

# Agilent Technologies

## 2012 Retiree Medical Changes for Medicare Eligible Retirees

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# Who is Extend Health?

- ▶ Independent company
- ▶ Partner with 70+ health plan carriers
- ▶ **Objective and Trusted** US based benefit advisors
- ▶ Focused on helping each participant make an informed and confident decision

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# Why Extend Health?

- We are experienced in helping people just like you
- Enrolled over 350,000 participants
- Our services are provided at **no cost** to you



**EASTMAN**

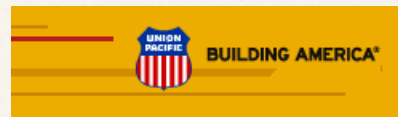
**Rayonier**



**NEENAH PAPER**



**AVON**  
the company for women



**THE BROADMOOR**  
The Employer of Choice



**CATERPILLAR®**

**City of Waco, Texas**



**FORTUNE BRANDS**



# Plans & Partners

## All Medicare Plan Types

- Medicare Advantage
- Medicare Supplement (Medigap)
- Prescription Drug (Part D)

Vision  
Dental





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# The Process

**Educate**

**Evaluate/Enroll**

**Manage**

# Announcement

## Guide to Retiree Medical Changes

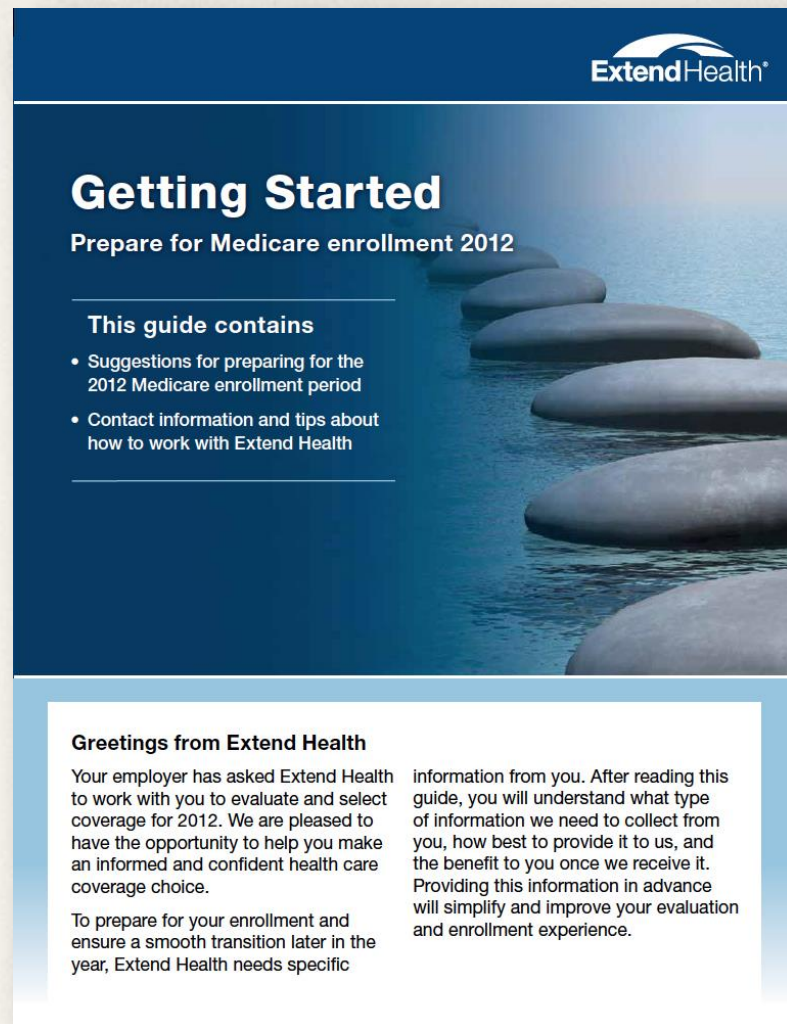
- ▶ Description of changes
  - ARA
  - Access to coverage
- ▶ What to expect and when
- ▶ Where to go with questions



# Education

## Getting Started Guide

- ▶ Gather information
  - (e.g. prescriptions)
- ▶ Pre-existing conditions will not limit your plan selection\*
- ▶ Give us a call 1-888-232-3855
- ▶ [www.extendhealth.com/agilent](http://www.extendhealth.com/agilent)



**Extend Health**

### Getting Started

Prepare for Medicare enrollment 2012

**This guide contains**

- Suggestions for preparing for the 2012 Medicare enrollment period
- Contact information and tips about how to work with Extend Health

**Greetings from Extend Health**

Your employer has asked Extend Health to work with you to evaluate and select coverage for 2012. We are pleased to have the opportunity to help you make an informed and confident health care coverage choice.

