

The Meaty details----

MEDICAL RATES FOR 2008

Plan Tier	Indemnity	PPO	HMO
Retiree Only			
Not Medicare eligible	\$526.00	\$376.00	\$324.00
Medicare eligible	\$346.00	\$269.00	\$257.00
Retiree and Spouse			
Two not Medicare eligible	\$1205.00	\$860.00	\$744.00
One with/Medicare, one without Medicare	\$872.00	\$645.00	\$581.00
Two Medicare eligible	\$692.00	\$538.00	\$514.00
Retiree and Child			
Retiree not Medicare eligible	\$943.00	\$671.00	\$582.00
Retiree Medicare eligible	\$763.00	\$564.00	\$515.00
Family(spouse & child(ren))			
Retiree not Medicare eligible	\$1538.00	\$1101.00	\$947.00
Retiree Medicare eligible	\$1229.00	\$1008.00	\$977.00

- The **HMO** plan is Blue Advantage. The HMO provider network includes 99% of Iowa hospitals and 96% of Iowa health care providers. This expanded HMO network opens the HMO option for more retirees residing in Iowa. You must designate a Primary Care Physician (PCP) when electing the HMO.
- This **HMO** also offers **guest membership**. For those retirees who have a permanent residence in Iowa but do extensive traveling, the HMO is still an option. To establish a guest membership while away from your home network 90 or more consecutive days, you must notify Wellmark customer service, prior to leaving, to request a guest membership. Wellmark’s customer service would assist you in selecting a physician from the participating Blue network to provide your care in the area you are traveling. You may request a list of physicians for your out-of-area locations, call 1-800-810-BLUE (2583). If you are traveling outside the state or outside of your guest membership area and experience an unexpected illness or injury that is not life threatening but can’t really wait until you return (urgent care) you still have BlueCard benefits. Use the nearest emergency room and follow up immediately with Wellmark. If you are traveling and need follow up care (care that your PCP has recommended), you should obtain a referral from your PCP prior to traveling in order to receive benefits. Call 1-800-494-4478 for any additional details regarding the Blue Advantage ISU HMO plan and for help in following the HMO requirements. Remember to have all routine services at home in Iowa with your designated PCP.
- The **Indemnity** plan is Classic Blue and will not be open in 2008. Only the participants currently enrolled may continue the Indemnity plan for 2008. All Indemnity participants are encouraged to consider the PPO or HMO plan for coverage.
- The **PPO plan** is Alliance Select. **This plan network has participating providers all over the U.S.A.** The major difference between the PPO and the Indemnity plan is the network requirement for routine services. If all eligible services are received from providers in the PPO network, PPO participants will have less to pay. If non-routine services are received from providers outside of the network, your coverage would match the Indemnity plan. If routine services are received from providers outside of the network your liability would be 100%.