

POST-65 MEDICARE ELIGIBLE¹ RETIREE GROUP HEALTH PLAN RATES

January 1, 2019 – December 31, 2019

¹ Medicare Eligible Disability Retirees

	Medicare Surround Plan (MSP) - medical, prescription drugs, vision				DENTAL PLAN ONLY		
	Retiree (monthly)	County (monthly)	Total (monthly)	5% Annual Cap	Retiree (monthly)	County (monthly)	Total (monthly)
Retirees with 25+ yrs							
1 Medicare	\$ 67.44	\$ 355.09	\$ 422.53	\$ 15.74	\$ 4.83	\$ 43.55	\$ 48.38
2 Medicare	\$ 134.87	\$ 710.20	\$ 845.07	\$ 31.49	\$ 9.66	\$ 87.10	\$ 96.76
Retirees: 20 – 24 yrs							
1 Medicare	\$ 96.34	\$ 326.19	\$ 422.53	\$ 14.87	\$ 7.25	\$ 41.13	\$ 48.38
2 Medicare	\$ 192.69	\$ 652.38	\$ 845.07	\$ 29.74	\$ 14.51	\$ 82.25	\$ 96.76
Retirees with 15 – 19 yrs							
1 Medicare	\$ 297.89	\$ 124.65	\$ 422.53	\$ 5.60	\$ 31.45	\$ 16.93	\$ 48.38
2 Medicare	\$ 595.78	\$ 249.29	\$ 845.07	\$ 11.20	\$ 62.89	\$ 31.39	\$ 89.68
Retirees with 10 – 14 yrs							
1 Medicare	\$ 366.39	\$ 56.14	\$ 422.53	\$ 2.45	\$ 41.12	\$ 7.26	\$ 48.38
2 Medicare	\$ 732.79	\$ 112.28	\$ 845.07	\$ 4.90	\$ 82.25	\$ 14.51	\$ 96.76

Focus on Wellness & Your Pocketbook!

The best way to keep your health care cost under control is to reduce your risk for serious medical conditions by getting your annual physical exam, taking your medications as prescribed and living a healthier lifestyle. All of the County’s medical plans feature in-network preventative care benefits at no cost to you. Taking advantage of these benefits can help identify health risks before they become chronic conditions or lower the risk level if you already have an identified condition. Consult with your primary care provider to determine the medical screenings and immunizations that you should consider based upon your age, gender, and family history. See preventative care services and tips below:

Telehealth Services – Telehealth provides on-demand 24/7/365 access to cost-effective, quality non-urgent care through a national network of board certified physicians without leaving home or office for a wide range of minor conditions including prescriptions.

Home Delivery Prescription Drugs – Research shows that 90-day fills increase medication adherence and reduce potential for resulting nonadherence events such as hospitalization. Currently 57.4% of plan cost is for maintenance drugs filled at the retail pharmacy level.

Preventive Care Services and Health Advocacy Programs – Preventive care and age appropriate screenings are important to early disease detection, result in minimizing invasive treatment and controlling costs. In-network Preventative Care is always covered at 100%.

Regular Dental Checkups – Completing regular dental checkups can help to avoid chronic conditions. 31% of population had no dental claims in the previous plan year. Research shows that some chronic conditions may increase an individual’s risk of tooth decay and gum disease.

Retirees are invited to participate in county wellness activities. Stay up-to-date with events by subscribing to receive updates online at www.loudoun.gov/retiree.



YOUR VISION BENEFIT— Medicare Retirees

- ◆ \$30 co-pay—annual eye exam
- ◆ \$0 co-pay—spectacle lenses (every 12 months)
- ◆ \$80—frame allowance (every 24 months)
- ◆ \$80—contact lenses allowance