

2022 Medicare Supplement Plans

Benefits	Traditional Plan You Pay	Consumer Driven Plan ¹ You Pay
Medicare Part A Deductible	\$0	\$0
Medicare Part A Hospitalization (up to 515 consecutive days) Skilled Nursing Facility (up to 100 days)	\$0	\$0
Medicare Part B Deductible	\$233	\$233
Medicare Part B Medical Expenses, Lab Services	\$233	\$233 <u>plus</u> 20% generally until \$1,000 deductible is met ²
Part A & B Services Home Health Care	\$0	\$0
Durable Medical Equipment	\$233	\$233 <u>plus</u> 20% generally until \$1,000 deductible is met ²
Foreign Travel Emergency \$50,000 lifetime max benefit	\$250 <u>plus</u> 20%	\$250 <u>plus</u> 20%

¹Consumer Driven Plan is available in all states except FL, MD, MN, VT and WA

²After \$1,000 deductible is met, medical expenses, lab services & durable medical equipment are covered at 100%

Plan Costs	Traditional Plan	Consumer Driven Plan
Medicare Supplement	\$194.00/month	\$139.00/month
Medicare Supplement with Prescription	\$424.57/month	\$296.64/month

2022 Prescription Plans

Benefits	Traditional Plan	Consumer Driven Plan
Initial Coverage Stage (\$0 - \$4,430 in total yearly drug costs)	\$4,430	\$4,430
Deductible:	\$0	\$480
Generic:		
30 Day Supply	\$10	25%
90 Day Supply	\$30	
Mail Order 90 Day	\$15	
Brand Preferred:		
30 Day Supply	\$30	25%
90 Day Supply	\$90	
Mail Order 90 Day	\$45	
Brand Non-Preferred:		
30 Day Supply	\$40	25%
90 Day Supply	\$120	
Mail Order 90 Day	\$60	
Specialty:		
30 Day Supply	12%	25%
90 Day Supply	12%	
Mail Order 90 Day	12%	
Coverage Gap Stage (until your yearly out-of- pocket reaches \$7,050)	Same cost-sharing amount as in the Initial Coverage stage	Same cost-sharing amount as in the Initial Coverage stage, plus a portion of the dispensing fee
Non Part D Drugs	Covered	Not Covered
TrOOP Threshold	\$7,050	\$7,050
Catastrophic Coverage Stage (>\$7,050)	Greater of 5% <u>OR</u> \$3.95 per Generic and \$9.85 co-pay all other drugs	Greater of 5% <u>OR</u> \$3.95 per Generic and \$9.85 co-pay all other drugs