

Combination Coverage—Pre-Medicare

**CAREMARK****KAISER PERMANENTE**[®]

PERA's Anthem Blue Cross and Blue Shield and Caremark Plans

- The Silver Sneakers program will be added as a benefit for all Anthem enrollees.
- The smoking cessation benefit for all plans will be increased to \$250 annually, with a \$500 lifetime maximum, and expanded to cover smoking cessation drugs.
- The preventive care benefit for all plans will be covered at 100 percent, not subject to any deductible, when in-network providers are used. Colonoscopies will be covered for a \$300 copay. Flu shots are the only preventive care service that will be covered out-of-network.
- The annual allowance for Durable Medical Equipment will be increased to \$4,000 for all plans.
- Premiums will be increasing. The dollar amounts of the increases range from \$6 to \$101 per month for single coverage. If you are covering dependents, your increase will be a multiple of these amounts.
- Benefits will be changing as follows:
 - In the HMO and PPO#1, some copays will be increased.
 - In the High Deductible Health Plan (HDHP), the deductible will be increased to \$3,500 Individual/\$7,000 Family and the Annual Out-of-Pocket Maximum will be increased to \$5,950 Individual/\$11,900 Family in accordance with federal law.
 - In PPO#1, PPO#2, and HDHP, the deductibles for in-network and out-of-network care will be accumulated separately.
 - For HMO, PPO#1, and PPO#2, the deductible and copays for the Caremark prescription drug benefit will be increasing.

Kaiser Permanente

- The Silver Sneakers program will be added as a benefit for all Kaiser enrollees.
- The service area will be expanding to include all ZIP codes within Pueblo and Fremont counties.
- The premium will be increasing by \$4 to \$7 in 2010 for single coverage.
- The pharmacy benefit will be providing a 30-day supply at a retail pharmacy and a 90-day supply via mail-order instead of 60-day supplies at both retail and mail-order.
- In the High Deductible Health Plan, the deductible will be increased to \$3,500 Individual/\$7,000 Family and the Annual Out-of-Pocket Maximum will be increased to \$5,950 Individual/\$11,900 Family in accordance with federal law.

Dental Plans

- Delta Dental will be added as a second Dental PPO choice.
- CIGNA Dental premiums will be increasing.
- The CIGNA Dental HMO copays will be increasing for most services.

**DELTA DENTAL**[®]

Vision Plans

- VSP will be increasing the PPO#1 premium by 15¢ and increasing the allowance for frames and contacts to \$130.
- Premiums for PPO#2 and PPO#3 will remain the same for 2010—there will be no premium increase.



Combination Coverage—Medicare



CAREMARK



PERA's Anthem Blue Cross and Blue Shield and Caremark Plans

- The Silver Sneakers program will be added as a benefit for all Anthem enrollees.
- A third Medicare Supplement plan will be added to give a new lower cost option.
- The smoking cessation benefit for all plans will be increased to \$250 annually, with a \$500 lifetime maximum, and expanded to cover smoking cessation drugs.
- Premiums will remain the same for 2010—there will be no premium increase.
- Benefits will be changing in the following areas:
 - The Replacement Part A deductible on Medicare Supplement #1 and #2 will be increased.
 - The Out-of-Pocket Maximum on Medicare Supplement #1 and #2 will be increased.
 - A lifetime maximum benefit will be added.
 - The Outside the U.S. benefit will be divided into an Emergency benefit and a Non-Emergency benefit.
 - For hospital stays, any days over 90 or 150 that are not covered by Medicare will also not be covered by PERA's plans.
 - The Medicare Supplement #1 retail deductible and some copays for the Caremark prescription drug benefit will be increasing.

Kaiser Permanente

- The premium will be increasing by \$12 in 2010 for single coverage.
- The pharmacy benefit will be providing a 30-day supply at a retail pharmacy and a 90-day supply via mail-order instead of 60-day supplies at both retail and mail-order.
- The ambulance copay will be increased to \$100.

Dental Plans

- Delta Dental will be added as a second Dental PPO choice.
- CIGNA Dental premiums will be increasing.
- The CIGNA Dental HMO copays will be increasing for most services.



DELTA DENTAL



Vision Plans

- VSP will be increasing the PPO#1 premium by 15¢ and increasing the allowance for frames and contacts to \$130.
- Premiums for PPO#2 and PPO#3 will remain the same for 2010—there will be no premium increase.



Do you want to change plans and/or add coverage(s) for yourself or your dependents?

Complete and return the enclosed *PERACare Combination Coverage Enrollment/Change Form*. All changes and enrollments must be received by 4:30 p.m. (Mountain time) on November 15, 2009. You may submit an online form using your PERA PIN, fax your form to PERA, or you may send your form by U.S. mail with a November 14 postmark. Note that the PERA offices will not be open on Saturday, November 14, or Sunday, November 15, to receive forms or answer questions. All changes are effective January 1, 2010.