



MONTHLY PREMIUM RATES EFFECTIVE 01/01/2009

Based on Zip Code 17325

POST-65 AETNA PLAN OPTIONS

Emeriti enables you to build your own coverage from a menu of options. All plan combinations must include Medicare Part D prescription drug coverage. You and your spouse or eligible dependents must select the same option if they are also covered by Medicare.

A. Medical Options: If you select a medical option, you must also select an Rx option from B.

	AGE-BANDED RATE		
	65 - 69 Years	70 - 74 Years	75+ Years
Medicare Supplement High Plan	\$106.19	\$144.16	\$188.86
Medicare Supplement Low Plan	\$96.29	\$130.85	\$171.25
		PFFS Rate	
Private Fee-for-Service (PFFS) High Plan		\$90.59	
Private Fee-for-Service (PFFS) Low Plan		\$60.61	

B. RX Options (Medicare-approved Part D):

RX Low plan is also available on a stand-alone basis. The Mid-High Plan is available to all in 2009, but will be closing to new entrants in 2010.

	RX Rate
Rx High Plan	\$152.10
Rx Mid-High Plan	\$117.10
Rx Mid Plan	\$88.10
Rx Low Plan	\$28.80

C. Dental Coverage: Dental may be added to any Medical + Rx Combination or to stand-alone Rx Low Plan. It is not available on a stand-alone basis.

	AGE-BANDED RATE		
	0 - 69 Years	70 - 74 Years	75 + Years
Dental PPO	\$40.08	\$36.07	\$32.46

PRE-65 AETNA PLAN OPTIONS

Rates for the coverage available in your area are shown below. In most areas of the country, you have a choice of high, middle, or low coverage options. In areas where Aetna has no network of providers, the only option is the Out-of-Area plan. Prescription drug benefits are included in all plans. NA Means the option is not available in this zip code. For more information about the pre-65 plans that are available, call the Emeriti Service Center at 1-866-Emeriti (1-866-363-7484) or consult the Emeriti website (www.emeritihealth.org).

	Spouse Rate	Child Rate
Pre-65 High Plan	\$1,002.30	\$262.50
Pre-65 Middle Plan	\$880.80	\$230.70
Pre-65 Low Plan	\$810.00	\$212.10

Dental Coverage: Dental may be added to any pre-65 option. It is not available on a stand-alone basis. The rates are shown in C above.

NOTES: Rates shown are on a per-person per month basis. Premium rates are subject to regulatory review and approval. Please consult the Emeriti website (www.emeritihealth.org) or call 1-866-EMERITI (1-866-363-7484) for final rates for your zip code. These rates also do not reflect any subsidy payments that your institution may make on your behalf. Medicare Part D rates do not include CMS late enrollment penalty or low income subsidy adjustments. Aetna provides medical, Rx and dental benefits in 48 states and D.C. Aetna also provides stand-alone post-65 RX coverage to institutions and their retirees in all 50 states and D.C. Emeriti will select a provider for New Mexico institutions.

FOR MINNESOTA RESIDENTS: If you retired from a Minnesota institution AND live in Minnesota, you are eligible for comprehensive coverage provided by HealthPartners or a stand-alone RX plan from Aetna. Please call 1-866-EMERITI (1-866-363-7484) for more information. Otherwise your insurance options are those shown above.