



# Group Retiree Health Insurance

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## Agenda



- Medicare Part A
- Medicare Part B
- Preventive Care
- The Hartford's Group Retiree Health Plan
- Express Scripts
- What's not covered
- Plan features
- The Hartford's Administrators
- Questions

## Medicare Part A



### Medicare Part A Helps Cover:

- Inpatient Hospital
- Skilled Nursing
- Hospice Care
- Home Health Care

2015 Part A deductible is \$1,260 – The Hartford covers the Part A deductible, coinsurance and an additional 365 hospitalization days

Part A coverage starts on the 1<sup>st</sup> of the month you turn age 65 (and 1<sup>st</sup> of the prior month if your date of birth is on the 1<sup>st</sup> of the month).

Premium Free in most cases.

*Benefit Period - A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.*

## Medicare Part B



### Medicare Part B Helps Cover:

- Physician's Services
- Therapy Services
- Some home health care providers

2015 Part B deductible is \$147

Part B coverage starts on the 1<sup>st</sup> of the month you turn age 65 (and 1<sup>st</sup> of the prior month if your date of birth is on the 1<sup>st</sup> of the month).

*The Hartford covers the Part B deductible, coinsurance and excess charges.*

## Medicare Preventive Services



### Preventive Services Covered by Medicare include:

- Bone Density
- Cardiovascular Screenings
- Colorectal Cancer Screening
- Diabetes Screenings
- Flu Shots
- Hepatitis B Shots
- HIV Screenings
- Pneumococcal Shots
- One time "Welcome to Medicare" exam
- Yearly Wellness Visit
- Pap Test
- Prostate Cancer Screening
- Glaucoma Tests
- Mammograms
- STD Screenings and Counseling
- Smoking Cessation Counseling

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## The Hartford's Group Retiree Health Plan



- Medicare Part A deductible and coinsurance
- Medicare Part B deductible and coinsurance
- Foreign Travel Emergency

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## Plan Comparisons and Benefit Charts



- See additional handouts

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## Express Scripts Medicare Prescription Drug Plan



	Option 1	Option 2	Option 3	Option 4	Option 5
Plan Deductible	\$0	\$0	\$0	\$0	\$0
Copays for Retail and Maintenance Drug Pharmacy (up to 31 day supply)					
Generic	\$5	\$10	\$5	\$15	\$5
Preferred Brand	\$15	\$15	\$10	\$30	\$15
Non-Preferred Brand	\$15	\$15	\$10	\$30	\$30
Specialty	\$15	\$15	\$10	\$30	\$30
Copays for Express Scripts Home Delivery (up to 90 day supply)					
Generic	\$0	\$0	\$0	\$10	\$10
Preferred Brand	\$0	\$0	\$0	\$10	\$30
Non-Preferred Brand	\$0	\$0	\$0	\$10	\$60
Specialty	\$0	\$0	\$0	\$10	\$60
Full Coverage Through Coverage Gap					
Premium Per Member 2014	\$268.01	\$270.00	\$276.00	\$248.05	\$253.21

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## Express Scripts Medicare Prescription Drug Plan



These plans are based on the current coverage with Express Scripts but now a Medicare Part D EGWP (Employer Group Waiver Plan) format.

- Vaccines for influenza, pneumonia and hepatitis B are covered under Medicare Part B
- Medically necessary commercially-available vaccines not already covered under Part B are covered by Express Scripts (i.e. Shingles)

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## What's Not Covered



- Hearing aids and exams for fitting them
- Custodial care
- Routine dental or eye care
- Acupuncture
- Cosmetic surgery
- Dentures
- Routine physical exam (must be coded as a Yearly Wellness Exam)

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## Income Related Monthly Adjustment amount



- High income retirees have Part D premium surcharge taken directly from their Social Security benefits
  - Part D plans do not have visibility of impacted retirees
- Individuals who qualify:
  - Assessed only to high-income individuals who join Med D/EGWP plans
  - Based on IRS tax returns from 2-years prior
  - Based on the modified adjusted gross income for individual or joint filer
- IRMAA thresholds (fixed until 2019): 2015 amounts

Single Adjusted Gross Income	AGI Filing Jointly	Monthly Income Adjustment (directly from SSA)
\$85k	\$170k	\$12.30
\$107k	\$214k	\$31.80
\$160k	\$320k	\$51.30
\$214k	\$428k	\$70.80

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## Plan Features



- Hartford Medical Plan
  - No out of pocket costs after Medicare
  - Keep the doctor you have today
  - Freedom to go to the doctor of choice anywhere in the country
  - Medicare cross-over claims
- Express Scripts Medicare Part D (EGWP)
  - Match current plan with the advantages of Part D
  - National Pharmacy Network
  - Mail order

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## The Hartford's Administrators



- Benistar
  - customer service
  - enrollment
- UMR
  - claims processing

*Solely dedicated to Group Retiree Health*  
**1-800-BENISTAR**

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## Questions



### Your Hartford Representatives

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