

WINDSOR STERLING



2012 Summary of Benefits WindsorSterling Silver Connect Plan (PFFS)

Section I

Introduction to Summary of Benefits

Thank you for your interest in WindsorSterling Silver Connect Plan (PFFS). Our plan is offered by STERLING LIFE INSURANCE COMPANY, a Medicare Advantage Private Fee-for-Service. This Summary of Benefits tells you some features of our plan. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call WindsorSterling Silver Connect Plan (PFFS) and ask for the "Evidence of Coverage".

YOU HAVE CHOICES IN YOUR HEALTH CARE

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare plan. Another option is a Medicare Advantage Private Fee-for-Service plan, like WindsorSterling Silver Connect Plan (PFFS). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare program.

You may join or leave a plan only at certain times. Please call WindsorSterling Silver Connect Plan (PFFS) at the telephone number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

HOW CAN I COMPARE MY OPTIONS?

You can compare WindsorSterling Silver Connect Plan (PFFS) and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

WHERE IS WINDSORSTERLING SILVER CONNECT PLAN (PFFS) AVAILABLE?

The service area for this plan includes:

Custer, El Paso, Pueblo Counties, CO

Benewah, Bonner, Boundary, Kootenai, Shoshone Counties, ID

St. Clair Counties, IL

Johnson, Wyandotte Counties, KS

Acadia, Allen, Ascension, Bienville, Claiborne, Jefferson, Lafayette, Lincoln, Livingston, Orleans, Ouachita, Red River, St. James, St. Landry, Tangipahoa, Vermilion, Winn Counties, LA

Jackson, St. Louis, St. Louis City Counties, MO

Cascade, Lewis and Clark, Yellowstone Counties, MT

Durham, Orange Counties, NC

Canadian, Creek, Logan, Mayes, Oklahoma, Pottawatomie, Rogers, Seminole, Tulsa, Wagoner, Washington Counties, OK

Abbeville, Anderson, Berkeley, Charleston, Cherokee, Colleton, Dorchester, Greenville, Horry, Lancaster, Lexington, McCormick, Marion, Oconee, Pickens, Richland, Spartanburg, Union Counties, SC

Cherokee, Hill, Hood, Van Zandt, Wood Counties, TX

Salt Lake, Weber Counties, UT

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Benton, Clark, Island, Jefferson, King, Kittitas, Lewis, Lincoln, Mason, Okanogan, Pend Oreille, Pierce, Skagit, Snohomish, Spokane, Whatcom Counties, WA

You must live in one of these areas to join the plan.

If you move out of the state or county where you currently live to a state listed above, you must call Customer Service to update your information. If you don't, you may be disenrolled from WindsorSterling Silver Connect Plan (PFFS). If you move to a state not listed above, please call Customer Service to find out if Sterling Life Insurance Company has a plan in your new state or county.

WHO IS ELIGIBLE TO JOIN WINDSORSTERLING SILVER CONNECT PLAN (PFFS)?

You can join WindsorSterling Silver Connect Plan (PFFS) if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with End-Stage Renal Disease are generally not eligible to enroll in WindsorSterling Silver Connect Plan (PFFS) unless they are members of our organization and have been since their dialysis began.

HOW DO I GET MEDICAL CARE THAT IS COVERED BY THE PLAN?

You can receive your care from any provider, such as a doctor or hospital, in the United States, if the provider is eligible to be paid by Medicare and agrees to accept our plan's terms and conditions of payment before providing services to you. A provider can decide at every visit to accept our plan's terms and conditions, and thus treat you.

Not all providers accept our plan's terms and conditions of payment or agree to treat you. If a provider from whom you seek care decides not to accept our plan's terms and conditions of payment or refuses to treat you, then you will need to find another provider that will accept our plan's terms and conditions of payment. A provider that decides not to

accept our plan's terms and conditions of payment should not provide services to you, except in emergencies. If you need emergency care, it is covered whether a provider agrees to accept our plan's payment terms or not.

Our plan has signed contracts with some providers. These providers are our network providers. We have network providers for all services covered under Medicare. You can still receive services from non-network providers who do not have a signed contract with us, as long as those providers agree to accept our plan's terms and conditions of payment (as described above). However, you may pay more for seeing a provider who is not one of our network providers. For more information, please call the customer service number listed at the end of this introduction.

