



# The Aerospace Corporation

## 2016 Post 65 Retiree Medical

# PPO Medical Plan for Retirees or Dependents Over 65

**Medicare eligible retiree and dependents are eligible for:**

- *Anthem Blue Cross (PPO) with AnthemRX (PDP) Prescription Drug coverage*

**Note:** In any calendar year that you retire, your Active PPO plan deductible for Anthem will carry over to the Retiree PPO plan

## 2016 Plan Changes - Post 65 Retiree

### Medical Plan Changes:

- Hearing Aid limit of \$4,000 per ear with a limit of 3 every years

### Pharmacy:

- Generic prescription copay will move from \$5 copay to \$10 copay
- \$100 annual deductible added brand and specialty drugs

# Medicare Retiree Medical Claim Example 1

## Facility Claim

Total Charges	\$1315.15
Medicare Allows	\$ 301.17
Medicare Deductible*	\$ 0
Medicare Pays 80%	\$ 240.94
Anthem/Member Cost Share	\$ 60.23

<b>Anthem allows</b>	<b>\$ 60.23</b>
<b>Anthem Pays 80%</b>	<b>\$ 48.19</b>
<b>Member final cost share</b>	<b>\$ 12.05</b>



*\* Example assumes Medicare and Anthem Blue Cross deductibles have been met.*

# Medicare Retiree Medical Claim Example 2

## Professional Claim\*\*

Total Charges	\$ 120.00
Medicare Allows	\$ 94.48
Medicare Deductible*	\$ 0
Medicare Pays 80%	\$ 75.58
Anthem/Member Cost Share	\$ 18.90

<b>Anthem allows</b>	<b>\$ 18.90</b>
<b>Anthem Pays 80%</b>	<b>\$ 15.12</b>
<b>Member final cost share</b>	<b>\$ 3.78</b>



\* Example assumes Medicare and Anthem Blue Cross deductibles have been met.

\*\* Assumes provider is participating with Medicare

A photograph of a Space Shuttle launching, with the orbiter and external tank and boosters visible against a blue sky with some clouds. The shuttle is illuminated from below, creating a bright orange glow. The launch pad service structure is visible on the left and right sides.

# Anthem MedicareRX (PDP) Prescription Drug Plan for Medicare Retiree PPO

# What is a Group Medicare Part D Prescription Drug Plan?

- A prescription drug plan that's offered as part of your group's retiree benefits and available to retirees on Medicare.
- Helps to lower prescription drug costs and protects against higher costs in the future.
- Offered only through private insurance companies like Anthem Blue Cross Life and Health Insurance Company (Anthem Blue Cross) that are approved by Medicare to bring you this coverage.



# Medicare Part D – how it works

- Helps pay for many brand-name and generic prescribed drugs.
- Gives you access to a pharmacy network with retail pharmacies across the U.S. as well as mail-order options.
- Helps you better predict and control your costs at the pharmacy.





# Medicare Part D – how it works *(continued)*

- What you pay for your prescription depends, in part, on what drug you choose. Generic or preferred drugs can save you money.
- Anthem Blue Cross publishes a list of drugs that your plan covers called a formulary, which will help you determine how your drugs will be covered.
- The Medicare Part D drug formulary is different from the formularies used for Active employees and Non-Medicare Retiree (under age 65).



## Select Generic medications at \$0 copay:

- A small number of commonly prescribed drugs are available.
- These are specific drugs that have a proven track record of effectiveness and value in treating many medical conditions.

Examples include		
<p><b>Cardiovascular</b></p> <ul style="list-style-type: none"> <li>Atenolol tablet</li> <li>Benazepril hcl tablet</li> <li>Bisoprolol-Hydrochlorothiazide tablet</li> <li>Captopril tablet</li> <li>Chlorthalidone tablet</li> <li>Enalapril maleate tablet</li> <li>Hydrochlorothiazide capsule/tablet</li> <li>Lisinopril tablet</li> <li>Metoprolol tablet</li> </ul>	<p><b>Cholesterol</b></p> <ul style="list-style-type: none"> <li>Lovastatin tablet</li> <li>Pravastatin sodium tablet</li> <li>Simvastatin tablet</li> </ul> <p><b>Depression</b></p> <ul style="list-style-type: none"> <li>Budeprion SR tablet</li> <li>Bupropion hcl tablet</li> <li>Citalopram hydrobromide tablet</li> <li>Fluoxetine hcl capsule/tablet</li> <li>Mirtazapine tablet</li> <li>Paroxetine hcl tablet</li> </ul>	<p><b>Diabetes</b></p> <ul style="list-style-type: none"> <li>Glimepiride tablet</li> <li>Glipizide tablet</li> <li>Glipizide/metformin hcl tablet</li> <li>Metformin hcl ER tablet</li> <li>Metformin hcl tablet</li> </ul> <p><b>Osteoporosis</b></p> <ul style="list-style-type: none"> <li>Alendronate sodium tablet</li> </ul> <p><b>Smoking Cessation</b></p> <ul style="list-style-type: none"> <li>Bupropion hcl ER tablet</li> </ul>

These are examples of some of the drug categories and drugs covered under your Select Generic benefit. Please see your formulary for a full list of Select Generic drugs. Not all generic drugs within a drug category are included in your \$0 copay Select Generic benefit.