To prepare for your enrollment and ensure a smooth transition later in the year, Extend Health needs specific information from you. After reading this guide, you will understand what type of information we need to collect from you, how best to provide it to us, and the benefit to you once we receive it. Providing this information in advance will simplify and improve your evaluation and enrollment experience.

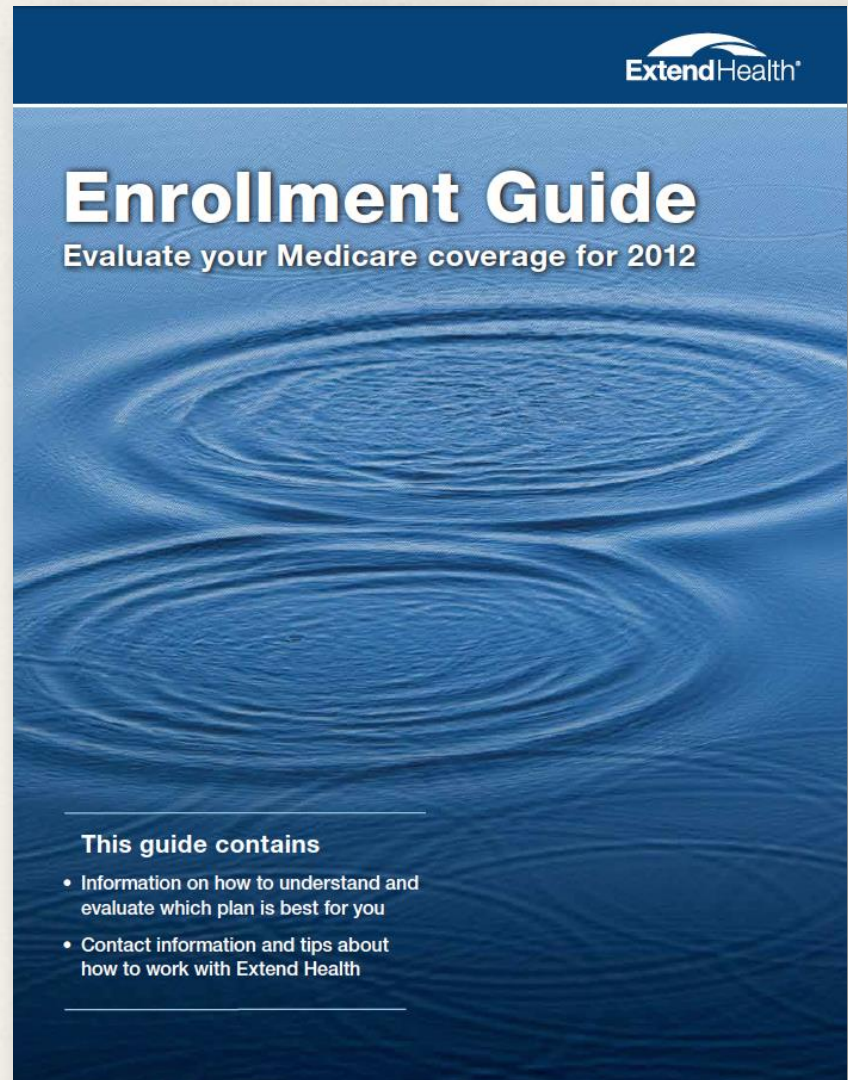
\* *except end-stage renal disease*



# Education

## Enrollment Guide

- ▶ Prepare you for enrollment discussion
- ▶ Review Medicare basics
- ▶ Appointment confirmation letter



# Decision Support Tools

- Help Me Choose
- Prescription Profiler

Register | Login | Speak to an Expert

**ExtendHealth** SHOP & COMPARE HELP

▼ MEDICARE ► HEALTH INSURANCE

Search all plans | Help me choose | Prescription Profiler™ | Understanding Medicare

### Prescription Profiler™

This tool allows you to search Medicare plans using your list of prescriptions to find low-cost coverage options. \*Required fields

#### 1 About the applicant

Location\* ZIP CODE COUNTY

84020 Select County

Birth date\* MONTH DAY YEAR

Aug 10 1945

Gender ☒ Male ☐ Female

Tobacco use ☒ No ☐ Yes

Disabled ☒ No ☐ Yes

#### 2 Eligibility information

When would you like coverage to begin?\*

MONTH YEAR

Sep 2010

Do you have End Stage Renal disease?

☒ No ☐ Yes

#### 3 Enter your prescriptions

**Enter the name of the medication**

Enter the name of the drug or the first three letters of the drug name.  
(For example, enter "Lip" to locate the drug "Lipitor.")

