:** Part A coinsurance.

Benefits	Plan F	Plan G
Basic benefits, including 100% Part B coinsurance	✓	✓
Skilled Nursing Facility Coinsurance	✓	✓
Part A Deductible	✓	✓
Part B Deductible	✓	\$185.00
Part B Excess (100%)	✓	✓
Foreign Travel Emergency	✓	✓

**OPTIONAL  
DENTAL  
BENEFITS**

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>DEDUCTIBLE (the amount you pay each year for combined covered services before the coinsurance is payable)</b>		
Individual	\$25	\$50
Calendar year deductible applies to the following coverages	B and C services	B and C services
<b>COINSURANCE BENEFITS (the percentage of the bill you pay after your deductible has been met)</b>		
<b>Coverage A</b> (Preventive and Diagnostic Dentistry)	0% of allowable charges	50% of allowable charges
<b>Coverage B (Maintenance and Simple Restorative Dentistry: Oral Surgery, Periodontics &amp; Endodontic Services)</b>	25% of allowable charges	50% of allowable charges
<b>Coverage C (Complex Restorative Dentistry)</b>	50% of allowable charges	50% of allowable charges



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# Educators' Medicare Supplement

2019 Pricing

# MONTHLY PREMIUMS

Effective January 1, 2019

## EDUCATORS' MEDICARE SUPPLEMENT PLAN F



Age Bracket	Without Dental Coverage	With Dental Coverage
Through age 66	\$160.23	\$204.04
Age 67-69	\$177.17	\$220.98
Age 70-74	\$208.20	\$252.01
Age 75-79	\$242.38	\$286.19
Age 80-84	\$258.64	\$302.45
Age 85+	\$268.40	\$312.21

## EDUCATORS' MEDICARE SUPPLEMENT PLAN G



Age Bracket	Without Dental Coverage	With Dental Coverage
Through age 66	\$148.05	\$191.86
Age 67-69	\$163.71	\$207.52
Age 70-74	\$192.38	\$236.19
Age 75-79	\$223.96	\$267.77
Age 80-84	\$238.99	\$282.80
Age 85+	\$248.00	\$291.81

# Price Differences



Plan Only	Age 67-69	Age 80-84
Plan F	\$177.17	\$258.64
Plan G	\$163.71	\$238.99
	\$13.46	\$19.65
Difference	\$13.46	\$19.65
Months	12	12
Premium Savings	<b>\$ 161.52</b>	<b>\$235.80</b>
Medicare B Deductible	<b>\$185.00</b>	<b>\$185.00</b>
<b>After B Deductible</b>	<b>\$ (23.48)</b>	<b>\$50.80</b>

Plan + Dental	Age 67-69	Age 80-84
Plan F	\$220.98	\$302.45
Plan G	\$209.52	\$282.80
	\$13.46	\$19.65
Difference	\$13.46	\$19.65
Months	12	12
Premium Savings	<b>\$ 161.52</b>	<b>\$235.80</b>
Medicare B Deductible	<b>\$185.00</b>	<b>\$185.00</b>
<b>After B Deductible</b>	<b>\$ (23.48)</b>	<b>\$50.80</b>

# Things to Remember

1

To ensure a Jan. 1, 2019 effective date, please submit applications by Dec. 15, 2018

- Plan changes after 1/1/2019 will require underwriting

2

Plan F will continue to be available on group plans past 2020

3

Dental is available at time of initial eligibility for the member only (no dependents)



# What to Expect



**November 12<sup>th</sup> – Packets mailed to members home address.**



**Keep Plan F – No action required.**



**Want to make a change?**

- **Complete the application in your packet (due Dec. 15, 2018).**



**Newly eligible in 2019? Receive a packet within 60 days of the month in which you turn 65.**

- **Complete the application and return to BCBSNE.**

# Questions?



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