



2019 Teachers' Retirement Board Stirling Benefits Plan Explanation

For the 2019 benefit year, the Medicare Part B deductible of \$185 needs to be met.

Once the Part B Deductible is met, Medicare will pay 80% of the allowed amount. The remaining 20% coinsurance will apply towards the \$500 TRB plan deductible and is the members responsibility until the \$500 plan deductible is met.

When the \$500 TRB plan deductible is met, there is a \$500 cost share that must be met. Medicare will continue to pay the 80% of the allowed amount and the TRB plan will pay 10%. The member will pay the remaining 10% until the cost share of \$500 is met.

When the \$500 cost share is met, Medicare will pay 80% of the allowed amount and the TRB plan will pay the remaining 20%. The member will have no patient responsibility.