



Sweetwater County School District #1
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Kelly McGovern
Superintendent of Schools

2018-2019 UMR Post-65 Medicare Supplement Type Plan

The UMR Medicare Supplement type plan is designed to reduce monthly premium and annual deductible costs while providing secondary medical coverage to Medicare benefits.

The Medicare Supplement type plan is a medical supplement only. This plan does not include pharmacy, dental or vision benefits. The medical benefits mirror the medical coverage of the Post-65 Grandfathered and \$1,000 deductible plans with the following modifications:

- \$0 Individual and Two-Party annual deductible amounts
- 0% coinsurance for Medicare eligible services
- 20% coinsurance for covered Non-Medicare eligible services
- \$0 Emergency Room surcharge
- 0% coinsurance for preventive care services
- \$0 annual Out of Pocket maximum for Medicare eligible services
- \$2000 Individual/\$4000 Two-Party annual Out of Pocket maximum for Non-Medicare eligible services
- All covered medical benefits will be paid at the contracted Medicare approved amounts.
- If a retiree is receiving Medicare Part A benefits, but chooses not to elect Medicare Part B benefits, UMR will reduce benefits as if the retiree has both Medicare Part A and Part B coverage.
- Retirees choosing to enroll in the new Medicare Supplement type plan must find a Medicare Part D supplement for prescription coverage.
- The stand-alone dental plan may be added with coverages remaining the same as the Pre-65 dental plan.
- The stand-alone vision plan may be added with coverages remaining the same as the Pre-65 vision plan.
- Retirees choosing to enroll in the new Medicare Supplement type plan will not be allowed to return to other Post-65 plans with pharmacy benefits offered by SCSD #1.

For Post-65 retirees choosing this plan, SCSD #1 is offering a one-time premium discount incentive, for the first 12 months of enrollment, of \$44/month for single or \$75/month for two-party.

For assistance with questions or issues and understanding your Medicare and supplemental benefit options, SCSD #1 provides an insurance consultant, Brad Hyde at 307-705-8800 or bhyde@wyoming.com.

The Wyoming Department of Insurance and the Centers for Medicare and Medicaid Services (CMS) offer free guides to help navigate through purchasing Medicare supplement coverages. These guides are available online at www.sweetwater1.org, www.wyomingseniors.com and www.cms.gov/Medicare/Health-Plans/Medigap or by calling the Wyoming State Health Insurance Information Program at 1-800-856-4398 or 307-856-6880.

As always, feel free to contact Teresa Wells at the CAB Business Office for additional information or clarification at welste@sw1.k12.wy.us or 307-352-3400 x 1213.