

Healthcare Financial Exposure - Retired WMU Employee Coverage - 2021

Updated 2/18/21-LPR

	WMU Plan	Medicare	WMU/Medc Total Exposure	AARP UHC Medigap G*	Medicare	UHC/Medc Total Exposure
<b>Annual Premium</b>	\$ 1,674	\$ 1,782	\$ 3,456	\$ 2,316	\$ 1,782	\$ 4,098
<b>Annual Deductible</b>	\$ 800	\$ 1,687	\$ 800	\$ 203	\$ 1,687	\$ 203
<b>Out of pocket max</b>	\$ 1,700	\$ -	\$ 900	\$ -	\$ -	\$ -
<b>Totals</b>			<b>\$ 5,156</b>			<b>\$ 4,301</b>

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 \$144; Part D Rx - CVS \$7; BCBS Dental \$42 - Annual Premium \$2,316 (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 \$203 for Part B and \$1,484 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 \$1,484

## Healthcare Financial Exposure - Retired WMU Spouse Coverage - 2021

	WMU Plan	Medicare	WMU/Medc Total Exposure	AARP UHC Medigap G*	Medicare	UHC/Medc Total Exposure
<b>Annual Premium</b>	\$ 9,298	\$ 1,782	\$ 11,080	\$ 2,316	\$ 1,782	\$ 4,098
<b>Annual Deductible</b>	\$ 800	\$ 1,687	\$ 800	\$ 203	\$ 1,687	\$ 203
<b>Out of pocket max</b>	\$ 1,700	\$ -	\$ 900	\$ -	\$ -	\$ -
<b>Totals</b>			<b>\$ 12,780</b>			<b>\$ 4,301</b>

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 \$144; Part D Rx - CVS \$7; BCBS Dental \$42 - Annual Premium \$2,316 (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 \$203 for Part B and \$1,484 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 \$1,484

