

## Summary of Retiree 2009 Health Plan Compared to 2011 Health Plan

### *Medical Plan Changes:*

	HMO Comparable	PPO Comparable
Premium	2009: \$0 2011: \$0	2009: \$0 2011: \$0
Deductible	2009: \$0 2011: \$500 per person to a family maximum of \$1500	2009: In-network \$150/\$450 Out-of Network \$400/\$1,200 2011: Network: \$500 per person to a family maximum of \$1,500 Out-of-Network: \$1000 per person to a family maximum of \$3,000
Outpatient Services	2009: 100% of eligible expenses after any copays 2011: 100% of eligible expenses after any copays and deductibles	2009: 90% of eligible in network after co-pays and deductibles. 80% of eligible out of network after co-pays and deductibles. 2011: Network: 90% of eligible expenses after any copays and deductibles Out-of-Network: 70% of eligible expenses after any copays and deductibles

<p>Inpatient Services</p>	<p>2009: 100% of eligible expenses after any copays</p> <p>2011: 100% of eligible expenses after any copays and deductibles</p>	<p>2009: 90% of eligible in network after co-pays and deductibles.</p> <p>80% of eligible out of network after co-pays and deductibles.</p> <p>2011: Network: 90% of eligible expenses after any copays and deductibles</p> <p>Out-of-Network: 70% of eligible expenses after any copays and deductibles</p>
<p>Office Visits</p>	<p>2009: \$10 copay</p> <p>2011: \$20 Copay</p>	<p>2009: Network \$20 co-pay</p> <p>Out-of-Network \$40 co-pay</p> <p>2011: Network: \$30 Copay</p> <p>Out-of-Network: \$60 Copay</p>
<p>Emergency Room</p>	<p>2009: \$50 Copay</p> <p>2011: \$150 Copay</p>	<p>2009: \$50 Copay</p> <p>2011: \$150 Copay</p>
<p>Out-of-Pocket Maximums</p>	<p>Not Applicable</p>	<p>2009: Network: \$1,500 per person to a family maximum of \$2,500</p> <p>Out-of-Network: \$3,000 per person to a family maximum of \$5,000</p> <p>2011: Network: \$2,500 per person to a family maximum of \$5,000</p> <p>Out-of-Network: \$5,000 per person to a family maximum of \$7,500</p>

**Prescription Drug Changes:**

	<b>HMO Comparable</b>	<b>PPO Comparable</b>
Retail Pharmacy (Up to 30-day supply)	2009: Generic: \$5 Preferred Brand: \$20 Non-preferred Brand: \$40  2011: Generic: \$5 Preferred Brand: \$30 Non-preferred Brand: \$50	2009: Generic: \$5 Preferred Brand: \$20 Non-preferred Brand: \$40  2011: Generic: \$5 Preferred Brand: \$30 Non-preferred Brand: \$50
Medco Mail Order Pharmacy (Up to 90-day supply)	2009: Generic: \$5 Preferred Brand: \$20 Non-preferred Brand: \$40  2011: Generic: \$5 Preferred Brand: \$30 Non-preferred Brand: \$50	2009: Generic: \$5 Preferred Brand: \$20 Non-preferred Brand: \$40  2011: Generic: \$5 Preferred Brand: \$30 Non-preferred Brand: \$50
Coverage of Maintenance Medications	<p><u>New for 2011: Prescriptions for maintenance medications are required to be filled through the Medco Mail Order pharmacy.</u> Maintenance medications will not be covered at retail pharmacies after the third fill. You will be required to pay the full cost.</p> <p>Maintenance medications are long-term treatments such as drugs for high cholesterol, high blood pressure, diabetes, allergies, depression, and many others. If you are currently on maintenance medications, Medco will send you additional information and offer to assist with transferring your prescription to mail order. Please see the enclosed sample letter for more information.</p>	

2011 Adopted Budget, adopted November 8, 2010, implemented these changes January 1, 2010 for retirees from Attorneys Association, TEAMCO, and Machinists unions and retirees not represented by a union.

2011 Adopted Budget: The 2011 Budget assumes implementation of a new employee health care plan for non-represented employees and retirees. Cambridge Advisory Group assisted in the development of a new plan design that was developed to better manage costs related to large claims, encourage utilization of appropriate health care resources and share health care costs in a manner more consistent with the Federal government and private sector employees.