

2009 IU-sponsored Retiree Health Care Plan Guidelines and Plan Description

The following conditions apply to Retiree medical coverage:

- Participants must enroll in Medicare Part A and Part B in order to participate. Enrollment in a Medicare prescription drug plan is required for prescription coverage if you are not already enrolled.
- After dropping IU-sponsored Retiree health care coverage, the participant cannot re-enroll in an IU-sponsored plan at a later time.
- When a retiree and spouse or dependent are eligible for different plans due to age and/or Medicare eligibility status, the Retiree and family member(s) may split coverage between the *Anthem Blue Retiree* plan and the IU-sponsored PPO plan for those under age 65. Once the under 65 participant reaches Medicare eligibility, he or she may join the *Anthem Blue Retiree* plan.
- Dependents of a participating Retiree may continue coverage should the Retiree die. The premium of a surviving spouse is the premium for single coverage.

Anthem Blue Retiree – Plan Highlights

- This plan is a “Medicare Supplement” or “Medigap” plan insured by Anthem.
- Because it pays medical costs that Medicare does not pay (Medicare A and B deductibles and coinsurance), many services will be fully paid between Medicare and *Anthem Blue Retiree*.
- ***Anthem Blue Retiree* does not cover prescription drugs.** In order to have prescription coverage (effective January 1st), participants need to enroll in a Medicare prescription drug plan if you have not already done so.

Customer Service

You may call Anthem’s IU Service Center at 800-345-2460

The University Human Resource Services Office Retiree Specialist is available to assist Retirees with health care programs: 812-856-4459

Medicare contact information is on the reverse side of this sheet

Anthem Blue Retiree 2009 Premium Rates	
(Only Available to Individuals Enrolled in Medicare A & B)	
Coverage Level	Monthly Premium
One Participant (Retiree or Surviving Spouse)	\$157.30
Retiree and Spouse	\$314.58

- These rates *do not* include prescription coverage. You will need to choose a separate Medicare prescription drug plan that best meets your needs.
- Annual enrollment for the Medicare-sponsored prescription drug plan is between November 15th and December 31st, if you have not already enrolled. Medicare has approved several private companies to offer these prescription plans. Some will offer the Medicare standard coverage for a minimum estimated monthly amount of \$28.
- This Medicare Web site listed below has a Medicare Prescription Drug Cost Estimator and information on how to compare your Medicare prescription drug plan options.

Resource for information about Medicare prescription drug coverage and tools for helping you to make a decision about which plan best meets your needs:

Medicare Web page: www.medicare.gov

Call Medicare: 800-MEDICARE (1-800-633-4227).
TTY users should call 1-877-486-2048.

Call Indiana's Senior Health Insurance Information Program (SHIIP):
800-452-4800 or www.in.gov/idoi/index.htm

A county by county list of SHIIP counselor services and seminars is available at:
www.in.gov/idoi/2401.htm