

YOUR BENEFITS GUIDE – MEDICAL PLAN OPTIONS



Health Net Medicare Advantage was introduced to the Electric Boat Retiree Medical and Prescription Drug Plan in January 2008. **Health Net's Medicare Advantage plans are only available to retirees and spouses legally residing in the State of Connecticut.**

In 2010, we have two Health Net Medicare Advantage options. The first, is the Navy POS (Point of Service) plan. 2010 is the third year for the plan to be included as an option in the Electric Boat Retiree Medical and Prescription Drug Plan. The Navy POS provides the option of utilizing Health Net Medicare participating providers to enjoy no cost for virtually every covered service except for services at the emergency room or in an urgent care center. This option also allows for some coverage when seeking care with providers that do not participate in the Health Net Medicare network.

Health Net distinguishes their various Medicare programs by using names of colors. You do not have to be in the Navy or have been in the Navy to enroll.

While you must be a Connecticut resident to enroll in this plan, the “Navy” POS plan affords you comprehensive coverage should you go out-of-network due to travel or because you spend part of the year in another state altogether.

Health Net has been a provider in the Medicare HMO business for many years and they have the most comprehensive network of participating providers. It is a statewide network that includes all of the Connecticut acute care hospitals. Westerly Hospital does also participate in the network with over 200 Rhode Island providers.

To find out if your provider participates in Health Net Medicare programs, you can access their website online at www.HealthNet.com or you can call Beacon Retiree Benefits Group to request a directory or we will do the research for you.

New in 2010, we are introducing a second Health Net Medicare program called Ruby. Ruby is a Medicare HMO and you are only covered when using Health Net Medicare network participating providers, with the exception of emergencies. The plan that is being offered is a low cost plan that has copays and costshares for most covered services.

Neither the Ruby HMO nor Navy POS plan requires a referral to see specialists.

If you enroll in one of the Health Net plans being offered in 2010 through the Electric Boat Retiree Medical and Prescription Drug Plan, it is important to know that you can not enroll in any other Medicare Part D plan other than one of the two options being offered through the Electric Boat Retiree Medical and Prescription Drug Plan. These options are explained and outlined later in this guide in **Section 3. Prescription Drug Plan Options**. If you enroll in the Health Net Navy POS plan through Electric Boat and subsequently enroll in a Medicare Part D plan through another insurance carrier, your Part D enrollment will terminate your Health Net Navy POS plan. The Health Net Navy POS plan is offered as a medical only option but only those with other non-Medicare Part D prescription coverage should enroll in that plan. Some examples would include members with prescription drug coverage through the Veterans Association (VA) or members with coverage through an employer group prescription drug plan that is NOT a Part D plan. Members can otherwise choose one of the two Electric Boat Prescription Drug Plans to be included in their Health Net Navy POS plan.

While the Ruby HMO plan is not being offered as a medical only option, members can enroll in the Ruby HMO and choose between either of the two Electric Boat Prescription Drug Plans.

Electric Boat retirees or spouses enrolling in either the Navy POS plan or Ruby HMO plan will have one Health Net ID card to use when accessing both their medical care and prescription drug benefits.

In 2009, Health Net implemented their Decision Power Healthy Discounts Program. This program provides discounts for eyewear including frames, lenses and contact lenses and discounts for Laser Vision correction. The discount program is through EyeMed and allows these purchases at many convenient retail locations. The program also offers a 25% discount off of the purchase price of any Beltone hearing aid and discounts towards participating fitness clubs through their ChooseHealthy program. You can look up participating facilities by going on-line to www.choosehealthy.com or by calling 1-877-335-2746.

The comparison chart on the following pages illustrates the premium cost and benefit differences between the Ruby HMO and Navy POS plans. Please review the chart carefully as there are some significant differences in the plans being offered.

Individual Medicare beneficiaries in Connecticut can also enroll in Navy POS and Ruby HMO plan options in 2010 through Health Net. However, it is important to know that the Health Net Navy POS and the Ruby HMO plan options offered to Electric Boat retirees and spouses are far superior to the plans available in the community with respect to both premiums and benefits.