

# 2012 Retiree Plan Comparison



The following health plan options are available to Retirees effective January 1, 2012:

Health Plan	EPO Plan		PPO Plan		High Deductible Health Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Your Deductible</b>						
Single	\$0	\$500	\$500	\$1,000	\$4,500	\$5,000
Family	\$0	\$1,000	\$1,000	\$2,000	\$9,000	\$10,000
<b>Your Coinsurance Percentage</b>						
Single	0%	20%	20%	40%	20%	40%
Family	0%	20%	20%	40%	20%	40%
<b>Your Coinsurance</b>						
Single	\$0	\$750	\$750	\$1,500	\$500	\$2,000
Family	\$0	\$1,500	\$1,500	\$3,000	\$1,000	\$4,000
<b>Your Out-of-Pocket Maximum</b>						
Single	\$0	\$1,250	\$1,250	\$2,500	\$5,000	\$7,000
Family	\$0	\$2,500	\$2,500	\$5,000	\$10,000	\$14,000
<b>Preventive Care</b> (Wellness Schedule Applies)	Plan pays 100%	20% after Deductible	Plan pays 100%	40% after Deductible	Plan pays 100%	40% after Deductible
<b>Office Visit Co-Pay</b>						
Primary Care	\$25	20% after Deductible	\$25	40% after Deductible	\$25	40% after Deductible
Specialist	\$50	20% after Deductible	\$50	40% after Deductible	\$50	40% after Deductible
<b>Emergency Room Co-Pay</b> (Life and Limb Threatening)	\$150	Same as In-Network	\$150 then 20% after Deductible	Same as In-Network	\$150 then 20% after Deductible	Same as In-Network
<b>Hospital Inpatient</b> (Room and Board)	\$375 Co-Pay	20% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
<b>Prescription Drug</b>						
Retail Pharmacy	30-day supply		30-day supply		30-day supply	
Mail Order Pharmacy	90-day supply		90-day supply		90-day supply	
<b>Your Deductible*</b>						
Single	\$75		\$75		\$75	
Family	\$150		\$150		\$150	
<b>Your Coinsurance</b>						
Generic	10%		10%		10%	
Formulary Brand	30%		30%		30%	
Non-Formulary Brand	40%		40%		40%	
<b>Your Out-of-Pocket Maximum*</b>						
Single	\$1,500		\$1,500		\$1,500	
Family	\$3,000		\$3,000		\$3,000	

\* Separate from Medical Deductible and Out-of-Pocket Maximum amounts.

(See back for more High Deductible Health Plan details)

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## High Deductible Health Plan Features

The High Deductible Health Plan will have coverage similar to that of the other two plans. That means what is and what is not covered will remain the same. The High Deductible Health Plan is different in two respects: the Deductible and the premium.

- 1) The Deductible is higher - \$4,500 for Single coverage and \$9,000 for Family coverage (In-Network). Just as in the other two plans, out-of-pocket amounts are higher if Out-of-Network providers are used.
- 2) If you elect the High Deductible Health Plan your monthly premium rates are significantly less than the other two plan offerings.

To ensure that you elect the best plan for you and your family, evaluate your entire health care spending. Remember to include Deductible, Co-Pays, Coinsurance, and premiums. If you have a new prescription or a recently diagnosed medical condition, make sure to incorporate these concerns into your financial calculations. Then compare the total costs between the plans. This process will assist you in making the best decision.