

Comparison of 2011 ISMA Medicare Carve-out with Medigap Plans

	ISMA Medicare Carve-out	Standard Medigap Plans										
		A	B	C	D	F	F ³	G	K ⁴	L ⁵	M	N
Medicare Part A Deductible (\$1,100/yr in 2010; not yet announced for 2011)	✓		✓	✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part A Coinsurance or Copayment (for extended hospitalizations)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Deductible (\$155/yr in 2010; not yet announced for 2011)	✓ ¹					✓	✓					
Medicare Part B Coinsurance (20% generally not covered by Medicare Part B)	✓ ²					✓	✓	✓				
Medicare Part B Excess Charges (when a provider does not accept Medicare's allowable amount as full payment)						✓	✓	✓				
Blood (First 3 pints)	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Foreign Travel Emergency (No specific limits on ISMA plan; other plans cover 80% during first 60 days of each trip after \$250 deductible)	✓			✓	✓	✓	✓	✓			✓	✓
Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Coinsurance	✓			✓	✓	✓	✓	✓	50%	75%	✓	✓
Out-of-pocket maximum									\$4,640	\$2,320		

¹ISMA Medicare Carve-out covers Medicare Part B deductible after first \$100

²ISMA Medicare Carve-out covers Medicare Part B coinsurance after first \$400

³High Deductible Medigap Plan F pays no benefits until a \$2,000 deductible is met in 2011.

⁴Medigap Plan K has annual out-of-pocket limit of \$4,620 in 2011.

⁵Medigap Plan L has annual out-of-pocket limit of \$2,310 in 2011.

Starting January 1, 2006, Medigap policies do not cover prescription drugs. Instead, Medicare Part D Prescription Drug Plans are offered directly through insurance carriers. For help in selecting a Medicare Prescription Drug Plan, contact your pharmacy, use the Medicare Prescription Drug Plan Finder at www.medicare.gov, or contact Donna at ISMA by phone at (317) 454-7743 or by email at dmallinckrodt@ismanet.org.

Monthly Rates for ISMA Medicare Carve-out, 1/1/2011-12/31/2011

	65-69	70-74	75 & up	Dental
Member	\$163.31	\$193.19	\$221.07	\$43.89
Spouse	\$164.93	\$195.09	\$223.23	\$33.54

