

VACE Medicare Supplement Plan

CARVE OUT OFFERS PROTECTION FOR MEDICAL EXPENSES NOT PAID BY MEDICARE PARTS A and B

CARVE OUT applies to certain individuals over age 65 or eligible for other reasons.
 CARVE OUT with Medicare provides protection against high medical bills.
 CARVE OUT complements Medicare benefits by providing payment for expenses not paid by Medicare.
 CARVE OUT payment is determined by the design of the Medical Plan described in your Benefits information including any first dollar benefits, deductible, co-payments, covered expenses and maximum benefits.

MEDICARE	CARVE OUT
<p>PART A is the Hospital Insurance Plan which provides payment for hospital in-patient services, such as semi-private room and board, normal hospital services, post-hospital care in a skilled nursing facility and post-hospital care in your own home.</p> <p>PART A requires that a deductible be paid by the patient before Medicare Part A benefits are available.</p>	<p>IN-HOSPITAL EXPENSES (MEDICARE PART A)</p> <p>CARVE OUT will pay the <i>difference</i> between what the Medical Plan would have paid, with the plan deductible applicable, and what the Medicare Part A actually paid for those expenses.</p>
<p>PART B is the Medical Insurance Plan which provides payment for reasonable charges for physicians' services and supplies.</p> <p>PART B requires that a deductible be paid by the patient before Part B benefits are available.</p> <p>In addition, Medicare requires co-payment by the patient for all Part B expenses up to an annual out-of-pocket maximum. When the maximum is reached Medicare will pay 100% of covered charges for the rest of the year.</p>	<p>DOCTORS AND OTHER MEDICAL EXPENSES (PART B)</p> <p>CARVE OUT will pay the <i>difference</i> between what the Medical Plan would have paid, with the plan deductible applicable, and what Medicare Part B actually paid for those expenses.</p>
<p>NURSING CHARGES</p> <p>Medicare makes no payment for nursing charges.</p> <p><i>(Note: Medicare Part D will cover prescription drugs)</i></p>	<p>NURSING CHARGES</p> <p>After satisfaction of the plan deductible, CARVE OUT will pay for these charges up to the limits of the VACE Medicare Supplement Plan.</p>
<p>OUT-PATIENTS DRUGS</p> <p>Medicare makes no payment for out-patient drugs.</p>	<p>OUT-PATIENTS DRUGS</p> <p>After satisfying the prescription drug benefit co-payment and the prescription drug out-of-pocket maximums, these expenses will be covered at 100%.</p>
<p>MEDICAL EXPENSES WHILE TRAVELING OUTSIDE THE UNITED STATES</p> <p>Medicare generally makes no payment for medical expenses incurred while traveling outside the U.S.</p>	<p>MEDICAL EXPENSES WHILE TRAVELING OUTSIDE THE UNITED STATES</p> <p>CARVE OUT has no limit on medical expenses incurred while traveling outside the U.S. except for the maximum benefit of the VACE Medicare Supplement Plan.</p>