

HIGHLIGHTS	MEDICARE COVERS	SENIOR PROGRAM PAYS	MEMBER RESPONSIBILITY
<i>Medicare deductibles and coinsurance vary and will be based upon the program limits in effect on the date of service.</i>			
Medicare Part A Services			
Inpatient Hospital Care <ul style="list-style-type: none"> Semi-private room and board General nursing services Operating and recovery room costs Intensive care Drugs Laboratory tests X-rays Blood All necessary medical services and supplies 	<ul style="list-style-type: none"> First 60 Days, minus deductible 61st to 90th day, minus coinsurance/day 91st to 150th day, minus lifetime reserve/day Beyond 150 days (lifetime reserve), not covered 	<ul style="list-style-type: none"> Deductible Coinsurance/day Lifetime reserve/day Additional 365 days of coverage of which 30 days can be used for inpatient mental illness 	\$0 Copayment/Coinsurance
Skilled Nursing Facility Care (SNF) <ul style="list-style-type: none"> Includes rehabilitation services 	<ul style="list-style-type: none"> First 20 days, 100% of costs 21st to 100th day, minus SNF coinsurance/day Beyond 100 days, not covered 	<ul style="list-style-type: none"> Not covered SNF coinsurance/day Not covered 	\$0 Copayment/Coinsurance
Medicare Part B Services			
Outpatient Hospital Services Outpatient hospital services and supplies (including emergency room visits and therapy services); EXCEPT physician services	<ul style="list-style-type: none"> In 2021, the Medicare charge after Part B \$203 calendar year deductible. 	<ul style="list-style-type: none"> In 2021, the Medicare charge coinsurance and Part B \$203 calendar year deductible if applied by Medicare. 	\$0 Copayment after Deductible is met
Professional Provider Services <ul style="list-style-type: none"> Physician medical and surgical services Ambulance transportation Diagnostic X-ray Laboratory services Pathology Medical supplies Anesthesia 	<ul style="list-style-type: none"> In 2021, the Medicare charge after Part B \$203 calendar year deductible. 	<ul style="list-style-type: none"> In 2021, the Medicare charge coinsurance after Part B \$203 calendar year deductible is met. 	\$0 Copayment after Deductible is met
Prescription Drug Services			
Retail Prescription Drugs (per prescription) – 30 day supply	<ul style="list-style-type: none"> Not covered 	<ul style="list-style-type: none"> Not covered 	
Mail Service Drugs (per prescription) – 90 day supply	<ul style="list-style-type: none"> Not covered 	<ul style="list-style-type: none"> Not covered 	
Calendar year benefit (combination of retail and mail order)	<ul style="list-style-type: none"> Not covered 	<ul style="list-style-type: none"> Not covered 	

Programs are subject to change. Senior is a group Medicare complementary coverage made available by Capital Advantage Insurance Company®, subsidiary of Capital BlueCross, to groups that wish to provide such coverage to their retired employees covered by Medicare. This coverage pays the deductible, coinsurance, and copayments included in Medicare Part A and hospital benefits supplementing Part B. Generally, the exclusions and limitations of Senior follow those of Medicare. This information highlights Senior benefits and is **not** intended to be a complete list or complete description of available services, exclusions or limitations. Refer to your Certificate of Coverage for benefit details.

Medicare contractors process and pay hospital, physician, and other bills on behalf of Medicare. Although arrangements have been made with selected Medicare contractors to submit adjudicated claims directly to Capital BlueCross for processing of supplemental benefits, members may still have to submit claim forms directly to Capital BlueCross.

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