



DRAKE UNIVERSITY RETIREE OPEN ENROLLMENT PLAN OPTIONS

Informational Meeting – October 20, 2008

Welcome and Introductions

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- David P. Lind & Associates – Consultants
- Retiree Benefits Committee
- Humana Representatives – available for your questions

Meeting Agenda

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- Provider Disruptions
- Retiree Benefits Committee Activities
- Health Plan Options Available January 1, 2009
- Benefit Comparison of Plan Options
- Cost Comparison of Plan Options
- Humana Value-Added Services
- Questions

Provider Disruptions

- Iowa Clinic advertised in December 2007 they would no longer accept the Humana PFFS Medicare Advantage plan effective January 1, 2008.
- Des Moines Orthopedic Surgeons (DMOS) also discontinued providing service to any member with a Medicare Advantage plan of any type, from any carrier.

Provider Disruptions

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- Drake University reached an agreement with the Iowa Clinic to continue providing service to Drake University Retirees with the Humana PFFS plan during 2008.
- Des Moines Orthopedic Surgeons (DMOS) did not agree to do the same.

Provider Disruptions

- The Iowa Clinic will end its agreement to accept the Humana PFFS plan effective January 1, 2009.
- Des Moines Orthopedic Surgeons (DMOS) will continue to not accept the PFFS plan in 2009.

Retiree Benefits Committee

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- Formed early in 2008 to evaluate the medical plan options once the provider disruptions were known.
- Met several times to determine the best options available to Drake retirees.
- Evaluated proposals and presentations by Humana and Wellmark representatives.
- Determined that offering the current plan and two additional plan options would best meet the needs of the Drake retirees.

Retiree Health Plan Options Available

January 1, 2009

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1. Current Humana PFFS Medicare Advantage Plan: Typically accepted at all providers that accept Medicare.... except the Iowa Clinic and DMOS.
2. A Humana LPPO – (local PPO) Medicare Advantage Plan: Accepted at the Iowa Clinic and, typically, those providers that accept Medicare. DMOS will not accept the LPPO.

Retiree Plan Options Continued:

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3. Wellmark MedicareBlue Plan: - Accepted by the Iowa Clinic and DMOS. *Supplements* original Medicare and is accepted by all providers that accept Medicare patients.

Humana Private Fee-for-Service (PFFS) Plan

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□ Key Information:

- No changes to your current PFFS plan!
- You are eligible regardless of where you live in the U.S.
- No changes to current prescription drug coverage.
- Avesis Vision Plan coverage still available.

Humana LPPO- local PPO plan

- Key Information:
 - Benefits and the cost to you are the same for in-network and out-of-network services.
 - Eligibility is based upon your primary residence. You are eligible to enroll if you reside in a Humana PPO eligible county. If you move outside of your current residence then your plan options may change.
 - The prescription drug coverage you have today with the PFFS plan continues. No Changes.
 - Avesis Vision Plan coverage still available.

Wellmark MedicareBlue Plan

- Key Information:
 - Wellmark MedicareBlue Plan is not a Medicare Advantage plan. It *supplements* Medicare coverage and pays secondary to Medicare. It does not cover services that Medicare does not cover. It fills in the gaps and pays some additional amounts on Medicare covered services.
 - Made up of two separate components: Medical coverage and Prescription coverage. Two different points of contact are required: one for medical coverage and one for prescription drug coverage.

Wellmark MedicareBlue Plan

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- Allows access to any provider who accepts Medicare.
- You are eligible regardless of where you live in the U.S.
- Prescription coverage requires you to utilize a pharmacy network. More than 58,000 pharmacies participate nationwide.
- The prescription drug coverage differs slightly from the current PFFS and LPPO Humana plan.
- Avesis Vision Plan coverage still available.

Benefit Comparison – What You Pay

Benefit	Current Humana PFFS Plan	Humana LPPO Plan	Wellmark MedicareBlue Plan
Hospital Services	\$250 copay/day for first 5 days	\$150 copay/day for first 5 days	\$0 – Covered in full by Medicare
Physician Office Services – Primary Care and Specialist	\$5 copay –primary \$20 copay-specialist	\$10 copay – primary or specialist	\$0 – Covered in full by Medicare
Out of Pocket Maximum	\$5,000	\$4,000	Not Applicable
Preventive Care – in physician’s office	\$0 copay	\$10 copay	Covered under Medicare – anything extra you pay 100%
Prescription Drugs – generic, preferred, brand	\$10/\$20/\$40 Mail order is: \$0/\$40/\$80	\$10/\$20/\$40 Mail order is: \$0/\$40/\$80	\$10/\$25/\$40 Mail order is: \$20/\$25/\$80
Outpatient Surgery	\$50 copay	\$50 copay	\$0 – Covered in full by Medicare
Emergency Dept.	\$50 copay – waived if admitted in 24 hrs.	\$50 copay – waived if admitted in 24 hrs.	\$0 – Covered in full by Medicare

Plan Cost Comparison – What You Pay

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Current Humana PFFS	New Humana LPPO	Wellmark MedicareBlue
Single (Retiree Only) Monthly Premium \$39.00	Single (Retiree Only) Monthly Premium \$39.00	Single (Retiree Only) Monthly Premium \$224.87
Retiree Plus Spouse Monthly Premium: \$91.00	Retiree Plus Spouse Monthly Premium: \$91.00	Retiree Plus Spouse Monthly Premium: \$462.74
Medicare Part B Premiums – you will continue paying as you do today	Medicare Part B Premiums – you will continue paying as you do today	Medicare Part B Premiums – you will continue paying as you do today

Additional Benefits for Humana Members

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- Manage your health
 - ▣ MyHumana
 - ▣ Special Services for certain health conditions: Case Management and Disease Management

 - ▣ Staying Well:
 1. Quit Net – help with Smoking Cessation
 2. HAO Magazine
 3. Humana Active Outlook Program - mailings, seminars, classes, news and updates for seniors
 4. Silver Sneakers Fitness Program

Humana Value-Added Services

- Member Assistance Program: Information about care options, understanding your health history, assistance with independent living, assistance with legal issues and financial matters, managing retirement issues, etc.
- Roadside Assistance: Comprehensive 24-hour roadside assistance for you and your spouse
- Humana First: Toll free, 24 hour-a-day health information line. A registered nurse answers questions and provides guidance for medical needs.

Next Steps for Open Enrollment

- If staying with the Humana PFFS plan – then you need to do nothing.
- Enrollment Packets with additional information will be mailed at the end of October. The open enrollment period is held during the month of November.
- Retirees who wish to make a change should return a completed enrollment form to Drake by November 30, 2008.

Thank You For Your Time



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Questions?