

How Cost-Sharing Works for DH Medicare Plans

	Plan Covers	LIS Covers	CICP Covers	MCD Covers
Medicare Choice medical services	All but deductible and coinsurance			Deductible and coinsurance
Medicare Choice pharmacy services	All but deductible and coinsurance	Deductible and coinsurance not copay	-	Copay
Medicare Select medical services	All but deductible and coinsurance		Deductible and partial coinsurance	
Medicare Select pharmacy services	All but deductible and coinsurance	Deductible and partial coinsurance	-	-
Premium Plus all services	All but copay			

new! Medicare Premium Plus

is for patients who don't qualify for Medicaid or any other subsidies. The plan features low copays -- \$10 for PCP visits and \$30 for Specialty visits and \$0 copays for preventive screenings. Drug copays for generics are just \$10 for 1-month and \$20 for 3-months; brand copays are \$35 for 1-month and \$70 for 3-months, and INCLUDES generic drug coverage through the 'Gap.' Preventive dental care, hearing and vision screenings are all included.

Medicare CHOICE

is for patients who also qualify for full Medicaid health benefits.

Cost-sharing for health benefits is \$0. Minimal LIS cost-sharing applies for included Part D prescription drugs. Exciting new enhancements include \$30/month OTC Benefit, meals following surgery, \$2,500 annual dental benefit, \$1,500/3 years for hearing aids, \$200/2 years for eyewear and 4 routine podiatry visits/year AND Annual Health Club Membership plus 4 visits with a trainer.

Medicare SELECT

is for patients who are also enrolled in Medicare Savings Program through the State and probably qualify for CICP and 'Extra Help' with Part D prescription drugs, which will reduce cost-sharing for health care and prescriptions. New enhancements include \$24/month OTC Benefit, \$2,000/year for dental, \$1,500/3years for hearing aids, \$200/2 years for eyewear, 4 routine podiatry visits.

Call 720-956-2111 for more information!