USC Senior Care
A Supplemental Plan to Medicare
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 cost.
  – 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.**
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. You will pay 2% of Medicare Allowable for non-USC providers.
• Plan provides foreign travel emergency medical coverage.
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

<table>
<thead>
<tr>
<th>$100 Allowable</th>
<th>Medicare Pays</th>
<th>Senior Care Pays</th>
<th>Your Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>USC Providers</strong></td>
<td>$80</td>
<td>$20</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Non-USC Providers</strong> (After $200 Deductible)</td>
<td>$80</td>
<td>$18</td>
<td>$2</td>
</tr>
</tbody>
</table>
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
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.
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

• *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.
USC Senior Care
Member Enrollment

FY 01 FY 02 FY 03 FY 04 FY 05 FY 06 FY 07 FY 08 FY 09 FY 10 FY 11 FY 12 FY 13 FY 14
153 215 288 331 371 389 410 525 553 590 618 686 756 771
USC Senior Care Member Services

Call: (213) 740-0035