DOES MY PLAN COVER MEDICARE PART B OR PART D DRUGS?

WindsorSterling Silver Connect Plan (PFFS) does cover Medicare Part B prescription drugs. WindsorSterling Silver Connect Plan (PFFS) does NOT cover Medicare Part D prescription drugs.

WHAT ARE MY PROTECTIONS IN THIS PLAN?

All Medicare Advantage Plans agree to stay in the program for a full calendar year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, plans can decide whether to continue to participate with Medicare Advantage. A plan may continue in their entire service area (geographic area where the plan accepts members) or choose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan. Even if your Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

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As a member of WindsorSterling Silver Connect Plan (PFFS), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

WHAT TYPES OF DRUGS MAY BE COVERED UNDER MEDICARE PART B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact WindsorSterling Silver Connect Plan (PFFS) for more details.

- Some Antigens: If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- Osteoporosis Drugs: Injectable drugs for osteoporosis for certain women with Medicare.

- Erythropoietin (Epoetin Alfa or Epogen®): By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- Hemophilia Clotting Factors: Self-administered clotting factors if you have hemophilia.
- Injectable Drugs: Most injectable drugs administered incident to a physician's service.
- Immunosuppressive Drugs: Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- Some Oral Cancer Drugs: If the same drug is available in injectable form.
- Oral Anti-Nausea Drugs: If you are part of an anti-cancer chemotherapeutic regimen.
- Inhalation and Infusion Drugs administered through DME.

WHERE CAN I FIND INFORMATION ON PLAN RATINGS?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on www.medicare.gov and select "Health and Drug Plans" then "Compare Drug and Health Plans" to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for this plan. Our customer service number is listed below.

Please call Sterling Life Insurance Company for more information about WindsorSterling Silver Connect Plan (PFFS).

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Visit us at www.WindsorSterlingPlans.com or, call us:

Customer Service Hours:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday,
7:00 a.m. - 10:00 p.m. Central

Current members should call toll-free (888)-858-8551 . (TTY/TDD
(711))

Prospective members should call toll-free (888)-900-4305 . (TTY/TDD
(711))

Current members should call locally (888)-858-8551 . (TTY/TDD (711))

Prospective members should call locally (888)-900-4305 . (TTY/TDD
(711))

For more information about Medicare, please call Medicare at
1-800-MEDICARE (1-800-633-4227). TTY users should call
1-877-486-2048. You can call 24 hours a day, 7 days a week. Or, visit
www.medicare.gov on the web.

This document may be available in other formats such as Braille, large
print or other alternate formats.

This document may be available in a non-English language. For
additional information, call customer service at the phone number listed
above.

If you have any questions about this plan's benefits or costs, please
contact Sterling Life Insurance Company for details.

