



USC University of
Southern California

USC Senior Care

A Supplemental Plan to Medicare

Overview

- What is Senior Care? How much does it cost?
How do I enroll?
- How does Senior Care Interact with Medicare?
- Frequently Asked Questions



What is Senior Care and Who is Eligible?

- A sponsored supplemental plan to Medicare for former employees of the University of Southern California, their spouses, mutual financial dependents or registered domestic partners.
- An affordable solution to bridge the gaps in Medicare coverage:
 - Medicare covers 80% of the Medicare Allowable.
 - Senior Care will help cover the 20% that you are responsible for.
 - No out-of pocket physician services expense when you see a doctor at USC.
 - Since Senior Care is a supplemental plan to Medicare, it only covers the services that Medicare approves.
- **Must have both Medicare Parts A and B.**

How to Enroll

- Contact USC Health Plans when you are ready.
- You are automatically enrolled in Dental and Vision benefits when you join Senior Care. One single enrollment form.

Senior Care Benefits

- You have no co-payments or deductibles (\$200) if you receive services exclusively from USC physicians and USC affiliated hospitals.
- No authorizations or pre-approvals required.
- No physical exam required for membership.
- Premium is not dependent on age, locality or health condition.
- You can choose any doctor in the nation as long as he/she accepts Medicare assignment. After you have met your \$200 deductible, you will pay 2% of Medicare Allowable for non-USC providers.
- Plan provides foreign travel emergency medical coverage.

Senior Care Coverage

- **Part A—Hospital Coverage**
 - Inpatient hospital services
 - Skilled nursing facility care
 - Home health care and at-home recovery services
- **Part B—Medical Services Coverage**
 - Outpatient care
 - Physician services
 - Laboratory services
 - X-ray
 - Ambulance services

Medical Benefit

\$100 Allowable	Medicare Pays	Senior Care Pays	Your Cost
USC Providers	\$80	\$20	\$0
Non-USC Providers (After \$200 Deductible)	\$80	\$18	\$2

Dental and Vision

- Participants will be automatically enrolled for dental and vision benefits at no additional cost.
 - **Delta Dental**
 - You can continue to see your current dentist as long as they are Delta Dental providers.
 - **VSP**
 - Coverage includes eye exams, corrective lenses and eyeglass frames.
- Prescription drugs NOT included
 - **You must enroll in Medicare Part D plan**

FAQ

Q: How does USC Senior Care differ from Medicare HMOs?

- There are distinct advantages to USC Senior Care over Medicare HMOs:
 - You can choose to see any Medicare provider.
 - Pre-approvals or referrals are not necessary.
 - You can be treated in any Medicare-approved hospital.

FAQ

Q: Does USC Senior Care coverage extend to my family members?

- Spouses, mutual financial dependents or registered domestic partners that are enrolled in Medicare parts A and B are eligible for USC Senior Care.

Q: Is my eligibility for the plan determined by my health status?

- No. Your eligibility is not impacted by health status or pre-existing conditions.

FAQ

Q: Am I eligible for this program if I don't live in Southern California?

- Yes. You do not have to live in Southern California to be eligible for this program. You may seek care from any Medicare provider, anywhere in the U.S.

FAQ

Q: Can I dis-enroll from Senior Care and re-enroll later?

- Yes. You may re-enroll even if you have dis-enrolled from Senior Care.

FAQ

Q: What are the enrollment periods for Medicare Part A and B?

- Initial enrollment period
 - During the 7-month period that starts 3 months before the month you turn 65
 - Coverage starts the first day of your birth month, unless your birthday is on the first day of the month, then your coverage starts the first day of the prior month
- Special enrollment period
 - 8-month period that starts the month after the employment ends or group health plan insurance based on current employment ends, whichever happens first
 - Coverage first day of month after enrollment
- General enrollment period for Medicare
 - January 1 through March 31
 - Coverage starts July 1

FAQ

Q: What are the enrollment periods for Medicare Part C and D?

- Initial enrollment period
 - During the 7-month period that starts 3 months before the month you turn 65
 - Coverage starts the first day of the month after you ask to join a plan. If you join during one of the 3 months before you turn 65, your coverage will begin the first day of the month you turn 65.
- Special enrollment period
 - 2 full months after prior coverage ends
 - Coverage starts first day of next month, or you can delay up to 3 months after enrolling
- General enrollment period for Medicare
 - October 15 – December 7
 - Coverage starts January 1

FAQ

Q: What are the monthly Part B Premiums for 2015?

