

GTCMHIC Classic Blue Secure Medicare Supplement Plan (MS4)

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**Let's talk
insurance!**



Insurance Terms

To talk about insurance we first must understand the basics

Premium

Monthly amount you pay to have insurance coverage

Deductible

Amount that must be paid before insurance coverage begins

Example

Original Medicare Part B has a \$233 (2023) yearly deductible

Insurance Terms

To talk about insurance we first must understand the basics

Co-insurance

percentage owed once insurance pays their percentage of coverage
Example: Original Medicare Part B coverage is 80% resulting in 20% co-insurance

Co-pay

set amount you pay for a service
Example: a \$15 co-pay for an in network primary doctor visit

Out of Pocket Maximum

The amount that all your co-insurance and co-pays go towards. Once met coverage goes to 100%.

**ORIGINAL
MEDICARE**

- OR -

**MEDICARE
ADVANTAGE**

**Part A
(hospital)**

**Part B
(medical)**

**Part D
(prescription)**

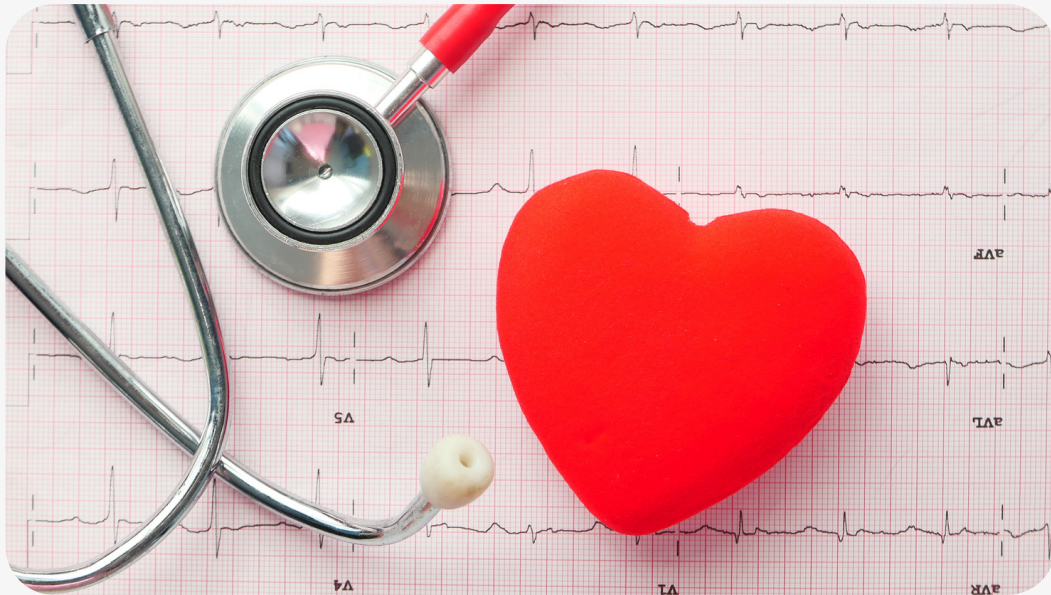
**Medicare
Supplement
(Medigap)**

**Part C
(Part A + Part B and
usually Part D)**

**Part D
(may be able to
purchase separately
if not included)**

Parts of Medicare

Let's learn some basics of Medicare before we discuss how Medicare Supplement Plan works with Medicare.



A

Hospital coverage, typically no premium, based on work history, \$1,600 co-pay per hospital stay

B

Outpatient coverage, Doctor's visits, \$226 yearly deductible, 80/20 benefit, preventive covered at 100%; cost \$164.90 monthly (2023)

D

Prescription drug coverage, Not included with the red, white, and blue card

Medicare Part D

- Formulary and Pharmacy Network
- Enrollment Periods
- October 15 - December 7 (AEP)
- Special Enrollment Periods
- Part D Plan Cost-Sharing
- Premium
- \$505/\$4,660/\$7,400 (2023)
- Programs income related to assist with cost
 - EPIC and Extra Help



Note: On The Classic Blue Secure Medicare Supplement Plan you have drug coverage do not need a Part D plan, you already have credit drug coverage.



What about Part C?

