

2009 Medical Plan Benefit Options

Retirees

Side-by-side Comparison

	Blue Cross Blue Shield PPO BlueChoice Preferred Provider Organization (PPO)		Blue Cross Blue Shield Open Access POS Blue Open Access Point of Service (POS)		Blue Cross Blue Shield HMO BlueChoice Healthcare Plan (HMO)		Kaiser Permanente HMO New HMO Option for 2009		Medicare Advantage For retirees and their spouse on Medicare	
BENEFIT FEATURES	IN-NETWORK	NON-NETWORK	IN-NETWORK	NON-NETWORK	NETWORK ONLY		NETWORK ONLY		NO NETWORK (Use Providers who accept the Medicare Advantage Plan)	
Annual Deductible (per individual)	\$300	\$400	\$300	\$400	\$0		\$0		\$0	
Coinsurance (your cost)	20%	40%	20%	40%	10%		10%		0%	
Out-of-Pocket Maximum (Annual)	\$1,500 single \$3,000 family	\$3,000 single \$5,000 family	\$1,500 single \$3,000 family	\$3,000 single \$5,000 family	\$1,000 single \$2,000 family		\$1,000 single \$3,000 family		\$3,250 individual	
Office Visit Copay	\$20	N/A	\$20	N/A	\$15		\$15		\$10	
PCP Required	No	N/A	No	N/A	Yes		Yes		No	
Specialist Referral Required	No	N/A	No	N/A	Yes		Yes		No	
	MEDCO		MEDCO		MEDCO		KAISER PHARMACY		MEDICARE ADVANTAGE	
Pharmacy Copays	<u>RETAIL</u>	<u>MAIL ORDER</u> <i>90-day supply</i>	<u>RETAIL</u>	<u>MAIL ORDER</u> <i>90-day supply</i>	<u>RETAIL</u>	<u>MAIL ORDER</u> <i>90-day supply</i>	<u>RETAIL</u> Kaiser Facility/ Network Pharmacy*	<u>MAIL ORDER</u> <i>90-day supply</i>	<u>RETAIL</u>	<u>MAIL</u> <i>90-day supply</i>
Generic	\$10	\$17.50	\$10	\$17.50	\$10	\$17.50	\$10/\$16	\$20	\$10	\$17
Brand Formulary	\$20	\$35	\$20	\$35	\$20	\$35	\$20/\$26	\$40	\$20	\$35
Brand Non-Formulary	\$35	\$60	\$35	\$60	\$35	\$60	N/A	N/A	\$35	\$60
	* Pharmacies: RiteAid or Walgreens									
2009 Monthly Premiums										
Single	\$97.15		\$65.91		\$47.43		\$38.24		\$36.73	
Single + 1	\$302.19		\$238.92		\$169.78		\$136.93		\$131.47	
Family	\$413.16		\$326.63		\$229.21		\$184.84		N/A	
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