



**Premier Senior Health Plan (PSHP) is an employer-sponsored Medicare Supplement & Rx plan for people ages 65+. It pays the out-of-pocket medical expenses covered but not paid in full by Medicare.**

**Plan Features:**

- No medical questions
- Multiple medical deductibles, co-pay / no co-pay, and Rx plan options available
- Tax-deductible premiums
- Premiums may be entity-paid, member-paid, or split-billed
- Portable into retirement with at-home billing
- Covers age 65 and over spouses as well
- Superior member support & advocacy

**Medical Features:**

- A+ rated insurer
- Self-refer to the approximately 94% of doctors and 97% of facilities nationwide accepting Medicare
- Plan pays Medicare Part B Excess Charges
- A \$0 deductible "Plan F" is still available to seniors turning 65 in 2020 and beyond
- Same age-banded premiums for members living in 46 states
- Scalable down to one person covered

**Rx (Part D) Features:**

- Largest Rx insurer in the country with over 72,000 participating pharmacies
- Plans with full and partial coverage in the "Donut Hole" that also cover prescribed non-Part D meds
- Scalable down to two people covered (spouses included)

**Requirements:**

- Sponsoring employer group must have a Federal Tax ID (EIN)
- Full-time employees are not eligible in sponsoring groups of 20 or more total actives
- Group's sponsorship of PSHP requires at least a 50-day lead time prior to effective date for the Rx plan and / or for members not yet enrolled in Medicare Part B
- Member(s) must be enrolled in Medicare Part B by the effective date of coverage
- Employer groups located in the states of Florida, Maryland, and Washington are ineligible for PSHP sponsorship, and any members living there are subject to plan design restrictions and different medical rates than those published.
- Groups located in the state of New York are subject to certain plan design restrictions and different medical rates than those published, as are any member residents residing there.