

How Deductibles Work

Example 1

Enrolled in Seniors Choice \$500 Deductible Plan Option

Medicare Part B (Outpatient Charges)

Medicare Part B Deductible is \$155. This must be satisfied before Medicare pays 80%. The Seniors Choice Plan Deductible includes the \$155 Medicare Part B Deductible.

Member incurs \$1,000 in Physician Services

MEMBER'S OUT-OF-POCKET CALCULATION

Physician's Services	\$1,000
Subtract Medicare Part B Deductible	(\$155)
Remaining Balance	\$845
Subtract the 80% that Medicare Pays	(\$676)
Amount Remaining After Medicare Pays	\$169
Member Pays Medicare Part B Deductible	\$155
Member's Total Out-of-Pocket	\$324

Of the original \$1,000 charges for Physicians Services, \$676 has been paid with the remaining \$324 the responsibility of the member.

REMAINING ANNUAL DEDUCTIBLE CALCULATION

Seniors Choice Annual Plan Deductible	\$500
Subtract Out-of-Pocket amount paid by member which includes the Medicare Part B Deductible	(\$324)
Remaining Annual Plan Deductible	\$176

Medicare Part A (Inpatient Charges)

Member incurs \$200 in Inpatient charges.

Member's Out-of-Pocket cost would be \$200.

This \$200 would satisfy part of the Seniors Choice Annual Plan Deductible. \$300 of the original \$500 Annual Plan Deductible would remain to be used across both Medicare Part A and Part B.

How Deductibles Work

Example 2

Enrolled in Seniors Choice \$500 Deductible Plan Option

Medicare Part B (Outpatient Charges)

Medicare Part B Deductible is \$155. This must be satisfied before Medicare pays 80%. The Seniors Choice Plan Deductible includes the \$155 Medicare Part B Deductible.

Member incurs \$200 in Physician Services

MEMBER'S OUT-OF-POCKET CALCULATION	
Physician's Services	\$200
Subtract Medicare Part B Deductible	(\$155)
Remaining Balance	\$45
Subtract the 80% that Medicare Pays	(\$36)
Amount Remaining After Medicare Pays	\$9
Member Pays Medicare Part B Deductible	\$155
Member's Total Out-of-Pocket	\$164

Of the original \$200 charges for Physicians Services, \$36 has been paid with the remaining \$164 the responsibility of the member.

REMAINING ANNUAL DEDUCTIBLE CALCULATION	
Seniors Choice Annual Plan Deductible	\$500
Subtract Out-of-Pocket amount paid by member which includes the Medicare Part B Deductible	(\$164)
Remaining Annual Plan Deductible	\$336

Medicare Part A (Inpatient Charges)

Member incurs \$200 in Inpatient charges.

Member's Out-of-Pocket cost would be \$200.

This \$200 would satisfy part of the Seniors Choice Annual Plan Deductible. \$300 of the original \$500 Annual Plan Deductible would remain to be used across both Medicare Part A and Part B.