

October 30, 2018

WSSRA Retired Members—

With the November PEBB Open Enrollment period upon us, the time to consider changing to the Premera Plan F option is now. Plan F is much less expensive than the traditional Uniform Medical Plan (UMP) or Kaiser Permanente, but it requires a separate drug (Part D) supplement plan. By now you should have received in the mail the PEBB Retiree edition of “For Your Benefit”, and a personalized “Your 2019 Open Enrollment Notice” PEBB flyer. Both of those publications are of assistance for anyone considering changing healthcare plans for 2019.

Of course, navigating through the various forms and websites to make a health care change takes some time and patience. To assist with that, a year ago Benton-Franklin SRA member and SHIBA (Statewide Health Insurance Benefits Advisors) volunteer Sam De Rosa developed the “cheat sheet” below for those who want to consider a switch from Uniform/Kaiser Permanente to the Premera F offering. Again, Premera requires a separate (Plan D) drug plan that also requires a comparative analysis of the many, many supplementary drug plans that are out there on the marketplace.

NOTE: A SHIFT OF HEALTH CARE PLANS IS A MAJOR DECISION THAT MUST BE FULLY ANALYZED. WSSRA IS NOT ADVOCATING A SHIFT AWAY FROM UNIFORM OR OTHER HEALTH CARE PLANS. HOWEVER, MANY MEMBERS HAVE SAVED CONSIDERABLE MONEY BY CHOOSING THE PLAN F (PREMERA) OPTION. THE PURPOSE OF THIS CORRESPONDENCE IS TO ASSIST MEMBERS IN COMPARING PLANS, AND **NOT** IN ADVOCATING ONE OVER ANOTHER. FOR INSTANCE, THOSE WHO DECIDE TO CHANGE TO PREMERA AND CHOOSE A PARTICULAR SUPPLEMENTARY DRUG PLAN SHOULD BE COGNIZANT OF THE FOLLOWING CONCERN: IF YOUR PERSONAL HEALTH CARE SITUATION CHANGES DURING THE YEAR AND YOU NEED TO ADD NEW DRUGS TO YOUR CONSUMPTION SCHEDULE, THE SUPPLEMENTARY DRUG PLAN THAT YOU CHOOSE MAY OR MAY NOT COVER THE COSTS FOR THE NEW DRUGS.

However, for those wanting to compare plans, Sam DeRosa suggests the following:

GO to web site: www.medicare.gov

Hit the “Forms, Help and Resources” tab on the upper right.

Then hit “Find Health and Drug Plans”. If you need a tutorial before beginning your search, see the “Plan Finder Multimedia” for a YouTube-based video.

START

- **General Search (click to enter your Zip Code)** A general plan search only requires your zip code.
- **Personalized Search (Optional to do Personalized)** A personalized plan search requires your zip code and complete Medicare information. This page is secured to protect your personal information. If you don’t want to enter your Medicare information, you may use the general search option above.

FIND PLANS

Step 1 of 4: Enter Information

Step 2 of 4: Enter Your Drugs List each of your prescriptions, drug strength, daily and monthly frequency. Continue listing drugs until your personal drug list is complete.

Step 3 of 4: Select Your Pharmacies

Step 4 of 4: Refine Your Plan Results

- Your Plan Results are organized by plan type and are **initially sorted by lowest estimated cost**. To view more plans, select View 20 or View All. Select any plan name for details. Compare up to three plans by using the checkboxes and selecting Compare Plans. The costs displayed are estimates; your actual costs may vary.
- Review your plan results. Did you compare drug plans? It might help to compare three plans at one time to find a plan that meets your needs, premiums, deductible, drug list and cost.
- Check and compare your annual drug costs. (For instance, be wary of your monthly cost table especially if costs are over \$3000, and/or your monthly cost increases. If so, you likely will be in the so-called “Doughnut Hole” and pay 52%, until you spend about \$5000, then your plans drop to very low rates.)
- Check and compare your monthly premiums (range of costs are important--look for a lower premium if possible).
- Check and compare your deductible (plans range from zero cost to \$410).
- Check to make sure that all of your drugs listed on your selected plan. This is very important. If a particular drug is not listed, you will pay 100% of that drug's costs.
- Check for drug restrictions—particularly quantity.
- Check to see if you have your preferred pharmacy listed. Most will be, but for certain pharmacies your drug cost will be lower. It makes sense to compare your preferred pharmacy's drug costs with competitors—each of which will have a list with the costs of each drug noted.
- Check on lowering your costs by comparing generic vs. name-brand costs
- Check and compare rating of your plan--Five Stars is highest

RESOURCES

Check for your local PEBB HEALTH FAIRS for specific information and/or speak directly with representatives of your plans

Call PEBB: 1 822 200 1004

Website; www.hca.wa.gov/PEBB

Attend an upcoming PEBB Seminar. The dates, times and locations are listed in the October, 2017 PEBB “For Your Benefits” that recently was mailed to all PEBB members. Alternatively, seminar information can be found on the PEBB website.

Your Health Card has your Health Plan Customer Service Phone Number

Contact your local unit HEALTH COMMITTEE member

Call SHIBA: 1 800 562 6900, WEBSITE: www.insurance.wa.gov/statewide-health-care-benefits-advisors-shiba

Check your MEDICARE 2018 Booklet, look at the back of your booklet to find a list of Washington Part D (prescription plans).