

# EMPLOYER GROUP RETIREE PROGRAM

2021 health plan information for Medicare-eligible retirees



CUSTOMIZED FOR: \_\_\_\_\_

DATE: \_\_\_\_\_

PREPARED BY YOUR WELLMARK REPRESENTATIVE:

\_\_\_\_\_

PHONE: \_\_\_\_\_ CELL: \_\_\_\_\_

EMAIL: \_\_\_\_\_

Health insurance is a top priority for your employees to consider as they transition to retirement. When it's time for your employees to make that decision, Employer Group Retiree Program (EGRP) plans can provide that support and peace of mind.

These plans are designed to provide additional coverage to help retirees pay for hospital, medical and surgical services that are only partially covered by Medicare. This means Medicare will pay for covered expenses first, then the EGRP will provide coverage for the remaining eligible expenses.

Wellmark Blue Cross and Blue Shield has worked with you to understand your company, your mission and values, and the needs of your employees. You know us as a health insurance company you can trust, which makes the transition to retirement easy for you and your employees.



## Take advantage of our EGRP plan features:

- Coverage for retirees who live anywhere in the U.S.
- One rate for all retirees, which reduces administrative burden.
- Ability to see nearly any doctor, hospital or specialist.
- Payment flexibility.
- Benefits and coverage options ranging from basic to comprehensive.
- Company reliability and experience.

## Get more with Wellmark

With Wellmark, retirees get more. They'll have access to a variety of extra programs, services, and plan offerings, including:

- **Blue365®** — Exclusive discounts available on gym memberships, heart rate monitors, and more.
- **Prescription drug coverage<sup>1</sup>** — Option to enroll in a prescription drug plan to help pay for drug costs.
- **Blue<sup>SM</sup>** — Member stories, recipes, health tips and more. The magazine comes in the mail, but exclusive content can be found anytime at [Wellmark.com/Blue](https://www.wellmark.com/blue).

<sup>1</sup> Prescription drug coverage is not covered under an EGRP plan.

LEARN MORE

# 1. Select your health program:

## 2021 EMPLOYER GROUP RETIREE PROGRAM (EGRP) HEALTH OPTIONS

| PLAN DESCRIPTION                            | PROGRAM F   | HIGH DEDUCTIBLE PROGRAM F <sup>2</sup>  | PROGRAM G   | PROGRAM N   |
|---|---|---|---|---|
| Part A and Part B deductibles               | Plan pays Part A and Part B deductibles   | Plan pays Part A and Part B deductibles   | Plan pays Part A deductible<br>Retiree pays Part B deductible   | Plan pays Part A deductible<br>Retiree pays Part B deductible   |
| Copayment                                   | N/A   | N/A   | N/A   | \$20 office visit copay;<br>\$50 emergency room copay   |
| Coinsurance                                 | Plan pays Part A and Part B coinsurance   | Plan pays Part A and Part B coinsurance   | Plan pays Part A and Part B coinsurance   | Plan pays Part A and Part B coinsurance   |
| Routine preventive                          | Covered at no cost share  | Covered at no cost share  | Covered at no cost share  | Covered at no cost share  |
| Medical expenses                            | Plan covers Part B coinsurance  | Plan covers Part B coinsurance  | Plan covers Part B coinsurance  | Plan covers Part B coinsurance  |
| Part B excess charges                       | Plan pays 100%  | Plan pays 100%  | Plan pays 100%  | Retiree pays 100%   |
| Hospitalization<br>(per benefit period)     | • Days 1–60   | Plan pays Part A deductible   | Plan pays Part A deductible   | Plan pays Part A deductible   |
|   | • Days 61–90  | Plan pays per day copay   | Plan pays per day copay   | Plan pays per day copay   |
|   | • Days 91–150   | Plan pays per day copay   | Plan pays per day copay   | Plan pays per day copay   |
|   | • Additional 365 days   | Plan pays 100% of Medicare allowed amount   | Plan pays 100% of Medicare allowed amount   | Plan pays 100% of Medicare allowed amount   |
|   | • Beyond additional 365 days  | Retiree pays all costs  | Retiree pays all costs  | Retiree pays all costs  |
| Foreign Travel Emergency                    | Plan pays 80% to lifetime maximum of \$50,000; retiree pays \$250 calendar year deductible, plus 20% and amounts over the \$50,000 lifetime maximum | Plan pays 80% to lifetime maximum of \$50,000; retiree pays \$250 calendar year deductible, plus 20% and amounts over the \$50,000 lifetime maximum | Plan pays 80% to lifetime maximum of \$50,000; retiree pays \$250 calendar year deductible, plus 20% and amounts over the \$50,000 lifetime maximum | Plan pays 80% to lifetime maximum of \$50,000; retiree pays \$250 calendar year deductible, plus 20% and amounts over the \$50,000 lifetime maximum |
| <b>ESTIMATED INDIVIDUAL MONTHLY PREMIUM</b> | <b>\$207.80</b>   | <b>\$104.00</b>   | <b>\$187.20</b>   | <b>\$146.70</b>   |

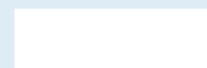
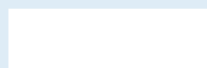
## 2. Select your vision and hearing coverage plan from Avësis:

- Silver Vision & Hearing 100    \$ 8.97
- Silver Vision & Hearing 130    \$ 14.58
- None

### ESTIMATED TOTAL MONTHLY COST:

PROGRAM

VISION



**QUESTIONS? INTERESTED IN LEARNING MORE?**  
Contact your authorized Wellmark representative.

<sup>2</sup> Program F has an option called High Deductible Program F. This high deductible program pays the same benefits as Program F after the retiree has paid a separate calendar year \$2,370 deductible (2021). Benefits from High Deductible Program F will not begin until out-of-pocket expenses exceed \$2,370 (2021). Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductible for Part A and Part B, but do not include the program's separate foreign travel emergency deductible.

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注意：如果您说普通话，我们可免费为您提供语言协助服务。请拨打 800-524-9242 或（听障专线：888-781-4262）。

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung. Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).



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Savings Plan provided by Amplifon. Amplifon is an independent company that does not provide Wellmark Blue Cross and Blue Shield of Iowa products or services.

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