



## Plan Starts January 1 HUMANA MEDICARE ADVANTAGE

Starting January 1, 2012, Texas Employees Group Benefits Program (GBP) retirees, surviving spouses, and their dependents who are enrolled in Medicare will be enrolled in a Medicare Advantage Preferred Provider Organization (PPO) — the Humana Medicare Advantage Plan.

The plan:

- Lowers your premium contributions for dependents and survivors
- Gives you the same Medicare and prescription drug coverage as HealthSelect<sup>SM</sup> of Texas
- Lets you see any doctor who accepts Medicare
- Offers extra benefits

### WHY IS ERS OFFERING THIS PLAN?

ERS worked with the Legislature this session to preserve health insurance benefits for retirees. Offering this new type of Medicare plan allows the State to continue providing quality health insurance coverage for retirees at lower costs. Most of the lower costs benefit our retirees through lower premium contributions, but Medi-

care Advantage also saves money for the GBP. Using this plan achieves the State's budget goal to lower costs, without hurting retirees. In fact, retirees will benefit from lower premium costs.

### WHAT IS A MEDICARE ADVANTAGE PPO?

A Medicare Advantage Plan is a different way of providing Medicare benefits. Insurance companies work with and receive payments from Medicare to manage the participant's health care costs. This federal payment along with the premiums paid by the employer and the member cover medical costs. Members of Medicare Advantage plans are still covered by Medicare, and still pay Part B Medicare premiums, but the traditional Medicare coverage is replaced with a Medicare Advantage plan, such as the Humana Medicare Advantage Plan. This coordinated plan also eliminates Medicare paperwork. Humana handles all the claims paperwork for you.

### DOES HUMANA MEDICARE ADVANTAGE PROVIDE THE SAME COVERAGE AS MY CURRENT PLAN?

Humana Medicare Advantage provides comparable coverage to HealthSelect or a GBP HMO. Among the services covered at 100% are:

- Doctor visits
- Hospital stays
- Emergency care and urgent care visits
- Wellness programs

### WHAT DO I NEED TO DO?

As long as you are enrolled in Medicare, you will automatically be enrolled in the Humana Medicare Advantage PPO Plan. Your Humana coverage will start January 1, 2012. If you want to stay in your current health plan at the **current premium rate**, you'll have a chance to do that during a special coverage review period from November 7 to December 9.

#### How much does it cost?

Premiums for the Humana Medicare Advantage are much lower than what you're paying now to cover a Medicare-eligible spouse or child.

**You must continue paying Medicare Part B premiums with all GBP health plans.**

Coverage level	Humana Medicare Advantage Premium	HealthSelect Premium	Your Savings
Retiree only	\$0.00	\$0.00	\$0.00
Retiree & spouse	\$113.00	\$250.74	\$137.74
Retiree & children*	\$113.00	\$167.90	\$54.90
Retiree & family*	\$226.00	\$418.64	\$192.64
Surviving spouse only	\$226.00	\$501.48	\$275.48
Surviving children only	\$226.00	\$335.80	\$109.80
Surviving spouse & children*	\$452.00	\$837.28	\$385.28

*\*Assumes one Medicare-eligible child per household. If you have more than one Medicare-eligible child, please call ERS for more premium information.*

## AM I ELIGIBLE?

### You are eligible if you are retired and you are enrolled in Medicare.

Your dependents, as well as surviving spouses and surviving children, are eligible if they are:

- at least age 65 or disabled with Medicare;
- enrolled in Medicare Part A (hospital) and Part B (other medical) coverage; and
- living in the United States.

A retiree and any dependents (spouse or disabled child) who are enrolled in Medicare must have the same GBP health plan.

## WHO'S NOT ELIGIBLE?

- active employees;
- dependents of active employees (even if retired or disabled with Medicare);
- persons under 65 (unless disabled and enrolled in Medicare);
- persons living outside the United States;
- return-to-work retirees (active or retiree benefits)

## CAN I SEE MY CURRENT DOCTOR?

Yes, as long as your doctor accepts Medicare.

## WHAT ABOUT PRESCRIPTIONS?

You are covered under the GBP HealthSelect prescription drug benefits though Caremark with the same formulary, coverage, deductible, and copays.

