

# Geneva City Schools Medicare Retiree Presentation

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# What is Original Medicare?

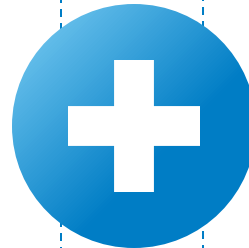
A federal health insurance program administered by the Centers for Medicare & Medicaid Services (CMS)

## PART A



### Hospital Coverage

- Helps cover inpatient hospital services
- Helps cover skilled nursing facility, hospice, and home health services



## PART B



### Medical Coverage

- Helps cover doctor appointments and outpatient care
- Helps cover some preventive services

# What are the parts of Medicare?

## Original Fee-for-Service Medicare

Part A – Hospital coverage

Part B – Medical coverage

2024 Part B Premium - \$174.70

## Excellus BCBS Medicare Advantage Plans

Part C – Offered through private health insurance plans

## Simply Prescriptions Drug Plans

Part D – Offered through private health insurance plans

The **Medicare Blue Choice HMO-POS** and **Medicare Blue PPO** plans are **Part C** and includes Part D of Medicare.

# When am I eligible for Medicare?



Generally, you are eligible for Original Medicare if you are:

- You are 65 years or older, or
- You are under 65 with certain disabilities

## AND

- You are a citizen or permanent resident of the United States
- You or your spouse have worked at least 10 years in a job where Medicare taxes were withheld from you or your spouse's pay

