

# GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WISCONSIN OUTLINE OF MEDICARE SELECT POLICY

## *2016 MEDICARE SELECT POLICY*

*The Wisconsin Insurance Commissioner has set standards for Medicare Select insurance. This policy meets these standards. It, along with Medicare, may not cover all of your medical costs. You should review carefully all policy limitations. For an explanation of these standards and other important information, see "Wisconsin Guide to Health Insurance for People with Medicare," given to you when you applied for this policy. Do not buy this policy if you did not get this guide.*

**Premium information:** Group Health Cooperative of South Central Wisconsin (GHC-SCW) can only raise your premium if it raises the premium for all policies like yours in this state. Your premium will also change on the next January 1 following your birthday if it places you in a new age category.

**Disclosures:** Use this outline to compare benefits and premiums among policies.

**Read your policy very carefully.** This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

**Right to return policy:** If you find that you are not satisfied with your policy, you may return it to GHC-SCW Administration, ATT: Marketing, P.O. Box 44971, Madison, WI 53744-4971. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments directly to you.

**Policy replacement:** If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

**Notice:** This policy may not fully cover all of your medical costs.

This policy supplements Medicare. It covers some hospital, skilled nursing facility, medical, surgical, and other outpatient services that are partially covered by Medicare.

This policy does not provide benefits for custodial care such as help in walking, getting in and out of bed, eating, dressing, bathing and taking medicine.

***Neither Group Health Cooperative of  
South Central Wisconsin nor its agents  
are connected with Medicare.***

**Medicare Select 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

	Medicare Part A		If you use GHC-SCW Practitioners	
	Per Benefit Period	Medicare Pays	This Policy Pays	You Pay*
<b>Hospitalization</b> Semiprivate room and board, general nursing and miscellaneous hospital services and supplies.	First 60 days	All but \$1,288	\$1,288	\$0
	61st to 90th day	All but \$322 per day	\$322 per day	\$0
	91st to 150th day (Lifetime Reserve)	All but \$644 per day	\$644 per day	\$0
	Beyond 150 days	Nothing	100% of Medicare Part A eligible expenses	\$0
<b>Skilled nursing care</b> 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	100% of costs	\$0	\$0
	Additional 80 days	All but \$161 per day	\$161 per day	\$0
	After 100 days	\$0	\$0	100%
<b>Inpatient psychiatric care</b> In a participating psychiatric hospital		190 days per lifetime	175 days per lifetime	100% of expenses for care beyond 365 days per lifetime
<b>Blood</b>	First 3 pints	\$0	First three pints	\$0
	Additional amounts	100%	\$0	\$0
<b>Hospice Care</b> Available as long as your practitioner certifies you are terminally ill and you elect to receive these services		All but very limited co-insurance for outpatient drugs and inpatient respite care	Limited co-insurance for outpatient drugs and inpatient respite care	\$0

\*This outline of coverage does not give all the details of Medicare coverage. The chart above, which summarizes Medicare benefits, is only a brief description of such benefits. Contact your local Social Security Office or consult the "Medicare and You" handbook for more details. There are limitations on the choice of practitioners and the geographical area served. To be eligible for coverage by GHC-SCW, all care must be obtained at a GHC-SCW clinic or upon written prior authorization of a GHC-SCW practitioner. The only exception to this is care provided under emergency conditions and care received for an urgent condition while away from the service area.

\*\*Notice: When your Medicare Part A hospital benefits are exhausted, GHC-SCW stands in the place of Medicare and will pay whatever amount Medicare would have paid as provided in the Medicare Select policy's benefits.

**Medicare Select Coverage – Part B Benefits – Per Calendar Year**

After the first \$166 of Medicare-eligible expenses for covered services has been paid, your Medicare Part B Deductible will have been met for the calendar year.

	Medicare Part B		If you use GHC-SCW Practitioners	
	Per Calendar Year	Medicare Pays	This Policy Pays	You Pay*
<b>Medical expenses</b> In or out of the hospital and outpatient hospital treatment, such as practitioner’s services, inpatient and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment	Initial \$166 Deductible*	\$0	\$166 each calendar year	\$0
	After initial deductible	Generally, 80% of Medicare eligible expenses <sup>3</sup>	Generally, 20% of Medicare eligible charges or in case of hospital outpatient department services under a prospective payment system, applicable copayments	\$0
<b>Preventive Care Covered by Medicare</b>	Preventive benefits for Medicare covered services	Generally 80% or more of Medicare approved charges	Remainder of Medicare eligible expenses	\$0
<b>Preventive Care Not Covered by Medicare</b> Some annual physical and preventive tests and services administered or ordered by your practitioner when not covered by Medicare	After initial deductible	\$0	<ul style="list-style-type: none"> <li>• Physical exam</li> <li>• Eye exam</li> <li>• Hearing exam</li> <li>• Immunizations</li> </ul>	\$0
<b>Blood</b>	First 3 pints	\$0	First 3 pints	\$0
	After initial deductible	80% of costs	20% of costs	\$0
<b>Clinical laboratory services</b> Tests for diagnostic services		100%	\$0	\$0
<b>COVERED UNDER MEDICARE PARTS A &amp; B</b> <b>Home Health Care -</b> Medicare approved services		100% of charges for visits considered medically necessary by Medicare	365 visits per year including those covered by Medicare	100% of expenses for visits beyond 365 visits per calendar year <i>and</i> for expenses that are not eligible

