

Comparing TRS-Care to Other Medicare Plans



MAKE AN INFORMED DECISION ABOUT YOUR MEDICARE COVERAGE

One of the most important aspects for evaluating your health insurance options are your needs – both now and in the future. And your monthly premium is a major factor for those needs.

Lower premiums usually mean higher costs elsewhere. Paying up-front through your premium means a more manageable deductible and affordable copays. You pay less when you use healthcare, making costs more predictable.

Let's look at these examples:



HOSPITAL STAYS

are one copay per stay – not per day.

For a 3 day hospital stay:

- TRS-Care Medicare: **\$500**
- Other Medicare plans: **\$1,050**



LOW COPAYS

for services other plans may not cover.

- **\$0 copay** for annual wellness visit and flu shot
- **\$5 copays** for sick visits with a primary care provider (PCP)
- **\$0 copay** for routine eye exam



PRESCRIPTION DRUG COVERAGE

at no extra cost and no coverage gap.

- TRS-Care Medicare for 90 day supply of Januvia (antidiabetic): **\$70**
- Other Medicare plans: **\$329**



SEE ANY DOCTOR

who accepts Medicare and will bill UnitedHealthcare

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Ask Your Agent to Go Through This Checklist

If you're considering enrolling in an individual Medicare plan outside TRS-Care, be sure to ask your agent these key questions:

Will premiums increase simply because I'm getting older?

Ask how your premiums will increase if you enroll in a plan outside TRS-Care. Some individual plan premiums increase each year along with your age, so a lower premium this year doesn't guarantee lower premiums in the future.

How do out-of-pocket costs for this plan compare to the TRS-Care plan? How much are doctor office visit copays, inpatient hospital copays, and the maximum out-of-pocket costs?

With the TRS-Care Medicare Advantage plan, **you'll have low doctor visit copays, a single inpatient hospital admission copay, and low maximum out-of-pocket costs.** Although the monthly premium may be higher than some plans, you'll benefit from more predictable costs when receiving medical care with TRS-Care.

The deductible does not apply to copays for primary care, urgent care, or emergency room visits, and you have a low, \$5 copay to see your primary care doctor.

How big is the plan's network? Which doctors and hospitals can I choose from?

TRS-Care Medicare Advantage offers **a large, nationwide network of doctors and hospitals. You can see any provider that accepts Medicare and will bill UnitedHealthcare.**

Some individual Medicare plans are able to lower premiums by offering small networks of doctors and hospitals. They also keep premiums low by not covering medical services by providers who are not in the network, except in emergencies.

What's the premium if the Medicare Part D plan covering prescription drugs is sold separately?

Unlike many plans, with TRS-Care Medicare Rx, there isn't a separate additional premium for prescription drug coverage. That **cost is included in the premium for your medical plan.**

What are the copays for brand and specialty drugs? Will I have to pay a portion of the cost through coinsurance, or are my costs fixed?

With the TRS-Care Medicare Rx plan, **both specialty and brand-name drugs are covered with a low copay.** Many Medicare Part D plans require members to pay a percentage of the cost of these drugs, which can get very expensive.

Does the Medicare Part D plan include a coverage gap, or what they call a "donut hole?"

Most Medicare Part D plans include a coverage gap. That means when a member's pharmacy claims reach a certain dollar level, the member must pay a larger percentage of the cost of specialty and brand-name drugs for a period of time.

TRS-Care Medicare Rx does NOT have a coverage gap. You pay the same low copays when you reach the coverage gap stage, so you never experience the "donut hole."

On many private plans, you pay 25% of the drug's total cost in the coverage gap phase. Costs decrease after that when you reach the catastrophic coverage stage.

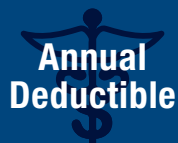
Is transportation to medical visits covered?

Under the TRS-Care Medicare Advantage plan, **you pay \$0 for 24 one-way trips every 12 months** by van, sedan, or wheelchair accessible vehicle. Visit www.uhcretiree.com/trs-carema or call Customer Services at 1-866-347-9507, 7 a.m. – 6 p.m. CT, Mon. through Fri. to learn more.

Do you pay a copay for each day that you're in the hospital?

TRS-Care Medicare Advantage allows you to pay a single copay per admission to the hospital so you avoid stacking up copays for multiple days.

PAY CLOSE ATTENTION TO THESE COSTS:



Annual Deductible



Coinsurance Rates



Copays



Maximum Out-of-Pocket



Monthly Premiums