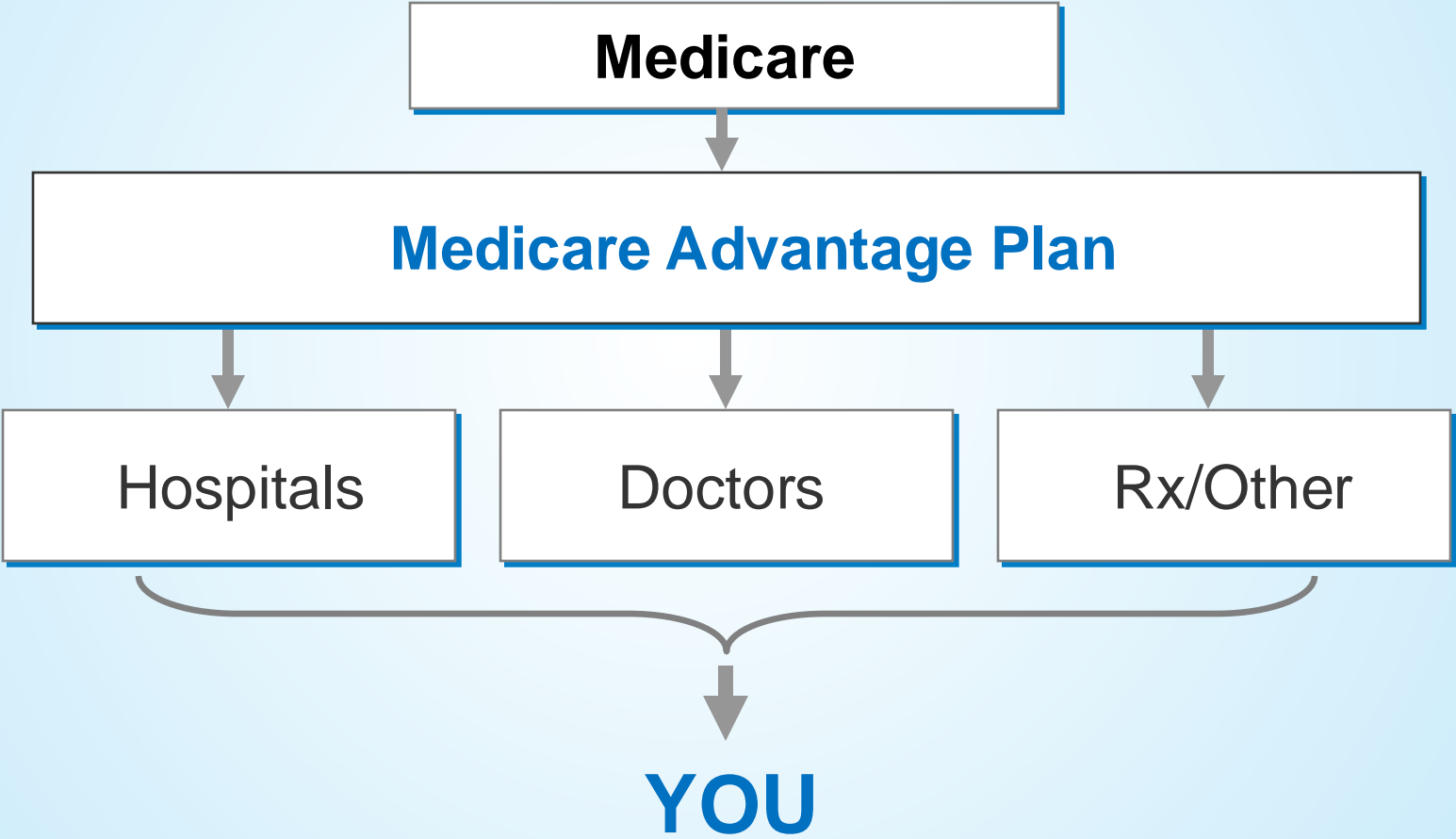


# How do I apply for Medicare?



- Contact the Social Security Administration
  - Visit [secure.ssa.gov](https://secure.ssa.gov)
  - Call toll-free **1-800-772-1213**
- Enrollment is automatic if you are receiving Social Security benefits or are part of a Railroad Retirement plan

