

COVERAGE COMPARISON CHART

NEA Retiree Health Program

Outline Of Plan Options A Through N

Medicare supplement coverage is typically sold in 10 standardized plans. This chart shows a summary of the benefits included in each Plan Option. The following pages provide you more detail about the benefits for Plans A, F, G and N. Two of the most popular Plan Options are F and N. The NEA Retiree Health Program provides nine discounts to give you more for your money.¹ The NEA Retiree Health Program is fully underwritten by United American Insurance Company and governed by the Employee Retirement Income Security Act of 1974 (ERISA). The Discount Program is provided by Best Benefits.¹

	NEA Retiree Health Plans									
Benefits	A	B	C	D	F	G	K*	L*	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓**
Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility care coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B deductible			✓		✓					
Medicare Part B excess charges					✓	✓				
Foreign travel emergency (up to plan limits)			✓	✓	✓	✓			✓	✓
Discounts ¹			Prescriptions* Dental Vision* Chiropractic Hearing Vitamins Podiatry Travel Assistance† Medical Records	Prescriptions* Dental Vision* Chiropractic Hearing Vitamins Podiatry Travel Assistance† Medical Records	Prescriptions* Dental Vision* Chiropractic Hearing Vitamins Podiatry Travel Assistance† Medical Records	Prescriptions* Dental Vision* Chiropractic Hearing Vitamins Podiatry Travel Assistance† Medical Records	Prescriptions* Dental Vision* Chiropractic Hearing Vitamins Podiatry Travel Assistance† Medical Records	Prescriptions* Dental Vision* Chiropractic Hearing Vitamins Podiatry Travel Assistance† Medical Records	Prescriptions* Dental Vision* Chiropractic Hearing Vitamins Podiatry Travel Assistance† Medical Records	Prescriptions* Dental Vision* Chiropractic Hearing Vitamins Podiatry Travel Assistance† Medical Records

✓ Plan covers 100% of this benefit

* Annual Out-of-Pocket limit: K:\$6,940; L:\$3,470. Once you reach the annual limit on K and L, the program pays 100% of the Medicare-approved copayments, coinsurance and deductibles for the rest of the calendar year. You will be responsible for paying charges that exceed Medicare-approved amounts ("excess charges").

** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

† Not available in FL, CT and NY.

¹ Discounts are not insurance. RX discounts not valid if you have another discount program.

* RX benefits not available in TN.

* Vision benefits not available in VT.

See pages 6 through 13 for more details on Plan Options A, F, G and N.