



# Post-65 Medicare Supplement Plans

## Coverage for 2014

If you are already enrolled in the Momentive Medicare supplement plan through **Aetna**, you do not need to do anything. You will automatically continue to be enrolled in your **Aetna** post-65 plan.

## Eligibility – Currently Age 65 or Over

If you are age 65 or older, or otherwise eligible for Medicare, you can be covered by the Momentive Medicare supplement plan.

The Medicare supplement plan is administered by **Aetna** and is intended to coordinate with Medicare benefits to protect you from the out-of-pocket costs of catastrophic illness. The Medicare supplement plans pay benefits as though you are enrolled in Medicare Parts A and B – regardless of your actual enrollment. This means that, if you are not enrolled in Medicare Parts A and B, you will not be reimbursed for expenses that would have been paid by Medicare. To ensure that you receive maximum coverage, you must enroll in Medicare Plan Parts A and B.

The Medicare supplement plan generally pays the difference between the maximum amount that Medicare authorizes

The Medicare supplement plan is administered assuming you are also enrolled in Medicare Benefits. Therefore, you should enroll in Medicare Parts A and B to ensure you receive the maximum benefits allowed under the plan. See page 13 for information about Medicare Part D and prescription drug coverage.

for a medical procedure and what it actually pays. You are responsible for amounts that exceed the Medicare allowable charge if you see a physician who does not accept Medicare's assignment.

For the **Aetna** Supplemental Retiree Medical Plan, you are responsible for the first \$1,184 of covered expenses per person, which can include the Part A deductible, the Part B deductible, and 20% of Medicare-approved charges after the Part B deductible. After you pay \$1,184 per person, the plan pays Medicare-approved charges not covered by Medicare.

The following chart shows what the Medicare supplement plans pay, based on what Medicare pays, for certain expenses. There is no lifetime maximum under the Medicare supplement plans.

	Medicare Pays	Aetna Supplemental Retiree Medical Plan Pays	You Pay
<b>Medicare Part A Services</b>			
Inpatient hospital services	All but your \$1,184 deductible for up to 150 days of care	100% after deductible for up to 365 days of care After 365 days of care, plan pays 0%	\$1,184 deductible, per person After 365 days of care, you pay 100%
<b>Medicare Part B Services</b>			
Other physician services	80% for most covered services	\$147, plus 20% for most covered services	\$0
<b>Medicare Part A &amp; B Services</b>			
Preventive care	100%	\$0	\$0
Home health care	100% for skilled care services and medical supplies	\$0 for skilled care services and medical supplies	\$0
	80% for durable medical equipment	20% for durable medical equipment	
Foreign travel emergency	\$0	\$100, after \$250 deductible	\$250 deductible, per person

All health benefits shown here are subject to all provisions of the Medicare supplement plans. The plans generally will not cover any charges that Medicare does not cover.

## Eligibility – Turning Age 65 in 2014

If you or your spouse have Momentive pre-65 retiree medical coverage and become eligible for Medicare, you will automatically be eligible for the **Aetna** Supplemental Retiree Medical Plan. You will receive enrollment forms from HRConnect and you will need to complete them and submit them by the deadline to have coverage.

About two months before you or your spouse will turn age 65, you will receive information about enrolling in the Momentive Medicare supplement plan. You will receive information on your premiums and an explanation of how the plan coordinates with Medicare. When you turn age 65, you must elect post-65 coverage in order for your dependents to be eligible for pre-65 coverage. If you do not enroll during the initial enrollment period, you and/or your spouse will not have coverage.



# Prescription Drug Coverage for the Medicare Supplement Plan

## Medicare Part D (Prescription Drug Coverage)

Prescription drug coverage under the Medicare supplement plan is considered to be at least as good as coverage under Medicare Part D. Unless you are eligible for a special subsidy under Medicare Part D, the Momentive coverage is more comprehensive. As long as you are not enrolled in Medicare Part D, prescription drug benefits for the Medicare supplement plan is provided through **Aetna**. If you are enrolled in Medicare Part D, you are not eligible for prescription drug coverage through Momentive even though your premium will not be reduced. This is because you already have prescription drug coverage through Medicare Part D.

Your prescription drug coverage lets you purchase medications from retail pharmacies or through **Aetna's** mail order program. You pay a low, set copayment for generic medications and a coinsurance amount for brand-name medications. There is also a limit on the amount of money you will have to spend out of your pocket during the year for prescription drugs.

Remember that if you are covered under either Medicare Supplement plan and enroll in Medicare Part D, your coverage will not provide prescription drug benefits even though your premium will not be reduced.

## What You Pay for Prescription Drugs

Annual Out-of-Pocket Maximum	\$2,970 per person
Retail (30-day supply)	
Generic	\$5 copay
Preferred brand-name	\$30 copay
Non-preferred brand-name	\$60 copay
Home Delivery (90-day supply)	
Generic	\$10 copay
Preferred brand-name	\$60 copay
Non-preferred brand-name	\$120 copay



## 2014 Pre-65 Retiree Medical Contributions (Monthly) – Waterford & Willoughby Union

Annual Pay Prior to Retirement	Employee Only		Employee Plus Spouse		Employee Plus Child(ren)		Employee Plus Family	
	PPO*	CHP	PPO*	CHP	PPO*	CHP	PPO*	CHP
Up to \$50,000	\$81.10	\$43.68	\$174.34	\$95.51	\$155.88	\$83.24	\$249.42	\$133.12
\$50,001 to \$75,000	\$108.58	\$53.56	\$234.53	\$117.13	\$207.92	\$102.05	\$334.35	\$163.28
\$75,001 to \$100,000	\$135.44	\$71.24	\$293.46	\$155.78	\$258.97	\$135.76	\$417.60	\$217.14
\$100,001 or greater	\$157.28	\$82.68	\$341.35	\$180.79	\$300.44	\$157.56	\$485.24	\$252.03

\*PPO plan includes \$18.40 per participant "excess rate".

## 2014 Post-65 Retiree Medical Contributions (Monthly) – Waterford & Willoughby Union

Supplemental Retiree Medical Plan	
Rate Per Participant	
\$173.80	

Rate includes \$48.80 per participant, per month "excess rate".