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
IMPORTANT INFORMATION		
<p>1. Premium and Other Important Information</p>	<p>In 2011 the monthly Part B Premium was \$96.40 and may change for 2012 and the annual Part B deductible amount was \$162 and may change for 2012.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p> <p>Most people will pay the standard monthly Part B premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>	<p>General</p> <p>LA - \$25.00</p> <p>TX - \$29.00</p> <p>KS - \$30.00</p> <p>MO - \$30.00</p> <p>MT - \$30.00</p> <p>UT - \$30.00</p> <p>WA - \$30.00</p> <p>OK - \$35.00</p> <p>SC - \$35.00</p> <p>CO - \$35.00</p> <p>ID - \$35.00</p> <p>IL - \$40.00</p> <p>NC - \$49.00</p> <p>Monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>Most people will pay the standard monthly Part B premium in addition to their MA</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
		<p>plan premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p> <p>This plan does not allow providers to balance bill (charging more than your cost share amount).</p> <p>In-Network \$4,000 out-of-pocket limit. All plan services included.</p> <p>Out-of-Network \$4,000 out-of-pocket limit. All plan services included.</p> <p>In and Out-of-Network \$4,000 out-of-pocket limit. All plan services included.</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
<p>2. Doctor and Hospital Choice (For more information, see Emergency Care - #15 and Urgently Needed Care - #16.)</p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p>In and Out-of-Network You may go to any doctor, specialist, or hospital that accepts the plan's terms and conditions of payment.</p>
<p>INPATIENT CARE</p>		
<p>3. Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)</p>	<p>In 2011 the amounts for each benefit period were:</p> <p>Days 1 - 60: \$1132 deductible</p> <p>Days 61 - 90: \$283 per day</p> <p>Days 91 - 150: \$566 per lifetime reserve day</p> <p>These amounts may change for 2012.</p> <p>Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.</p> <p>Lifetime reserve days can only be used once.</p> <p>A "benefit period" starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If</p>	<p>General You may go to any doctor, specialist, or hospital that accepts the plan's terms and conditions of payment except in emergencies.</p> <p>In-Network No limit to the number of days covered by the plan each hospital stay.</p> <p>For Medicare-covered hospital stays:</p> <p>Days 1 - 7: \$125 copay per day</p> <p>Days 8 - 60: \$0 copay per day</p> <p>Days 61 - 90: \$100 copay per day</p> <p>\$100 copay for each additional hospital day.</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
	<p>you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>Out-of-Network For hospital stays: Days 1 - 7: \$225 copay per day Days 8 - 60: \$0 copay per day Days 61 - 90: \$125 copay per day</p>
<p>4. Inpatient Mental Health Care</p>	<p>In 2011 the amounts for each benefit period were:</p> <p>Days 1 - 60: \$1132 deductible</p> <p>Days 61 - 90: \$283 per day</p> <p>Days 91 - 150: \$566 per lifetime reserve day</p> <p>These amounts may change for 2012.</p> <p>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p>	<p>In-Network You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>For Medicare-covered hospital stays: Days 1 - 7: \$175 copay per day Days 8 - 90: \$0 copay per day</p> <p>Out-of-Network For hospital stays:</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
		Days 1 - 7: \$200 copay per day Days 8 - 90: \$0 copay per day
<p>5. Skilled Nursing Facility (SNF) (in a Medicare-certified skilled nursing facility)</p>	<p>In 2011 the amounts for each benefit period after at least a 3-day covered hospital stay were:</p> <p>Days 1 - 20: \$0 per day</p> <p>Days 21 - 100: \$141.50 per day</p> <p>These amounts may change for 2012.</p> <p>100 days for each benefit period.</p> <p>A "benefit period" starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>In-Network</p> <p>Plan covers up to 100 days each benefit period</p> <p>No prior hospital stay is required.</p> <p>For SNF stays:</p> <p>Days 1 - 20: \$0 copay per day</p> <p>Days 21 - 100: \$100 copay per day</p> <p>Out-of-Network</p> <p>For each SNF stay:</p> <p>Days 1 - 10: \$0 copay per SNF day</p> <p>Days 11 - 100: \$100 copay per SNF day</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
<p>6. Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)</p>	<p>\$0 copay.</p>	<p>In-Network \$0 copay for Medicare-covered home health visits</p> <p>Out-of-Network \$0 copay for home health visits</p>
<p>7. Hospice</p>	<p>You pay part of the cost for outpatient drugs and inpatient respite care.</p> <p>You must get care from a Medicare-certified hospice.</p>	<p>General You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.</p>
<p>OUTPATIENT CARE</p>		
<p>8. Doctor Office Visits</p>	<p>20% coinsurance</p>	<p>General You may go to any doctor, specialist, or hospital that accepts the plan's terms and conditions of payment.</p> <p>In-Network \$10 copay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$10 copay for each in-area, network urgent care Medicare-covered visit</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
		<p>\$30 copay for each specialist visit for Medicare-covered benefits.</p> <p>Out-of-Network \$40 copay for each specialist visit \$25 copay for each primary care doctor visit</p>
<p>9. Chiropractic Services</p>	<p>Supplemental routine care not covered</p> <p>20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>	<p>In-Network \$20 copay for each Medicare-covered visit</p> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p> <p>Out-of-Network \$30 copay for chiropractic benefits.</p>
<p>10. Podiatry Services</p>	<p>Supplemental routine care not covered.</p> <p>20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.</p>	<p>In-Network \$30 copay for each Medicare-covered visit</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