**Helpful tips**

[How is this information used?](#)

[Why must I enter each person's information separately?](#)

[What is Medicare eligibility?](#)

**Speak to an expert**

To speak to a licensed benefit advisor call

1-866-322-2824  
(TTY: 1-866-508-5123)  
Mon.-Fri. 9 am to 9 pm Eastern

# Evaluate and Enroll



## Licensed Benefit Advisor

- 100% domestic workforce
- Objective advocacy
- Neutral compensation
- Extend University
- Licensed, certified, appointed
- Average age 43

**To contact, call:**

**1-888-232-3855**

**Hours of operation:**

**Monday – Friday**

**6 a.m. – 6 p.m. Pacific Time**



# Enrollment Process



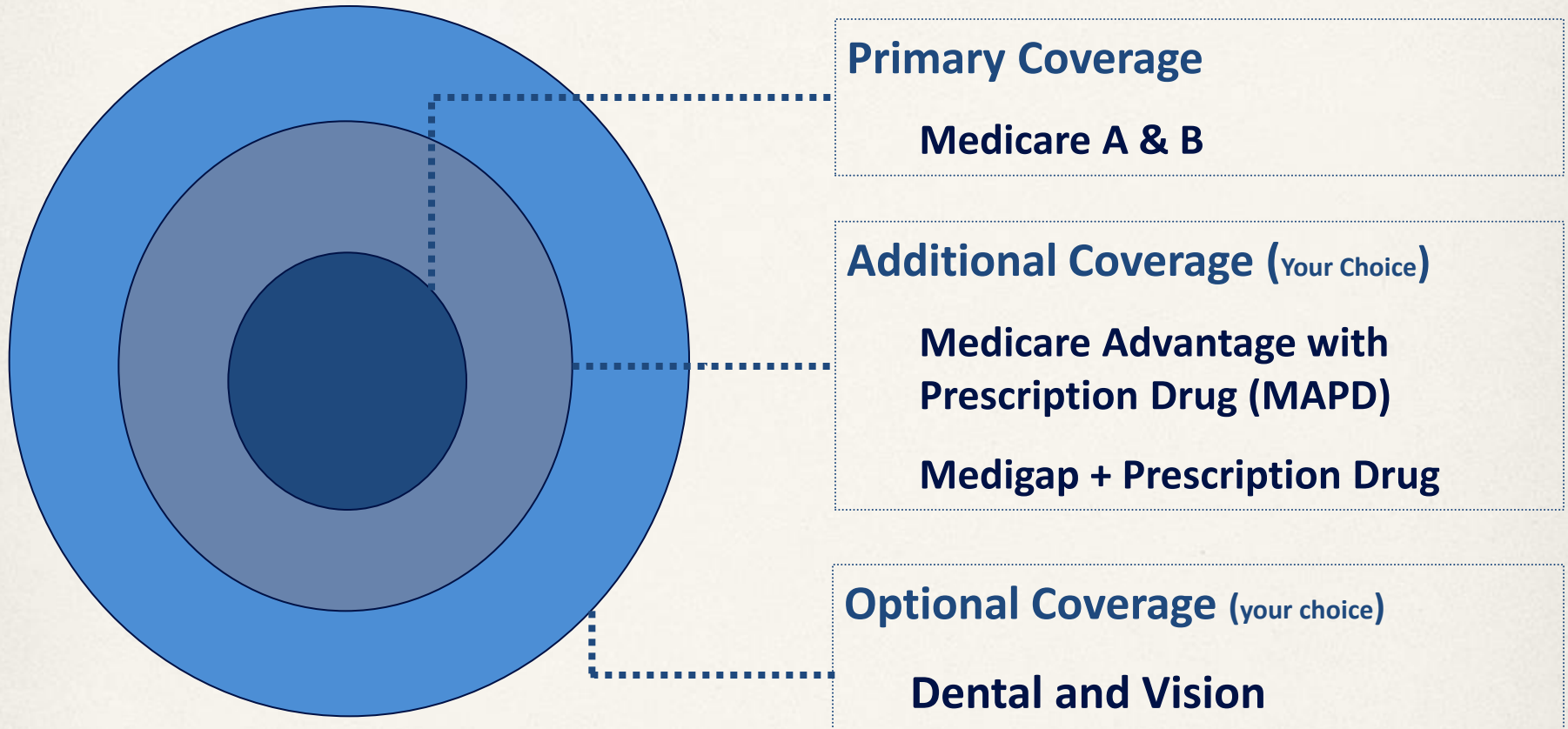
- Benefit Advisors can discuss coverage options with anyone – need to speak to the participant to complete the enrollment.
- Once you have made a coverage selection, enrollment is conducted via telephone.
- 100% of calls are recorded.



