

REHP 2022 OVERVIEW



➤ What is staying the same in 2022?

- Non-Medicare and Medicare plan offerings remain the same for 2022.
- Copays are unchanged.
- Non-Medicare deductibles remain the same.

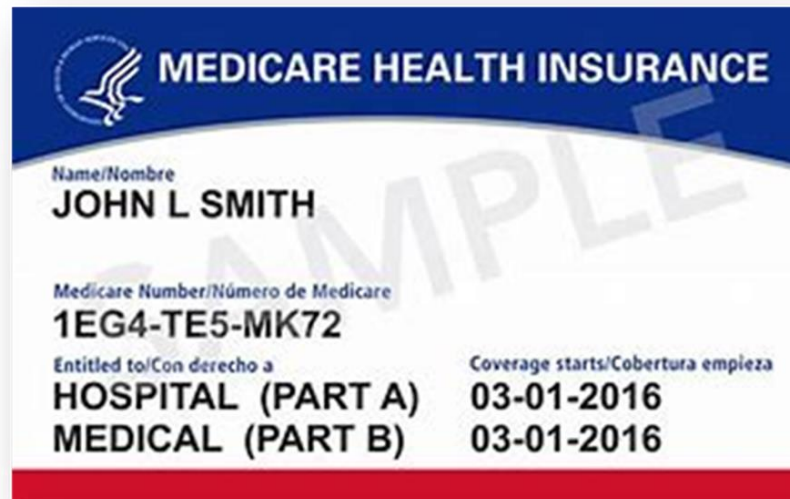
➤ What is changing in 2022?

- New ID cards for both non-Medicare and Medicare members.
 - New ID/group numbers
 - Show your new card starting January 1, 2022
- Costs for \$5 State Paid REHP members & Survivor Spouse members will change.
- Medicare premiums and Medicare deductible may change.

Open Enrollment

- **Non-Medicare-** October 18, 2021 – November 5, 2021
- **Medicare-** October 25, 2021 – November 12, 2021

Why should I pay for both Medicare and the REHP?



To understand why you need both Medicare and the REHP, it helps to understand how Medicare works...

- If you have **just** Medicare Part A & B, you are responsible for 20% of all medical costs.
- If you have **just** Medicare Part A & B, you do not have prescription drug coverage.

To understand why you need both Medicare and the REHP, it helps to understand how Medicare works...

- Most non-commonwealth Medicare members will either pick up a:
 - Medicare Supplemental (Medigap) plan and a Part D plan; or
 - Medicare Advantage plan that includes Part D coverage.
- The REHP provides a Medicare Advantage plan with Part D coverage.

Is a Medicare Supplemental (Medigap) plan better than the REHP?



➤ REHP vs Medicare Supplemental

	REHP	Medigap Plan G & Part D plan
Monthly premium	Varies, average for 2020 retirees is \$83*	\$28 - \$592 per member

*Retirees who qualify for Majority State Paid REHP or Contribution Rate Coverage REHP can cover both non-Medicare and Medicare dependents at no additional cost

➤ REHP vs Medicare Supplemental

	REHP	MEDIGAP
Network	Open access	Any Medicare provider
PCP copay	\$20	\$0
Specialist copay	\$30	\$0
Outpatient hospital	\$0	\$0
Inpatient hospital	\$0	\$0
Skilled Nursing copay	\$0, days 1-100	\$0, days 1-100

➤ REHP vs Medicare Supplemental

	REHP	MEDIGAP
Lab copay	\$0	\$0
Imaging copay	\$0	\$0
Drug copay 90 day supply	\$18/\$45/\$90 plus cost difference between brand & generic, no coverage gap	\$0/\$7.50/\$82.50/ 34%, 25% during gap coverage phase*
Out of pocket max	\$2,500	N/A

*Medigap doesn't provide Rx, example is a \$33 per month Part D plan

Should I have a Medicare Supplemental plan in addition to the REHP?

No! A Medicare Supplemental plan is not designed to work in conjunction with the REHP and will provide *no extra benefit or coverage*.

Some private Medicare Advantage plans offer \$0 premiums, sometimes with dental and vision. Isn't that a better deal than the REHP?



➤ REHP vs \$0 Medicare Advantage

	REHP	PRIVATE MAPD
Monthly premium	Varies, average for 2020 retirees is \$83*	\$0 per member

* Retirees who qualify for Majority State Paid REHP or Contribution Rate Coverage REHP can cover both non-Medicare and Medicare dependents at no additional cost

➤ REHP vs \$0 Medicare Advantage

	REHP	PRIVATE MAPD
Network	Open access	In network & out of network
PCP copay	\$20	\$0
Specialist copay	\$30	\$35
Outpatient hospital	\$0	In-network- \$350 per visit, OON- \$425 per visit days 1-7
Inpatient hospital	\$0	In-network- \$395 per stay, OON- \$225 per days 1-7
Skilled Nursing copay	\$0, days 1-100	In-network- \$184 per day, days 21-100, OON- 30%

➤ REHP vs \$0 Medicare Advantage

	REHP	PRIVATE MAPD
Routine dental & vision	No coverage	\$0-\$50 copay depending on service
Lab copay	\$0	\$0-\$30 in-network, \$35 OON
Imaging copay	\$0	\$35-\$279 in-network, \$50-\$370 OON
Drug copay 90 day supply	\$18/\$45/\$90 plus cost difference between brand & generic, no coverage gap	\$0/\$5/\$47/\$100, 25% during gap coverage phase
Out of pocket max	\$2,500	\$7,500 in-network, \$10,000 in and OON

▶ REHP vs \$70 MAPD PPO

	REHP	MAPD PPO
Monthly premium	Varies, average for 2020 retirees is \$83*	\$70 per member

* Retirees who qualify for Majority State Paid REHP or Contribution Rate Coverage REHP can cover both non-Medicare and Medicare dependents at no additional cost

➤ REHP vs \$70 MAPD PPO

	REHP	PRIVATE MAPD
Network	Open access	In network & out of network
PCP copay	\$20	\$0
Specialist copay	\$30	\$40
Outpatient hospital	\$0	\$275 copay per visit
Inpatient hospital	\$0	\$245 per day, days 1-5
Skilled Nursing copay	\$0, days 1-100	In-network- \$184 per day, days 21-100, OON- 30%

➤ REHP vs \$70 MAPD PPO

	REHP	PRIVATE MAPD
Routine dental & vision	No coverage	\$0-\$50 copay depending on service
Lab copay	\$0	\$0-\$20
Imaging copay	\$0	\$25-\$200
Drug copay 90 day supply	\$18/\$45/\$90 plus cost difference between brand & generic, no coverage gap	\$0/\$13/\$45/\$95, 25% during gap coverage phase
Out of pocket max	\$0	\$5,500 in-network, \$10,000 in and OON

Can I buy a private Medicare Advantage plan for the dental and vision benefits? Can I buy a private Part D plan for extra coverage?

No! Purchasing a private Medicare Advantage plan and/or Part D plan will kick you out of the REHP!

Questions

