

Lewis & Clark College
2009 Retiree Medical Plan Comparison

Plan Name	Regence BCBS of Oregon Companion Plan F (may use Medicare for Out-of-Network services)	Regence MedAdvantage + Rx Enhanced (Plan pays both In-Network and Out-of-Network services)	Kaiser Senior Advantage (Up to \$1,000 travel Out-of-Network preventative care annually, paid at 80%)
Out-of-Pocket Maximum	None	\$1,500 In-Network \$3,000 Out-of-Network	\$600
Office Visits	Covered in Full	\$10 copay In-Network \$25 copay Out-of-Network	\$5 copay
Diagnostic X-Ray	Covered in Full	Covered in Full	Covered in Full
Lab Tests	Covered in Full	Covered in Full	Covered in Full
Hospital Stays	Covered in Full	\$100 per day copay for days one to five if In-Network; \$200 per day copay for days one to five if Out-of-Network.	Covered in Full
Surgery	Covered in Full	No charge In-Network; \$100 copay for Out-of-Network	Covered in full if hospital stay; \$5 copay for outpatient.
Ambulance Service	Covered in Full	\$100 copay	\$75 copay
Skilled Nursing	No charge for up to 100 days per Medicare benefit period.	No charge at In-Network facilities for up to 100 days per benefit period. \$25 copay per day for Out-of-Network facilities.	No charge for up to 100 days per Medicare benefit period.
Prescriptions	Not Covered	\$4 copay for generics/\$25 copay for preferred/\$50 for non-preferred Coverage gap offers \$4 copay for generics all other drugs you pay 100% until you meet the \$4,350 out-of-pocket.	50% up to \$20 limit per prescription for 30-day supply; up to \$50 limit per prescription for 90-day supply of maintenance drugs.
Eye Exams	Not Covered	\$10 copay In-Network \$25 copay Out-of-Network \$100 allowance toward vision hardware every two years.	\$5 copay. \$150 allowance toward one prescription of lenses, frames and/or contacts every 24 months.
Hearing Exams	Not Covered	\$10 copay In-Network \$25 copay Out-of-Network	One aid per ear every three years, \$500 maximum per ear.
Dental Exams	Not Covered	Up to \$500 for routine preventative care per calendar year.	Not Covered