

2013 Retiree Medical Insurance Premiums

IF YOU ARE AGE 65 OR OVER AND ENROLLING IN THE 65-SPECIAL PLAN, YOU CANNOT ENROLL IN ANOTHER MEDICARE D PLAN.

	Monthly	Quarterly
RETIREE 65+ PLAN		
Blue Cross 65- Special		
Single (Suppl to Medicare) _____	\$ 0.00	\$ 0.00
Two-party (Suppl to Medicare) _____	324.49	973.47
Dependent Only(Suppl to Medicare) _____	324.49	973.47

RETIREE UNDER 65 PLANS

Blue Cross PPO (In-network \$500 ded., \$20 office visit co-pay)

Single _____	\$0.00	\$ 0.00
Two-party _____	683.18	2049.54
Dependent Only _____	655.36	1966.08

Blue Cross PPO (In-network \$250 ded., \$20 office visit co-pay)

Single _____	\$0.00	\$ 0.00
Two-party _____	780.12	2340.36
Dependent Only _____	706.47	2119.41

Blue Cross PPO (In-network \$0 ded., \$20 office visit co-pay)

Single _____	\$0.00	\$ 0.00
Two-party _____	891.66	2674.98
Dependent Only _____	755.00	2265.00

Rev. 10/12

*Minimum age 60 and 12 years service with the College



Retiree 65+ Prescription Drug Plan *Generic Mandate*

Retail (up to 31-day supply)

Deductible: N/A

Co-pay: \$5 preferred generic / \$15 non-preferred generic
\$40 brand preferred / \$70 brand non-preferred

Coinsurance: Specialty Rx, 33%

Mail Order (or 32-90 day retail)

Deductible: N/A

Co-pay: \$15 preferred generic / \$45 non-preferred generic
\$120 brand preferred / \$210 brand non-preferred

Catastrophic Coverage: Catastrophic coverage begins once the member incurs \$4,750 in true out-of-pocket (TrOOP) expense. Member pays \$2.65 for generic (including brand drugs treated as generic) or 5% whichever is greater and \$6.60 for all other drugs or 5% whichever is greater.



DELTA DENTAL

or

GUARDIAN DENTAL

**SINGLE....
\$ 97.53/quarter**

**TWO-PARTY....
\$ 225.96/quarter**



NVA Vision Plan...

is a voluntary vision discount plan offered through National Vision Administrators.

Discounts are only available at participating providers, so be sure and check the provider directory before securing services.

SHORT-TERM INTERNATIONAL MEDICAL COVERAGE

If you are over the age of 65 and enrolled in the “senior plan” which is supplemental to Medicare, you do not have medical coverage for services incurred in other countries. Subject to the regulations of Medicare for supplemental plans, Medicare does not cover international medical expenses.

The College will continue to cover you for medical services outside of the United States as per your retiree healthcare benefit agreement. Should you plan to travel outside the U.S. and want international medical coverage, it will be provided to you and coordinated through the Travel Time Travel Agency. You will not be charged for this coverage. Travel Time will take care of charging the College for the cost of the insurance.

You may choose to coordinate all your travel plans through Travel Time as a matter of convenience. To receive medical coverage when traveling internationally, please contact:

Travel Time Travel Agency
1044 New Holland Avenue
Lancaster, PA 17601
(717) 299-6600

If you have benefits questions or desire more information on a particular benefit, please contact:

Brenda Spiker
Manager of Compensation and Benefits
(717) 361-1183



Elizabethtown College 2013 RETIREE BENEFITS BULLETIN

Important Reminders

- Capital BlueCross will be issuing new ID cards for 2013.
- 2013 Benefits Election Forms must be completed and returned to Human Resources by November 30, 2012.
- Open Enrollment Fair, Monday November 19, 10-2 in the KAV

New Benefit

*Petplan[®]
Pet Insurance*



New VOLUNTARY benefit....

Unexpected accidents and illnesses can wreak havoc on your family budget. Petplan[®] pet insurance helps cover the costs so that you can concentrate on getting your four-legged family members the care they deserve.

You are eligible to receive an [exclusive 15% discount on Petplan pet insurance](#) when you enroll online. Simply enter promo code [ECPETS](#). To learn more and get an immediate quote go to www.GoPetPlan.com.