

# Post 65 GE Salaried Pensioner Medical Options

## 2015

2015 Post 65 pensioner medical coverage through OneExchange continues to provide two basic options:

### **Option 1- Indemnity type medical plans identified by Medicare as “Medigap”**

*(Similar to present GE Option 1 MCPP/PHIP/GEMIP & Elfun + PPDP plans)*

These plans have the following characteristics:

- . Medicare is your primary coverage and requires you to pay upfront deductibles  
*(Refer to your “2015 Medicare & You” handbook to determine your medical coverage)*
  - Part A inpatient deductible (i.e., hospital, skilled nursing)
  - Part B outpatient deductible (i.e., outpatient, physician, lab work, imaging, etc.)
  - Part D prescription drug co-pays
- . You need to be enrolled in Medicare Part A & B
- . You need to be enrolled in Medigap plans to help pay deductibles
- . You need to show your Medicare ID card, Medigap plan ID or PDP ID card
- . There is no network; you may use any physician, hospital or licensed provider in the USA that accepts Medicare.
- . Claim forms must be submitted to Medicare & the Medigap plan. Most providers do this for you.
- . You must review Medicare and Medigap plan EOB’s before paying providers.
- . You have a choice of coverage identified by Medicare; see  
<http://www.medicarerights.org/pdf/june2010medigaps.pdf>  
*(Present GE Option 1 plans are type “F”)*
- . For examples of “Medigap” plans go to:  
<http://www.medicare.gov/find-a-plan/questions/medigap-home.aspx>
- . For Medigap plan Quality ratings see:  
<http://healthplanrankings.ncqa.org/2014/>

### **Option 2 – Managed Care Plans identified by Medicare as “Medicare Advantage”**

*(Similar to GE Option 2 – GE Medicare Plus Plans)*

These plans have the following characteristics:

- . Is either a Health Maintenance Organization (HMO) or a Preferred Provider Organization (PPO)
- . Only offered in certain geographic areas – identified by zip codes
- . Federally approved and by law include all the benefits of Medicare Parts A and B
- . Usually include prescription drug coverage - Medicare Part D\*
- . Usually provide more preventive screenings & annual physical
- . Provide simplicity and convenience of a network-style plan
- . Cover care away from home in the event of an emergency
- . Access to doctors, hospitals and lab’s in a network
- . No claim forms or other paperwork
- . One monthly premium pays for all covered services – only one ID required for all services
- . Co-payments typically apply
- . May provide allowances for additional services such as eye exams and glasses, hearing aids, fitness clubs, weight loss programs and smoking cessation programs
- . For reviews, ratings and plan comparisons go to:  
<http://www.consumerreports.org/health/insurance/NCQA-rankings.htm?state=NY&planCategory=medicarePPO>  
<http://www.consumerreports.org/health/insurance/NCQA-rankings.htm?state=NY&planCategory=medicareHMO>

\*Members are considered by the government to have Medicare prescription drug coverage. That means you cannot enroll in both a Medicare Advantage Plan and another Medicare Part D Plan; even if the Medicare Advantage plan does not include prescription drug coverage.

