

Medicare & You

When you have Medicare and the NALC HBP your services and supplies are generally paid in full between Medicare and the Plan. You are not required to complete a claim form. We do ask that you complete the questionnaire form enclosed with your packet and return it to the Plan.

Medicare Part A — Hospital Insurance — is generally cost free. These benefits help pay for inpatient hospital care, inpatient skilled nursing facility care, home health care and hospice care. The deductibles and coinsurance charged by Medicare are paid in full by the Plan, resulting in no out-of-pocket costs to you.

Medicare Part B — Medical Insurance — helps pay for doctor visits and surgery, outpatient hospital services, durable medical equipment, and other medical services and supplies not covered by Part A. A list of the participating providers in your area can be obtained from your Part B Medicare carrier by calling their toll-free number or visiting their website:

1-800-MEDICARE
(1-800-633-4227)
www.medicare.gov

When Medicare applies the calendar year deductibles and coinsurance to services provided by Part A or Part B, the Plan pays 100% of the balance resulting in no out-of-pocket costs to you!

When Medicare is Primary Payer:

You are not required:

- To precertify a hospital confinement
- To file a claim for charges covered by Medicare. Your Part B charges are filed electronically!

We waive these charges:

- PPO office visit copayment
- The Plan deductibles
- The Plan coinsurance for medical expenses
- Inpatient hospital copayment
- Prescription drug out-of-network deductible

We pay:

- 100% of the balance of Medicare's covered charges — you pay nothing
- 100% of the Part A inpatient deductible — you pay nothing
- 100% of the Part B deductible and coinsurance amounts — you pay nothing

As always, you choose your health care provider!