Medicare Advantage Plan

- Medicare Advantage Plans combines Part A, Part B, and at times Part D which then REPLACES Medicare coverage
- Medicare Advantage Plans then have set copays or coinsurances for services
- Medicare Advantage Plans benefits are contingent on provider networks
 - Unlike Original Medicare that has a national network
- Medicare Advantage Plans must cover as well as or better than Original Medicare benefits
- You cannot be enrolled in a Medicare Advantage Plan and the Classic Blue Secure MS4

How does a Medicare Supplement Plan work?



1

Must be enrolled in Medicare Part A and B. The plan supplements Original Medicare and does not replace coverage like a Medicare Advantage Plan.

2

The Medicare Supplement Plan is in network with the National Medicare Network, not just the Excellus network.

3

The plan follows Medicare guidelines for coverage.

GTCMHIC Classic Blue Secure Medicare Supplement



1

The Medicare Supplement plan follows Medicare guidelines. If Medicare denies then the Medicare supplement Plan will also deny.

2

The Medicare Supplement Plan is individual coverage only. Therefore, if you and your spouse are both enrolled you will have separate ID cards.

3

Includes drug coverage whereas most standard, direct enrollment options only include medical coverage. Includes ancillary benefits not covered under a standard Medicare Supplement Plan.

How do you use your insurance?



Routine doctor's appointments with your primary and specialists should be part of your routine healthcare.



Hospital stays can be for emergencies and planned surgeries and are an important part of your insurance coverage.



Networks are important to maximize your health plan coverage.



Routine medications are important for keeping you healthy and out of emergency care.

Benefit Overview

Service	Medicare	Classic Blue Secure Medicare Supplement MS4
Deductible	\$226 Yearly Deductible For Part B	None and covers Part B Deductible
Maximum Out of Pocket	None	None
Primary Care Physician	Subject to the \$226 Deductible 80% Coverage	Covers Medicare Part B Deductible and Co-insurance
Specialist Visit	Subject to the \$226 Deductible 80% Coverage	Covers Medicare Part B Deductible and Co-insurance

Benefit Overview

Service	Medicare	Classic Blue Secure Medicare Supplement MS4
Adult Routine Physical Exam	Not Covered Welcome to Medicare/ Wellness Visit Covered in Full	Not Covered
Emergency Room Visit	Subject to the \$226 Deductible 80% Coverage	Covers Medicare Part B Deductible and Co-insurance
Inpatient Hospital Stay	\$1,600 per stay Days 1-60	Covers Days 1-60 Copay and any other co-pays past day 60
Skilled Nursing Facility	Days 1-20- Covered in Full Days 21-100- \$200 Copay Per Day	Covers Medicare deductible and co-pays

Benefit Overview

Service	Medicare	Classic Blue Secure Medicare Supplement MS4
Durable Medical Equipment (ie. CPAP, oxygen, walker, etc.)	Subject to the \$226 Deductible 80% Coverage	Covers Medicare Part B Deductible and Co-insurance
Chiropractic	Subject to the \$226 Deductible 80% Coverage	Covers Medicare Part B Deductible and Co-insurance
Outpatient PT, OT, and Speech Therapy	Subject to the \$226 Deductible 80% Coverage	Covers Medicare Part B Deductible and Co-insurance
Outpatient Mental Health	Subject to the \$226 Deductible 80% Coverage	Covers Medicare Part B Deductible and Co-insurance

Ancillary Benefit Overview

Service	Medicare	Classic Blue Secure Medicare Supplement MS4
Routine Eye Exam	Not Covered	In-Network Excellus Provider: \$20 Copay
Eyewear	Not Covered	In-Network Excellus Provider: \$100 Allowance Yearly
Hearing Aids	Not Covered	In-Network Excellus Provider: 50% Coverage up to \$3,500 Every 3 years

Excellus Customer Service Phone Number: 1-877-253-4797

Excellus



ONE POINT OF CONTACT FOR ALL YOUR HEALTH CARE NEEDS

New Prescription Benefit Manager for 2024!
Excellus will be replacing ProAct services.

Members can access their complete health care benefit (Medical and Rx) in just a single interaction. Digital tools and live interactions offer members multiple options for obtaining information.



One Click.
One Call.
One Scroll.



Contact your Dedicated Customer Care Team



Download the Mobile App



Integrated Care Management



Access your Comprehensive ID Card



Single Member Portal

Excellus Prescription Pricing

The MS4 Medicare Supplement is not a Part D plan. Therefore, there is no donut hole, co-pay costs remain stable throughout the year, and is not eligible for assistance programs like EPIC or Full Extra Help.

