

2009 BLUE RETIREE COMPARISON CHART FOR INDIANA UNIVERSITY

Covered Services	Medicare Pays*	Blue Retiree Plan Pays*
Part A Covered Services		
Inpatient Hospitalization		
First 60 days	Pays all but Part A deductible.	Pays the Medicare Part A deductible.
61 st to 90 th day	Pays all but the daily copayment.	Pays the daily copayment
60 day lifetime reserve	Pays all but the daily copayment.	Pays the daily copayment
Continuous inpatient care after lifetime reserve has been exhausted	Pays nothing	Covered under Compliment [90% or Covered in Full] up to an additional 365 days. Beyond 365 days, covered under Major Medical.
Skilled Nursing Facility		
First 20 days of skilled care	Pays all covered charges.	No benefit. Paid in full by Medicare.
21 st to 100 th day of continued skilled care	Pays all but the daily copayment.	Pays the daily copayment
Additional days of continued care	Pays nothing	Covered under Major Medical.
Home Health		
Non-custodial medical and nursing care	Pays 100% of approved charges.	No benefit. Paid in full by Medicare.
Hospice Care	Pays 100% of approved charges.	No benefit. Paid in full by Medicare.
Blood	Pays for all but the first 3 pints.	Pays for the first 3 pints.
Part B Covered Services		
Medical/Surgical Treatment and Doctors' care (includes doctors, hospital, office services including surgery, office calls, and hospital visits)	Pays 80% of the allowed amount after a \$135 deductible.	Pays the annual \$135 deductible and the remaining 20% of Medicare's allowed charges.
Outpatient Services (includes diagnostic services, physical therapy, x-rays, and laboratory tests)	Pays 80% of the allowed amount after a \$135 deductible.	Pays the annual \$135 deductible and the remaining 20% of Medicare's allowed charges.
Durable Medical Equipment	Pays 80% of the allowed amount after a \$135 deductible.	Pays the annual \$135 deductible and the remaining 20% of Medicare's allowed charges.
Mental Health	Pays 50% of the allowed amount after a \$135 deductible	Pays the annual \$135 deductible and the remaining 50% of Medicare's allowed charges.
Ambulance	80% of the allowed amount after a \$135 deductible.	Pays the annual \$135 deductible and the remaining 20% of Medicare's allowed charges.
* Preventive services covered by Medicare	Pays a percentage of the allowed amount after a \$135 deductible.	Pays the remaining percentage of Medicare's approved amount.
Excess Charges (unassigned charges in excess of Medicare's allowed amount)	Pays nothing	Pays up to 115% of the Medicare allowable amount.

* No one can be enrolled (as a subscriber or dependent) in this product unless they are eligible for and enrolled in Medicare Parts A and B.

* For the most current information regarding your Medicare coverage visit www.medicare.gov on the web. Or, call 1-800-MEDICARE (1-800-633-4227).

Covered Services (Cont.)	Medicare Pays*	Blue Retiree Plan Pays*
Out-of-Hospital Skilled Private Duty Nursing, and Visiting Nurse's Association	Nothing	Pays 80% of covered charges after \$135 Major Medical deductible. N/A maximum per calendar year.
Morbid Obesity	Nothing	Subject to contract deductible; pays 80% of covered charges.
WELLNESS RIDER:		
Physical Exams	Nothing	Not subject to deductible: pays remaining balance at 100% up to \$150 per calendar year for all routine care exams.
Vision benefits	Nothing	<p>Anthem Blue Vision Plan 1: Network Only Benefits</p> <p>Eye examination (1 every 12 months): \$5 copayment</p> <p>Lenses (single vision, bifocal, trifocal, lenticular lenses) & Frames: 20% discount</p> <p>Prescription Contact Lenses: Professional Services: 15% discount Materials: Not Covered</p> <p>Laser Vision Correction Services: Discount available at participating Lasik/PRK surgical centers/</p>

Major Medical Benefits

Covers inpatient hospital, skilled nursing facility claims and Home Health Care after Medicare's benefits have been exhausted. In addition the plan covers certain other services not covered by Medicare such as private duty nursing care, treatment of dental accidents, care outside the U.S.A., prescription drugs, and other Medicare eligible services that Anthem determines to be medically necessary and not experimental or investigational in nature. All services are covered subject to an annual deductible and percentage copayments.

BLUE RETIREE DENTAL SERVICE:
Dependents may only be spouses who are Medicare eligible
Blue Retiree dental service covers any type of dental service as covered in full up to the \$50 calendar year maximum per member. The charges are not subject to deductible.