

Healthcare Options

Under "65" Retirees

Teamsters Retired After 11/19/2007

January 1, 2012 - December 31, 2012

Benefit	BCBS Flexible Blue "2" HDHP	H+ HDHP PPO	H+ HDHP HMO
Deductible	\$1,250 Single/\$2,500 Double, Family (Agency to fund 0% into HSA Account)	\$1,250 Single/\$2,500 Double, Family (Agency to fund 0% into HSA Account)	\$1,250 Single/\$2,500 Double, Family (Agency to fund \$1000/\$2000 into HSA Account)
Co-insurance (after deductible is met)	\$1,000 per single or \$2,000/family (Agency to Reimburse 90% of Expenses)	\$1,000 per single or \$2,000/family (Agency to Reimburse 100% of Expenses)	\$1,000 per single or \$1,000/family (Agency to Reimburse 100% of Expenses)
Prescription Co-pay	\$10 Generic / \$60 Brand (During Co-Insurance Period)	\$10 Generic / \$50 Brand (During Co-Insurance Period)	\$10 Generic / \$50 Brand (During Co-Insurance Period)
Office Co-pay	20% after in-network deductible is met	\$15 co-pay (During Co-Insurance Period)	\$15 co-pay (During Co-Insurance Period)
Premium Co-pay/Month (Single/Double Coverage)	None	None	None
Comments	<u>Projected maximum out of pocket for Retiree is \$2700 / year (includes deductible, co-insurance and co-pays)</u>	<u>Projected maximum out of pocket for Retiree is \$0.00 / year (includes deductible, co-insurance and co-pays)</u>	<u>\$1,000 Single/2,000 Family Signing Incentive-</u> <u>Projected maximum out of pocket for Retiree is \$0.00 / year (includes deductible, co-insurance and co-pays)</u>
Questions? Please call 810-257-3736			

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Deductible	\$1,250 Single/\$2,500 Double, Family (Agency to fund 0% into HSA Account)	\$1,250 Single/\$2,500 Double, Family (Agency to fund \$1,000/\$2,000 into HSA Account)
Co-insurance (after deductible is met)	\$1,000 per single or \$2,000/family (Agency to Reimburse 90% of Expenses)	\$1,000 per single or \$1,000/family (Agency to Reimburse 0% of Expenses)
Prescription Co-pay	\$10 Generic / \$60 Brand (During Co-Insurance Period)	\$10 Generic / \$50 Brand (During Co-Insurance Period)
Office Co-pay	20% after in-network deductible is met	\$15 co-pay (During Co-Insurance Period)
Premium Co-pay/Month (Single/Double Coverage)	None	None
Comments	<u>Projected maximum out of pocket for Retiree is \$2700 / year (includes deductible, co-insurance and co-pays)</u>	<u>Projected maximum out of pocket for Retiree is \$1,500.00 / year (includes deductible, co-insurance and co-pays)</u>
Questions? Please call 810-257-3736		