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Newsletter for October 2015

Medicare open season starts October 15th and ends December 15th. This is the time you can switch plans.

Advantage Plans are HMOs and require you to go to doctors and hospitals under the HMO network. The monthly fee is free or very low. These plans have co pays.

Supplemental Plans have a monthly charge, but no co pays. All Supplemental Plans are the same except for additional benefits some add. Some include Part D (D for drugs) for free or low cost. Others add other types of low cost or no fee benefits. The member can go to any doctor that accepts Medicare.

Part D is necessary for almost all Medicare beneficiaries. Advantage Plans offer it for free or very low cost. They have co pays. The co pays are different for each carrier. Supplemental Plans, you pay a moderate monthly fee and you have co pays and a deductible.

To get cost and plan information go to medicare.gov. Click on Medicare and You.

Federal employee and retirees have an open season for health benefits from November 9th until December 14th. This year, you may save some money by selecting self plus one. If you want that option, you must cancel your current plan and register for self plus one.

The plans are costing more- on average 7.4% for individuals and over 10% for the family plan. Mine is dropping by 15% next year. It is comparable in benefits to Blue Cross/Blue Shield and costs less.

Only 4% of FEHB members changed plans last year. Check out all of your options. You could save a lot of money.

Here is the url for rates for FEHB for next year:

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/#url=Premiums>