

Healthcare Financial Exposure - Retired WMU Employee Coverage

09/25/19 - LPR

	WMU Plan	Medicare	WMU/Medc Total Exposure	AARP UHC Medigap G*	Medicare	UHC/Medc Total Exposure
Annual Premium	\$ 1,584	\$ 1,626	\$ 3,210	\$ 2,340	\$ 1,626	\$ 3,966
Annual Deductible	\$ 700	\$ 1,550	\$ 700	\$ 185	\$ 1,550	\$ 185
Out of pocket max	\$ 1,600	\$ -	\$ 900	\$ -	\$ -	\$ -
Totals			\$ 4,810			\$ 4,151

Note 1: a) Above does not include office co-pays, Rx co-pays, and assumes claims are in-network

b) examples above assume retiree and spouse are Medicare participants and active users of their health plans

Note 2: * Plan costs vary some by individual (age, Rx, pre-existing cond, etc. - brief medical questionnaire required)

Monthly premiums: AARP-UHC Plan G \$125; Part D Rx - Walgreens \$28; BCBS Dental \$42 - Annual Premium \$2,340 (does not include Vision program)

Note 3: Out of pocket max includes insurance co-insurance (e.g., 90/10) that exceeds Medicare portion of claims

Note 4: Medicare annual deductible is \$185 for Part B and \$1,365 for Part A

a) Medicare parts A and B deductible covered by WMU Blues after annual ded/out of pocket max met

b) Medigap G covers Part A deductible of \$1,365

Healthcare Financial Exposure - Retired WMU Spouse Coverage

	WMU Plan	Medicare	WMU/Medic Total Exposure	AARP UHC Medigap G*	Medicare	UHC/Medic Total Exposure
Annual Premium	\$ 8,798	\$ 1,626	\$ 10,424	\$ 2,340	\$ 1,626	\$ 3,966
Annual Deductible	\$ 700	\$ 1,550	\$ 700	\$ 185	\$ 1,550	\$ 185
Out of pocket max	\$ 1,600	\$ -	\$ 900	\$ -	\$ -	\$ -
Totals			\$ 12,024			\$ 4,151

Note 1: a) Above does not include office co-pays, Rx co-pays, and assumes claims are in-network

b) examples above assume retiree and spouse are medicare participants and active users of their healthplans

Note 2: * Plan costs vary some by individual (age, Rx, pre-existing cond, etc. - brief medical questionnaire required)

Monthly premiums: AARP-UHC Plan G \$125; Part D Rx - Walgreens \$28; BCBS Dental \$42 - Annual Premium \$2,340 (does not include Vision program)

Note 3: Out of pocket max includes insurance co-insurance (e.g., 90/10) that exceeds Medicare portion of claims

Note 4: Medicare annual deductible is \$185 for Part B and \$1,365 for Part A

a) Medicare parts A and B deductible covered by WMU Blues after annual ded/out of pocket max met

b) Medigap G covers Part A deductible of \$1,365