# How Medicare Advantage Plans Work



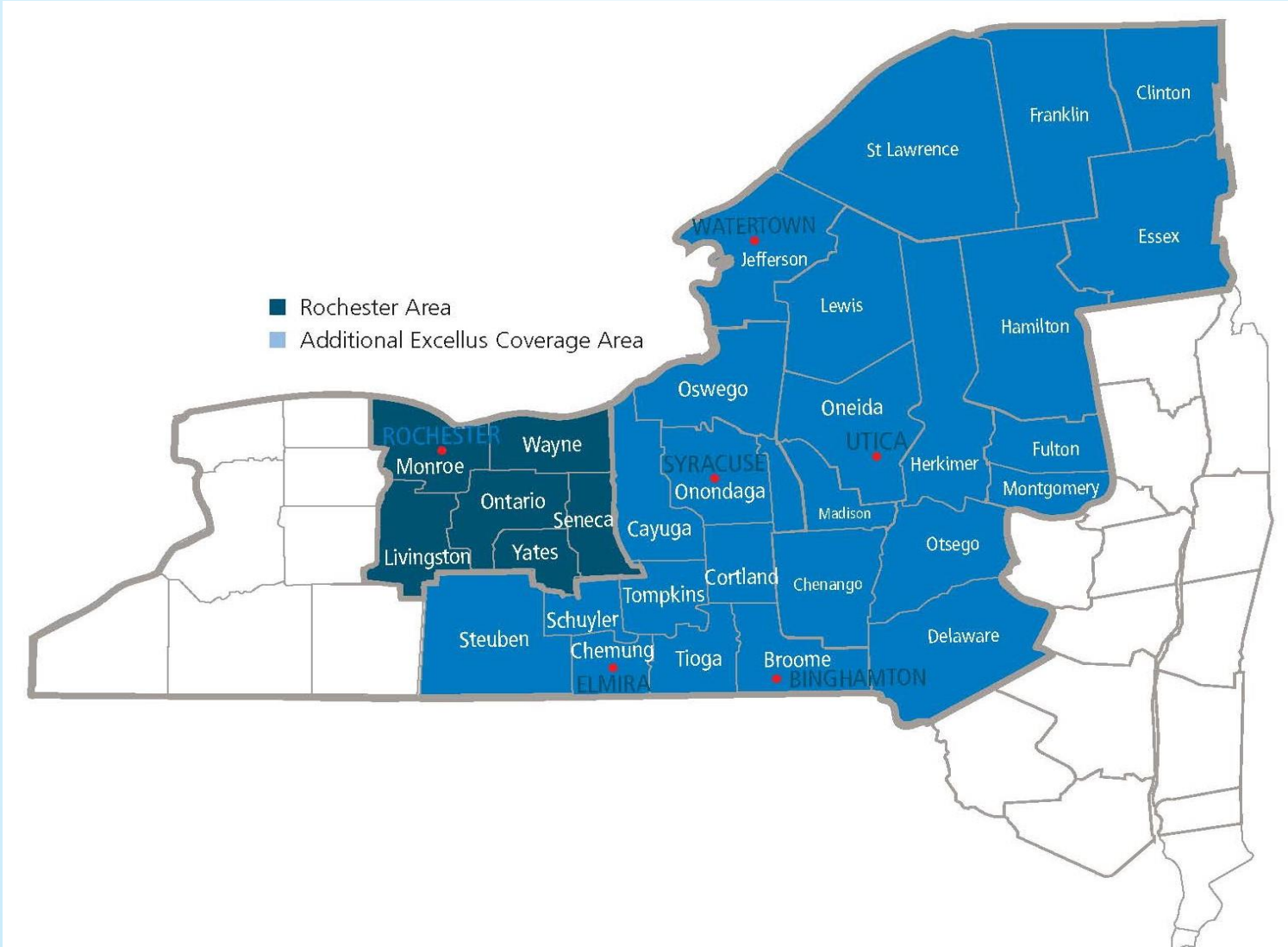
# Medicare Blue Choice HMO-POS

## Medicare Blue PPO Plans

### Preventative Care

- |                                 |                                  |
|---------------------------------|----------------------------------|
| • <b>Diagnostic tests/lab</b>   | <b>Covered in full</b>           |
| • <b>Routine Physical</b>       | <b>Covered in full</b>           |
| • <b>Immunizations</b>          | <b>Covered in full</b>           |
| • <b>Mammography</b>            | <b>Covered in full</b>           |
| • <b>PAP/Pelvic Exam</b>        | <b>Covered in full</b>           |
| • <b>Bone Density Screening</b> | <b>Covered in full</b>           |
| • <b>Prostate Screening</b>     | <b>Covered in full</b>           |
| • <b>Routine Hearing Exam</b>   | <b>\$0 – TruHearing Provider</b> |
| • <b>Preventive Dental</b>      | <b>Included</b>                  |

# Medicare Blue Choice HMO-POS Service Area





# Medicare Blue Choice HMO-POS \$15/\$15 \$5/\$15/\$30 Rx Coverage

- **Primary Care** \$15
- **Specialist** \$15
- **Urgent Care** \$15 – Nationwide
- **MRI, CAT, PET** \$15
- **X-Rays** \$15
- **Ambulatory Surgery** \$50
- **Ambulance** \$65
- **Chiropractic Care** \$15
- **Part B Drugs** 20% Coinsurance

# Medicare Blue Choice HMO-POS \$15/\$15 \$5/\$15/\$30 Rx Coverage

- **Emergency Room** \$65 - Worldwide
- **Inpatient Hospitalization** \$100 3 max / No Limit
- **Home Health Care** Covered in full
- **Cardiac Rehab** Covered in full
- **PT, OT, ST** \$15
- **Diabetic Supplies** \$5 (30-day supply)
- **Out of Pocket Max** \$3,400 (In-Network Medical)
- **Point of Service (POS)** 20% up to \$5,000 annually

## Extras

- **Eyewear Allowance** \$100 annually
- **TruHearing Hearing Aids** \$499 or \$799 copay per aid

# Medicare Blue Choice HMO-POS \$15/\$15 \$5/\$15/\$30 Rx Coverage

## Initial Coverage:

- Tier 1** - \$5 for a 30-day supply
- Tier 2** - \$15 for a 30-day supply
- Tier 3** - \$30 for a 30-day supply

