



CarolinAs **PREFERRED PLAN**

Your valued AAA Carolinas membership offers affordable and exclusive health coverage. This Preferred Plan provides basic and additional benefits that are secondary to Medicare Parts A and B.

Basic Benefits

- Part A Hospitalization
 - Days 61-90 Coinsurance
 - Lifetime Reserve Days 91-150 Coinsurance
 - 365 More Days beyond Lifetime Reserve
- Part A Hospice Coinsurance
- Part B Coinsurance
- Parts A & B Blood

Additional Benefits

- Part A Deductible
- Part B Deductible
- Skilled Nursing Facility
 - Days 21-100 Coinsurance
- Part B Excess Charges
- Foreign Travel Emergency

Cost sharing applies, see benefit details on back.

Dental, Vision and Hearing Benefits

AAA Carolinas Preferred Plan provides you with benefits beyond what is offered with original Medicare.

- Dental Care with coverage up to \$250 per year for any dental related expenses, can be used as secondary payment for other Dental coverage
- Vision Care coverage up to \$250 each year, covers exams, eyewear or contacts
- Hearing coverage up to \$250 each year, covers hearing exams and hearing aids

Choose Your Doctors and Hospitals

You are free to select the doctors and hospitals you prefer – no need to change providers because of network restrictions. And there are no referrals required to see a specialist.

Travel Benefits

- Within the U.S. – the plan is portable and can be used in other states when you travel
- Foreign Travel – includes coverage for emergency treatment while traveling outside the U.S.

24-Hour Nurse Advice Line

You will have access to a 24-hour Nurse Advice Line. This program allows you to call toll-free to speak with a registered nurse 24 hours a day, seven days a week to answer your health-related questions.

Silver&Fit® Exercise and Healthy Aging Program*

Enjoy a membership to participating fitness facilities nationwide or request at-home fitness kits, at no additional charge.

AAA Carolinas Rx Perks** prescription drug discount card

- Average savings of 31% on prescription drugs (based on 2010 program savings data)
- Discounts available for the entire household – even pets!
- Save on wellness services including vision care, hearing care and daily living products

Customer Service

When you need us, call our Customer Service department at **1-877-286-5656 (TTY 711)**. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your plan.

*Silver&Fit is a federally registered trademark of American Specialty Health Incorporated and used with permission herein.

**DISCOUNT ONLY – NOT INSURANCE. Administered by Medical Security Card Company, LLC. You do not have to enroll in any health plan to accept this offer.

BENEFIT DETAILS

2012 OUT-OF-POCKET COSTS		
COVERED BENEFIT	WITH ORIGINAL MEDICARE ALONE YOU PAY	WITH AAA CAROLINAS PREFERRED PLAN YOU PAY
PLAN DEDUCTIBLE		\$250 Plan Deductible applies before benefits for Part A or Part B will be paid
PART A - HOSPITAL INSURANCE		
WHEN YOU ARE HOSPITALIZED FOR:		
DAYS 1-60	\$1,156 deductible each hospital stay	\$100 inpatient copay for days 1-5, then \$0
DAYS 61-90	\$289 per day	\$0
DAYS 91-150	\$578 per day	\$0
EACH DAY BEYOND 150 DAYS	All costs	\$0 for an additional 365 days
SKILLED NURSING FACILITY CARE	Up to \$144.50 each day, days 21-100	\$0, days 21-100
HOSPICE	No more than \$5 for each prescription drug for pain relief and symptom control; 5% of Medicare-approved amount for inpatient respite care.	\$0
PART B - MEDICAL INSURANCE		
PART B DEDUCTIBLE	\$140 each year	\$0
PART B (MEDICAL) COINSURANCE	20% of the Medicare-approved amounts	\$10 copay Primary Care Office visit \$20 copay Specialist Office visit \$50 copay Emergency Room (if admitted, copay waived and benefits covered under Part A)
FIRST 3 PINTS OF BLOOD EACH YEAR	100% of the Medicare-approved amounts	\$0
PART B EXCESS CHARGES	All costs	\$0
NOT COVERED BY MEDICARE		
FOREIGN TRAVEL EMERGENCY	All costs	\$250 deductible, then 20% of remaining charges up to \$50,000 maximum lifetime benefit

ADDITIONAL BENEFITS (A COMBINED VALUE UP TO \$750): DENTAL CARE, VISION AND HEARING

North Carolina PREMIUMS

AGE	65-69	70-74	75-79	80+
FEMALE	\$96.32	\$110.48	\$124.04	\$132.98
MALE	\$96.44	\$120.20	\$139.57	\$156.72

This is a solicitation of insurance. Contact may be made by an authorized representative. For AAA Carolinas Preferred Plan, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. This policy may have limitations, exclusions or reductions of benefits. Please see Certificate of Coverage for complete details. For costs and complete details of coverage, contact Sterling.