

Healthcare Financial Exposure - Retired WMU Spouse Coverage - 2022 (new rates for UHC, BCBS, Medicare)

	WMU Plan	Medicare	WMU/Medic Total Exposure	AARP UHC Medigap G*	Medicare	UHC/Medic Total Exposure
Annual Premium	\$ 9,723	\$ 2,041	\$ 11,764	\$ 2,520	\$ 2,041	\$ 4,561
Annual Deductible	\$ 900	\$ 1,789	\$ 900	\$ 233	\$ 1,789	\$ 233
Out of pocket max	\$ 2,000	\$ -	\$ 1,100	\$ -	\$ -	\$ -
Totals			\$ 13,764			\$ 4,794

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 \$157; Part D Rx - Aetna \$8; BCBS Dental \$45 - Annual Premium \$2,520 (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 \$233 for Part B and \$1,556 for Part A (2022 level)

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

b) Medigap G covers Part A deductible of \$1,556 plus it also covers the 20% co-insurance for hospitals

Note 5: There are a few items covered under WMU plan that are not under UHC (massage, full hands-on annual physical, maint chiropractic)

These items are subject to WMU's annual deductible and out of pocket max

Note 6: Changes to WMU Plan include:

a) New BCBSM 3rd party admin for Rx (OptumRx)-no changes in Rx coverage (Sindecuse Rx subsidized 10% on co-pays; mail-order subsidized 20%.)

b) Moderate increases to annual deductible and out-of-pocket max, \$30 co-pay for telemedicine, \$40 co-pay urgent care, limit 9 massages per year

c) Premium increase of 4.6%