

## Medical Mutual Medicare Secondary Plan

The Medical Mutual Medicare Secondary Plan is a secondary plan that pays the coverage shown after Original Medicare pays primary.

### 2020 Medical Mutual Medicare Plan

Deductible per calendar year	\$1,000
Co-insurance Amount (excluding deductible)	\$2,500
Out-of-pocket limit per calendar year*	\$3,500
<b>Medical Services</b>	
Outpatient Hospice	80%, Covered by Medicare at a certified hospice agency
Mental Health/Substance Abuse	80%
Surgery	80%
Office Visit (Primary Care Physician)	80%
<b>Emergency Services</b>	
Emergency Room	\$150 copay (waived if admitted)
Urgent Care	\$50 copay
<b>Preventive**</b> (must be billed as routine)	
Routine Physical Exam	100%
PAP, Mammography	100%
Colorectal Cancer Screening	100%
Bone Density Testing	100%
Flu, Pneumonia, Hepatitis B vaccines	100%
<b>Other Medical</b>	
Diabetic testing supplies	100%
Diagnostic lab and X-ray	80%
Chiropractors	80%
Physical Therapy	80%
Ambulance	80%
Home Health Care	80%
Durable Medical Equipment	80%
<b>Inpatient</b>	
Inpatient Deductible	80%
Semi-Private Room	80%
Pre-Admission Testing	80%
Skilled Nursing Facility	80%
Hospice (Respite Care)	80%, Covered by Medicare at a certified hospice agency



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*\*Out-of-pocket limit includes deductibles, copays and co-insurance amounts.*

*\*\*This is just a representative list of the preventive services covered. All charges subject to medical necessity.*

*After a participant meets the annual deductible and the out-of-pocket limit in a calendar year, all medically necessary services are covered at 100%.*

*Plan Features are general descriptions of coverage. For details, refer to your Plan documents or call Medical Mutual.*