		<p>Medicare-covered podiatry benefits are for medically-necessary foot care.</p> <p>Out-of-Network \$40 copay for podiatry benefits.</p>
<p>11. Outpatient Mental Health Care</p>	<p>40% coinsurance for most outpatient mental health services</p> <p>Specified copayment for outpatient partial hospitalization program services furnished by a hospital or community mental health center (CMHC). Copay cannot exceed the Part A inpatient hospital deductible.</p> <p>"Partial hospitalization program" is a structured program of active outpatient psychiatric treatment that is more intense than the care received in your doctor's or therapist's office and is an alternative to inpatient hospitalization.</p>	<p>In-Network</p> <p>\$30 copay for each Medicare-covered individual therapy visit</p> <p>\$20 copay for each Medicare-covered group therapy visit</p> <p>\$30 copay for each Medicare-covered individual therapy visit with a psychiatrist</p> <p>\$20 copay for each Medicare-covered group therapy visit with a psychiatrist</p> <p>\$65 copay for Medicare-covered partial hospitalization program services</p> <p>Out-of-Network</p> <p>50% of the cost for Mental Health benefits with a psychiatrist</p> <p>50% of the cost for Mental Health benefits</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
		\$65 copay for partial hospitalization program services
12. Outpatient Substance Abuse Care	20% coinsurance	<p>In-Network</p> <p>\$30 copay for Medicare-covered individual visits</p> <p>\$20 copay for Medicare-covered group visits</p> <p>Out-of-Network</p> <p>50% of the cost for outpatient substance abuse benefits.</p>
13. Outpatient Services/Surgery	<p>20% coinsurance for the doctor's services</p> <p>Specified copayment for outpatient hospital facility services. Copay cannot exceed the Part A inpatient hospital deductible.</p> <p>20% coinsurance for ambulatory surgical center facility services</p>	<p>In-Network</p> <p>\$0 to \$300 copay [or 20% of the cost] for each Medicare-covered ambulatory surgical center visit</p> <p>\$0 to \$300 copay [or 20% of the cost] for each Medicare-covered outpatient hospital facility visit</p> <p>Out-of-Network</p> <p>20% of the cost for outpatient hospital facility benefits.</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
		20% of the cost for ambulatory surgical center benefits.
<p>14. Ambulance Services (medically necessary ambulance services)</p>	20% coinsurance	<p>In-Network \$150 copay for Medicare-covered ambulance benefits.</p> <p>If you are admitted to the hospital, you pay \$0 for Medicare-covered ambulance benefits.</p> <p>Out-of-Network \$200 copay for ambulance benefits.</p>
<p>15. Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)</p>	<p>20% coinsurance for the doctor's services</p> <p>Specified copayment for outpatient hospital facility emergency services.</p> <p>Emergency services copay cannot exceed Part A inpatient hospital deductible for each service provided by the hospital.</p> <p>You don't have to pay the emergency room copay if you are admitted to the hospital as an inpatient for the same</p>	<p>General \$65 copay for Medicare-covered emergency room visits</p> <p>Worldwide coverage.</p> <p>If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the emergency room visit.</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
	<p>condition within 3 days of the emergency room visit.</p> <p>Not covered outside the U.S. except under limited circumstances.</p>	
<p>16. Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)</p>	<p>20% coinsurance, or a set copay</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p>General</p> <p>\$35 copay for Medicare-covered urgently-needed-care visits</p> <p>If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the urgently-needed-care visit.</p>
<p>17. Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)</p>	<p>20% coinsurance</p>	<p>In-Network</p> <p>There may be limits on physical therapy, occupational therapy, and speech and language pathology services. If so, there may be exceptions to these limits.</p> <p>\$30 copay for Medicare-covered Occupational Therapy visits</p> <p>\$30 copay for Medicare-covered Physical and/or Speech and Language Therapy visits</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
		<p>Out-of-Network \$40 copay for Physical and/or Speech and Language Therapy visits \$40 copay for Occupational Therapy benefits.</p>
OUTPATIENT MEDICAL SERVICES AND SUPPLIES		
<p>18. Durable Medical Equipment (includes wheelchairs, oxygen, etc.)</p>	<p>20% coinsurance</p>	<p>In-Network 20% of the cost for Medicare-covered items Out-of-Network 25% of the cost for durable medical equipment</p>
<p>19. Prosthetic Devices (includes braces, artificial limbs and eyes, etc.)</p>	<p>20% coinsurance</p>	<p>In-Network 20% of the cost for Medicare-covered items Out-of-Network 25% of the cost for prosthetic devices.</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
<p>20. Diabetes Programs and Supplies</p>	<p>20% coinsurance for diabetes self-management training</p> <p>20% coinsurance for diabetes supplies</p> <p>20% coinsurance for diabetic therapeutic shoes or inserts</p>	<p>In-Network</p> <p>\$30 copay for Diabetes self-management training</p> <p>0% to 20% of the cost for Diabetes monitoring supplies</p> <p>20% of the cost for Therapeutic shoes or inserts</p> <p>Out-of-Network</p> <p>\$40 copay for Diabetes self-management training</p> <p>0% to 25% of the cost for Diabetes monitoring supplies</p> <p>0% to 25% of the cost for Therapeutic shoes or inserts</p>
<p>21. Diagnostic Tests, X-Rays, Lab Services, and Radiology Services</p>	<p>20% coinsurance for diagnostic tests and x-rays</p> <p>\$0 copay for Medicare-covered lab services</p> <p>Lab Services: Medicare covers medically necessary diagnostic lab services that are</p>	<p>In-Network</p> <p>\$0 copay for Medicare-covered:</p> <ul style="list-style-type: none"> - lab services - diagnostic procedures and tests

