

Town of West Boylston - Retirees on Medicare - Health Plan Options January 1, 2023

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:	MEDEX 2	Managed Blue for Seniors
What Doctors Can You See?:	<u>ANY</u> Provider Who Accepts Medicare	BCBSMA "Massachusetts" NETWORK Only
What is Covered?:	Only Medicare Approved Services	Requires Referrals. Only Medicare Approved Services.
<u>PLAN DESIGN:</u>		
Deductible:	None	None
Lifetime Maximum:	No Limit	No Limit
In-Patient Co-Pays:	None	None
Out-Patient Surgery Co-Pay:	None	None
<u>Physician Co-Pays:</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>RX Copays:</u>	<u>Blue Medicare Rx PDP (Part D Plan)</u>	<u>Blue Medicare Rx PDP (Part D Plan)</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>Current (1/1/2022) Monthly Cost</u>	\$362.66	\$338.35
Water Dept. Cost:	\$272.00	\$304.51
Retiree Cost:	\$90.66	\$33.84
	<u>No Rate Change</u>	<u>1.16% Increase</u>
<u>Renewal (1/1/2023) Monthly Cost</u>	\$362.66	\$342.27
Water Dept. Cost:	\$272.00	\$308.04
Retiree Cost:	\$90.66	\$34.23
<u>NOTES:</u>	Medex 2 Supplement Plan Water / Retiree Split is 75% / 25%	Managed Blue for Seniors HMO Water / Retiree Split is 90% / 10%