

## 2009 MEDICARE PART B: MEDICAL INSURANCE - COVERED SERVICES PER CALENDAR YEAR

Services	Benefit	Medicare Pays	You Pay
MEDICAL EXPENSE Physicians' services, outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, ambulance services, etc.	Medicare pays for medical services in or out of the hospital.	80% of approved amount (after \$135 deductible)  50% of approved charges for most outpatient mental health services	\$135 deductible (a) 20% of approved amount and charges above approved amount (b)  50% of approved charges for mental health services
CLINICAL LABORATORY SERVICES	Blood tests, biopsies, urinalysis, etc.	Generally 100% of approved amount.	Nothing
HOME HEALTH CARE (also see Part A) Medically necessary skilled care, home health aide services, medical supplies, etc. after a 3-day inpatient hospital stay beginning with visit 101 or beginning day one if there is no previous hospital stay.	100% part-time or intermittent nursing care and other services for as long as you meet criteria for benefits.	100% of approved amount	Nothing
OUTPATIENT HOSPITAL TREATMENT Reasonable and necessary services for the diagnosis or treatment of an illness or injury.	Unlimited if medically necessary	80% of approved amount for durable medical equipment	\$135 deductible (a) 20% of approved amount for durable medical equipment
BLOOD	Blood	80% of approved amount (after \$135 deductible)  80% of approved amount (after \$135 deductible and starting with the 4th pint)	\$135 deductible (a) 20% of approved amount  First 3 pints plus 20% of approved amount for additional pints (c)

### The monthly Part B premium for 2009 is \$96.40

(Premiums will be higher for individuals with annual incomes of \$85,000 or more and married couples with annual incomes of \$170,000 or more.)

- (a) Once you have paid \$135 for covered services the Part B deductible does not apply to any other covered service(s) you receive for the rest of the calendar year.
- (b) The amount by which a physician's charge can exceed the Medicare approved amount is limited by law.
- (c) To the extent the blood deductible is met under one part of Medicare during the calendar year it does not have to be met under the other part.