

Benefit Summary



MEDICARE ELIGIBLE RETIREE HIGH OPTION WITHOUT PRESCRIPTION DRUG COVERAGE

JACKSON HEALTH SYSTEM	SCHEDULE OF BENEFITS
LIFETIME MAXIMUM	Unlimited
DEDUCTIBLE AMOUNT PER CALENDAR YEAR Per Individual	\$233 for Private Duty Nursing \$250 for Foreign Travel Emergency Care
CHOICE OF HOSPITALS	Unlimited
MEDICARE PART B DEDUCTIBLE: \$233 PER CALENDAR YEAR	Not Covered
INPATIENT HOSPITAL FACILITY Covered by Medicare Part A. Medicare covers: Days 1—60: All but \$1,556 Days 61—90: All but \$389 per day Days 91—150: All but \$778 per day <i>*Days 91—150 are the 60 Lifetime Reserve Days. Medicare will cease until a new Benefit Period begins. A new Benefit Period begins after you have been out of the hospital or facility for at least 60 days. In a new Benefit Period, all Medicare Part A will renew except for the Lifetime Reserve Days.</i>	100% up to \$1,556 100% up to \$389 per day 100% up to \$778 per day *365 additional lifetime days after Medicare Lifetime Reserve Days are exhausted Covered at 100% of Medicare eligible expense Must be Medically Necessary Limiting semi-private room (unless Medically Necessary) & board amount
HOSPITAL OUTPATIENT/PHYSICIAN Covered by Medicare Part B	Remainder 20% of Medicare approved amount
SKILLED NURSING FACILITIES Days 1—20: Covered by Medicare Part A Days 21—100: Covered all but \$194.50 per day Days 101 & beyond: all costs	Days 1—20: Not Covered Days 21—100: 100% up to \$184.50 per day Days 101 & beyond: Not Covered
PHYSICIAN VISITS/ILLNESS Covered by Medicare Part B	Remainder 20% of Medicare approved amount
EMERGENCY AND URGENT CARE SERVICES Covered by Medicare Part B	Remainder 20% of Medicare approved amount
PHYSICIAN'S OFFICE VISIT Covered by Medicare Part B	Remainder 20% of Medicare approved amount
SPECIALIST'S OFFICE VISIT Covered by Medicare Part B	Remainder 20% of Medicare approved amount
SURGICAL PROCEDURES Covered by Medicare Part B	Remainder 20% of Medicare approved amount

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PREVENTIVE CARE <i>Covered by Medicare Part B</i> Includes, but is not limited to: Annual Screening Mammogram Pap Smear & Pelvic Exam Bone Mass Measurement Prostate Cancer Screening Physical Exam (Yearly “Wellness” Exam) Colorectal Screening <i>Subject to Preventive Care guidelines outlined in the “2022 Medicare & You” publication from Centers for Medicare & Medicaid Services (CMS)</i>	No Charge
ACUPUNCTURE (Chronic Low Back Pain Only) <i>Covered by Medicare Part B</i> Includes, but not limited to: 12 acupuncture visits in 90 days for chronic low back pain lasting 12 weeks or longer. No more than 20 Acupuncture treatments annually <i>Subject to additional details outlined at www.medicare.gov.</i>	Remainder 20% of Medicare approved amount
AMBULATORY SURGERY CENTERS <i>Covered by Medicare Part B</i> <i>*Facility where surgical procedures are performed, and you’re expected to be released within 24 hours.</i>	Remainder of 20% of Medicare approved amount
MEDICARE TELEHEALTH, E-VISITS, AND VIRTUAL CHECK-INS <i>Covered by Medicare Part B</i>	Remainder of 20% of Medicare approved amount
ALLERGY INJECTIONS <i>Covered by Medicare Part B</i>	Remainder 20% of Medicare approved amount
DURABLE MEDICAL EQUIPMENT <i>Covered by Medicare Part B</i>	Remainder 20% of Medicare approved amount
IMMUNIZATIONS <i>Covered by Medicare Part B</i>	Remainder 20% of Medicare approved amount
X-RAYS <i>Covered by Medicare Part B</i>	Remainder 20% of Medicare approved amount
ADVANCED RADIOLOGICAL IMAGING (I.E. MRIs, MRAs, CAT Scans and PET Scans) <i>Covered by Medicare Part B</i>	Remainder 20% of Medicare approved amount
PHYSICAL THERAPY SERVICES <i>Covered by Medicare Part B</i>	Remainder 20% of Medicare approved amount
TMJ Surgical and Non-Surgical <i>Covered by Medicare Part B</i>	Remainder 20% of Medicare approved amount
OTHER LAB/RADIOLOGY SERVICES <i>Covered by Medicare Part B</i>	Remainder 20% of Medicare approved amount

