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Stirling Benefits, Inc.
20 Armory Lane
Milford CT 06460-3347

Forwarding Service Requested

November 13, 2018

Dear Member,

On the back of this sheet is the 2019 Medicare Supplement/Stirling benefit plan summary for the Connecticut Teachers' Retirement Board.

The supplement program wraps around traditional Medicare. Traditional Medicare typically pays first and the TRB Supplement covers many of the out-of-pocket expenses after the Medicare Payment. For 2019, the supplement is less costly to join costing $238 per month versus $259 month in 2018. The plan has additional cost shares compared with last year's plan. The Part B Deductible has increased by two dollars and there is a new plan deductible and coinsurance each of which has a maximum of $500 out of pocket. Additionally there is a new hospital copayment of $250. More Plan details are on the reverse side. After the deductible and copays are met plan pays 100% of your out-of-pocket costs.

Additional information about your plan options is available on the Teachers' Retirement Board website (www.ct.gov/trb) as well as from Anthem and Stirling Benefits. A video of a TRB sponsored communication meeting is also viewable on the TRB site.

The open enrollment period has been extended to provide members the opportunity to elect benefit changes for the upcoming 2019-plan year. All changes must be received by November 26, 2018.

If you choose to remain with the current plan, NO ACTION IS REQUIRED.

Wishing you good health.

Sincerely,

James Stirling

How medical claims are paid under the
CT TRB Medicare Supplement Program

Administered by Stirling Benefits
Stirling Benefits, Inc. 20 Armory Lane, Milford CT 06460 (203) 876-1660

The current plan pays almost all patient liability after Medicare has paid its share. The Medicare Supplement continues to operate following original Medicare guidelines for services. The only change to the plan is the additional responsibly members will incur before the plan pays 100%. The new plan costs $252 less per year.

Medicare Part A deductible
The 2019 TRB Medicare Supplement will have a $250 copay for inpatient hospital up to a plan maximum of $1000.

Medicare Part B deductible
The TRB Medicare Supplement does not cover the Medicare Part B deductible. The 2018 deductible is $183. The 2019 deductible will increase $2 to $185.

$500 deductible
Medicare pays physician charges, including office visits, specialists visits, and surgeon fees at 80%. This does not change under the new plan. The current TRB Medicare Supplement program pays the other 20% in full. Starting January 1, 2019, the members' 20% share will be counted toward a $500 deductible. For example:

Allowed amount	Medicare payment (80%)	Applied to TRB $500 deductible	Member payment
$80	$64	$16	$16

When Medicare allows $80 for an office visit, Medicare will pay $64 (80%). The remaining $16 will be applied to the new, $500 deductible. Under the 2019 plan, the member will be responsible for the $16, until these payments total $500.

10% Cost Share
Once the TRB deductible is met, the TRB plan pays to 10% of the Medicare allowed amount. The member also pays 10% of the Medicare allowed amount, until another $500 is met.

Allowed amount	Medicare payment = 80%	Balance after Medicare = 20%	TRB plan payment to doctor - 10% of the allowed amount	Member payment to doctor - 10% of the allowed amount
$80	$64	$16	$8.00	$8.00

In the example above, after the TRB deductible is met, the plan will pay the doctor $8.00 (10% of the Medicare allowed amount). The member will have a balance due to the doctor of $8.00 (10% of the allowed amount). This portion of the plan continues until the sum of member payments reaches $500.

After the deductibles and coinsurance are met: 100%
Traditional Medicare pays first. After the Medicare Part A deductible ($250 up to $1000 plan year maximum), Medicare Part B deductible ($185), the TRB plan deductible of $500 and when the 10% patient payments total another $500 (a total of $2,185), the Medicare Supplement administered by Stirling Benefits then pays 100% of patient responsibility.