

# SERS Marketplace Wraparound Plan

Exclusively For:  
SERS Non-Medicare  
Retirees



Up to \$2,000 reimbursement  
toward your deductible

Additional coverage for your  
out-of-pocket health care costs

Personal enrollment assistance  
from a HealthSCOPE counselor

**SERS has partnered with HealthSCOPE to offer this coverage option for SERS' health care participants. SEE INSIDE FOR DETAILS.**



# WRAPAROUND BENEFITS\*

	Maximum Reimbursement
Deductible	<b>up to \$2,000</b>
Covered Prescription Drugs	<b>50% of your plan's prescription drug co-pay (up to \$200 per prescription)</b>
Physician office co-pay	<b>up to \$50 per visit</b>
Inpatient hospital stay:	<b>up to \$300 per admission</b>
Imaging (X-rays, CT/PET scans, MRI)	<b>up to \$100 per service</b>
Hearing Aid	<b>one hearing aid per year; up to \$1,500</b>

*\* The 2019 SERS Marketplace Wraparound Plan benefits noted above only apply to covered services under your Marketplace plan. Claims for non-covered services are not eligible for reimbursement, except for hearing aids.*

## SERS Marketplace Wraparound Plan

SERS has partnered with HealthSCOPE to offer this coverage option for SERS' health care participants who are not eligible for Medicare and who are not enrolled in Medicaid.

### How It Works

First, you select a health care plan from the Health Insurance Marketplace with the assistance of a counselor from our partner HealthSCOPE. The counselor will tell you whether you are eligible for a federal subsidy to help pay your premium.

You can choose a plan from any insurer offering coverage in the Marketplace.

After you have selected your Marketplace plan, the SERS Marketplace Wraparound Plan will provide additional benefits for deductibles, co-pays, and other costs. There is no additional premium for the SERS Wraparound Plan. If you change your mind, you can go back to a SERS group plan.

To receive the SERS Marketplace Wraparound benefits, you **MUST** complete the Marketplace enrollment process through HealthSCOPE. To get started, call 1-888-236-2377 or email [SERS@healthscopebenefits.com](mailto:SERS@healthscopebenefits.com)

# How Does This Work?

Example using a Silver HMO Marketplace Plan for Sally, age 55, who earns \$25,000 a year, and lives in Columbus.

	SERS Non-Medicare Plan 2019 Cost Sharing	Marketplace Plan Silver 2019 Cost Sharing <i>(\$530 premium subsidy allowed)</i>	+ SERS WRAPAROUND 2019 Benefits <i>(up to dollar amounts below)</i>	=	What Sally Pays
Premium	\$253 - \$659*	\$141	\$0	=	\$141
Deductible	\$2,000	\$3,550	\$2,000	=	\$1,550
Primary Doctor	\$20 co-pay	\$20 co-pay	\$50 per visit	=	\$0
Specialist Doctor	\$40 co-pay	\$50 co-pay	\$50 per visit	=	\$0
Generic Drugs	\$7.50	\$10	50% of co-pay/cost sharing up to \$200 per prescription	=	\$5
Brand Name Drugs	25% of cost (max \$100)	30%		=	will vary
Specialty Drugs	25% of cost (max \$100)	30%		=	will vary
Inpatient Hospital	20% coinsurance after \$250 co-pay	30% coinsurance	\$300 per stay	=	will vary
Imaging	20% coinsurance	30% per procedure	\$100 per procedure	=	will vary
Hearing Aid, one per year	not covered	not covered	\$1,500 limit	=	any amount over \$1,500
<b>Out-of-Pocket Maximum</b> <i>(The most you could pay annually)</i>	<b>\$7,350</b>	<b>\$6,300</b>			

\*Assumes 20 up to 35 years of service

# Call HealthSCOPE today to find out if this is right for you.

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Call 1-888-236-2377 today and a HealthSCOPE counselor will help you review the Marketplace plans available where you live. The counselor will tell you what each plan will cost you, what benefits are provided, and which hospitals and doctors are in each plan's network.

If you decide to enroll, the HealthSCOPE counselor will assist you in completing the application. **Unless you are newly retired, you must enroll during the Marketplace open enrollment, Nov. 1 - Dec. 15.**

With the SERS Marketplace Wraparound Plan, we've got you covered. The Wraparound Plan will reimburse many of your out-of-pocket expenses. Wraparound benefits are offered at no additional cost to SERS non-Medicare enrollees who sign up for a Marketplace health insurance plan through HealthSCOPE.

If you change your mind, you can go back to a SERS group plan.



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