



2014 ISMA/Anthem Medicare Carve-out

Highlights

- If you are already insured with the ISMA when you turn 65, and choose the ISMA/Anthem Medicare Carve-out, your covered spouse and/or child(ren) can continue coverage through the ISMA. (If you purchase a Medicare Supplement outside the ISMA plan, your dependents will not be eligible to continue coverage through the ISMA.)
- If you are already insured with the ISMA when you turn 65, no paperwork is required to change to the Medicare Carve-out; the change will be automatic.
- The ISMA/Anthem Medicare Carve-out offers a solid package of benefits including:
 - Medicare Part A Deductible (\$1,216/yr in 2014) covered in full
 - Medicare Part A Coinsurance or Copayment (for extended hospitalizations) covered in full
 - Medicare Part B Deductible (\$147/yr in 2014) covered at 80% after first \$100
 - Medicare Part B Coinsurance (20% generally not covered by Medicare Part B) covered in full after an annual out-of-pocket of \$500 is met
 - Blood (first 3 pints) covered in full
 - Foreign Travel fully eligible for coverage (other plans cover 80% during first 60 days of each trip after \$250 deductible)
 - Hospice Care Coinsurance or Copayment covered in full
 - Skilled Nursing Facility Coinsurance covered in full
- Premiums for the ISMA/Anthem Medicare Carve-out were cut by 8% in 2011, were held in 2012 and 2013, and were raised by only 5.3% in 2014.

Monthly Rates

	65-69	70-74	75 & up	Dental
Member	\$171.97	\$203.43	\$232.79	\$44.72
Spouse	\$173.67	\$205.43	\$235.06	\$34.18

Questions?

Please see the **Frequently Asked Questions** document or call the ISMA Insurance Team at (800) 257-4762.