



2017 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 (\$1,316/yr in 2017) covered in full
 - Medicare Part A Coinsurance or Copayment (for extended hospitalizations) covered in full
 - Medicare Part B Deductible (\$183/yr in 2017) 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, were raised by 5.3% in 2014, 8.17% in 2015, 1.08% in 2016, 0.47% in 2017.

Monthly Rates

	65-69	70-74	75 & up	Dental
Member	\$188.91	\$223.48	\$255.73	\$44.72
Spouse	\$190.78	\$225.67	\$258.22	\$34.18

Questions?

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