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### ***Summary of Benefits Provided by GHC-SCW***

- Routine physical examinations and office calls.
- Consultations with specialists when referred by a GHC-SCW practitioner.
- Chiropractic services.
- Diabetes treatment, including non-prescription equipment and supplies. Coverage is provided for test strips, lancets, blood glucose monitors, and insulin infusion pumps.
- Kidney disease treatment.
- Skilled nursing facility expenses to the extent covered by Medicare
- Skilled nursing facility expenses for 30 days when the confinement is not covered by Medicare
- Transplants covered by Medicare
- Injected medications and routine immunizations.
- Blood transfusions.
- Oral surgery, if it involves surgery of the jaw or setting fractures of the jaw.
- Mental health services, including inpatient and outpatient
- Outpatient programs for treatment of alcohol/drug addiction.
- Preventive services, including routine eye exams and ear examinations to determine need for hearing correction. Hearing Aids, including the initial evaluation and fitting of the hearing aid. This benefit is limited to one hearing aid per ear every 36 months. Coverage is limited to 50% of \$2,000 in eligible charges, for a maximum payment by GHC-SCW of \$1,000 per hearing aid. Hearing aid must be purchased through a GHC-SCW contracted practitioner to be eligible for coverage.
- Prosthetic appliances (excluding dental) and durable medical equipment.
- Private hospital room and inpatient hospital private duty nurse when deemed medically necessary by the attending GHC-SCW practitioner.
- Correction of temporomandibular disorders (TMJ).

- Hospital/ambulatory surgery center charges and anesthetics for dental care in specific circumstances.
- Breast reconstruction following mastectomy.
- Home health care services, including nutritional counseling and expenses associated with the assessment of, need for and development of a home care plan. However, all home health care must be pre-authorized by a GHC-SCW practitioner, and services are limited to 365 visits per year.
- Ambulance service, including air ambulance if medically necessary.
- Emergency care anywhere without prior authorization. Urgent care while out of the service area, including emergency and urgent care provided in foreign countries. Bills for such services should be submitted directly to GHC-SCW.
- Complementary Medicine at GHC-SCW Clinics is subject to copayments with no annual limit paid by GHC-SCW.
- No waiting period for pre-existing conditions.

### ***Limitations and Exclusions***

- Any part of services paid by Medicare.
- Services which are not provided upon written prior authorization of a GHC-SCW practitioner, except as allowed in emergency conditions and urgent care out-of-area.
- Services which Medicare does not cover unless this policy specifically provides for them.
- Services required as a result of war, act of war, enemy action, or action of the Armed Forces, or while serving on active duty in the Armed Forces.
- Personal comfort items, such as telephone, television and newspapers.
- Dental services of any kind, dental checkups, denture services or oral surgical procedures, except those oral surgical services specifically covered by GHC-SCW.
- Intermediate nursing home care.
- Services for any cosmetic purposes, cosmetic procedures or surgery or beautifying purposes except surgery for repair of accidental or traumatic injuries.

- Services which are covered by workers' compensation or occupational disease law of the United States or of a State.

### ***Limitations and Exclusions (continued)***

- Eyeglasses and contact lenses. Contact lens fittings provided for an additional fee.
- Items or services provided or rendered after the GHC-SCW subscriber's condition ceases to require such items or services.
- Sex change operations, the reversal of voluntarily induced infertility, or conception in vitro ("test tube babies").
- Services provided in any hospital or other institution operated by or for any agency of the government of the United States or of a State, or by any subdivision of such an agency, and where the patient has no legal obligation to pay for items or services.
- Services for or in connection with experimental surgery or treatment, such as certain organ transplants, or which are experimental prosthetic appliances or durable medical equipment, except such surgery, treatment, appliance, or equipment as may be expressly approved in advance by the Medical Director of GHC-SCW. In such circumstances, the Medical Director will be no more restrictive than Medicare's coverage standards.
- Outpatient prescription drugs covered by Medicare Part D are not covered. Coverage is limited to drugs covered by Medicare Part A and Medicare Part B that are Medicare-Eligible Expenses
- Transportation other than medically necessary ambulance services.
- Special examinations to provide information to any third party, such as an insurance company or employer.
- Non-durable medical supplies, including but not limited to: support hose or sleeves, corrective shoes, arch supports, adhesive tape, antiseptics or other first aid supplies. GHC-SCW will make payment for the following prescribed non-durable medical items only: oxygen, ostomy supplies, catheters, and surgical dressings.
- Repair, maintenance, or replacement of abused prosthetic appliances or durable medical equipment.
- Coverage for skilled nursing facility care is limited to what is covered by Medicare and the 30-day skilled nursing mandate.
- Replacement of prosthetic appliances or durable medical equipment, except GHC-SCW will replace an item if it has exceeded its reasonable lifetime, if the patient's condition has changed or if the item has been lost or stolen.
- Private duty nursing, except that private duty nursing is covered in a hospital when determined to be medically necessary by the attending GHC-SCW practitioner.
- Equipment items which are not primarily medical in nature or are for the subscriber's comfort or convenience.
- Physician's equipment.
- Deluxe equipment except when such deluxe features are necessary for the effective treatment of a subscriber's condition in order for the subscriber to operate the equipment him or herself.
- Most care outside the U.S. – coverage for foreign travel is limited.
- Routine foot care

