

## Town of Grafton Senior Plans - January 1, 2022

Plan Benefits	Harvard Pilgrim Medicare Enhanced w/Aetna SilverScript Prescription Drug (Part D)	Fallon Medicare Plus Premier HMO (includes Part D Prescriptions)	Tufts Medicare Preferred HMO Custom Prime Rx II (Part D)
	Medicare Supplement (no Network)	Medicare Advantage (HMO Network)	Medicare Advantage (HMO Network)
Annual Deductible	NA	NA	NA
Out of Pocket Maximum	NA	\$3,400	\$3,400
Office Visits: <i>PCP / Specialist</i>	\$15 Copay	\$15 / \$25 Copay	\$10 / \$10 Copay
Emergency Care / Urgent Care	\$50 ER Copay / \$15 Urgent Care	\$75 / \$15 Copay	\$50 ER Copay
Outpatient Surgery	\$0 Copay	\$125 Copay	\$0 Copay
Lab & Imaging Services	\$0 Copay	\$0 Copay	\$0 Copay
Vision Services	\$15 Copay per visit	\$25 Copay for annual routine eye exam and office visits	\$15 Copay for annual eye exam
Hearing Services	\$15 Copay per visit	\$0 Copay for annual routine hearing exam. \$25 Copay for office visits	\$10 Copay
Skilled Nursing Facilities	\$0 Copay for days 1-100	\$20 per day for days 1-10 \$0 for days 11-100	\$0 Copay
Inpatient Admissions	\$0 Copay	\$250 Copay per Hospital stay	\$0 Copay
Medicare Part D - Prescriptions	Retail: \$10 / \$30 / \$65 / \$65 Mail Order (90-days): \$25 / \$75 / \$165 / NA	Retail: \$10 / \$10 / \$30 / \$65 / \$65 Mail Order: \$20 / \$20 / \$60 / \$162.50 / \$162.50	Retail: \$10 / \$30 / \$65 Mail Order (90-days): \$25 / \$75 / \$165
<b>Value Added Benefits &amp; Services</b>	<p>Various Discounts on Multiple Healthy Eating or Weight Loss Programs</p> <p>Free eyewear with routine exam at Vision Works</p> <p>Hearing Aids - First \$500 per CY covered in full, then 80% of cost for amounts between \$501 and \$2000 per CY</p>	<p>Free gym membership through Silver Sneakers</p> <p>\$250 Benefit Debit Card</p> <p>Free membership in Weight Watchers for 13 consecutive weeks</p> <p>\$150 toward purchase of eyewear each year</p> <p>Membership in program that offers hearing aids with copayments of \$695, \$795 or \$995</p> <p>Preventive "In-Network" Dental Care</p>	<p>\$150 per year towards fitness club membership, instructional fitness classes, nutritional counseling, acupuncture and/or wellness programs such as memory fitness activities</p> <p>\$150 towards program fees for weight loss programs such as WeightWatchers, Jenny Craig, iDiet or a hospital based program</p> <p>\$150 per year towards eyewear at an EyeMed Vision Care participating provider or \$90 at a non-participating provider</p> <p>Up to \$1,700 toward the purchase or repair of hearing aids every two years</p>
<b>2021 TOTAL (Medical/Rx) Rate</b>	<b>\$345.50</b>	<b>\$313.00</b>	<b>\$353.50</b>
<b>2022 TOTAL (Medical/Rx) Rate</b>	<b>\$349.77</b>	<b>\$328.00</b>	<b>\$378.50</b>
	<i>Town 55% / Retiree 45%</i>	<i>Town 70% / Retiree 30%</i>	<i>Town 70% / Retiree 30%</i>
<b>TOWN PAYS 2022</b>	<b>\$192.37</b>	<b>\$229.60</b>	<b>\$264.95</b>
<b>RETIREE PAYS 2022</b>	<b>\$157.40</b>	<b>\$98.40</b>	<b>\$113.55</b>
<b>RETIREE PAYS FOR 2</b>	<b>\$314.80</b>	<b>\$196.80</b>	<b>\$227.10</b>