

# 2018 Plan Cost Comparison

The following health insurance plans are available to Medicare-eligible plan participants enrolled in both Medicare Part A and Part B, unless you have Medicare due to ESRD and are within the 30-month coordination period. This comparison is to be used as a guide. In case this summary differs from the health plan text or any health plan term or condition, the official contract document must govern.

While every effort has been made to ensure up-to-date information, CTPF is not responsible for the final adjudication of insurance claims, which are solely the responsibility of the health plan. (See page 5 for CTPF Plan rate information)

<b>AARP® Medicare Supplement Plan F (UnitedHealthcare) with Express Scripts Medicare® (PDP) ^</b>		<b>UnitedHealthcare Group Medicare Advantage PPO with Express Scripts Medicare® (PDP)</b>	<b>Humana Group Medicare HMO with Part D Pharmacy</b>
<b>CTPF retiree/survivor cost for single coverage monthly premium cost with CTPF premium subsidy*</b>			
<i>Avg. for</i> Age 65-67	\$175.05	\$171.15	\$108.45
Age 68-70	\$185.80		
Age 71-73	\$196.54		
Age 74+	\$229.96		
<b>CTPF retiree/survivor +1 dependent monthly premium cost with CTPF premium subsidy*</b>			
<i>Avg. for</i> Age 65-67	\$525.15	\$513.45	\$325.35
Age 68-70	\$557.39		
Age 71-73	\$589.62		
Age 74+	\$689.88		
<b>CTPF retiree/survivor + 2 dependents monthly premium cost with CTPF premium subsidy*</b>			
<i>Avg. for</i> Age 65-67	\$875.25	\$855.75	\$542.25
Age 68-70	\$928.98		
Age 71-73	\$982.70		
Age 74+	\$1,149.80		
<b>CTPF dependent cost for single coverage^ (dependents do not receive the CTPF premium subsidy)</b>			
<i>Avg. for</i> Age 65-67	\$350.10	\$342.30	\$216.90
Age 68-70	\$371.59		
Age 71-73	\$393.08		
Age 74+	\$459.92		

▲ This plan is not available to members under age 65 with Medicare due to a disability. Rates for the AARP Medicare Supplement Plan F UnitedHealthcare are based on age, vary by geographic area, and are quoted directly by UnitedHealthcare. The amounts listed above are average costs for Illinois residents. If you are considering this plan, contact UnitedHealthcare directly for a quote. If you are a current enrollee, UnitedHealthcare will send you a letter with your 2018 Plan F premium cost. When you receive your letter, contact CTPF to determine your actual monthly cost, which includes your premium for prescription drug coverage and the health insurance premium subsidy.

\* The retiree/survivor cost is the amount paid for monthly coverage after CTPF applies the health insurance premium subsidy. The current subsidy is 50% of total premium cost. See page 15 for more information.

^ This is the amount a dependent pays for single coverage in special circumstances when only one family member is Medicare eligible. See page 44 for additional information about this situation.