

Benefits at a Glance

Your Medicare supplement benefits

- The Plan pays all of the Medicare Part A and Part B deductibles.
- It also pays the 20% coinsurance that Medicare doesn't pay.
- You have limited medical benefits for some of the services Medicare doesn't cover.



Call your health fund when you need help

(855) 321-4373 • www.uhh.org

Medicare Supplement Coverage

Medicare Part A Benefits

Medicare Part A usually covers:

- Inpatient hospital care
- Skilled nursing facility care
- Nursing home care (*as long as custodial care isn't the only care you need*)
- Hospice
- Home health services

Each year, you must pay a deductible before Medicare will pay for covered services. What Medicare pays varies by type of care.

Your health fund pays 100% for these services:

- Part A deductible per spell of illness
- Hospital confinement on days 91-455
- First 3 pints of blood
Medicare doesn't cover
- Daily coinsurance for skilled nursing facility confinement on days 21-100
- Emergency hospital care when you're out of the country

Medicare Part B Benefits

Medicare Part B covers 2 types of services:

■ **Medically necessary services:**

Services or supplies that are needed to diagnose or treat your medical condition and that meet accepted standards of medical practice.

■ **Preventive services:** Healthcare to prevent illness (like the flu) or detect it at an early stage, when treatment is most likely to work best.

Each year, you must pay a deductible before Medicare will pay for covered services. After you pay this deductible, Medicare usually pays 80% of covered charges for the rest of the year.

Your health fund pays 100% for these services:

■ Your annual Medicare Part B deductible

■ Part B coinsurance for these services and supplies:

- Doctor office and hospital visits and services
- Chiropractic and non-routine podiatric services
- Outpatient physical, occupational, and speech therapy
- Kidney dialysis
- Medical supplies and durable medical equipment
- Prosthetic devices
- Oxygen and anesthesia
- Ambulance transportation
- These immunizations:
 - ▲ Yearly flu shot
 - ▲ One-time hepatitis B inoculation if you're at high risk
 - ▲ One-time pneumococcal shot, and, if you're at high risk, a booster after 5 years

Limited Medical Benefits

Each year, you must pay a \$150 deductible before your health fund will pay for benefits. After you pay this deductible, your health fund pays 80% of the first \$2,000 of covered charges in a calendar year. (You pay 20%.) Then your health fund pays 100% for the rest of the year. (You pay nothing.)

Annual Maximum Benefit per Person: \$25,000

Lifetime Maximum Benefit per Person: \$50,000

Covered expenses are:

- One routine eye exam per year
- Private duty nursing services
- Immunizations not covered under Medicare Part B