

This e-mail is directed to those new to the world of Medicare. This applies to you if you have reached the age of 65 or about to. You are no longer a part of Chrysler as related to healthcare and their Group coverage. You are on your own. So I thought I would send a few thoughts for those of you entering this arena.

This is an Overview.

Healthcare options:

There are two primary options available.

Medicare Advantage plans. The plans are a part of Medicare program.

They offer plans for:

HMOs

PPOs

PFFS (Profit Fee for Service

These plans may have an Rx (Part D drug program) included.

These plans normally have a Network of Doctors and Clinics that are to be used. Going outside of this Network may prove to be higher Out of Pocket costs and may require referrals.

These plans normally have a deductible and co-pays (Similar to what you may have had with Chrysler).

These plans offer Lower Premiums

PFFS requires Doctors and Clinics to approve terms and conditions of the contract. This could prove a little difficult. Especially for a lot of claims requiring Specialized Doctors.

The other Option is a Medi Gap or Supplemental policy.

These plans normally allow coverage any where, any place, any doctor, as long as Medicare coverage is approved.

These plans have a higher premium than the Medicare Advantage plan.

The Plans normally do not have a deductible or co-pays.

These plans offer about 10 to 12 options to choose from. (These options are required to meet Medicare requirements).

Some thoughts about selecting

Consider the following:

Number of Claims that you expect to have. Review this years and last year claim records. Expect or anticipate the same or perhaps more claims next year.

Co-Pays and deductibles are an extension of your premium. Keep that in mind.

The more claims, the more out of pocket costs to you. In other words, you may be better off selecting a Supplemental plan to begin with.

Your Doctors and Facilities. Are they included in the Network within the policy you are thinking about signing up for? (This is especially true for Medicare Advantage plans).

You are no longer part of a group plan. That means selecting a policy for yourself and a separate policy for your spouse if required.

DRUGS (Medicare Part D)

Before you decide on any drug program, use the Medicare web site. This is excellent site and a must do. You can cost out your Insurance premium based on the Info you input including your drug requirements.

Go to: [_www.Medicare.gov_ \(http://www.Medicare.gov\)](http://www.Medicare.gov)

You do this for yourself and spouse if required. Do not commingle your drug requirements.

DENTAL

I believe the majority of the retirees having Dental coverage remained with Deltal Dental. They have offered two options in the past and may still .

Chrysler does offer a very good web site. You can explore health care options handled through Benefit Express. Also, your YSA (Your Spending Accounts) are found at this site to use for submitting claims for reimbursement of premiums. Go to: [_http://www.chryslerretirees.com/_ \(http://www.chryslerretirees.com/\)](http://www.chryslerretirees.com/)

Good Luck,
HJB
Jim Buttery