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Weber State 2010 Medicare Advantage Plans



FAQs About Medicare Advantage Plans

1 What is a Private Fee for Service Plan?

- ▶ It is a type of Medicare Advantage Plan offered by a private insurance company like Educators Mutual.
- ▶ It is not the same as the Original Medicare Plan that is offered by the Federal Government.

2 How does a Private Fee for Service Plan work?

- ▶ The Private Fee for Service Plan pays instead of Medicare. You will pay amounts that the Private Fee for Service Plan does not pay, which are called co-payments and coinsurance.
- ▶ You still get all of your regular Medicare-covered services. And you will keep all of your rights and protections under the Original Medicare Plan.

3 How do you obtain services from a Private Fee for Service Plan?

- ▶ You may receive health care services from any provider allowed to bill Medicare.
- ▶ In a Private Fee for Service Plan, you are not restricted to a network of providers. You can see any provider willing to accept the plan's terms and conditions.
- ▶ You do not need a referral to see a specialist.

Weber State are pleased to offer WSU retirees and their spouses four new voluntary Medicare Advantage Plans through Educators Mutual beginning January 1, 2010. Educators Mutual's Medicare Advantage Plans offer lower costs and many conveniences not available under other medicare supplement plans.

About Educators Mutual

For the past 70 plus years Educators Mutual has provided exemplary benefits throughout the State of Utah. To this day Educators Mutual remains one of the most flexible local providers of benefits in Utah.

Educators Mutual is a non-profit mutual insurance organization and benefits management company. This means that earnings are passed on to its members in the form of better benefits and discounted rates. Educators Mutual has become a pillar of stability for many organizations by catering to their unique needs.

As many have already discovered, you will find that Educators Mutual is one of the most desirable, logical, and economical choices as your benefits provider.

Educators Mutual welcomes the opportunity to discuss any questions or concerns you may have. Either call us, stop by our office, or let us come to you.

Local Service & Excellent Savings

Benefits are only available at network pharmacies (under emergency circumstances, benefits may be obtained out-of-network).

Educators Mutual Insurance Association is contracted by the Federal government to administer Medicare Advantage Plans. Each Educators Mutual Medicare Advantage Plan is a medical coverage plan that is approved by Medicare.

Educators Mutual 2010 Medicare Advantage Plan Details

Summary of plans

	Basic MAPD \$49.00 Premium Plan	Complete MAPD \$92.00 Premium Plan	Complete Plus MAPD \$139.00 Premium Plan	Complete Plus MA Only \$93.00 Premium Plan
Medicare Covered Services				
Out of Pocket Maximum	\$3,000	\$2,000	\$1,000	\$1,000
Hospital Inpatient	\$200 per day (days 1-7)	\$125 per day (days 1-5)	\$125 per day (days 1-3)	\$125 per day (days 1-3)
Primary Care Copay	\$10 copay	\$5 copay	\$5 copay	\$5 copay
Secondary Care Copay	\$35 copay	\$20 copay	\$15 copay	\$15 copay
Emergency Room Copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay
Urgent Care Copay	\$35 copay	\$20 copay	\$15 copay	\$15 copay
Outpatient Surgery	20% coinsurance	\$75 copay	\$0 copay	\$0 copay
Outpatient MRI / CT Scans	20% coinsurance	\$50 copay	\$0 copay	\$0 copay
Outpatient Lab / Radiology	20% coinsurance	\$20 copay	\$0 copay	\$0 copay
Durable Medical Equipment	20% coinsurance	20% coinsurance	10% coinsurance	10% coinsurance
Diabetes Supplies	20% coinsurance	20% coinsurance	\$5 copay	\$5 copay
Hearing Exams	\$25 copay	\$15 copay	\$5 copay	\$5 copay
Eye Exams	\$25 copay	\$15 copay	\$5 copay	\$5 copay
Preventive Care	\$10 copay	\$5 copay	\$5 copay	\$5 copay
Prescription Drugs	\$275 deductible, \$2.50 / \$30 / \$50	\$100 deductible, \$10 / \$25 / \$65	\$0 deductible, \$10 / \$25 / \$50	
Initial Coverage Limit	\$2,830	\$2,830	\$2,830	
Catastrophic Coverage				
After Member pays	\$4,550	\$4,550	\$4,550	
Retail Generic	Greater of (\$2.40, 5%)	Greater of (\$2.40, 5%)	Greater of (\$2.40, 5%)	
Retail Brand	Greater of (\$6.00, 5%)	Greater of (\$6.00, 5%)	Greater of (\$6.00, 5%)	

*** Standard Medicare Limitations apply to all plans