**3x copay for a 90-day supply** at any participating pharmacy or mail order pharmacy (Express Scripts and Wegmans).

## Catastrophic Coverage (\$2,000 TrOOP):

Covered In Full - \$0 Member Responsibility

# Medicare Blue Choice HMO-POS \$10/\$15 \$10/\$30/\$60 Rx Coverage

- **Primary Care** **\$10**
- **Specialist** **\$15**
- **Urgent Care** **\$15 – Nationwide**
- **MRI, CAT, PET** **\$15**
- **X-Rays** **\$15**
- **Ambulatory Surgery** **Covered in full**
- **Ambulance** **\$50**
- **Chiropractic Care** **\$10**
- **Part B Drugs** **20% Coinsurance**

# Medicare Blue Choice HMO-POS \$10/\$15 \$10/\$30/\$60 Rx Coverage

- **Emergency Room**                      **\$65 - Worldwide**
- **Inpatient Hospitalization**        **Covered in full**
- **Home Health Care**                    **Covered in full**
- **Cardiac Rehab**                        **Covered in full**
- **PT, OT, ST**                              **\$15**
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# Medicare Blue PPO \$15/\$15 \$5/\$15/\$30 Rx Coverage

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- **Urgent Care** **\$15 – Nationwide**
- **MRI, CAT, PET** **\$15**
- **X-Rays** **\$15**
- **Ambulatory Surgery** **\$50**
- **Ambulance** **\$65**
- **Chiropractic Care** **\$15**
- **Part B Drugs** **20% Coinsurance**

# Medicare Blue PPO \$15/\$15 \$5/\$15/\$30 Rx Coverage

- **Emergency Room**                      **\$65 - Worldwide**
- **Inpatient Hospitalization**        **\$250 3 max / No Limit**
- **Home Health Care**                    **Covered in full**
- **Cardiac Rehab**                        **Covered in full**
- **PT, OT, ST**                              **\$15**
- **Diabetic Supplies**                    **\$5 (30-day supply)**
- **Out of Pocket Max**                    **\$1,250 (In-Network Medical)**

## Extras

- **Eyewear Allowance**                    **\$100 annually**
- **TruHearing Hearing Aids**            **\$499 or \$799 copay per aid**

# Medicare Blue PPO \$15/\$15 \$5/\$15/\$30 Rx Coverage

## Initial Coverage:

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- **Chiropractic Care** **\$10**
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- **Cardiac Rehab**                        **Covered in full**
- **PT, OT, ST**                              **\$15**
- **Diabetic Supplies**                    **\$5 (30-day supply)**
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## Extras

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## Catastrophic Coverage (\$2,000 TrOOP):

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# FitOn



FitOn Health gives members access to the best digital fitness & wellness content, fitness studios, gyms, nutrition and meal planning, challenges and more. This benefit is provided by Excellus BlueCross BlueShield at no additional cost. You will be able to continue your current fitness routine while having access to a variety of new activities.

**FitOn will REPLACE Silver&Fit on January 1, 2025**

# TruHearing – Hearing Aid Coverage



- **Dedicated Phone Number: 1-855-205-5519**  
(Monday – Friday / 8 am – 9 pm)
- **TruHearing Advanced**  
**\$499 copayment per aid**  
(32 channels / 6 programs / 10 styles)  
Retail Cost: \$2,445
- **TruHearing Premium**  
**\$799 copayment per aid**  
(48 channels / 6 programs / 10 styles)  
Retail Cost: \$3,125
- 3 in-person, follow up visits with a local in-network provider for fitting and adjustments / 45-day trial / 48 batteries per hearing aid



# Mom's Meals

## FOOD TO FUEL RECOVERY



Get Meals Delivered to Your Door Through Mom's Meals.™



Common medical procedures can take a lot out of you, especially in the days and weeks of recovery that follow. Supporting your body's dietary needs is critical to getting back on the road to wellbeing – but we know that is often easier said than done.

We would like to help support your recovery process by providing delivery of healthy and balanced meals through our vendor, **Mom's Meals** – a national provider of fully prepared meal delivery.

