



Retiree Health Care



Health Care Funding

- State of Health Care
- Health Care not guaranteed by statute
 - Premiums determined annually
 - Pending legislation

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Learning Objectives

- Overview of 2012 Health Care
- Medicare
- Manage Your Health Care
- Resources
- Legislative Update

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What's Next

► Overview of 2012 Health Care

- Medicare
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2012 Coverage Updates

- **\$0 Premium Increase**
 - Medical Mutual Enhanced Plan
 - Humana Medicare Advantage Plan
- **Pharmacy coverage Brand name drugs**
 - Deductible
 - Co-Insurance
- **Families with Medicare and Non-Medicare**
 - Medicare members enrolled in Humana

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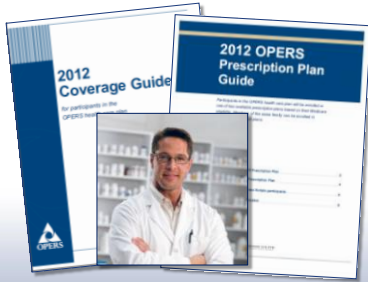
2012 Coverage Updates (Continued)

Intermediate Plan Enhancements

- **Medical Coverage**
 - Medical nutritional counseling
 - Chronic disease self-management programs
 - Education on end of life planning
- **Pharmacy Coverage**
 - Preferred retail pharmacy network
 - \$0 co-pay generic drugs for chronic conditions

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Medical and Prescription Coverage for Retirees Under Age 65



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Medical Coverage for Retirees Under age 65

Feature	Enhanced	Intermediate	Basic
Medical Mutual of Ohio Deductible			
Three Levels of Coverage			
In Network	\$750	\$750	\$2,000
Out-of-Pocket Max*			
- In Network	\$2,000	\$3,000	\$5,000
- Intermediate			
ER Co-pay			
- Basic			
- Emergency	\$150	\$150	\$200
- Non-Emergency	\$250	\$250	\$300
Urgent Care			
- In Network	\$35	\$45	\$50
Office Visit Co-Pay			
- Primary Care	\$20	\$25	60%
- Specialist	\$35	\$40	60%

* Deductible does not apply toward Out-of-Pocket Maximum

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Medical Coverage Example

- Surgery cost of \$10,000
- How much would you pay under each plan?

Feature	Enhanced	Intermediate	Basic
Deductible	\$750	\$750	\$2,000
Coinsurance	20%	20%	30%
Total you pay	\$2,600	\$2,600	\$4,400
Out of pocket max*	\$2,000	\$3,000	\$5,000

* Deductible does not apply toward Out-of-Pocket Maximum

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Retirees Under age 65
Non-Medicare prescription plan

Feature		Enhanced	Intermediate
Generic	Retail Mail	\$4 Co-pay \$10 Co-pay	\$5 Co-pay \$12 Co-pay
Deductible - Brand Only		\$50	
Formulary	Retail Mail	30% (\$30 min / \$60 max) 30% (\$75 min / \$120 max)	
Non-Formulary	Retail Mail	40% (\$75 min / \$150 max) 40% (\$187.50 min / \$375 max)	
Diabetic Medications and Testing Supplies		Generic and Formulary covered at 100% Non-formulary subject to coinsurance above	
Annual Out-of-Pocket Maximum		\$4700	

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Kaiser Permanente (Cleveland Area)

- **Kaiser Permanente HMO Plan**
 - Medical coverage
 - Vision coverage changed for 2012
 - Must use Kaiser network providers
 - Available in select Ohio counties
- **Contact OPERS for enrollment materials during Open Enrollment**

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Additional Points

- **Who is your dependent**
 - Spouse
 - Children, Biological or adopted to age of 26, or with a court order pursuant to Ohio revised code
- **Add or cancel a dependent**
 - Open Enrollment or qualifying event
- **MMO participants can make plan level changes every 2 years**

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Progress Check



- Does the medical deductible count towards your out of pocket maximum?
- **Your deductible is separate from your out of pocket maximum.**
- What is the annual deductible amount for brand name medications?
- \$50.00
- \$100.00
- \$5.00

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What's Next

- 2012 Health Care Overview
- ▶ **Medicare**
- Manage Your Health Care
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Medicare and You



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Important Information about Medicare

- **Happy Birthday – 65 years old (100 days prior)**
 - Contact Social Security to enroll
- **Medicare Part A – Hospitalization**
 - Enrollment, apply if:
 - You qualify with a \$0 premium
 - You have 40 Social Security credits
 - Or, you qualify through your spouse
- **Medicare Part B – Medical**
 - Current year premium is \$99.90
 - Reimbursement up to \$96.40 per month by OPERS

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Humana Medicare Advantage Plan

Feature	Humana MA Plan
Deductible	\$250
Out-of-Pocket *	\$850
Emergency Room	\$50
Physician Office Visit Co-Insurance	4% PCP / 8% Specialist

* Deductible does not apply toward Out-of-Pocket Maximum

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Medical Coverage Example

- Surgery cost of \$10,000
- How much would you pay?

