

NEA Retiree Health Program: PLAN OPTION N

Medicare Part A – Hospital Services Per Benefit Period*

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
HOSPITALIZATION *			
Semi-private room and board, general nursing and miscellaneous services and supplies:			
First 60 days:	All but \$1,600	\$1,600 (Part A Deductible)	\$0 [†]
61st through 90th day:	All but \$400 a day	\$400 a day	\$0 [†]
91st day and after:			
While using 60 lifetime reserve days:	All but \$800 a day	\$800 a day	\$0 [†]
Once lifetime reserve days are used:			
Additional 365 days:	\$0	100% of Medicare-Eligible Expenses	\$0 [†]
Beyond the additional 365 days:	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE *			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days:	All approved amounts	\$0	\$0 [†]
21st day through 100th day:	All but \$200 a day	Up to \$200 a day	\$0 [†]
101st day and after:	\$0	\$0	All costs
BLOOD			
First 3 pints:	\$0	3 pints	\$0 [†]
Additional amounts:	100%	\$0	\$0 [†]
HOSPICE CARE			
You must meet Medicare requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care.	Medicare coinsurance or copayment	\$0 [†]

[†]"0" indicates your responsibility for covered charges. You will be required to pay any non-covered charges.

NEA Retiree Health Program: PLAN OPTION N CONTINUED

Medicare Part B – Medical Services Per Calendar Year*

*Once you have been billed \$226 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN N PAYS	YOU PAY
MEDICAL EXPENSES *			
In or out of the hospital and outpatient hospital treatment such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: First \$226 of Medicare-approved amounts*: Remainder of Medicare-approved amounts:	\$0 Generally 80%	\$0 Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	\$226 (Part B Deductible) Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
PART B EXCESS CHARGES			
Above Medicare-approved amounts:	\$0	\$0	All costs
BLOOD *			
First 3 pints: Next \$226 of Medicare-approved amounts*: Remainder of Medicare-approved amounts:	\$0 \$0 80%	All costs \$0 20%	\$0† \$226 (Part B Deductible) \$0†
CLINICAL LABORATORY SERVICES			
Tests for diagnostic services:	100%	\$0	\$0†

Medicare Parts A & B

HOME HEALTH CARE *			
Medicare-approved services: Medically necessary skilled care services and medical supplies: Durable medical equipment: First \$226 of Medicare-approved amounts*: Remainder of Medicare-approved amounts:	100% \$0 80%	\$0 \$0 20%	\$0† \$226 (Part B Deductible) \$0†

† "0" indicates your responsibility for covered charges. You will be required to pay any non-covered charges.

Other Benefits – Not Covered By Medicare

FOREIGN TRAVEL			
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA: First \$250 each calendar year: Remainder of charges*:	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over \$50,000 lifetime maximum

Plan Option N Certificateholders also receive access to Pharmaceutical, Dental, Chiropractic, Hearing and Vision discounts – see "EXTRA FEATURES" for details.