

HOW THE DEDUCTIBLE WORKS

United American offers several innovative benefits that help employers and retirees share costs. These plan designs include deductibles and office visit co-pays. Below is an illustration of UA's customizable benefit structures.

PSHP annual Part B deductible chosen: \$500

2019 Medicare Part B deductible: \$185

MEDICARE PART B CHARGES	MEDICARE APPROVED CHARGES	TOTAL PAID BY MEDICARE	TOTAL PAID BY PLAN	TOTAL PAID BY MEMBER
Medical Services #1	\$185.00	\$0.00	\$0.00	\$185.00
Medical Services #2	\$344.00	\$275.00	\$0.00	\$68.00
Medical Services #3	\$220.00	\$176.00	\$0.00	\$44.00
Medical Services #4	\$575.00	\$460.00	\$0.00	\$115.00
Medical Services #5	\$440.00	\$352.00	\$0.00	\$88.00
Totals	\$1,768.00	\$1,268.00	\$0.00	\$500.00
All further Medicare Part B charges over the \$500 annual plan deductible are paid as follows:		80%	20%	0%

Should an employer choose a plan that includes a co-pay, a retiree will pay that co-pay each time they visit the doctor – regardless if the deductible is met. United American tracks all costs for retirees.



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