



## CT STATE TEACHERS' MEDICARE SUPPLEMENT PLAN

### ADMINISTERED BY STIRLING BENEFITS

This handout is designed to help you understand the benefits available through the CT Teachers' Retirement Board Medicare Supplement plan.

#### FREQUENTLY ASKED QUESTIONS:

##### 1) Do I need to have Medicare Part A and Medicare Part B to be eligible for this plan?

- ✓ Yes, Traditional Medicare Part A and Part B are required. Medicare Advantage Plans (Medicare Part C) are not traditional Medicare and do not satisfy this requirement.

##### 2) Do I need to see doctors on a network list?

- ✓ No, but doctors must be contracted with Medicare in order for charges to be covered. The plan will not cover services provided by a Non-Medicare provider. For Medicare physicians log onto [WWW.MEDICARE.GOV/FIND-A-DOCTOR](http://WWW.MEDICARE.GOV/FIND-A-DOCTOR)

##### 3) Am I covered if I travel out of the country?

- ✓ Yes, for illness/injury while traveling outside of the United States, the plan pays limited benefits for a 30-day in-patient hospital stay. In-patient physician's charges are paid at 80%. Out-patient Life Threatening illness/accident is paid at 80% and Non-Emergency illness/accident paid at 20%. Out of Country benefit is limited to a lifetime amount of \$100,000.

##### 5) Do I need to submit paper claims?

- ✓ Generally, No. Medical providers are required to submit your claim to Medicare and then Medicare will forward your claim to Stirling Benefits electronically. You do need to submit vision and hearing claims to Stirling Benefits, unless the claim is for treatment of a medical condition.

##### 6) Are prescription drugs covered?

- ✓ Yes, Express Scripts administers your Prescription Drug Plan. Please do not submit prescription charges to Stirling Benefits. Members of the plan do not need a separate Medicare part D plan.

##### 7) Are Wellness visits covered?

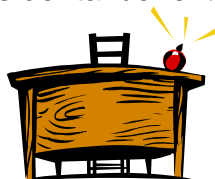
- ✓ Yes, Medicare covers yearly wellness visits; however there are limitations and guidelines. Please contact Medicare directly at 1-800-633-4227 for details.

##### 8) Are routine eye exams covered?

- ✓ Yes, the plan includes an indemnity vision plan administered by Stirling Benefits.

##### 9) Is dental covered?

- ✓ Yes, The TRB plan includes dental benefits administered by Cigna Dental.



**10) What does the plan pay if my doctor does not accept assignment?**

- ✓ The plan will pay the 20% of the Medicare approved amount after you have met the Medicare Part B deductible. The balance between the Medicare approved and the physician's total charge (not to exceed 15% of the Medicare approved amount) is covered at 80% under the Major Medical portion of this plan.

**11) What if I exhaust all Medicare covered In-Patient Hospital days?**

- ✓ The Plan will pay for an additional 60 lifetime days after the Medicare benefit is exhausted, subject to Case Management Review.

**12) Is Skilled Nursing Facility Care covered?**

- ✓ Yes. Medicare pays 100% for the first 20 days. For days 21-100, Medicare pays all but the daily co-pay, which is payable by this plan. This plan also provides 100% coverage of an additional 20 days at a Skilled Nursing Facility, subject to Case Management Review.

**12) Is Long Term Care covered?**

- ✓ No. Long Term Care is not a covered benefit.

**13) I am a Veteran; will the plan cover charges from the Veterans Facilities that are not covered by Medicare?**

- ✓ Yes. Medicare does not cover services from Veterans Affairs facilities. This plan will pay according to Medicare guidelines, co-ins balance for outpatient services, and 100% for inpatient Medicare Part A deductible and co-insurance.

**14) How do I enroll?**

- ✓ A packet with all the necessary forms will be provided to you by Stirling Benefits upon request. If you prefer you may download the Enrollment Form from the TRB website at [www.state.ct.us/trb](http://www.state.ct.us/trb). A photocopy of your Medicare Card, or a letter from Social Security providing your Medicare membership number and effective date of your coverage under Medicare Part A and Medicare Part B, must be submitted with the application. All completed enrollment forms are processed by the CSTRB in Hartford, Connecticut.

**15) Is my spouse eligible for coverage?**

- ✓ The spouse of a retiree (and surviving spouse) is eligible for coverage provided he/she is enrolled in Medicare Part A and Part B coverage.

**16) How do I enroll in Medicare?**

- ✓ Call the Social Security Administration at 1-800-772-1213 for more information about signing up for Medicare Parts A and B. If you receive benefits from the Railroad Retirement Board, call your local RRB office at 1-800-808-0772.

**17) Who can help me compare plans?**

- ✓ Call your State Health Insurance Assistance Program. The toll free number for Connecticut is 1-800-994-9422. Volunteer counselors can help you compare health plans available to you.

