

## Medicare Plans

### **Anthem** **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**

#### **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.

### **ROCKY MOUNTAIN HEALTH PLANS** We understand Colorado. We understand you.

#### **Rocky Mountain Health Plans**

- The premium will remain the same for 2010—there will be no premium increase.
- A vision benefit with a \$30 exam copay and an \$80 allowance for frames or contact lenses every 24 months will be added.
- The X-ray copay will be increased to \$20.
- The ambulance copay will be increased to \$100.
- The copay for non-routine dental care will be increased to \$30 (same as specialist copay).

#### **Secure Horizons**

- The premium will be reduced by \$1 in 2010 for single coverage.
- The laboratory copay will be reduced to \$0.
- The copay for organ transplants will be reduced to \$500.
- The copay for non-routine dental care will be increased to \$30 (same as specialist copay).



#### **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.



#### **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 Medicare 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.