Medication Tier	Classic Blue Secure Medicare Supplement MS4 Copays
Tier 1	\$15 Retail \$30 Mail
Tier 2	\$30 Retail \$60 Mail
Tier 3	\$45 Retail \$90 Mail

Excellus Customer Service Phone Number: 1-877-253-4797

Excellus Prescription Questions

Frequently Asked Questions are listed below to a brief overview.

Questions	Answers
“Do I need to get all new prescriptions?”	No. You just need to update your pharmacy after January 1st with your new insurance information. All members are being sent new ID cards in December 2023.
“Do I have to get new authorizations for medications in January 2024?”	No. Excellus is providing a carry over of any prior authorizations approved through ProAct. Your renewal will occur as previously designated in 2023.
“I currently receive specialty medications from Noble Pharmacy. Do I need to change pharmacies?”	No. Excellus using Noble Pharmacy for specialty pharmaceuticals as well, you will simply need to call the pharmacy in January to update your insurance information.

Excellus Customer Service Phone Number: 1-877-253-4797

Excellus Prescription Questions

Frequently Asked Questions are listed below to a brief overview.

Questions	Answers
<p>“I receive medications through ProAct’s mail order pharmacy. How do I move them over to an Excellus mail order pharmacy?”</p>	<p>Excellus uses ESI (Express Scripts) Home Delivery and Wegman’s Home Delivery. When you call to enroll in Home Delivery, Excellus will offer to contact your previous pharmacy to transfer prescriptions over or to contact your provider’s office to obtain new prescriptions on your behalf.</p>
<p>“How will I know if my pharmacy or medications will be still be covered?”</p>	<p>No news is good news. Any members affected by their pharmacy being out of network, a medication changing tiers, or a medication no longer be covered will be notified via mail. READ YOUR EXCELLUS notices.</p>

Excellus Customer Service Phone Number: 1-877-253-4797

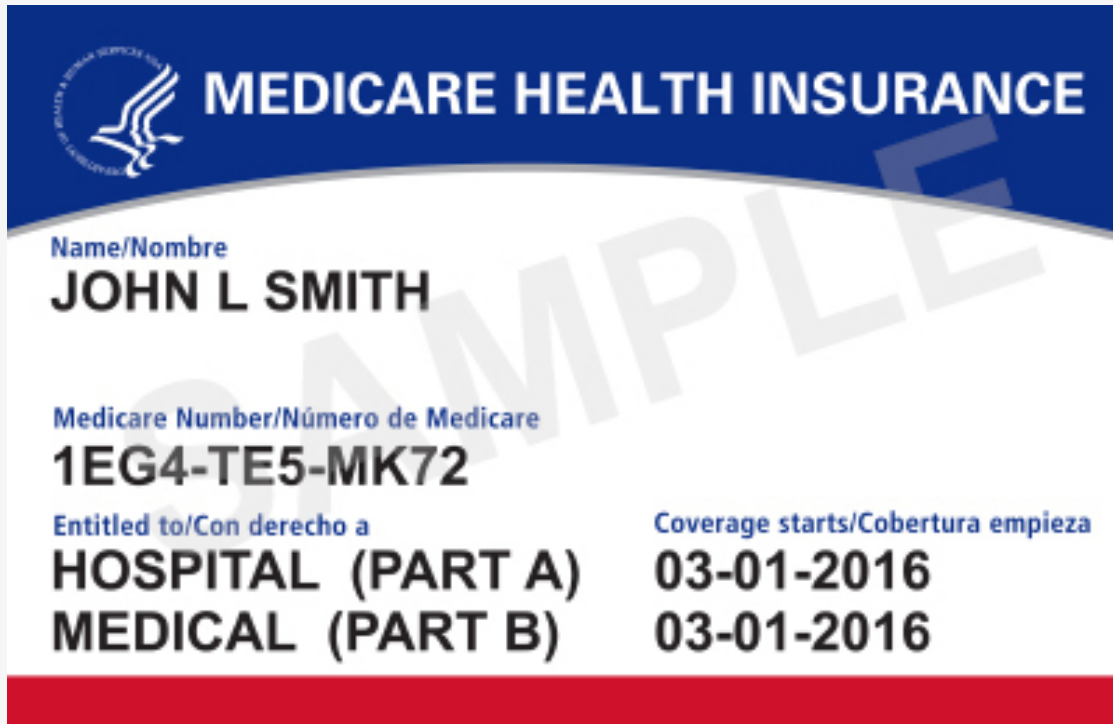
Website:
GTCMHIC CanaRx Website
www.canarx.com
Plan ID: GTCMHIC



A voluntary prescription drug program that is available to eligible member and their dependents of the Consortium. All members copays have been waived for this program only. Medications filled through this program are a \$0 copay.