### ***Out-of-Service Area Care***

To be eligible for coverage by GHC-SCW, all care must be obtained from your designated primary care practitioner or with prior authorization from your primary care practitioner. The only exception to this is care provided under emergency circumstances and care received for an urgent condition while away from the service area. Claims for such emergency or urgent services should be submitted directly to GHC-SCW.

### ***Open Enrollment Period***

If member capacity allows, the GHC-SCW Medicare Select Policy open enrollment period begins with the first month in which an individual first enrolls for benefits under Medicare Part B or the month in which an individual turns age 65 for any individual who was first enrolled in Medicare Part B when under age 65. It ends six months later.

### ***Service Area***

The service area for this policy is Dane County, Wisconsin. A member who resides outside of the Service Area is eligible for coverage provided his or her residence is located in the following counties: Jefferson County, Green County, Lafayette County, Rock County, Columbia County, Dodge County, Iowa

County, Sauk County, Richland County, Vernon County, Adams County, or Juneau County, in Wisconsin. Subscriber must reside in the Service Area 75% of the days in any 12-month period.

**Renewal Terms**

You may terminate your coverage by providing GHC-SCW with written notice prior to the first day of the month in which you wish to terminate. Your premium rate will change only when premium rates change for all Medicare Select Policies. GHC-SCW will send you monthly statements. You may pay monthly, quarterly or annually. This policy term is annual and renews on January 1. This policy is guaranteed renewable, except for failure to pay premiums, knowingly providing fraudulent information on the application, or moving outside of the Service Area.

**Claims Appeal/Grievance Procedure**

For more information about how to file a grievance or the independent review process, refer to your Medicare Select Subscriber Policy that outlines the formal grievance procedure.

If you have a complaint relating to services received from GHC-SCW or a GHC-SCW practitioner, please contact the Member Services Department. We will attempt to resolve issues on an informal basis and will document your complaint. In the event a complaint is not resolved or we deny benefits under this plan, you may appeal the decision by filing a grievance. A grievance is any dissatisfaction with the administration, claims practices, or provision of services by GHC-SCW that is expressed in writing to GHC-SCW by or on behalf of a subscriber. If you feel there are other facts or materials that should be considered, or if there is something about our action that is not clear, please write to us at:

Member Services Department  
P.O. Box 44971  
Madison, WI 53744-4971

We will then review the matter and respond within 30 days after receiving your written request. Again, for more information about how to file a grievance or the independent review process, refer to your Medicare Select Subscriber Policy that outlines the formal

*In addition to this outline of coverage, GHC-SCW will send an annual notice to you at least 30 days prior to the effective date of Medicare changes which will describe these changes and the changes in your Medicare Select coverage.*

grievance procedure.

**Quality Assurance Program**

The GHC-SCW Quality Assurance/Quality Improvement (QA/QI) Program incorporates leading edge philosophy and techniques to continuously improve the care and services you receive at GHC-SCW. Our QA/QI program is multifaceted and integrated and is approved, monitored and reviewed by the GHC-SCW Board of Directors' Health Services Committee. Some of the major QA/QI activities include peer review, risk management, service quality improvement, clinical quality improvement and utilization management.

**HMO Medicare Select Premium Information**

Age	Per Month	Per Quarter	Per Year
< 64	\$228.61	\$685.83	\$2,743.32
65-69	\$165.12	\$495.36	\$1,981.44
70-74	\$203.27	\$609.81	\$2,439.24
75-79	\$247.54	\$742.62	\$2,970.48
80+	\$268.35	\$805.05	\$3220.20

**Basic Medicare Select Policy**

1. Part A Deductible  
100% of Part A deductible
2. Additional Home Health Care  
An aggregate of 365 visits per year including those covered by Medicare.
3. Part B Deductible  
100% of Part B deductible
4. Foreign Travel Emergency Care  
100% coverage for emergency and urgent care while traveling outside of the United States.
5. Complementary Medicine  
Coverage for select procedures will be provided by a GHC-SCW Complementary Medicine Practitioner at GHC-SCW clinics is subject to copayments, with no annual limit.

Group Health Cooperative of South Central Wisconsin will send you premium statements monthly. You may pay monthly, quarterly or annually. This policy term is based on a Calendar Year and renews on January 1.