

## **Medicare** <sup>[1]</sup>

**CU Health Plan — Medicare, provided by Anthem Blue Cross Blue Shield, is available to Medicare-eligible participants and their spouses/dependentsDependentAn employee's spouse, common-law spouse, civil union partner, domestic partner, children under the age of 27, and qualifying disabled children over age 27 of the employee or of the spouse/partner who are biological, legally adopted or for whom there are parental responsibility documents issued by a court. <sup>[2]</sup> who are enrolled in Medicare Parts A and B.**

**You cannot participate in this plan if you are not enrolled in Medicare Parts A and B. This is not a Medicare supplement or MediGap plan.**

- Medicare Parts A and B is your primary coverage for any claim.
- CU Health Plan — Medicare pays secondary for services covered by Medicare.
- The plan will not cover services that Medicare does not pay.
- CU Medicare will pay up to the allowable amount set by Medicare Parts A and B for that specific service.
- Most medical services or supplies not covered under Medicare are not covered benefits under this plan.
- Enrollment into any other Medicare Plan, Medical or Rx, will terminate your CU coverage.

### **Over/Under Option**

- The member(s) eligible for Medicare will be enrolled in the CU Medicare Plan (must be enrolled in Medicare Part A and Part B) and the member(s) not Medicare-eligible will be enrolled in the High Deductible Plan.

- Although the CU Medicare and High Deductible are two different plans, the premiums PremiumThe monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. [3] for this option are bundled. See your rate sheet [4] for pricing details.
  - Rates for this plan are subject to change July 1 when the CU Health Plan - High Deductible plan rates change.

## Plan details

- CU Health Plan - Medicare Benefits Coverage Summary [5] (8 pages)
- CU Health Plan - Medicare Benefits Booklet [6] (71 pages)
- SilverScript Pharmacy Benefits Booklet [7] (126 pages)
- Anthem Preventive Care Guidelines [8]

## Covered providers and medications

- Find a doctor or urgent care [9]
  - Call 1-800-735-6072
- Access the CVS Formulary [10]
  - For pharmacy questions, call 1-888-964-0121
- Find an in-network pharmacy [11]

## Features and Considerations

<b>Plan Type</b>	<u>PPO Preferred Provider Organization (PPO)</u> <u>A health care plan that has a contractual agreement with providers to offer health care services at discounted, negotiated fees within a network. The PPO plans may require some cost-sharing with deductibles, copays and/or coinsurance.</u> [12]
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Network Network  
The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services [13]

Medicare has a nationwide service.  
CU Health Plan - Medicare pays secondary for services covered by Medicare.

## Features and Considerations

### Deductible

#### DeductibleAn

amount that you are  
required to pay  
before the plan will  
begin to reimburse  
for covered  
services. [14]

**Medical:** \$240 per individual, per plan year.

**Pharmacy:** \$0 per individual, per plan year.

### Out-of-Pocket Limit

#### Out-of-Pocket

#### Limit/Maximum

(OMP)The maximum  
amount of money  
you will pay for  
covered medical  
services during the  
plan year. These  
costs include  
deductibles, copays  
and coinsurance.  
This maximum is  
designed to protect  
you from  
catastrophic health  
care costs. After  
you reach this  
amount, the plan  
will pay 100% of the  
allowed amount. [15]

**In-network medical services:** \$1,200 per individual, up to \$3,600 for family coverage.

**In-network pharmacy services:** \$1,200 per individual, up to \$3,600 for family coverage.

## Features and Considerations

Preventive Care  
Preventive Care -  
MedicalA routine  
health care check-  
up that will include  
tests or exams, flu  
and routine shots,  
and patient  
counseling to  
prevent or discover  
illness, disease or  
other health  
problems. All  
recommended  
preventive services  
would be covered  
as required by the  
Affordable Care Act  
(ACA) and  
applicable state law.

<sup>[16]</sup>? Visit

\$0 coinsuranceCoinsuranceThe portion of expenses  
that you have to pay for certain covered services,  
calculated as a percentage. For example, if the  
coinsurance rate is 20%, then you are responsible for  
paying 20% of the bill, and the insurance company  
will pay 80%. <sup>[17]</sup> and no deductibleDeductibleAn  
amount that you are required to pay before the  
plan will begin to reimburse for covered services. <sup>[14]</sup>

## Features and Considerations

### Office Visit (Primary

### Primary Care

### Provider (PCP)

### A physician

### (medical doctor or

### doctor of

### osteopathic

### medicine), nurse

### practitioner, clinical

### nurse specialist or

### physician assistant,

### as allowed under

### state law, who

### provides,

### coordinates or

### helps a patient

### access a range of

### health care services

### <sup>[18]</sup>/Specialist

### SpecialistA

### physician specialist

### focuses on a

### specific area of

### medicine or a group

### of patients to

### diagnose, manage,

### prevent, or treat

### certain types of

### symptoms and

### conditions. A non-

### physician specialist

### is a provider who

### has more training in

### a specific area of

### health care. <sup>[19]</sup>)

20% coinsurance  
Coinsurance  
The portion of  
expenses that you have to pay for certain covered  
services, calculated as a percentage. For example, if  
the coinsurance rate is 20%, then you are  
responsible for paying 20% of the bill, and the  
insurance company will pay 80%. <sup>[17]</sup> after deductible  
Deductible  
An amount that you are required to pay  
before the plan will begin to reimburse for covered  
services. <sup>[14]</sup> - Coverage for Medicare-approved  
charges not reimbursed by Medicare