## AM I LOCKED INTO HUMANA MEDICARE ADVANTAGE?

No. If you decide that you would like to go back to your prior coverage and **premium rate**, you can do so at any time. The change will be effective the first of the next month.

## Find out more - Join us at an Information Fair to learn about your new benefits.

Information Fairs are from 10 a.m. -12 noon. Presentations begin at 10:15 a.m.

Date	City	Location	Address
11/7/2011	Austin	Employees Retirement System of Texas	200 E. 18th St, 78701 Parking – top of garage B
11/8/2011	Austin	JJ Pickle Research Center	10100 Burnet Road The Commons - Building 137 Big Tex Auditorium
11/9/2011	Austin	Travis Building	1701 Congress, 78701, Room 1-111 Parking – top of garage B
11/10/2011	Austin	Employees Retirement System of Texas	200 E. 18th St, 78701 Parking – top of garage B
11/10/2011	Webinar	1:30 p.m. – 3:30 p.m.	www.ers.state.tx.us
11/14/2011	Houston	Texas Department of Transportation (TxDOT)	7600 Washington Ave, 77007, Auditorium Parking in front of building
11/15/2011	Houston	Marriott South at Hobby Airport	9100 Gulf Freeway, 77017
11/15/2011	Waco	Texas State Technical College (TSTC)	3801 Campus Drive John B. Connally Bldg.
11/16/2011	Abilene	Cisco College	717 East Industrial Blvd., 79602 Room 233/234
11/16/2011	Corpus Christi	Texas Department of Transportation (TxDOT)	1701 South Padre Island Drive, 78416 Regional Training Center Parking in back of building #2
11/17/2011	San Antonio	San Antonio College	1300 San Pedro Ave, 78212 McAllister Auditorium
11/17/2011	Wichita Falls	Texas Department of Transportation (TxDOT)	1601 Southwest Parkway, 76302
11/18/2011	El Paso	El Paso Community College	9050 Viscount, 79925 Bldg A, Board Room
11/18/2011	Webinar	10 – 11:30 a.m.	www.ers.state.tx.us
11/22/2011	Austin	Employees Retirement System of Texas	200 E. 18th St, 78701 Parking – top of garage B
11/29/2011	Lubbock	Texas Tech University Health Sciences Center	3601 4th Street, 79430, Academic Classroom Bldg, Room ACB100
11/30/2011	Amarillo	Texas Department of Transportation (TxDOT)	5715 Canyon Dr., 79110
11/30/2011	Webinar	2 – 3:30 p.m.	www.ers.state.tx.us
12/1/2011	Tyler	Tyler Junior College	1530 South Southwest Loop 323, 75701
12/2/2011	Hurst	Tarrant County College	828 Harwood Road, 76054 Northeast Campus - Building NSTU, Room number 1615A -Center Corner
12/5/2011	Ft. Worth	Texas Department of Transportation (TxDOT)	2501 SW Loop, 76133 Regional Training Center
12/6/2011	McAllen	South Texas College	3200 W Pecan Blvd, 78501 Cooper Center
12/7/2011	Harlingen	Texas State Technical College	1902 N. Loop 499, 78550 Service Support Center
12/7/2011	Webinar	10 – 11:30 a.m.	www.ers.state.tx.us
12/8/2011	Rusk	Rusk State Hospital	805 N Dickinson, 75785
12/9/2011	Huntsville	Sam Houston State University	1400 19th Street, 77340 Katy and E. Don Walker, Sr. Education Center

### Look at some of these extra benefits with Humana Medicare Advantage

- *Meal Program – free precooked frozen meals delivered to your home after a hospital stay*
- *Hearing Aids & Care – free hearing exam and discounts on hearing aids*
- *Lifeline Medical Alert Systems – discounted rates for products and services*
- *EyeMed Discount – Discount on eye exams, eyewear, contacts, and laser vision correction*
- *Dental Discount Program - discounts on dental services*
- *HumanaFirst – a toll-free nurse advice line*
- *QuitNet – a smoking cessation program*
- *Weight Management Discount – through NutriSystem Silver*
- *SilverSneakers – provides free gym memberships at selected local fitness centers*