CanaRx Customer Service Phone Number: 1-866-893-6337

Card Review: Medicare Card



- Original Medicare Card
- Always Save this!
- **How do you get a replacement?**
 - Call 1-800-772-1213
 - Tell the automated system you want a replacement Medicare card and follow the prompts

Card Review: Excellus Card


Excellus  **Excellus BluePPO** 


Subscriber Name
Smith, John

Subscriber ID
VYA 2XXXXXXXX

Effective On
01/01/2024

Plan Type	PPO	PCP	\$15
Provider Ntwk	Excellus Commercial	Specialist	\$25
Plan Code	302/802	Urgent Care	\$40
RxBIN	003858	Emergency Room	\$150
RxPCN	A4	Prescriptions	\$5/\$35/\$70
RxGRP	EXLHPRX		
RxFormulary	2950		

Scan to view all cost shares 

 **Rx**

- As of January 2024 Excellus is providing your medical and prescription coverage.
- **Update your insurance information at your pharmacy**



Looking for options outside of the Consortium?



HIICAP

Health Insurance Information,
Counseling and Assistance
Program

1-800-701-0501

Offers free, unbiased Medicare Counseling in NYS. There is a coordinator in every NYS county.

For Tompkins County residents: Call Lifelong (607) 273-1511

OR

Office for the Aging (607) 274- 5482

The 2023 Medicare Open Enrollment Clinics Annual Election Period at Lifelong

119 West Court St, Ithaca, NY 14850

Phone: (607) 273-1511

Tuesday, October 17, 9 to noon

Thursday, October 26, 9 to noon

Tuesday, November 14, 9 to noon

Tuesday, November 28, 9 to noon

Tuesday, December 5, 9 to noon

Thursday, December 7, 9 to noon

**NEW WALK-INS NOT ACCEPTED 30 MINUTES BEFORE A
CLINIC ENDS**

Please bring the following with you:

List of your prescriptions, dosages/frequency

Your Medicare card

Any other health insurance cards or information

Documentation of monthly or annual income

Lifelong's HICAP Program is funded by the Tompkins County Office for the Aging

Limited Scheduled
Appointments
Available: 10/18,
10/25, 11/1, 11/8,
11/15, 11/29, 12/6

Medicare Savings Program



Program	Income Individual	Income Couples
QI	\$2,260	\$3,057
QMB	\$1,677	\$2,268
Medicaid Asset Limits Apply	\$1,677	\$2,268

Insurance premiums can be subtracted from your overall income to qualify to reduce down your income to qualify. Part B premium can be disregarded. Qualifying for this program can save you up to \$7,000 per year on Medicare premiums!

Medicare Advantage Options for Tompkins County Residents (2024)

Excellus BCBS	Blue Essential \$0	BlueSalute \$0	Blue Active PPO \$0 w/ Part B reduction \$42	BlueFlex \$14.40	Blue Classic \$30.40	Blue Enhanced \$86
MVP	Well Select \$0	MC Secure \$39.50	MVP Patriot \$42.50	Secure Plus \$97.50	WellSelect Plus \$122.40	Pref Gold \$147.40
United Healthcare	MA PPO-0020 \$29	MA PPO-0021 \$56	MA PPO-0022 \$88			
Aetna	MC Eagle Plan \$0	MC Value Plan \$0	MC Credit Plan \$0/ Part B reduction \$45	MC Premier Plan \$0	MC Discover Value Plan \$28	Platinum Plan \$150
Wellcare	No Premium H2816-038 \$0	Open Plan \$0	Assist Open \$20.60	Premium Enhanced \$40	Giveback Open \$0/ Part B reduction \$74	Ultra Open 105-0 \$110



Want to chat Excellus options?

To explore direct pay Medicare options that Excellus offers, call Tim Shadle:

315-558-0383

Timothy.Shadle@excellus.com



Questions?

Kylie Rodrigues, Benefits Specialist

GTCMHIC

Email: krodrigues@tompkins-co.org

Direct line: (607) 274-5933