

# 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.
<b><u>PLAN DESIGN:</u></b>		
Deductible:	None	None
Lifetime Maximum:	No Limit	No Limit
In-Patient Co-Pays:	None	None
Out-Patient Surgery Co-Pay:	None	None
<b><u>Physician Co-Pays:</u></b>	\$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.
<b><u>RX Copays:</u></b>	<b><u>Blue Medicare Rx PDP (Part D Plan)</u></b>	<b><u>Blue Medicare Rx PDP (Part D Plan)</u></b>
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
<b><u>Current (1/1/2023) Monthly Cost</u></b>	\$362.66	\$342.27
Water Dept. Cost:	\$272.00	\$308.03
Retiree Cost:	<b>\$90.66</b>	<b>\$34.23</b>
	<b><u>6.26% Increase</u></b>	<b><u>4.30% Increase</u></b>
<b><u>Renewal (1/1/2024) Monthly Cost</u></b>	\$385.36	\$356.98
Water Dept. Cost:	\$289.02	\$321.28
Retiree Cost:	<b>\$96.33</b>	<b>\$35.70</b>
<b><u>NOTES:</u></b>	<b>Medex 2 Supplement Plan</b> Water / Retiree Split is 75% / 25%	<b>Managed Blue for Seniors HMO</b> Water / Retiree Split is 90% / 10%