



**USC** University of  
Southern California

# **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

\$100 Allowable	Medicare Pays	Senior Care Pays	Your Cost
<b>USC Providers</b>	\$80	\$20	<b>\$0</b>
<b>Non-USC Providers</b> (After \$200 Deductible)	\$80	\$18	<b>\$2</b>



# 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

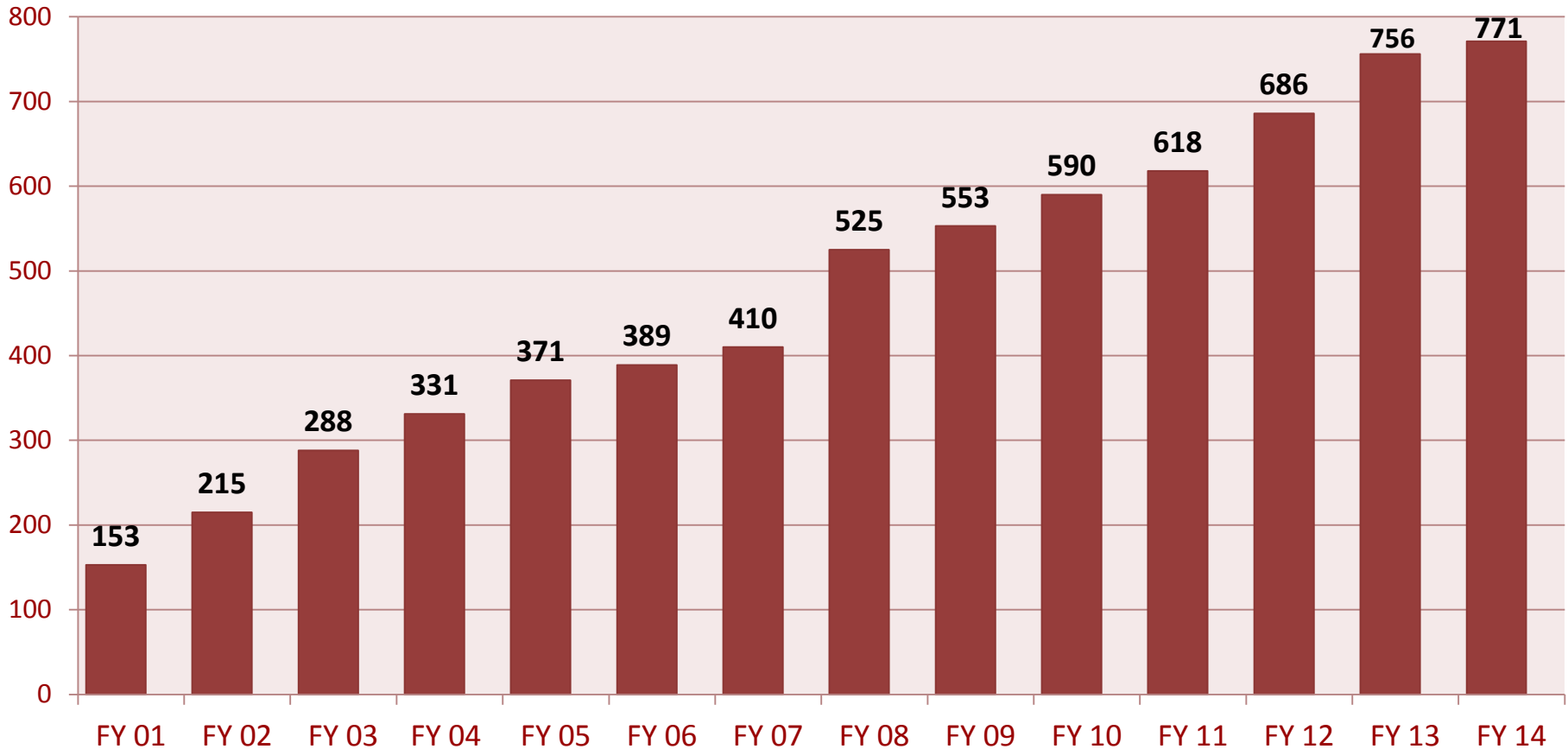
- ***Am I eligible for this program if I don't live in Southern California?***
  - Yes. You do not have to live in Southern California to be eligible for this program. You may seek care from any Medicare provider, anywhere in the U.S.

# 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





# **USC Senior Care Member Services**

**Call: (213) 740-0035**