

YOUR BENEFITS GUIDE – MEDICAL PLAN OPTIONS

2. Medical Plan Options

Overview

The Electric Boat Retiree Medical and Prescription Drug Plan offers four (4) medical plan options for Electric Boat retirees and spouses residing anywhere in the U.S. These four plans are offered through Anthem Blue Cross and Blue Shield of Connecticut. They all allow you to reside and travel in every state throughout the country while maintaining the exact same level of coverage.

One of the Anthem plans is a Retiree Medical Plan F and the other three are Anthem SmartValue Private Fee for Service Medicare Advantage plans. These plans are compared in benefits, premium and out of pocket costs on pages to follow in this benefit guide.

The Electric Boat Retiree Medical and Prescription Drug Plan also offers two (2) additional Medicare Advantage plans that are only available to retirees and spouses that are legal residents of Connecticut. These plans are offered through Health Net and are compared in benefits, premium and out of pocket costs on pages to follow in this benefit guide.

All of these plans cover everything that Medicare covers and most cover more than what is covered under traditional Medicare Part A and Part B.

Any of these six (6) medical plan options can be chosen along side either of the two (2) prescription drug plan options offered through the Electric Boat Retiree Medical and Prescription Drug Plan. These prescription drug plan options are later described in **Section 3. Prescription Drug Plan Options.**

Eligibility

As previously described, retirees and spouses enrolled in Medicare Part A and Part B are eligible for these programs. Options are dictated by your state of legal residence.

There are no pre-existing condition exclusions or limitations to enroll in any of these plans with the exception of ESRD (End Stage Renal Disease). Members with ESRD are able to remain in the Electric Boat Retiree Medical Plan that they are currently enrolled in or opt to go back to traditional Medicare Part A and Part B with the Retiree Medical Plan F. New enrollment into the Anthem SmartValue Private Fee for Service plans or the Health Net Ruby or Navy plans is not allowed. This is a Federal guideline that both Anthem and Health Net must follow. If you are insured by any of these plans and develop ESRD, you are covered for any Medicare eligible service under your plan.

Retirees or spouses just becoming Medicare eligible will only be able to enroll in the Retiree Medical Plan F.

Making Changes to your medical plan option during the year

If you are unhappy with the plan you have chosen, you are able to make one change during the year.

There are a few exceptions. Retirees or spouses enrolled in the Anthem SmartValue Private Fee for Service plans are unable to switch between the three Anthem SmartValue plans and can only make that change during open enrollment with an effective date of January 1st. In other words, if you enroll in the Anthem SmartValue Low Option, you can not change to the Anthem SmartValue High Option other than during open enrollment.

Retirees or spouses residing in the state of Connecticut that are enrolled or decide to enroll in one of the two Health Net Medicare Advantage plans being offered in 2010 will not be able to change between these two Health Net options during the year. The two plans being offered in 2010 are the Health Net Navy POS plan and the Health Net Ruby HMO plan. These options are explained in detail later in this section under *Medical Plan Options through Health Net*.

Retirees or spouses enrolled in one of the Health Net Medicare Advantage plans will have to make a new selection if they change their legal residence to any state other than Connecticut.