

Medicare Benefits At-A-Glance

When Medicare is the primary payor, all deductibles, coinsurances and copayments are waived, except for prescription drugs. See the chart below for a brief overview. Always rely on the Plan's official approved brochure (RI 71-009) for complete detailed information of the Plan's benefits when Medicare is not paying for the service or supply.

BENEFIT

YOU PAY

Hospitalization (no precertification required)

Inpatient Medical/Surgical and Mental Health
Outpatient

Nothing
Nothing

Physician Care

Annual Routine Physical Exam
Adult Routine Immunizations and Tests
Inpatient and Outpatient Medical and Surgical Care
Mental Health and Substance Abuse

Nothing
Nothing
Nothing
Nothing

Prescription Drugs

Retail	Preferred Network Retail	10% of cost for generics / 20% of cost for brand
	Network Retail	10% of cost for generics / 20% of cost for brand Nothing for NALCSenior Antibiotic generic
	Non-Network Retail	45% of Plan allowance
Mail Order	60-day supply	\$7 generic \$37 brand name
	90-day supply	\$4 NALCSelect generic \$4 NALCPreferred generic \$10 generic \$55 brand name
Mail Order	Specialty Drugs	\$150 for 30-day supply \$250 for 60-day supply \$350 for 90-day supply

Note: You may purchase up to a 90-day supply (84-day minimum) of covered drugs and supplies at a CVS Caremark Retail Pharmacy through our Maintenance Choice Program. You will pay the applicable mail order copayment for each prescription purchased.

Catastrophic Limits

You pay nothing for covered prescription drugs after coinsurance amounts for prescription drugs purchased at a network retail pharmacy and mail order copayment amounts for specialty drugs (only) total \$4,000 per person or family.

When you have Medicare Part D

We waive the following at retail when Medicare Part D is the primary payor:

- Refill limitations
- Day supply

This is a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the benefits for the 2012 NALC Health Benefit Plan can be found in the official brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.