

ADDITIONAL Frequently Asked Questions Regarding Drake University Retiree Benefit Options for January 1, 2009

To review previously sent retiree communications, including FAQs, visit
http://www.drake.edu/hr/benefits/retiree_benefits.php

Q. DO CO-PAYS DIFFER AMONG THE THREE PLAN OPTIONS?

A. Yes! The Humana PFFS Plan (which Drake participants are currently enrolled in) will continue to charge a \$5 co-pay for primary care physician office visits, and a \$20 co-pay for a specialist office visit. The Humana LPPO plan, however, will charge a \$10 co-pay for both primary care physician AND specialist office visits. Additionally, the Wellmark MedicareBlue Plan does not require a co-pay for either primary care or specialist office visits.

Q. IS IT TRUE THAT HUMANA'S LPPO PLAN REQUIRES A CO-PAY FOR PREVENTIVE CARE?

A. Yes! The Humana LPPO Plan requires participants to pay a \$10-\$50 co-pay based on where the preventive services are received. (For example: Preventive services conducted by a specialist or primary care physician during an office visit would require a \$10 co-pay.) Unlike this plan however, the Humana PFFS Plan does NOT require a co-pay for preventive care. Additionally, the Wellmark MedicareBlue Plan does not require a co-pay for preventive services, provided the services are covered by Medicare.

Q. WHAT OTHER COST DIFFERENCES EXIST AMONG THE THREE PLAN OPTIONS?

A. The hospital co-pay is \$250/day under Humana's PFFS Plan, as opposed to \$150/day under Humana's LPPO Plan. The Wellmark MedicareBlue Plan does not require a hospital co-pay. Additionally, the annual out-of-pocket maximum for Humana's PFFS Plan is \$5000 compared to \$4000 for Humana's LPPO Plan. The Wellmark MedicareBlue Plan does not have an annual out-of-pocket maximum.

Q. IN WHAT OTHER WAYS DO HUMANA'S PFFS AND LPPO PLANS DIFFER?

A. The key difference between the plans is accessibility to The Iowa Clinic. Humana's LPPO Plan will provide access to The Iowa Clinic for those who live in central Iowa. Humana's PFFS Plan, however, will not be accepted by The Iowa Clinic effective January 1, 2009.

Q. IF I CHANGE MY RESIDENCE, WILL MY COVERAGE AUTOMATICALLY CONTINUE?

A. Currently, most Drake University retirees reside in a county which offers the Humana LPPO Plan. If you received this packet, our records show you reside in such a county. Should you move to a county in which the Humana LPPO Plan is not offered, you will have to elect coverage in the Humana PFFS or Wellmark MedicareBlue Plan. Please be sure to notify Drake's Human Resources Department if you move, so we may assist you in the transition to a new plan.

NOTE: If you are enrolled in the Humana PFFS or Wellmark MedicareBlue Plan, your coverage will not be interrupted due to a change in residence.

Q. HOW DO I MAKE MY BENEFIT ELECTION FOR THE 2009 PLAN YEAR?

A. In late October, you will receive open enrollment materials from Drake University's Human Resource Department detailing the coverage and cost of the various plan options. If you are interested in electing one of the new plans which are available January 1, 2009 you should review this information carefully.

Q. WHAT IF I WISH TO REMAIN ON THE CURRENT HUMANA PFFS PLAN?

A. If you wish to remain on the current Humana PFFS Plan during the 2009 plan year, you need not do anything. Your current participation will automatically be continued.