



# Medicare Extension

The Trusted choice for GIC Medicare retirees



## We've got you covered

Choosing a health plan is an important decision, and we want to provide a plan that will give you the coverage you need with the service you expect.

When you compare the Medicare health plans, take a careful look at what is covered. Can you go to any doctor you want? What expenses will you have?

The Medicare Extension plan offers what most people want in a health plan. In fact, the majority of Group Insurance Commission (GIC) Medicare retirees choose this plan. Here are some reasons why:

- You can use **any doctor or hospital in the U.S.** for both routine and ongoing care, as well as emergency care — even when you're away from home. You will receive the highest benefit when you use Medicare participating care providers.
- Wellpoint's experienced Member Services team serves GIC members only, providing **expert support for your questions or concerns.**
- We cover some things Medicare doesn't cover, like **hearing aids and routine eye exams.**
- You have **coverage for prescription drugs**, eliminating a coverage gap that could leave you with higher bills.
- You save **save on copays:**
  - You have a \$10 copay for visits to doctors, nurse practitioners, and physician assistants, as well as at urgent care centers and retail medical clinics. With other Medicare plans available through the GIC, you would pay more for most doctor visits.
  - You have no copay for the first four outpatient visits with a contracted behavioral health care provider, and a \$10 copay for additional visits.
- You do not have to pay a deductible for the calendar year, and there are **no lifetime maximums** or limits for preexisting conditions.
- Our plan offers you the convenience of automatic Medicare crossover. This means your **claims are sent directly from Medicare to Wellpoint**, so you do not need to file twice.

## Member resources that offer you convenience, support, and savings

**Wellpoint's Sydney Health mobile app is simple, smart, and all about you**

With [Sydney<sup>SM</sup>Health](#), you can find everything you need to know about your health plan — personalized and all in one place. Quickly check your benefits and claims, and view and use your digital ID card. You also can track fitness activity and explore health topics and wellness programs that spark your interest.

## More reasons why Medicare Extension is an excellent choice

- Helpful tools and resources at [wellpointmass.com](#), plus health articles and plan updates.
- Discounts on things such as health club memberships, fitness tracking devices, glasses and contact lenses, hearing aids, and health programs. For a list of available discounts, visit [wellpointmass.com](#).
- Up to \$100 reimbursement per plan year toward a fitness club membership and other fitness activities, such as yoga and Zumba® classes, personal trainers, and sports teams.
- Our 24-Hour Nurse Line, available to you at no extra cost. You can speak with a registered nurse for answers to your questions and guidance about your health concerns.



### Freedom

To choose the doctors and hospitals you prefer



### Peace of mind

Knowing you're protected against unexpected medical costs



### Extra help

For certain services Medicare doesn't cover

## Medicare Extension plan benefits

Medical services	Your member costs
Doctor office visits	\$10 copay
Preventive care	No member costs
Routine eye exams (including refraction)	\$10 copay (covered once every 24 months)
Chiropractic care	No member costs (20 visits per calendar year)
Care at non-hospital-owned urgent care centers and retail medical clinics	\$10 copay
Laboratory and radiology services (such as X-rays)	No member costs
Hearing aids	No member costs (limited to \$1,700 for each impaired ear every 24 months)
Coinsurance limit	\$500
Inpatient hospital services	No member costs
Surgery	In Massachusetts or with a Medicare-participating care provider outside Massachusetts: No member costs
Outpatient care at a hospital: <ul style="list-style-type: none"> <li>Lab services, radiology, and imaging</li> <li>Most other services</li> </ul>	No member costs
Emergency room visits	\$50 copay (waived if admitted)

Behavioral health services	Your costs when you use a contracted care provider	Your costs when you use a noncontracted care provider
Inpatient services	No member costs	20% coinsurance
Most outpatient services	<ul style="list-style-type: none"> <li>Visits 1–4: no member costs</li> <li>After 4 visits: \$5 or \$10 copay</li> </ul>	<ul style="list-style-type: none"> <li>Visits 1–15: 20% coinsurance</li> <li>After 15 visits: 50% coinsurance</li> </ul>
Out-of-pocket maximum	\$1,000	\$3,000
Prescription drugs Administered by SilverScript®	<ul style="list-style-type: none"> <li><b>Network pharmacy:</b> \$10/\$30/\$65 copay (up to a 30-day supply)</li> <li><b>Mail order:</b> \$25/\$75/\$165 copay (up to a 90-day supply of maintenance drugs)</li> </ul>	

**Note:** Higher payments will apply for brand-name drugs when a generic equivalent is available.

**This table is just a summary of benefits.** Call Wellpoint Member Services toll free at **877-633-6396** with any questions. To learn more about benefits, review the Medicare Extension member handbook at [wellpointmass.com](http://wellpointmass.com).

**Questions about the prescription drug program?** Call SilverScript toll free at **877-876-7214**, or visit [gic.silverscript.com](http://gic.silverscript.com).



## Ready to enroll?

Please see your *GIC Benefits Guide* for information about deadlines and how to enroll through the GIC's website. Use [myGICLink](#) to complete and submit your digital enrollment form.



**Important!** If you are a current Medicare Extension member and would like to stay in this plan, you don't have to take any action. Your coverage will renew automatically on July 1, 2025.

## We are here to help

During your enrollment period, Wellpoint Member Services can answer questions about the Medicare Extension plan to help you make your decision with confidence.

- Call us toll free at **877-633-6396**.
- Visit [wellpointmass.com](#) for in-depth benefits information, member resources, health articles, and plan news.

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