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
	<p>ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most supplemental routine screening tests, like checking your cholesterol.</p>	<p>0% of the cost for Medicare-covered X-rays</p> <p>0% to 15% of the cost for Medicare-covered diagnostic radiology services (not including X-rays)</p> <p>15% of the cost for Medicare-covered therapeutic radiology services</p> <p>If the doctor provides you services in addition to Outpatient Diagnostic Procedures, Tests and Lab Services, separate cost sharing of \$10 to \$30 may apply</p> <p>If the doctor provides you services in addition to Outpatient Diagnostic and Therapeutic Radiology Services, separate cost sharing of \$10 to \$30 may apply</p> <p>Out-of-Network</p> <p>20% of the cost for therapeutic radiology services</p> <p>\$0 copay for outpatient X-rays</p> <p>\$0 copay for diagnostic radiology services</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
		\$0 copay for diagnostic procedures, tests, and lab services
<p>22. Cardiac and Pulmonary Rehabilitation Services</p>	<p>20% coinsurance for Cardiac Rehabilitation services</p> <p>20% coinsurance for Pulmonary Rehabilitation services</p> <p>20% coinsurance for Intensive Cardiac Rehabilitation services</p> <p>This applies to program services provided in a doctor's office. Specified cost sharing for program services provided by hospital outpatient departments.</p>	<p>In-Network</p> <p>\$0 copay for:</p> <ul style="list-style-type: none"> -Medicare-covered Cardiac Rehabilitation Services -Medicare-covered Intensive Cardiac Rehabilitation Services -Medicare-covered Pulmonary Rehabilitation Services <p>Out-of-Network</p> <p>\$0 copay for Cardiac Rehabilitation Services</p> <p>\$0 copay for Intensive Cardiac Rehabilitation Services</p> <p>\$0 copay for Pulmonary Rehabilitation Services</p>

