

MoDOT/MSHP Medicare Supplement Plan Benefits-at-a-Glance Effective January 1, 2012

Listed below is a partial outline of coverage under the MoDOT/MSHP Summary Plan Document (SPD). This 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 document 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	\$450	\$450	\$450	\$450
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 (In and Out of Part D Coverage Gap*)	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 \$4,700 of out-of-pocket expense the cost sharing will be reduced to the greater of 5% coinsurance or \$2.60 copayment for generics and \$6.50 copayment for brands.			

*In 2012, the Part D Coverage Gap begins when the total cost for prescription drugs for the year reaches \$2,930.