for Stanford retirees over 65, Health Benefits, Compare yr 2004 premium costs with yr 2003
Compare yr 2005 premium costs with yr 2004

2004m1108 rev.6 http://www.geocities.com/retireesofstanford/ retireesofstanford@earthlink.net Jack Truher 408-732-1859

medical plan	PA M F OK?	percent increases split plan one > 65	retiree only over 65	retiree + spouse over65 both over 65	retiree + spouse split plan ret. over 65	retiree +2 dependents split plan ret. over 65	yr2003-2005 clarifications from Stanford Benefits Fair advisors contract coverage descriptions, limitations, comparative advantages (particulars below edited, confirmed for benefits year 2005)
by Stanford	yr2004		monthly dollar cost to retiree (yr2005$ - yr2004$) = diff $ (yr2004$ - yr2003$) = diff $				change % yr2005 / yr2004
Health Net Seniority Plus	yes	+5.5%	00.00 00.00 -00.00 .00	69.48 70.96 -55.20 +15.76	131.04 124.26 -120.22 +4.02 | +6.78 | +5.5%	200.12 193.32 -190.16 +3.16	0. least cost HealthNet; same quality care; for local bay area counties 1. is HMO: Medicare HMO (M+C) = "Medicare + Choice" 2. use Primary Care Physician; Medicare card is PCP's. 3. no HealthNet or Medicare coverage out-of-area 4. no Stanford Medical Group/Clinics self-referral; SU hospital OK +5.5% is percent change of yr 2005 from yr 2004
PacifiCare Sec. Horizons	no	-11.5%	4.92 32.52 -60.24 -27.68	79.34 136.02 -175.66 -39.64	129.56 146.34 -157.42 -11.08 | -16.78 | -11.5%	193.98 207.80 -250.10 -42.30	0. least cost Pacifare; same quality care; for local bay area counties 1. is HMO (M+C)
Kaiser Sr.Advantage	no	-21.5%	20.54 60.94 -41.58 +19.36	110.58 192.84 -138.36 +54.48	132.34 168.04 -143.86 +24.18 | -36.06 | -21.5%	187.44 224.62 -200.76 +23.886	1. is HMO: Medicare HMO (M+C) 2. use Primary Care Physician; Medicare card is Kaiser PCP's. 3. any, but only, Kaiser PCP or hospital anywhere -21.5%
Health Net Supplement	yes	+27.5%	115.82 69.38 -44.78 +24.60	301.14 209.72 -144.74 +64.98	246.86 193.64 -164.98 +28.66 | +53.22 | +27.5%	315.94 262.70 -234.94 +27.76	0. more costly HealthNet; for retirees relocated from bay area counties 1. **is HMO; not (M+C)**; but does use Primary Care Physician 2. is "COB Plan" (Coordination of Benefits w/ Medicare) restriction of doctors 3. Medicare-only pays if go outside HealthNet network 4. no self-referral HealthNet coverage, except as Medicare pays only 5. Stanford Medical Group/Clinics not allowed by self-referral, but OK if referred by Primary Care Physician or PAMF specialist.
Blue Shield Medical Supplement	yes	+37.4%	101.70 81.38 -124.10 -42.72	301.64 260.10 -329.76 -69.66	577.54 420.12 -401.26 +18.86 | +157.28 | +37.4%	897.36 645.16 -583.06 +62.10	1. not HMO; use any Medicare doctor or hospital; out of area OK. 2. Medicare pays first; Then Blue Cross pays most of rest. 3. Stanford Medical Group & hospital covered
PacifiCare Supplement	probably 2005 soon?	+46.%	149.06 98.96 -116.60 -17.64	367.62 268.88 -288.40 -19.52	273.70 187.24 -213.80 -26.56 | +86.46 | +46%	193.98 274.22 -306.48 -32.26	0. more costly Pacificare; for retirees relocated from bay area counties 1. not HMO; is only a Medicare supplement plan (if Medicare pays, then this supplement pays, so out of area OK.) 2. Stanford Medical Group & Hospital covered. 3. **365 day lifetime limit for Hospital expenses** 4. plan still in negotiation, hopeful before Nov. 19, 2004