

2016 State of Iowa Contract Retirees Health Insurance Plans – 6 Options

Plan	Type	Deductible	Maximum-out-of-Pocket	Drug Benefit	Additional Benefits and Coordination
Blue Access	HMO	None	\$750-Single \$1500 -Couple Include all copayments except drug	No deductible Maximum out of Pocket: <ul style="list-style-type: none"> • \$5,850 - Single* • \$11,700 – Family* No Coverage Gap 30 day:\$5/\$15/\$30 90 day mail order:\$10/\$30/\$60**	<ul style="list-style-type: none"> • Must see network providers (www.wellmark.com) • Routine eye and hearing exam • Annual physical • 2016 – copay changes • 10% coinsurance for inpatient hospital, ambulance and urgent care (\$0 in 2015)
Iowa Select	PPO	\$250 –Single \$500 – Family Applies to inpatient and outpatient services for in-network or out-of-network	Single: \$650* Family: \$1,450* Includes all health deductibles and coinsurance in and out of network. Separate out-of-pocket maximum for drugs	No deductible Drug Maximum out of Pocket (MOOP): Single: \$500* Family: \$1,000* Family MOOP*** is met with total of all family members costs 30 day:\$5/\$15/\$30 90 day mail order:\$10/\$30/\$60**	<ul style="list-style-type: none"> • Can go to any health care provider, lower costs when you use network providers (www.wellmark.com) • Routine eye and hearing exam • Annual physical • 2016 – copay changes
Program 3 Plus	Indemnity Plan	\$300 – Single \$400 - Family In-patient services only	Single: \$650* Family: \$1,450* Includes all health deductibles and coinsurance except drug	No deductible Single: \$500* Family: \$1,000* Family MOOP*** is met with total of all family members costs 30 day:\$5/\$15/\$30 90 day mail order:\$10/\$30/\$60**	<ul style="list-style-type: none"> • Can go to any health care provider • Annual Physical
Deductible 3 Plus	Indemnity Plan	\$300 – Single \$400 - Family Applies to most services	Single: \$650* Family: \$1,450 Includes all deductibles and coinsurance	No deductible No separate out of pocket maximum 20% after deductible	<ul style="list-style-type: none"> • Can go to any health care provider • Annual Physical

***Changes in cost for 2016**

****Mail order** is provided by CVS Caremark. The State retiree can receive a 90-day supply for the cost of two copays instead of three.

*****MOOP** – Maximum out-of-pocket

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Plan	Deductible and Cost Share	Drug Benefit		Additional Information
Group N Plan and Medicare Blue Rx	<ul style="list-style-type: none"> • Pay Part B deductible • Pay excess charges • Pay up to \$20 for every doctor visit • Pay up to \$50 for ER; waived if admitted 	MedicareBlue Rx Basic	MedicareBlue Rx Plus	<ul style="list-style-type: none"> • Lower cost option • Same benefits as standard Plan N Medicare Supplement • Premiums for Plan N will not increase because of your age. Everyone pays the same rate.
		No deductible Copays: 30-Day Retail: \$10/\$30/\$50/25% 90-Day Mail Order: \$20/\$60/\$100/25% Coverage Gap: Yes Continue to pay Tier 1: Generic Drugs in coverage gap	No deductible Copays: 30-Day Retail: \$10/\$25/\$40/25% 90-Day Mail Order: \$20/\$50/\$80/25% No coverage gap	
Group F Plan and Medicare Blue Rx	<ul style="list-style-type: none"> • Covers all deductible, coinsurance and excess charges 	No deductible Copays: 30-Day Retail: \$10/\$30/\$50/25% 90-Day Mail Order: \$20/\$60/\$100/25% Coverage Gap: Yes Continue to pay Tier 1: Generic Drugs in coverage gap	No deductible Copays: 30-Day Retail: \$10/\$25/\$40/25% 90-Day Mail Order: \$20/\$50/\$80/25% No coverage gap	<ul style="list-style-type: none"> • Lower cost option • Same benefits as standard Plan F Medicare Supplement • Premiums for Plan F will not increase because of your age. Everyone pays the same rate.

Additional Information:

- You are eligible to enroll in Plan N and F if you are enrolled in Single coverage and eligible for Medicare or if you have family coverage both you and your spouse and all family members must be eligible for Medicare in order to enroll in the Plan N option.
- If you choose Plan N and F option you have the ability to go back to one of the other options during the next enrollment and change period.
- Your client can enroll in Plan N and F during mid-year if that is when everyone in your family plan becomes eligible for Medicare.
- Group N and F is only available as a single contract. If your client and their spouse want to enroll you each sign up for your own Plan N or Plan F.
- You must enroll in a Group MedicareBlue Rx option when you select Group Plan N or Plan F.