

## MoDOT/MSHP Medicare Supplement Plan Summary of Benefits Effective January 1, 2011

Listed below is a partial outline of coverage under the MoDOT/MSHP Summary Plan Document (SPD). This summary should not be relied upon to fully determine coverage. See the MoDOT/MSHP SPD for applicable limits and exclusions to coverage for health services. If differences exist between this summary of benefits and the SPD, the SPD governs.

Benefit	MEDICARE SUPPLEMENT PLAN			
	Available Nationwide			
	Medicare Assigned Claims	Medicare Non-Assigned Claims	Medicare Non-Covered Claims For Services That The Plan Covers	
	Member's Responsibility			
		In-Network	Out-of-Network	
Individual Deductible per CY	\$350	\$350	\$350	\$350
Coinsurance	0%	0%	10% (up to out-of-pocket maximum)	20% of out-of-network rate (up to out-of-pocket maximum)
Individual Out-of-Pocket Maximum per CY	\$0	\$0	\$825	\$1,650, plus any costs above the out-of-network rate
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Prescription Benefit - Available Through Participating Pharmacies Only				
Individual Deductible per CY	\$100			
Generic	30% coinsurance after deductible per calendar year at retail and mail order pharmacy with \$5 minimum copayment.			
Single Source Brand Medications (No generic equivalent available)	30% coinsurance after deductible per calendar year at retail and mail order pharmacy with \$5 minimum copayment.			
Single Source Brand Medications in Part D Coverage Gap* (No generic equivalent available)	30% coinsurance after deductible per calendar year and participant is in Part D Coverage Gap* with the manufacturer also paying 30% at the time of sale.			
Brand Medications (Generic equivalent available)	50% coinsurance after deductible per calendar year at retail and mail order pharmacy with \$5 minimum copayment.			
Brand Medications in Part D Coverage Gap* (Generic equivalent available)	50% coinsurance after deductible per calendar year and participant is in Part D Coverage Gap* with the manufacturer also paying 50% at the time of sale.			
Catastrophic Copayment Level per calendar year	Once an individual reaches \$4,550 of out-of-pocket expense the cost sharing will be reduced to the greater of 5% coinsurance or \$2.50 copayment for generics and \$6.30 copayment for brands.			

\*In 2011, the Part D Coverage Gap begins when the total cost for prescription drugs for the year reaches \$2,840.