

	Medicare Pays	Hartford Medical Plan Pays	Insured Pays
<b>Medicare (Part A) – Hospital Services</b>			
<b>Hospitalization: Semi-private room &amp; board, general nursing, and miscellaneous services and supplies</b>			
◆ First 60 days	100% after Part A Deductible	\$1,100 (Part A Deductible)	\$0
◆ Days 61-90	100% after \$275 copay per day	\$275 copay per day	\$0
◆ Days 91+, While using 60 lifetime reserve days	100% after \$550 copay per day	\$550 copay per day	\$0
◆ Once lifetime reserve days are used, additional 365 days	Not covered	\$0	100%
◆ Beyond the additional 365 days	Not covered	Not covered	100%
<b>Skilled Nursing Facility Care</b>			
◆ First 20 days	100% of the approved amounts	\$0	\$0
◆ Days 21-100	100% after \$137.50 copay per day	Up to \$137.50 copay per day	\$0
◆ Days 101+	Not covered	Not covered	All costs
<b>Blood</b>			
◆ First 3 pints	Not covered	100%	\$0
◆ Additional Amounts	80%	20%	\$0
<b>Hospice Care</b>			
	All except very limited coinsurance for outpatient drugs and inpatient respite care	Coinsurance charges for Medicare-approved Hospice charges	Balance
<b>Medicare (Part B) – Medical Services</b>			
Medical Expenses – In or out of the hospital, and, outpatient hospital treatments:			
◆ First \$135 of Medicare-Approved Amounts	Not covered	\$155 (Part B Deductible)	\$0
◆ Remainder of Medicare-Approved Amounts	Generally 80%	Generally 20%	\$0
◆ Part B Excess Charges (Above Medicare-Approved Amounts)	Not covered	100% of excess charges	\$0
<b>Blood</b>			
◆ First 3 pints	Not covered	100%	\$0
◆ After 3 pints	80%	20%	\$0
<b>Clinical Laboratory Services – Blood Tests or Diagnostic Services</b>			
	Generally 80% after \$155 Part B deductible	Part B deductible and 20%	Any balance
<b>Medicare Parts A &amp; B</b>			
<b>Home Health Care Medicare Approved Services:</b>			
◆ Medically necessary skilled care services and medical supplies and durable medical equipment	100%	\$0	\$0
◆ Remainder of Medicare Approved Amounts	80%	20%	\$0
<b>At-Home Recovery Services – Not covered by Medicare:</b>			
◆ Benefits for each visit	\$0	\$0	100%
◆ Number of visits covered (must be received within 8 weeks of last Medicare approved visit)	\$0	\$0	100%
◆ Calendar year maximum	\$0	\$0	100%
<b>Other Benefits Not Covered by Medicare:</b>			
Foreign Travel:			
◆ First \$250 of each calendar year	Not covered	\$0	\$250
◆ Remainder of Charges	Not covered	80% to a lifetime maximum of \$50,000	20% and amounts over the \$50,000 lifetime maximum

Express Scripts, Inc. Drug Card	Benistar/Express Scripts Formulary
◆ Retail Generic (30 day supply)	\$9 copay
◆ Retail Preferred Brand (30 day supply)	\$49 copay
◆ Specialty Medications (30 day supply)	33% of discounted cost
◆ Retail Non-Preferred Brand (Not included in the formulary)	No coverage
◆ Mail Order - Generic (90 day supply)	\$18 copay
◆ Retail Preferred Brand (90 day supply)	\$125 copay
◆ Specialty Medications (30 day supply)	N/A
◆ Retail Non-Preferred Brand (Not included in the formulary)	No coverage
Deductible	\$0 calendar year – No deductible

<b>Minimum Participation</b>	<b>2 lives</b>
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Please refer to your Certificate of Insurance for specific details regarding Plan benefits.

SRH-2419-ZQ

## A Retiree Medical Insurance Program An Opportunity Like No Other

### *Comprehensive Coverage At Economical Group Rates*

- ☑ **You and Your Spouse Are Guaranteed Acceptance, Regardless of Your Health** if you are age 65 or older and enrolled in Parts A & B of Medicare.
- ☑ **Freedom to choose your own doctors and hospitals**
- ☑ **No paperwork or claim forms required**
- ☑ **You Are Guaranteed Economical Group Premiums.** Your premiums can only be changed if the premiums are changed for the entire group.
- ☑ **You Are Guaranteed That Future Benefits Will Increase Annually To Keep Up With The Changes In Medicare**
- ☑ **Excess coverage will pay the difference between the approved amount and actual charge – up to a percentage established by Medicare.**

#### 2010 Monthly Rates \* (Per Person)

Attained Age	Male	Female
65-69	\$317.48	\$296.02
70-74	\$349.67	\$317.48
75-79	\$381.87	\$345.38
80-84	\$399.03	\$364.71
85+	\$424.79	\$381.87

This is a calendar year program. Renewal rates are effective on January 1<sup>st</sup> of each new plan year.

\* *Composite Rates May Be Available*

### Exclusions

The Retiree Medical Insurance Plan does not cover:

- any expense that is not a Medicare-eligible expense, or beyond the limits imposed by Medicare for such expense, or excluded by name or specific description by Medicare, except as specifically provided in the policy;
- any portion of a covered expense to the extent paid by Medicare; benefits payable under one benefit of the policy to the extent covered under another benefit of the policy; and,
- covered expenses incurred after coverage terminates, except as stated in the extension of benefits provision of the policy.

### Pre-Existing Conditions

If you or your spouse can give us proof that you are replacing your medical coverage, we will credit this plan's pre-existing conditions limitation to the extent it was satisfied under your previous policy. **Otherwise, the pre-existing conditions limitation will apply.**

**If you are not replacing coverage, the following definition will apply:** If medical treatment or advice was received for any injury or sickness during the six-month period immediately preceding your effective date of coverage, or that of your spouse, that condition will not be covered by this plan until the expiration of six consecutive months after the effective date.

**For additional information, contact Claire Holbrook at Wachovia Insurance Services at 804-267-3190.**

## Retiree Medical Insurance Program for Virginia Local Political Subdivisions

- ★ *Comprehensive Medical and Drug Coverage*
- ★ *Economical Group Rates*
- ★ *Guaranteed Acceptance*
- ★ *Complete Choice of Physicians*
- ★ *No Referrals Required*

**A comprehensive offering of retiree medical and prescription drug benefits!**

- ◆ **Stability:** Lifetime benefits
- ◆ **Partnership:** The Hartford (medical), and BeniStar/Express Scripts (prescription drugs)
- ◆ **Commitment:** A solution for retiree medical coverage -- when you need it most