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
PREVENTIVE SERVICES		
<p>23. Preventive Services and Wellness/Education Programs</p>	<p>No coinsurance, copayment, or deductible for the following:</p> <ul style="list-style-type: none"> - Abdominal Aortic Aneurysm Screening - Bone Mass Measurement. Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions. - Cardiovascular Screening - Cervical and Vaginal Cancer Screening. Covered once every 2 years. Covered once a year for women with Medicare at high risk. - Colorectal Cancer Screening - Diabetes Screening - Influenza Vaccine - Hepatitis B Vaccine for people with Medicare who are at risk - HIV Screening. \$0 copay for the HIV screening, but you generally pay 20% of the Medicare-approved amount for the doctor's visit. HIV screening is covered for 	<p>General</p> <p>\$0 copay for all preventive services covered under Original Medicare at zero cost sharing:</p> <ul style="list-style-type: none"> - Abdominal Aortic Aneurysm screening - Bone Mass Measurement - Cardiovascular Screening - Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam) - Colorectal Cancer Screening - Diabetes Screening - Influenza Vaccine - Hepatitis B Vaccine - HIV Screening - Breast Cancer Screening (Mammogram) - Medical Nutrition Therapy Services - Personalized Prevention Plan Services (Annual Wellness Visits)

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Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
	<p>people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy.</p> <ul style="list-style-type: none"> - Breast Cancer Screening (Mammogram). Medicare covers screening mammograms once every 12 months for all women with Medicare age 40 and older. Medicare covers one baseline mammogram for women between ages 35-39. - Medical Nutrition Therapy Services Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian and may include a nutritional assessment and counseling to help you manage your diabetes or kidney disease - Personalized Prevention Plan Services (Annual Wellness Visits) 	<ul style="list-style-type: none"> - Pneumococcal Vaccine - Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only) - Smoking Cessation (Counseling to stop smoking) - Welcome to Medicare Physical Exam (Initial Preventive Physical Exam) <p>HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.</p> <p>In-Network</p> <p>The plan covers the following supplemental education/wellness programs:</p> <ul style="list-style-type: none"> - Health Club Membership/Fitness Classes

Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
	<ul style="list-style-type: none"> - Pneumococcal Vaccine. You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information. - Prostate Cancer Screening - Prostate Specific Antigen (PSA) test only. Covered once a year for all men with Medicare over age 50. - Smoking Cessation (counseling to stop smoking). Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits. - Welcome to Medicare Physical Exam (initial preventive physical exam). When you join Medicare Part B, then you are eligible as follows. During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare Physical Exam or an Annual Wellness Visit. After your first 12 months, you can get one Annual Wellness Visit every 12 months. 	<p>Out-of-Network</p> <p>\$0 copay for Medicare-covered preventive services</p> <p>\$0 copay for supplemental education/wellness programs</p>

Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
<p>24. Kidney Disease and Conditions</p>	<p>20% coinsurance for renal dialysis</p> <p>20% coinsurance for kidney disease education services</p>	<p>In-Network</p> <p>\$0 copay for renal dialysis</p> <p>\$30 copay for kidney disease education services</p> <p>Out-of-Network</p> <p>\$40 copay for kidney disease education services</p> <p>\$0 copay for renal dialysis</p>
<p>25. Outpatient Prescription Drugs</p>	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</p>	<p>Drugs covered under Medicare Part B</p> <p>General</p> <p>Most drugs not covered.</p> <p>20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p>20% of the cost for Part B drugs out-of-network.</p> <p>Drugs Covered under Medicare Part D</p> <p>General</p> <p>This plan does not offer prescription drug coverage.</p>

Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
<p>26. Dental Services</p>	<p>Preventive dental services (such as cleaning) not covered.</p>	<p>In-Network</p> <p>\$0 copay for Medicare-covered dental benefits</p> <p>\$0 copay for the following preventive dental benefits:</p> <ul style="list-style-type: none"> - oral exams - cleanings - fluoride treatments - dental x-rays <p>Plan offers additional comprehensive dental benefits.</p> <p>Out-of-Network</p> <p>\$0 copay for comprehensive dental benefits</p> <p>\$0 copay for preventive dental benefits</p> <p>In and Out-of-Network</p> <p>\$200 plan coverage limit for dental benefits every year. This limit applies to both in-network and out-of-network benefits.</p>

Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
<p>27. Hearing Services</p>	<p>Supplemental routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p>In-Network</p> <p>Hearing aids not covered.</p> <ul style="list-style-type: none"> - \$10 to \$30 copay for Medicare-covered diagnostic hearing exams - \$30 copay for up to 1 supplemental routine hearing exam(s) every year <p>Out-of-Network</p> <p>\$40 copay for hearing exams.</p>
<p>28. Vision Services</p>	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>Supplemental routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p>In-Network</p> <ul style="list-style-type: none"> - 20% of the cost for one pair of eyeglasses or contact lenses after cataract surgery. - \$10 to \$30 copay for exams to diagnose and treat diseases and conditions of the eye. - \$30 copay for up to 1 supplemental routine eye exam(s) every year - 0% of the cost for glasses - 0% of the cost for contacts

Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
		<p>- 0% of the cost for lenses - 0% of the cost for frames</p> <p>Out-of-Network \$40 copay for eye exams. \$0 copay for eye wear.</p> <p>In and Out-of-Network \$200 plan coverage limit for eye wear every year. This limit applies to both in-network and out-of-network benefits.</p>
Over-the-Counter Items	Not covered.	<p>General Please visit our plan website to see our list of covered Over-the-Counter items.</p> <p>OTC items may be purchased only for the enrollee.</p> <p>Please contact the plan for specific instructions for using this benefit.</p>
Transportation (Routine)	Not covered.	<p>In-Network This plan does not cover supplemental routine transportation.</p>

Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Silver Connect Plan (PFFS)
Acupuncture	Not covered.	In-Network This plan does not cover Acupuncture.

WINDSOR STERLING

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