

DECISION GUIDE

This guide is provided to help simplify your decision-making process.

With so many options available, it helps to narrow down the selection process—to eliminate the plans for which you're not eligible and identify what's important to you when it comes to healthcare.

More detailed descriptions of these plans can be found in the Medical Plans Overview inserts in your *RHC Enrollment Packet*.

You and your eligible dependents are age 65 or older and enrolled in Medicare Parts A and B...

Points To Consider

- Any LACERA-administered Medicare Advantage Prescription Drug Plan (MA-PD) HMOs or the Medicare supplement plan you enroll in will provide you with tax-free reimbursement for Part B premiums (standard rates)—quite a plus!¹
- Using providers in the Anthem Blue Cross Prudent Buyer network can save you money.
- All HMOs are subject to certain ZIP code area restrictions.
- CIGNA Medicare Select Plus Rx is only available in Maricopa County, Arizona.
- SCAN Health Plan is available in the following California counties: Los Angeles, Orange, Riverside, San Bernardino, Kern, Ventura, San Diego, Contra Costa, Santa Clara, and San Francisco. SCAN Health Plan is also available in Maricopa County, Arizona. (Eligible dependents under age 65 must be enrolled in Medicare Parts A and B to qualify.)

You and Your Eligible dependents May Select...

a MA-PD HMO plan such as *Kaiser Permanente Senior Advantage, SecureHorizons presented by UnitedHealthcare, CIGNA Medicare Select Plus Rx or SCAN Health Plan*

or

Anthem Blue Cross III—the Medicare supplement plan

or

an HMO plan such as *Kaiser Permanente or CIGNA Network Model Plan*

or

an indemnity plan such as *Anthem Blue Cross I, Anthem Blue Cross II or Anthem Blue Cross Prudent Buyer Plan.*

¹ The County reimburses members for the amount of their Medicare Part B premiums (standard rate only) on a tax-free basis if the following conditions are met:

- You are enrolled in Medicare Part A and Medicare Part B.
 - You are enrolled in a LACERA-administered Medicare HMO plan or Medicare supplement plan.
 - You are paying for your Medicare Part B premium yourself.
 - You are not being reimbursed for your Medicare Part B Premium by another agency, for example: other employer, State.
- The reimbursement program is subject to annual review by the Board of Supervisors.

Paying your Medicare Part B Premium:

- Taken out of your monthly Social Security payments, or
- Medicare sends a bill every 3 months, or
- Deducted from your bank account using Medicare “Easy Pay”

For questions about your Medicare Part B premium payments, **contact Medicare at 1-800-633-4227.**

You and your eligible dependents are under age 65 and do not have Medicare...

Points To Consider

- If you enroll in an HMO plan, you pick a primary care physician, you have no claim forms, no deductibles and no annual dollar maximums, but you cannot go outside of the plan to receive treatment except in an emergency.
- Anthem Blue Cross II has a network of hospitals that can save you money if you ever need to be hospitalized.
- Anthem Blue Cross I has very limited hospital (room and board) benefits!
- Using providers in the Anthem Blue Cross Prudent Buyer network (which Anthem Blue Cross I and Anthem Blue Cross II also utilize) can save you money.
- All HMOs are subject to certain ZIP code area restrictions.

You and Your Eligible dependents May Select...

an indemnity plan such as *Anthem Blue Cross I, Anthem Blue Cross II or Anthem Blue Cross Prudent Buyer Plan*

or

an HMO plan such as *Kaiser Permanente, CIGNA Network Model Plan or UnitedHealthcare* (you may only enroll in UnitedHealthcare if you are under age 65).

You are age 65 or disabled (and have Medicare Parts A and B) and your eligible dependents are under age 65 and do not have Medicare or vice-versa... (We call this a family combination.)

Points To Consider

- Any LACERA-administered Medicare Advantage Prescription Drug Plan (MA-PD) HMOs or the Medicare supplement plan you enroll in will provide you with tax-free reimbursement for Part B premiums (standard rate)—quite a plus!¹
- CIGNA Network Model Plan, CIGNA Medicare Select Plus Rx and UnitedHealthcare/SecureHorizons by UnitedHealthcare all contract with physicians and medical groups in private practice who see patients from their own medical offices or clinics.
- UnitedHealthcare is only available to members and/or eligible dependents who are under age 65.
- All members and eligible dependents enrolled in SCAN Health Plan must be enrolled in Medicare Parts A and B.
- CIGNA Medicare Select Plus Rx is only available in Maricopa County, Arizona.

The family member who is over age 65 or disabled and enrolled in Medicare Parts A and B can enroll in any LACERA-administered MA-PD HMO or the LACERA-administered Medicare supplement plan (Anthem Blue Cross III) AND...the family member(s) who are under age 65 (and don't have Medicare) must enroll in the CORRESPONDING medical plan as shown below:

<i>Medicare</i>	<i>Non-Medicare</i>
CIGNA Medicare Select Plus Rx	CIGNA Network Model Plan
Kaiser Permanente Senior Advantage	Kaiser Permanente
SecureHorizons by UnitedHealthcare	UnitedHealthcare (under 65 only)
Anthem Blue Cross III	Anthem Blue Cross I or Anthem Blue Cross II
SCAN Health Plan	None—must have Medicare Parts A and B to be enrolled

Members and/or eligible dependents *over age 65* and enrolled in Medicare Parts A and/or B can enroll in an indemnity plan such as *Anthem Blue Cross I* or *Anthem Blue Cross II*.

¹ The County reimburses members for the amount of their Medicare Part B premiums (standard rate only) on a tax-free basis if the following conditions are met:

- You are enrolled in Medicare Part A and Medicare Part B.
 - You are enrolled in a LACERA-administered Medicare HMO plan or Medicare supplement plan.
 - You are paying for your Medicare Part B premium yourself.
 - You are not being reimbursed for your Medicare Part B Premium by another agency, for example: other employer, State.
- The reimbursement program is subject to annual review by the Board of Supervisors.

Paying your Medicare Part B Premium:

- Taken out of your monthly Social Security payments, or
- Medicare sends a bill every 3 months, or
- Deducted from your bank account using Medicare “Easy Pay.”

For questions about your Medicare Part B premium payments, **contact Medicare at 1-800-633-4227.**