File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2015)
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$104.90
\$85,000 – 107,000	\$170,000 – 214,000	N/A	\$146.90
\$107,000 – 160,000	\$214,000 – 320,000	N/A	\$209.80
\$160,000 - 214,000	\$320,000 - 428,000	\$85,000 - 129,000	\$272.70
\$214,000+	\$428,000+	\$129,000+	\$335.70

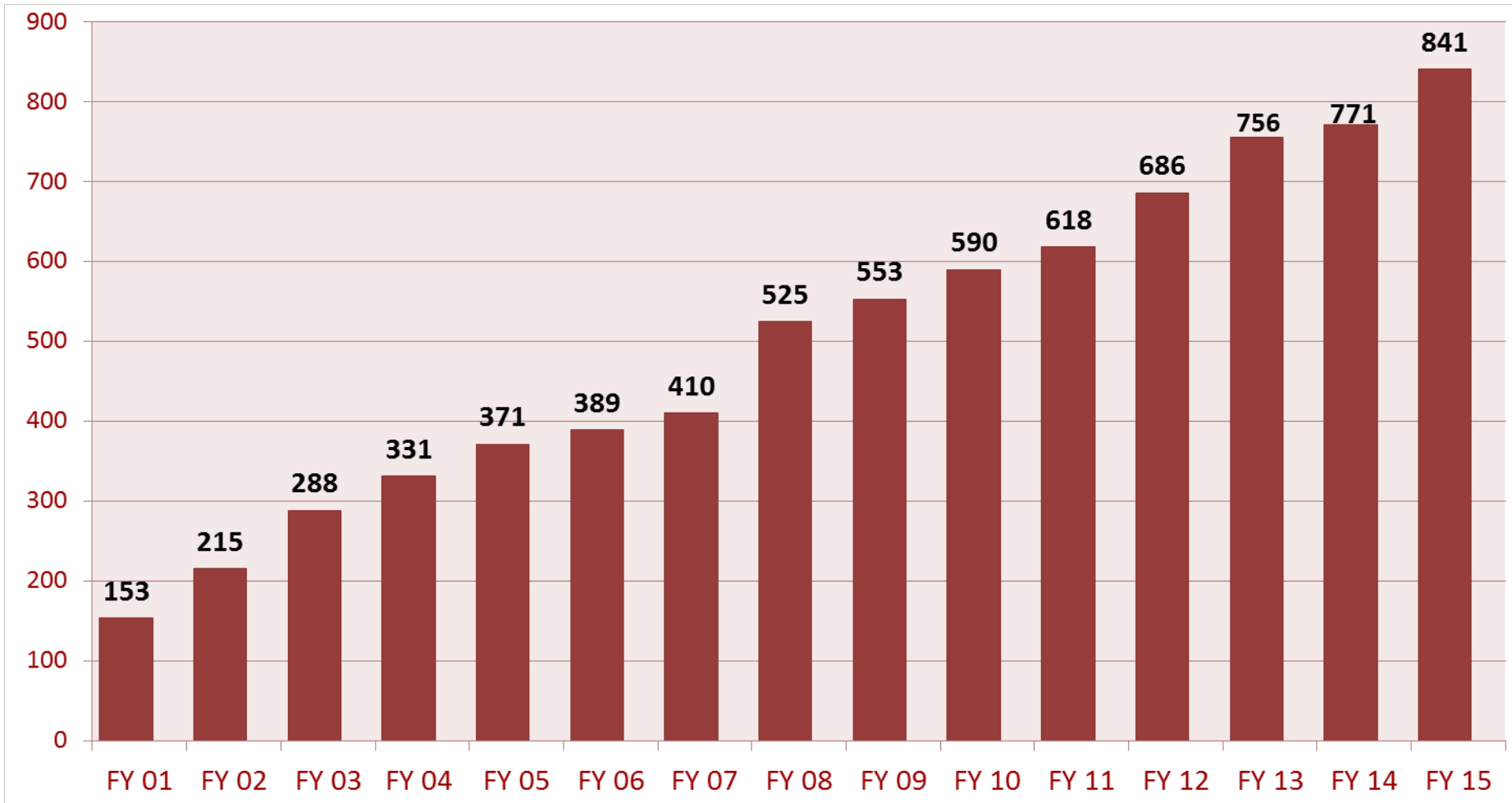
FAQ

Q: What are the monthly Part D Premiums for 2015?

File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2015)
\$85,000 or less	\$170,000 or less	\$85,000 or less	Your plan premium
\$85,000 – 107,000	\$170,000 – 214,000	N/A	\$12.30 + your plan premium
\$107,000 – 160,000	\$214,000 – 320,000	N/A	\$31.80 + your plan premium
\$160,000 - 214,000	\$320,000 - 428,000	\$85,000 - 129,000	\$51.30 + your plan premium
\$214,000+	\$428,000+	\$129,000+	\$70.80 + your plan premium



USC Senior Care Member Enrollment





USC Senior Care Member Services

Call: (213) 740-0035