# How do I get my covered prescriptions?

## Using in-network pharmacies:

1. Go to your network retail pharmacy, show your membership card, pay your copay or coinsurance and receive your medication.
2. Have your medications delivered to you by using a network mail-order pharmacy. You may receive medications by simply calling or ordering online.



## How do I get started with the mail-order pharmacy?

You will receive a patient order form in your post-enrollment materials. You also may contact Customer Service to receive an order form.

- Complete the form, including your prescription information.
- Return the form and prescriptions to the address listed on the form.
- Once you are registered, you may order medications online at [www.anthem.com/ca](http://www.anthem.com/ca) or by calling the Customer Service toll-free number.



# Summary of Your Cost for Covered Drugs

Retail services (30-day supply)	What you pay in 2016
Select Generics	\$0 Copay
Generics	\$10 Copay
Preferred Brands	\$30 Copay after \$100 brand deductible
Non-Preferred Brands	\$60 Copay after \$100 brand deductible
Specialty Injectable Drugs (Generic and Brand)]	20% to a maximum of \$100 after \$100 brand deductible

Mail-order services 90-day supply specialty drugs limited to 30 day supply	What you pay in 2016
Select Generics	\$0 Copay
Generics	\$20 Copay
Preferred Brands	\$60 Copay after \$100 brand deductible
Non-Preferred Brands	\$120 Copay after \$100 brand deductible
Specialty Injectable Drugs (Generic and Brand)	20% to a maximum of \$100 after \$100 brand deductible

# Save money with SpecialOffers

You have online access to health and wellness product and service discounts to help you reach your health goals and save money:

- Diet/nutrition and fitness: Jenny Craig<sup>®</sup>, WeightWatchers<sup>®</sup>, Lindora<sup>®</sup>, LivingLean<sup>™</sup>
- Vitamins and personal care: Puritan's Pride
- Vision and hearing: 1-800 CONTACTS, TruVision<sup>™</sup>, Premier LASIK, HearPO, Beltone<sup>™</sup>
- Healthy habits: LivingFree<sup>™</sup>, LivingSmart<sup>™</sup>
- And lots more!

**Note:** Vendors and offers are subject to change without prior notice. Anthem Blue Cross does not endorse and is not responsible for the products, services or information provided by the vendors. Services and supplies accessed through this program are NOT a part of your health coverage. Please refer to your schedule of benefits for coverage details. Information is being provided for educational purposes only and should not be considered medical advice or treatment. Please consult your doctor for advice about changes that could affect your health or lifestyle.

# Helpful Hints - Post-65 Retiree PPO plan

- You will receive a new pharmacy ID card
- Use your new ID cards as information will have changed! Contact Anthem customer service to verify you are using the correct id number and group number for your retiree plan
- If you move between PPO medical plans mid-year or become a subscriber under a new medical ID number, Anthem will transfer your deductible and out of pocket information for you. If you think there is an error, call customer service for your medical plan.
- Medicare will be primary for most medical claims and Anthem will pay as secondary coverage. If you feel that your claims are not processing correctly, please call Anthem to confirm that Medicare is set up as primary on your plan.
- You do not need to submit your Medicare EOBs to Anthem for payment as Medicare will send them on your behalf.
- When Medicare is primary for a service, you do not have to validate whether the provider is covered under the Anthem plan.
- Medicare is Primary in the USA
- Anthem is primary for international plans.

# Helpful Hints – Pharmacy Plan

- Plan ahead! Refill your prescriptions before you change plans as the retiree plan follows the Medicare guidelines that are different from the Anthem formulary for active and early retiree members.
- Medicare Part D must be assigned to the PPO plan. Aerospace sends forms at retirement and 2-3 months before a retiree or dependent turns 65.
- You will receive a kit from Anthem containing the Medicare formulary. Check all of your medications to see if you might be impacted by the change. Call the group retiree customer service number for assistance.
- If your drug is not on the formulary and there is no suitable drug for your condition that is, you can have the doctor request a formulary exception to add your drug.
- Make sure to take your new Prescription Drug ID card to the pharmacy. Your old pharmacy ID number will be terminated and refills will reject if they do not update their system with the new plan information.
- If you are using mail order today, you will need to set up a new account as your ID number will be different. This account sets up how you will pay for your mail order refills. If this is not done, the refills will reject.



# Thank you



This presentation is intended for the Medicare eligible retirees and their dependents on the PPO plan with Part D MedicareRX (PDP) plan. Anthem Blue Cross is a PPO plan, an HMO plan and a PDP plan with a Medicare contract. Enrollment in Anthem Blue Cross depends on contract renewal.

The benefit information provided is a brief summary, not a complete description, of benefits. For more information, reference your company website or contact Anthem Blue Cross.

Limitations, copayments and restrictions may apply. Benefits may change upon renewal.

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