

# IBMSFQCCAA Health Care Panel

**10 November 2017**

Moderator : Sy Schulman

Panelists :

Dave Johnson

Gregg Cesario

Hal Jurist

Linda Sheiner

John Ryan

Audience comments and Questions

# Sy Schulman

- Florida Blue Medicare Supplement Plan F \$330/mo  
Can use any doctor/facility that accepts Medicare without any copays or deductibles
- SilverScript Choice Part D drug plan \$26/mo (no deductible)
- Automatic premium payment/reimbursement from Towers Watson without any forms to fill out.

# Dave Johnson

Humana Gold Plus HMO

Medicare Advantage

Medical and Prescription Drug Insurance

No monthly premium

Primary care physician

In-network referrals

Medical copays

Primary care physician – none

Specialists - \$30

Hospital emergency - \$75

Prescription drug copays

Preferred generic – none

Generic - \$7

Preferred brand - \$47

Non-preferred brand - \$97

Health cost reimbursement

SHAP -\$900 OneExchange - \$3000

# Gregg Cesario

## Overview

Vested Rights - not IBM Pension

Florida Blue Supplemental Plan F – any doctor, any facility

Florida Blue Supplemental Plan D – drugs are tiered

Walgreens is preferred provider for all drugs

Have not paid a copay since enrollment in 2016

Unlimited access to primary and specialist care

Diagnosed initially with Myelodysplastic Syndrome (MDS) May 2015

Aggressively progressed to Advanced Myeloid Leukemia (AML) June 2015

## Insurance Coverage Costs

BC/ BS \$312.10 + \$79.40 = \$ 391.50 / mo

Medicare (Part A and B) = ~\$ 120 / mo

Total Cost = \$ 511.50 mo. / \$6,138 / yr.

# Hal Jurist

Heather - Florida Blue BCBS Regional PPO Advantage Plan

Converted to Original Medicare & AARP/UHC Plan

Hal - Florida Blue BCBS Regional PPO Advantage Plan

Would like to convert to Medicare but locked out of Plan F

Advantage Plans are “managed plans” with Max limit on OOP(?)

Medicare copay 20% - no supplement, no OOP limit.

Advantage plans good if healthy , risky if not

# Linda Sheiner

United American Medicare Supplement HDF Plan, High Deductible  
Costs me \$83/month. Can use any doctor/facility that accepts  
Medicare. \$2200 deductible.

Medicare Part D Plan: Humana Enhanced (PDP) \$80.50/month  
+ Tier 5 Specialty Drug Cost/month. It is the only plan I found that  
will supply the two drugs I require: Enbrel Surelick and Plaquenil  
(the brand). I cannot take the generic. This is for Rheumatoid  
arthritis. Enbrel is the Tier 5 drug. Few plans will cover it.  
Can't change plans because my doctors won't accept anything but  
Medicare or a Medicare Supplement plan. But, I can't get my drugs  
on a Medicare Advantage plan.

# John Ryan

- AARP /UnitedHealthcare Complete Choice Plan 2 (Regional PPO) Premium \$0
- Both John and Dorie are insured by policy.
- Both PCP doctor and specialist doctors.
- Multiple medical conditions.
- Expenses usually covered by \$3K TW HRA
- Towers-Watson and SHAP support.

# Audience Q & A