

# NYU Retiree Medical Plan

## Retiree Health Care Coverage through Medicare and NYU's Medicare Supplement Effective 1/1/2005

### For Those Age 65 and Over Retired Prior to 1/1/1989

This chart explains the benefits provided by Medicare and shows how the NYU Supplement fills Medicare's gaps. The NYU Supplement, administered by UnitedHealthcare, has a lifetime maximum benefit of **\$200,000**.

#### HOSPITAL INSURANCE<sup>1</sup>

COVERED SERVICES	BENEFIT PERIOD	MEDICARE PART A PAYS	NYU SUPPLEMENT PAYS
<b>HOSPITAL</b> Semi-private room, meals, general nursing services, miscellaneous hospital services and supplies	<b>FOR EACH BENEFIT PERIOD</b>  Day 1-60	All but \$912 deductible	\$912 deductible
	Day 61-90	All but \$228 per day coinsurance <sup>2</sup>	\$228 per day coinsurance
	Day 91-365	Nothing - Unless Reserve Days Used - see below	Up to 100% of eligible expenses
	<b>DURING YOUR LIFETIME</b>  60 Medicare Reserve Days	All but \$456 per day coinsurance	\$456 per day coinsurance <sup>3</sup>

<sup>1</sup> In all cases, the official contracts between NYU and health insurance providers govern provisions and administration of the plan.

<sup>2</sup> Dollar amounts are effective for 2005. They are expected to rise each year.

<sup>3</sup> Coinsurance, also called copayment, is the amount not covered by Medicare that must be paid either by you or by supplemental insurance.

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(Continued)  
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**SKILLED NURSING HOME<sup>1</sup>**

COVERED SERVICES	BENEFIT PERIOD	MEDICARE PART A PAYS	NYU SUPPLEMENT PAYS
<b>SKILLED NURSING HOME</b> Semiprivate room, meals, services and supplies in a Medicare approved facility.	<b>FOR EACH BENEFIT PERIOD</b> Day 1-20	100% of eligible expenses	Nothing
	Day 21-100	All but \$114 per day coinsurance	\$114 per day coinsurance <sup>3</sup>
	Day 101-120	Nothing	Up to 100% of eligible expenses
	Day 121 and after	Nothing	Nothing
<b>FOREIGN HOSPITAL</b> Semiprivate room, meals, services and supplies if you are eligible	<b>EACH TRIP</b> Day 1-90	Nothing	Up to 100% of eligible hospital costs; 80% of eligible doctors' and medical charges

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**For Those Age 65 and Over Retired Prior to 1/1/1989**

### MEDICAL INSURANCE<sup>1</sup>

Covered Services FOR EACH CALENDAR YEAR	Medicare Part B Pays	NYU Supplement Pays
<p><b>DOCTOR'S SERVICES FOR EACH CALENDAR YEAR PROVIDED BY:</b></p> <ul style="list-style-type: none"> <li>doctors of medicine &amp; osteopathy</li> <li>dentist performing dental surgery of setting certain fractures</li> <li>podiatrist (excluding routine foot care)</li> <li>chiropractors for certain treatments involving manual manipulation of the spine.</li> </ul>	80% of Medicare-approved (limiting) charges (after \$110 calendar year deductible).	<p>80% of reasonable and customary charges LESS Medicare reimbursement After <b>\$250</b> calendar year deductible. (Deductible includes Medicare <b>\$110</b> deductible).</p> <p>In any calendar year if your copay<sup>3</sup> for any one person reaches \$1,000 including the deductible, the NYU Supplement will reimburse 100% of reasonable and customary charges for covered expenses incurred by that person for the remainder of the calendar year.</p>
<b>AMBULANCE SERVICES</b>	80% OF Medicare-approved cost (after deductible)	Nothing
<b>PRESCRIPTION DRUGS</b>	Nothing	Caremark - retail & mail order is available

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### MEDICAL INSURANCE<sup>1</sup> (Continued)

Covered Services FOR EACH CALENDAR YEAR	Medicare Part B Pays	NYU Supplement Pays
<b>OTHER MEDICAL &amp; HEALTH SERVICES</b> diagnostic x-ray and lab tests outpatient hospital services x-ray and other radiation therapy services and supplies furnished in connection with doctors' services surgical dressings, splints and casts durable medical equipment (whether rented or bought) such as iron lungs & oxygen tents artificial devices that replace all or part of an internal body organ braces and artificial legs, arms & eyes physical and speech therapy furnished by institutions, clinics, and public agencies rural health clinic services outpatient rehabilitation services outpatient and ambulatory surgical services	80% of Medicare-approved (limiting) charges (after \$110 calendar year deductible).	80% of reasonable and customary charges LESS Medicare reimbursement After <b>\$250</b> calendar year deductible. (Deductible includes Medicare <b>\$110</b> deductible).  In any calendar year if your copay <sup>3</sup> for any one person reaches \$1,000 including the deductible, the NYU Supplement will reimburse 100% of reasonable and customary charges for covered expenses incurred by that person for the remainder of the calendar year.

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