

2008 Medical Plan Comparison Retirees Under Age 65

The following table is a brief comparison showing some of the differences and similarities between the two plans available to Retirees under age 65. *The table only compares in-network benefits.* For additional information, please visit <http://www.indiana.edu/~uhrs/>.

	IU PPO \$900 Deductible	IU PPO-Plus (No new enrollments)
Premiums		
One Participant	\$356.83	\$583.84
One Participant and Child(ren)	\$711.75	\$1,156.47
Retiree and Spouse	\$870.11	\$1,416.44
Retiree and Family	\$988.15	\$1,608.29

	IU PPO \$900 Deductible (In-Network Benefits)	IU PPO-Plus (In-Network Benefits)
Provider Network	Both plans use the same network of physicians and hospitals, Anthem's Blue Access PPO network.	
Medical Deductible Annual Maximum	\$900 individual (\$2,700 family) (all services except preventive services are subject to the deductible)	None
Medical Plan Out-of-Pocket Annual Copay Maximum	\$1,000 individual (\$3,000 family)	\$1,000 (\$2,000 family)
Medical Copay	10% (after deductible is met)	\$20 for office visits and 10% for hospital inpatient, outpatient, and most other covered services.
Preventive Services - including one routine or diabetic eye exam per year	Covered subject to copay (not subject to deductible)	Covered subject to copay
Outpatient Prescriptions (Anthem Prescription retail pharmacies and Anthem Rx Direct mail order facility)	<i>The prescriptions benefits are the same for both plans.</i> Retail copays: \$6 generic, \$17 (brands under \$65) and \$35 (brands \$65 and over). Mail order up to 90 day supply: generic \$12, brand/tier 2 \$36, brand/tier 3 \$75.	
Mental Health	The mental health benefits are the same for both plans. These services are provided through IU Psychiatric Management and require prior authorization.	
Dental	No coverage for dental services on either plan.	