



Age gracefully with less stress the TAGCO MET Retiree Medical way

TAGCO MET
Employer *Direct*
Retiree Medical
Plan Descriptions



Employer*Direct* Insurance Plan(s) Description Summary

TAGCO MET Employer*Direct* Plan 3139 (01)

TAGCO MET Employer*Direct* Plan 3139 (01) pays the Medicare Part A and B deductible(s), Part B coinsurance and provides for excess coverage on unassigned Medicare claims; Plan pays for Part A additional 365 days; Plan provides for skilled nursing facility benefits; **Plan 3139 (01) is fully insured and underwritten by Hartford Life & Accident Insurance Company** and does not include Rx coverage; Plan is composite rated;

TAGCO MET Employer*Direct* Plan 3733 (01)

TAGCO MET Employer*Direct* Plan 3733 (01) pays the Part A and B deductible(s); Plan pays 10% (50%) of Part B coinsurance up to \$1,000 out-of-pocket (OOP) expense by the insured; thereafter, it pays 100% of Part B coinsurance; Plan pays for Part A additional 365 days; Plan pays 100% for excess coverage on unassigned Medicare claims; **Plan 3733 (01) is fully insured and underwritten by Hartford Life & Accident Insurance Company** and does not include Rx coverage; Plan is composite rated;

TAGCO MET Employer*Direct* Plan 3847 (01)

TAGCO MET Employer*Direct* Plan 3847 (01) has a calendar year deductible of \$500 that applies to Part B benefits only; such deductible applies towards the Part B out-of-pocket (OOP) maximum; pays the Part A deductible, but does not pay the Part B deductible; Plan pays 16% (80%) of Part B coinsurance up to \$1,000 out-of-pocket (OOP) expense by the insured; thereafter, it pays 100% of Part B coinsurance; Plan pays for Part A additional 365 days; Plan pays 100% for excess coverage on unassigned Medicare claims; **Plan 3847 (01) is fully insured and underwritten by Hartford Life & Accident Insurance Company** and does not include Rx coverage; Plan is composite rated;

TAGCO MET Employer*Direct* Plan 3848 (01)

TAGCO MET Employer*Direct* Plan 3848 (01) has a calendar year deductible of \$200 that applies to Part B benefit only; such deductible applies towards the Part B out-of-pocket (OOP) maximum; pays the Part A deductible, but does not pay the Part B deductible; Plan pays 16% (80%) of Part B coinsurance up to \$2,000 out-of-pocket (OOP) expense by the insured; thereafter, it pays 100% of Part B coinsurance; Plan pays for Part A additional 365 days; Plan pays 100% for excess coverage on unassigned Medicare claims; **Plan 3848 (01) is fully insured and underwritten by Hartford Life & Accident Insurance Company** and does not include Rx coverage; Plan is composite rated;

THESE PLANS DESCRIBE COVERAGE THAT IS ONLY AVAILABLE TO PERSONS WHO ARE AT LEAST 65 AND MEDICARE ELIGIBLE

Employer*Direct* Insurance Plan(s) Description Summary

TAGCO MET Employer*Direct* Plan 3139 (01)

TAGCO MET Employer*Direct* Plan 3139 (01) pays the Medicare Part A and B deductible(s), Part B coinsurance and provides for excess coverage on unassigned Medicare claims; Plan does pay Part A additional 365 days; Plan provides for skilled nursing facility benefits; **Plan 3139 (01) is fully insured and underwritten by Hartford Life & Accident Insurance Company** and does not include Rx coverage; Plan is attained age banded rated;

TAGCO MET Employer*Direct* Plan 3864 (01)

TAGCO MET Employer*Direct* Plan 3864 (01) pays the Part A and B deductible(s); Plan pays 10% (50%) of Part B coinsurance up to \$1,000 out-of-pocket (OOP) expense by the insured; thereafter, it pays 100% of Part B coinsurance; Plan pays for Part A additional 365 days; Plan pays 100% for excess coverage on unassigned Medicare claims; **Plan 3864 (01) is fully insured and underwritten by Hartford Life & Accident Insurance Company** and does not include Rx coverage; Plan is attained age and gender banded rated;

TAGCO MET Employer*Direct* Plan 3865 (01)

TAGCO MET Employer*Direct* Plan 3865 (01) has a calendar year deductible of \$500 that applies to **Part B benefits only; such deductible applies towards the Part B out-of-pocket (OOP) maximum**; pays the Part A deductible, but does not pay the Part B deductible; Plan pays 16% (80%) of Part B coinsurance up to \$1,000 out-of-pocket (OOP) expense by the insured; thereafter, it pays 100% of Part B coinsurance; Plan pays for Part A additional 365 days; Plan pays 100% for excess coverage on unassigned Medicare claims; **Plan 3865 (01) is fully insured and underwritten by Hartford Life & Accident Insurance Company** and does not include Rx coverage; Plan is attained age and gender banded rated;

TAGCO MET Employer*Direct* Plan 3866 (01)

TAGCO MET Employer*Direct* Plan 3866 (01) has a calendar year deductible of \$200 that applies to **Part B benefits only; such deductible applies towards the Part B out-of-pocket (OOP) maximum**; pays the Part A deductible, but does not pay the Part B deductible; Plan pays 16% (80%) of Part B coinsurance up to \$2,000 out-of-pocket (OOP) expense by the insured; thereafter, it pays 100% of Part B coinsurance; Plan pays for Part A additional 365 days; Plan pays 100% for excess coverage on unassigned Medicare claims; **Plan 3866 (01) is fully insured and underwritten by Hartford Life & Accident Insurance Company** and does not include Rx coverage; Plan is attained age and gender banded rated;

THESE PLANS DESCRIBE COVERAGE THAT IS ONLY AVAILABLE TO PERSONS WHO ARE AT LEAST 65 AND MEDICARE ELIGIBLE