## Features and Considerations

### Diagnostic Tests/Imaging

20% coinsuranceCoinsuranceThe portion of expenses that you have to pay for certain covered services, calculated as a percentage. For example, if the coinsurance rate is 20%, then you are responsible for paying 20% of the bill, and the insurance company will pay 80%. [17] after deductible  
DeductibleAn amount that you are required to pay before the plan will begin to reimburse for covered services. [14] - Coverage for Medicare-approved charges not reimbursed by Medicare

## Features and Considerations

### Emergency

### Emergency Care

A medical or behavioral health condition that must be treated at the emergency department of a hospital due to an illness, injury, symptom or condition severe enough to risk serious danger to your health (or, with respect to a pregnant woman, the health of her unborn child) if you didn't get medical attention. See where and when to get care. [20] ?/Urgent Care  
Urgent Care  
Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care [21]

20% coinsurance  
Coinsurance  
The portion of expenses that you have to pay for certain covered services, calculated as a percentage. For example, if the coinsurance rate is 20%, then you are responsible for paying 20% of the bill, and the insurance company will pay 80%. [17] after deductible  
Deductible  
An amount that you are required to pay before the plan will begin to reimburse for covered services. [14] - Coverage for Medicare-approved charges not reimbursed by Medicare

### Prescription Benefits

Plan coverage is determined by medication type, supply amount and pharmacy services:

### Drug Tier

### Coverage

### **CVS Retail or CVS Mail Order Pharmacy:**

- \$10 / prescription for up to a 30-day supply
- \$20 / prescription for a 31 to 90-day supply on maintenance choice medications

### **Tier 1 (Generic drugs)**

### **Caremark Retail Network Pharmacies:**

- \$10 / prescription for up to a 30-day supply
- \$30 / prescription for a 31 to 90-day supply

### **CVS Retail or CVS Mail Order Pharmacy:**

- \$50 / prescription for up to a 30-day supply
- \$100 / prescription for a 31 to 90-day supply on maintenance choice medications

### **Tier 2 (Preferred brand drugs)**

### **Caremark Retail Network Pharmacies:**

- \$50 / prescription for up to a 30-day supply
- \$150 / prescription for a 31 to 90-day supply

### **CVS Retail or CVS Mail Order Pharmacy:**

- \$75 / prescription for up to a 30-day supply
- \$150 / prescription for a 31 to 90-day supply on maintenance choice medications

### **Tier 3 (non-preferred brand drugs)**

### **Caremark Retail Network Pharmacies:**

- \$75 / prescription for up to a 30-day supply
- \$225 / prescription for a 31 to 90-day supply

### **Tier 4 (Specialty Orals and Injectable drugs)**

### **CVS Retail, CVS Mail Order or Caremark Retail Network Pharmacies:**

- \$100 / prescription for up to a 30-day supply

#### **Groups audience:**

Employee Services

#### **Right Sidebar:**

ES: Benefits & Wellness - OE Enrollment Tool

ES: Benefits & Wellness - OE Resources

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**Source URL:**<https://www.cu.edu/employee-services/open-enrollment/medicare-eligible-surviving-spouses/medicare>

#### **Links**

[1] <https://www.cu.edu/employee-services/open-enrollment/medicare-eligible-surviving-spouses/medicare>

[2] <https://www.cu.edu/es-benefits-glossary/dependent> [3] <https://www.cu.edu/es-benefits-glossary/premium> [4] <https://www.cu.edu/employee-services/open-enrollment/monthly-rates>

[5] <https://www.cu.edu/docs/cu-health-plan-medicare-benefits-summary> [6] <https://www.cu.edu/docs/cu-health-plan-medicare-benefits-booklet>

[7] <https://www.cu.edu/docs/cu-health-plan-medicare-pharmacy-benefits-booklet>  
[8] <https://www.anthem.com/preventive-care/> [9] <https://www.anthem.com/cuhealthplan/find-a-doctor/>  
[10] <https://info.caremark.com/dig/acsdruglist> [11] <http://www.caremark.com/> [12] <https://www.cu.edu/es-benefits-glossary/preferred-provider-organization-ppo> [13] <https://www.cu.edu/es-benefits-glossary/network> [14] <https://www.cu.edu/es-benefits-glossary/deductible> [15] <https://www.cu.edu/es-benefits-glossary/out-pocket-limitmaximum-omp> [16] <https://www.cu.edu/es-benefits-glossary/preventative-care-medical> [17] <https://www.cu.edu/es-benefits-glossary/coinsurance>  
[18] <https://www.cu.edu/es-benefits-glossary/primary-care-provider-pcp> [19] <https://www.cu.edu/es-benefits-glossary/specialist> [20] <https://www.cu.edu/es-benefits-glossary/emergency-care>  
[21] <https://www.cu.edu/es-benefits-glossary/urgent-care>