

The Town of West Boylston - Medicare Retiree Medical Benefits - January 1, 2016

(This Plan Comparison reflects only general services and benefits. Please refer to the Carrier Plan Summaries for complete details. Retirees MUST have Medicare Parts A & B)

<u>Carrier</u>	HPHC - OLD Plan Ending 12/31/2015	HPHC - NEW Plan Effective 1/1/2016	Fallon Health - OLD Plan ending 12/31/2015	Fallon Health - NEW Plan effective 1/1/2016	Tufts Health Plan
Plan Name & Network	HPHC MC Enhance Any Medicare Provider	HPHC MC Enhance & Aetna PDP -Any MC Prov.	Fallon Senior Plan Premier - HMO Network	Fallon Senior Plan Premier - HMO Network	Tufts Medicare Pref. Prime - HMO Network
Deductible	None	None	None	None	None
Lifetime Maximum	None	None	None	None	None
Maximum Out-of-Pocket	None	None	\$3,400	\$3,400	\$3,400
In-Patient Hospital Admission	Covered In Full	Covered In Full	Covered In Full	Covered In Full	Covered In Full
Out-Patient Surgery	Covered In Full	Covered In Full	\$75 Co-Pay	\$75 Co-Pay	\$50 Co-Pay
Physician Co-Pays	\$15 PCP/ \$15 Specialist \$0 wellness	\$15 PCP/ \$15 Specialist \$0 wellness	\$10 PCP / \$20 Specialist \$0 wellness	\$15 PCP / \$25 Specialist \$0 wellness	\$10 PCP / \$10 Specialist \$0 wellness
Emergency Room	\$50 Co-Pay	\$50 Co-Pay	\$75 Co-Pay (was \$50)	\$75 Co-Pay (was \$50)	\$50 Co-Pay
Rx Co-Pays Retail - 30 days	\$10 / \$20 / \$35	\$10 / \$20 / \$35	\$10 / \$30 / \$65 (was \$10 / \$25 / \$50)	\$10 / \$30 / \$65 (was \$10 / \$25 / \$50)	\$10 / \$20 / \$35
Rx Co-Pays Mail - 90 days	\$20 / \$40 / \$105	\$20 / \$40 / \$70	\$20 / \$60 / \$162.50 (was \$10 / \$50 / \$100)	\$20 / \$60 / \$162.50 (was \$10 / \$50 / \$100)	\$20 / \$50 / \$70
Monthly Rates 2015	\$522.07	NA	\$331.00	NA	\$273.50
<u>NEW</u> Rates 2016	\$566.20	\$334.63	\$374.00	\$322.00	\$278.50
Town Monthly Cost	\$396.34	\$234.24	\$299.20	\$257.60	\$222.80
<u>RETIREE</u> Monthly Cost	\$169.86	<u>\$100.39</u>	\$74.80	<u>\$64.40</u>	<u>\$55.70</u>

*Two (2) ID Cards Required
Plus Medicare Card*

MLP / Retiree Split	MLP 70% / Retiree 30%	MLP 80% / Retiree 20%	MLP 80% / Retiree 20%
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