Feature	Humana MA Plan
Deductible	\$250
Coinsurance	4%
Total you pay	\$640
Out of pocket max *	\$850

* Deductible does not apply toward Out-of-Pocket Maximum

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OPERS Medicare Part D Prescription Plan

- Administered by Express Scripts
- 90-day supply through Express Scripts mail order
- 100% coverage for formulary diabetic medications
- Brand Proton Pump Inhibitors (PPI's) not covered
 - Generics and over-the-counter covered

Retirees age 65+ Medicare D Prescription Plan

Feature		ESI Medicare D Plan
Generic	Retail Mail	\$4 Copay \$10 Copay
Deductible - Brand Only		\$50
Formulary	Retail Mail	25% (\$20 min / \$30 max) 25% (\$40 min / \$60 max)
Non-Formulary	Retail Mail	25% (\$55 min / \$70 max) 25% (\$137.50 min / \$175 max)
Diabetic Medications and Testing Supplies		Generic and Formulary are covered at 100% Non-formulary subject to coinsurance above
Annual Out-of-Pocket Maximum		\$4700

Progress Check



OPERS sends you a Happy Birthday letter:

- A) At Christmas
- B) On your 65th birthday
- C) 100 days before your 65th birthday

Answer



C) 100 days before your 65th birthday



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What's Next

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► **Manage Your Health Care**

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Live Healthy Save Money

- Take advantage of preventive services
- Participate in Wellness Programs
- Appropriate use of Emergency Room
- Consider using ESI home delivery and generic / formulary medications



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Appropriate Use of Coverage

Mary has a cold. She is having trouble resting as a result of it. What should she do?



\$50 - \$300+



\$35 - \$50

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Manage Your Health Care

- Advise your physician about your coverage:
 - Provide physician with Express Scripts formulary
 - Inform physician about 100% preventive coverage
- Stay Informed:
 - OPERS website (online account & OPERS Blog)
 - Social media (Facebook & Twitter)
 - OPERS newsletter
 - Read Open Enrollment materials – time sensitive
 - Look for the OPERS logo on your mail
 - Call your claims administrator with questions

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Preventive Coverage

- Preventive services covered once per year including lab work
 - Routine physical
 - PAP / PSA
 - EKG
 - Mammogram
 - Flu / Pneumonia / Shingles Vaccines

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Preventive Coverage (Continued)

- MUST have routine diagnosis to be covered
- Not subject to deductible or co-insurance
- Preventive coverage available on all plan levels



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Progress Check



Tom has mild chest pains: his doctor orders an EKG, is it covered under his 'preventive coverage'? It is his first EKG for the year.



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Answer



Tom's EKG is not covered as routine because there is a diagnosis of a condition (angina). Subject to deductible and co-insurance.



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Retiree Medical Account (RMA)

Managed by Aetna

- **Simply complete two of the following:**
 - Health Care Assessment
 - By phone with Humana, web with Medical Mutual
 - Annual Physical Exam
 - Lifestyle Coaching Program
 - Disease Management Program for certain chronic conditions
- **Earn up to \$100.00 in a rolling 12 month period**
 - Example: April 1st to March 31st

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Retiree Medical Account

How to use funds in your RMA



Step 1 – Complete wellness activity!



Step 2 – Submit claim form to Aetna!



Step 3 – Receive check from Aetna!

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Wellness Programs

For Humana and Medical Mutual

- **Programs address lifestyle risks and health improvement. They include:**
 - Smoking Cessation
 - Weight Management
 - Stress
 - Nutrition



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Optional Coverage

- **MetLife Dental and Aetna Vision**
 - High Option
 - Low Option
 - Enroll/Change options during Open Enrollment ONLY
- **Prudential Long Term Care**
 - Custodial nursing home & home health care
 - Subject to medical underwriting

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Call Your Administrator

- For replacement id cards
- For questions about your coverage
- To check the status of a claim
- To appeal a decision that you disagree with



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Important Contact Information

Administrators		
Humana	(877) 890-4777	humana.com/opers
Medical Mutual	(877) 520-6728	medmutual.com
Express Scripts	(866) 727-5873	express-scripts.com
Kaiser Permanente	(800) 686-7100	www.kp.org
MetLife (Dental)	(888) 262-4874	metlife.com/dental
Aetna (Vision)	(866) 591-1913	aetnavision.com
Aetna (RMA)	(888) 672-9136	aetna.com
Prudential (LTC)	(877) 893-3367	prudential.com

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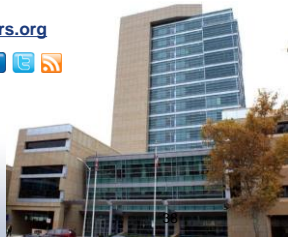
Ohio PERS

277 E. Town Street
Columbus, OH 43215

Phone: 1-800-222-7377

Website: www.opers.org

Available Media:   



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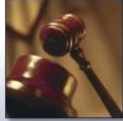
► Legislative Update

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Legislative Update:

H.B. 69 and S.B. 3

- Pension legislation introduced in the House and Senate in February 2011
- Bills are “placeholders” and currently contain the Systems’ recommendations
- OPERS testified as a proponent on both bills in February and March 2011
- Hearings are currently suspended



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Legislative Update:

H.B. 69 and S.B. 3

- Window of opportunity – March 2012
- WE NEED YOUR SUPPORT!
- Special coverage section on www.opers.org homepage



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Questions?



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