### About your Mom's Meals benefit:

- Members can receive up to 2 home delivered meals per day for 7 days following an observation, inpatient acute or skilled nursing facility stay.
- Meals can be received up to 30 days after discharge.
- Program menus offer meal options that taste great and can be tailored to meet your nutritional needs, such as lower sodium, diabetes-friendly, and heart-friendly diets.
- There is no cost to you and no limit on the number of times the benefit can be used during the calendar year; it is included in your plan.

- Excellus offers a meal delivery service through Mom's Meals for Medicare Advantage members who meet certain criteria.
- Those who have had an observation, inpatient admission or skilled nursing facility stay are eligible.
- Meals can be received up to 30 days after being discharged.

To request your delivery of meals, contact our Care Management team within 30 days of discharge by calling 1-800-860-2619 (TDD/TTY: 711). Representatives are available Monday through Friday, 8:30 a.m. - 4:30 p.m.



# Changes & Reminders For 2025

- **FitOn replacing Silver&Fit.**
- **\$2,000 TrOOP on Rx Coverage (\$8,000 in 2024)**
- **Excellus BCBS Customer Care**  
1-800-872-4570  
[www.medicare.excellusbcbs.com](http://www.medicare.excellusbcbs.com)
- **Social Security Administration**  
1-800-772-1213  
[secure.ssa.gov](http://secure.ssa.gov)

Excellus    
**MEDICARE**



**Medicare Supplement Plan F**  
**Medicare Supplement Plan G**

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# Medicare Supplement Plans

Plan Benefits	F	G
<b>Medicare Part A Coinsurance &amp; Hospital Costs</b> (up to an additional 365 days after Medicare benefits are used up).	100%	100%
<b>Medicare Part B Coinsurance or Copayment</b>	100%	100%
<b>Blood</b> (first 3 pints)	100%	100%
<b>Medicare Part A Hospice Coinsurance or Copayment</b>	100%	100%
<b>Skilled Nursing Facility Coinsurance</b>	100%	100%
<b>Medicare Part A Deductible</b>	100%	100%
<b>Medicare Part B Deductible</b>	100%	✗
<b>Medicare Part B Excess Charges</b>	100%	100%
<b>Foreign Travel Emergency</b> (up to the plan limits)	80%	80%

## Original Medicare

**Part A** – Hospital coverage

**Part B** – Medical coverage

2024 Part B Premium \$174.70

**Original Medicare is primary, and Supplement G is secondary. Each is a separate card. Simply Prescriptions Rx is a separate card and creditable Part D coverage.**

**Centers for Medicare & Medicaid Services (CMS) has released the 2023 Medicare Part B deductible.**

### Part B Deductible:

2022 - \$233.00

2023 - \$226.00

2024 - \$240.00

2025 - TBD

**\*\*Supplement F is no longer available for new enrollments.**

**PLAN F VS PLAN G**

*A Quick Guide to Medicare Supplement Plans*



# Simply Prescriptions Rx Coverage

## Simply Prescriptions \$2/\$7

**Tier 1** - \$2 for a 30-day supply  
**Tier 2** - \$7 for a 30-day supply  
**Tier 3** - \$7 for a 30-day supply

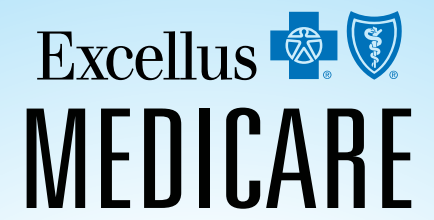
## Simply Prescriptions \$5/\$15/\$30

**Tier 1** - \$5 for a 30-day supply  
**Tier 2** - \$15 for a 30-day supply  
**Tier 3** - \$30 for a 30-day supply

**3x copay for a 90-day supply** at any participating pharmacy or mail order pharmacy (Express Scripts and Wegmans).

## Catastrophic Coverage (\$2,000 TrOOP):

Covered In Full - \$0 Member Responsibility



**Thank You**

