

# Town of West Boylston - Retirees on Medicare - Health Plan Options January 1, 2024

This comparison reflects general services & benefits. Refer to the Insurance Co. Plan Summaries for complete details.

Retirees **MUST** have Medicare Parts A & B. All Plans **INCLUDE** Medicare Part D Prescription Coverage.

	<u>Medicare Supplement Plan</u>	<u>Medicare HMO (also a Supplement Plan)</u>
Insurance Company:	<u>MIIA Health Trust / Blue Cross Blue Shield of MA</u>	<u>MIIA Health Trust / Blue Cross Blue Shield of MA</u>
Insurance Product Name:	<b>MEDEX 2</b>	<b>Managed Blue for Seniors</b>
<b>What Doctors Can You See?:</b>	<u><b>ANY</b></u> Provider Who Accepts Medicare	BCBSMA "Massachusetts" <b>NETWORK</b> Only
<b>What is Covered?:</b>	Only Medicare Approved Services	Requires Referrals. Only Medicare Approved Services.
<u><b>PLAN DESIGN:</b></u>		
Deductible:	None	None
Lifetime Maximum:	No Limit	No Limit
In-Patient Co-Pays:	None	None
Out-Patient Surgery Co-Pay:	None	None
<u><b>Physician Co-Pays:</b></u>	\$0 PCP OR Specialist	\$10 PCP OR Specialist
- Routine Care	\$0 Co-Pay for All	\$10 Co-Pay for All
- Routine GYN Exam	Wellness Visits (incl. Vision)	Wellness Visits (incl. Vision)
- Routine Vision Exam		
ER Room Co-Pay:	\$0	\$50-waived if admitted w/in 24 hrs.
<u><b>RX Copays:</b></u>	<u><b>Blue Medicare Rx PDP (Part D Plan)</b></u>	<u><b>Blue Medicare Rx PDP (Part D Plan)</b></u>
Retail at Pharmacy	\$10 Tier 1 - Generic	\$10 Tier 1 - Generic
30-Day Supply	\$20 Tier 2 - Preferred Brand	\$20 Tier 2 - Preferred Brand
	\$35 Tier 3 - Non-Preferred Brand	\$35 Tier 3 - Non-Preferred Brand
Mail Order Delivery	\$20 Tier 1 - Generic	\$20 Tier 1 - Generic
90-Day Supply	\$40 Tier 2 - Preferred Brand	\$40 Tier 2 - Preferred Brand
Thru CVS Caremark	\$70 Tier 3 - Non-Preferred Brand	\$70 Tier 3 - Non-Preferred Brand
<u><b>Current (1/1/2023) Monthly Cost</b></u>	\$362.66	\$342.27
MLP Cost:	\$253.86	\$273.82
Retiree Cost:	<b>\$108.80</b>	<b>\$68.45</b>
	<u><b>6.26% Increase</b></u>	<u><b>4.30% Increase</b></u>
<u><b>Renewal (1/1/2024) Monthly Cost</b></u>	\$385.36	\$356.98
MLP Cost:	\$269.75	\$285.58
Retiree Cost:	<b>\$115.61</b>	<b>\$71.40</b>
<u><b>NOTES:</b></u>	<b>Medex 2 Supplement Plan</b> MLP / Retiree Split is 70% / 30%	<b>Managed Blue for Seniors HMO</b> MLP / Retiree Split is 80% / 20%