



Post-65 Retirees – Two Supplements Offered

If you are Medicare eligible at retirement, you **must be** enrolled in Medicare A&B to continue coverage with the Shelby County School's medical program. Medicare becomes primary and you can choose between two supplement plans offered by SCS (if applicable). This SCS plan will be considered your supplemental plan. You must provide a copy of your Medicare A&B card.

What is Cigna-Medicare Surround & Cigna HealthSpring Rx (PDP)?

Cigna Medicare Surround is an indemnity medical plan that helps pay some of the health care costs that Medicare does not cover. With the Cigna Medicare Surround plan you have the freedom to choose any health care provider that accepts Medicare. Cigna Health Spring Rx (PDP) is a national Medicare Part D drug plan offered by Cigna HealthCare.

- Effective 1/1/2017, the District will contribute 50% of the cost
- Medicare Surround generally pays what Medicare Parts A&B does not pay
- There is a Medicare deductible for Part B services, but no deductible for Part A services
- Medicare Surround utilizes Medicare's physicians and hospital networks. This means you can use any provider that accepts Medicare
- You are not limited to using a Cigna network provider
- If you are enrolled in the Medicare Surround plan, you can not be enrolled in any other supplement which includes prescription drug plans
- Active and Fit
- Retiree continues to pay Medicare B premium
- Retiree will have (3) identification cards
 - Medicare A&B card
 - Medical card – Indemnity card
 - Prescription – Rx card

What is Cigna Medicare Advantage - HealthSpring Preferred with Rx plan (HMO)?

This is a Medicare Advantage Health Maintenance Organization (HMO) with Part D prescription drug coverage. You must provide a primary care physician with this plan and you must be in one of the approved service areas to participate in this plan.

- Effective 1/1/2017, the District will contribute 70% of the cost
- Medicare Advantage "replaces" Medicare Parts A&B
- Retiree continues to pay Medicare B premium
- Lower premium due to managed care approach
- End stage renal (cannot participate if pre-existing)

- Must live in participating area (Tennessee, Mississippi or Arkansas)
- Silver and Fit
- Retiree has one (1) identification card (includes medical & prescriptions)

Note: *For Additional SCS Retiree Health Information go to www.scsk12.org - Benefits*

- Failure to sign up for Medicare A&B could cause a delay in your SCS coverage or may even cause termination of your benefits with SCS.
- You can only be in one supplement and prescription drug plan at a time. If you attempt to have multiple supplemental/prescription plans, your coverage with SCS will terminate.