

Medicare Benefits at a Glance

When Medicare is primary payer, all deductibles, coinsurances, and copayments are waived, except for prescription drugs. See the chart below for a brief overview. Rely on your brochure for benefits when Medicare does not pay.

Benefit	You Pay
Hospitalization (no precertification required)	
Inpatient Medical/Surgical and Mental Health	No deductible No copayment
Outpatient	No calendar year deductible No coinsurance
Physician Care	
Inpatient and Outpatient Medical and Surgical Care	No deductible No copayment No coinsurance
Mental Health and Substance Abuse	No deductible No limitations No copayment No coinsurance
Prescription Drugs	
Retail:	Retail — 15% of cost Non-network — 50% of allowance No deductible
Mail Order:	60-day supply — \$7 generic \$20 brand name No deductible 90-day supply — \$10 generic \$30 brand name No deductible
Catastrophic Limits	None

This is a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the benefits of the 2005 NALC Health Benefit Plan can be found in the official brochure. Before making a final decision, please read the Plan’s officially approved Brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.