

2011 Retiree Health Plan Year
Additional Clarification for
High Deductible Health Plan Considerations

(Warning: Retirees selecting BC Flex Blue can NOT have other health insurance;
No Dual Coverage is allowed if participating in a High Deductible Health Plan)

GCCMH Retiree Under Age 65, and will not turn 65 during 2011.

With No Spouse

- Single Retiree may select the BC Flex Blue 2

GCCMH Retiree Under Age 65, and will not turn 65 during 2011.

With Spouse who will not turn 65 during 2011

- Retiree may select the BC Flex Blue 2 – Double Coverage
- Deductible set at \$2,500.
- GCCMH will contribute \$2,250 toward the Deductible in HSA account

GCCMH Retiree Under Age 65, and will not turn 65 during 2011.

With Spouse who will turn 65 during 2011

- Retiree may select the BC Flex Blue 2 – Double Coverage through month prior to Spouse turning 65.
- Retiree will remain on BC Blue Flex 2, as a Single moving forward. 65-aged Spouse moves onto Comp Coverage (named “2+1” BCBS), with Prescription coverage set at \$10/\$40 copay as transitional step. Medicare eligible move to BC Medicare Plus Blue Group.
- Deductible set at \$2,500 for the Year. If the full annual deductible is met prior to the 65-birthdate, the then retiree on Single coverage will have been said to have met the annual deductible.
- If the combined retiree/spouse amount toward meeting the deductible of \$2,500 has not been met for a double plan by the 65th birthday of the spouse, the retiree must meet the Single Deductible of \$1,250 on their own for the year before services are covered by the insurance at 100%.
- GCCMH will contribute to the HSA account on a Prorated Basis, in the prescribed amounts for Double and Single coverages during the year.
Calculated as 1/12th of annual contribution per month associated with the months under Double or Single coverage.

If the above information were reversed regarding the ages of the Retiree and Spouse, the scenarios above would still hold true.

GCCMH Retiree who will turn 65 during 2011.

With no Spouse

- Will be allowed to select a BC Flex Blue 2 plan (pro-rations apply)

GCCMH Retiree who will turn 65 during 2011.

With Spouse who will turn 65 during 2011.

- Will be allowed to select a new BC Flex Blue 2 plan (pro-rations apply)