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SHORT-TERM REHABILITATION <i>Covered by Medicare Part B</i> <u>Includes:</u> Cardiac Rehab Speech Therapy Occupational Therapy Pulmonary Rehab Cognitive Therapy Chiropractic Therapy (includes Chiropractors)	Remainder 20% of Medicare approved amount
AMBULANCE <i>Covered by Medicare Part B</i>	Remainder 20% of Medicare approved amount
HOME HEALTH CARE When covered by Medicare When not covered by Medicare	No Charge Plan will pay up to \$40 per visit limited to \$1,600 per calendar year
FOREIGN TRAVEL/EMERGENCY CARE Not covered by Medicare	80% of Medicare approved amount after \$250 calendar year deductible, up to a lifetime maximum of \$50,000
PRIVATE DUTY NURSING <i>Medicare Part A</i> <i>Covered by Medicare Part B</i> <i>(While Inpatient In a Hospital or Other Health Care Facility Only)</i>	Not Covered 80% of the Reasonable & Customary charges after \$233 calendar year deductible
MATERNITY SERVICES <i>Covered by Medicare Part B</i> Initial Visit to confirm pregnancy All subsequent prenatal and postnatal visits <i>Covered by Medicare Part A</i> Delivery (Inpatient Hospital or Birthing Center)	Remainder 20% of Medicare approved amount Remainder 20% of Medicare approved amount Days 1 to 60: 100% up to \$1,556 Days 61 to 90: 100% up to \$389 per day Days 91 -150: 100% up to \$778 per day
ABORTION-NON-ELECTIVE <i>Covered by Medicare Part A</i> Inpatient	Payable as Inpatient
OUTPATIENT SURGICAL FACILITY <i>Covered by Medicare Part B</i> Surgical sterilization procedures for Vasectomy/Tubal Ligations	Remainder 20% of Medicare approved amount
BLOOD <i>First three pints of blood not covered by Medicare</i>	First three pints of blood covered at 100% of the Reasonable & Customary charges

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OUTPATIENT FACILITY <i>Covered by Medicare Part B</i> Services in Operating and Recovery Room, Procedures Room and Treatment	Remainder 20% of Medicare approved amount
HOSPICE Inpatient Services Outpatient Services (same coinsurance level as Home Health Care)	Plan pays 100% of amount approved but not paid by Medicare, when Medicare certification and election requirements are met
INFERTILITY - OFFICE VISIT FOR DIAGNOSIS <i>Covered by Medicare Part B</i>	Remainder 20% of Medicare approved amount
ORGAN TRANSPLANT <i>Covered by Medicare Part A</i>	Payable as Inpatient Hospital
EXTERNAL PROSTHESES <i>Covered by Medicare Part B</i>	Remainder 20% of Medicare approved amount
MENTAL HEALTH /SUBSTANCE ABUSE INPATIENT <i>Covered by Medicare Part A</i> <u>Mental Health</u> Acute: based on ratio of 1:1 Partial: based on a ratio of 2:1 <u>Substance Abuse</u> Acute detoxification: requires 24 hour nursing; based on a ratio of 1:1 Acute Inpatient Rehab: requires 24 hour nursing; based on a ratio of 1:1 Partial: based on a ratio of 2:1 Residential: based on a ratio of 2:1	Plan pays 100% of amount approved, but not paid by Medicare; if charges not approved by Medicare, there is no coverage
MENTAL HEALTH/SUBSTANCE ABUSE OUTPATIENT HOSPITAL/FACILITY <i>Covered by Medicare Part B</i>	Coverage assumes enrollment in Medicare Part B; Plan pays remainder of charges approved, but not paid by Medicare Part B, and member has \$0 responsibility
EYEGLASSES <i>Covered by Medicare Part B</i>	Not Covered
PRESCRIPTION DRUG COVERAGE	Not Covered

FOR ADDITIONAL INFORMATION, PLEASE CALL: 1-844-439-5378

For specific information on benefits, exclusions and limitations
please see your Summary Plan Description (SPD).