# Medicare & You

MEDICARE		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY			
JANE DOE			
MEDICARE CLAIM NUMBER		SEX	
000-00-0000			
IS ENTITLED TO		EFFECTIVE DATE	
HOSPITAL (PART A)		07-01-1986	
MEDICAL (PART B)		07-01-1986	
Stay HERE →			

# Your Future Coverage





## **OPTION 1:**

### **A Medigap plan & a Part D plan**

#### **MEDIGAP**

A Medigap plan fills the “gaps” in original Medicare Part A and Part B coverage (*i.e., helps pay the difference between your costs and the amount original Medicare pays*). These plans provide additional coverage for your doctor visits and hospital stays as well as other expenses not covered by original Medicare.

#### **PART D PLAN**

A Part D plan supplements Medigap to provide prescription drug coverage. These plans help pay for your prescription drug expenses.

**You will need to pay your first premium when you enroll...**



## **MEDICARE ADVANTAGE**

### **OPTION 2:**

**A Medicare Advantage plan with  
prescription drug coverage (*MAPD*)**

#### **MAPD PLAN**

An MAPD plan provides an all-in-one plan that bundles your Part A, Part B and prescription drug coverage together with additional benefits. These plans provide coverage for your doctor visits, hospital stays, and prescription drug expenses.



# Medicare Prescription Drug Coverage

## Initial Coverage

You pay

- \*Deductible and Co Pays for your plan
- \*Coverage for the first \$ 2930 in Actual Cost of Medications

## Coverage Gap – Donut Hole

You pay

- \*50% of Brand Drugs and 86% of Generics
- Until out of pocket costs reach \$ 4700

## Catastrophic Coverage

You pay

- \*\$2.60 for generics and \$6.50 for Brand
- Or 5% which ever is greater

# Plans Available in Your Area

## 2011 Average Plan Availability\*

Plan Type	Number of Plans Offered	2011 Monthly Premium	Company
Medicare Advantage	4	\$59 - \$105	Varied (e.g., AARP, Humana, Secure Horizons)
Medigap/ Medicare Supplement	16	\$61-\$158	Varied (e.g., AARP, BCBS)
Part D	18	\$15 - \$115	Varied (e.g., AARP, Humana, CIGNA, Medco)

\*Actual plans are available to participants based on individual ZIP code and county. Plans will be discussed when on the phone with an Extend Health benefit advisor and also are available on the website at [www.ExtendHealth.com/agilent](http://www.ExtendHealth.com/agilent)

## 2011 Average Plan Availability\*

Plan Type	Number of Plans Offered	2011 Monthly Premium	Company
Vision	1	\$14 per person per month Annual eye exam: \$15 Coverage for eye glasses, lenses and frames	Vision Service Plan (VSP)
Dental	2	\$21 - \$52 \$0 - \$50 deductible \$1,000 - \$1,600 annual maximum	Delta Dental, Humana Dental

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# What are Popular Coverage Options and What Do They Cost?

## Medicare Advantage Plan

- Premium: \$59 per month
- Network: HMO
- Deductible: \$0
- Doctor copay: \$5 Specialist copay: \$10
- Hospital: Days 1-8 @ \$125 per Day
- Emergency Room: \$50 copay if not admitted
- Rx: \$0 deductible and \$5/\$10/\$45/\$75/33%
- Mail order: (90 day)

## What are Popular Coverage Options and What Do They Cost? (costs assume a male, 70-year-old retiree with 25 years of service)

Benefits	Medigap Plan F plus Prescription Drug Plan	Current Agilent Medicare Supplement Plan
Deductible	\$0	\$0
Office Visits	\$0 co-pay	20% co-insurance
Hospital	\$0 co-pay	20% co-insurance
Out of Pocket Maximum	N/A	\$1,250 per person
Lifetime Maximum	None	\$2,000,000
Prescription	No deductible \$7/\$45/\$83/33% No gap coverage	\$300 deductible 20%/30%/50% Coverage gap does not apply

### Your Medigap Plan F Costs (2011)

Your Monthly Plan F Premium	\$184 (\$144 medical + \$40 Rx)
Agilent Monthly Subsidy	\$250
Your Net Monthly Plan F Cost	\$0*

\*Remaining subsidy of \$66 can be used for dental, vision or Medicare Part B premiums

In this example, the 2011 net monthly cost for the Agilent Plan is \$58

# The Agile Reimbursement Arrangement

Auto-Reimbursement  
How the Process Works

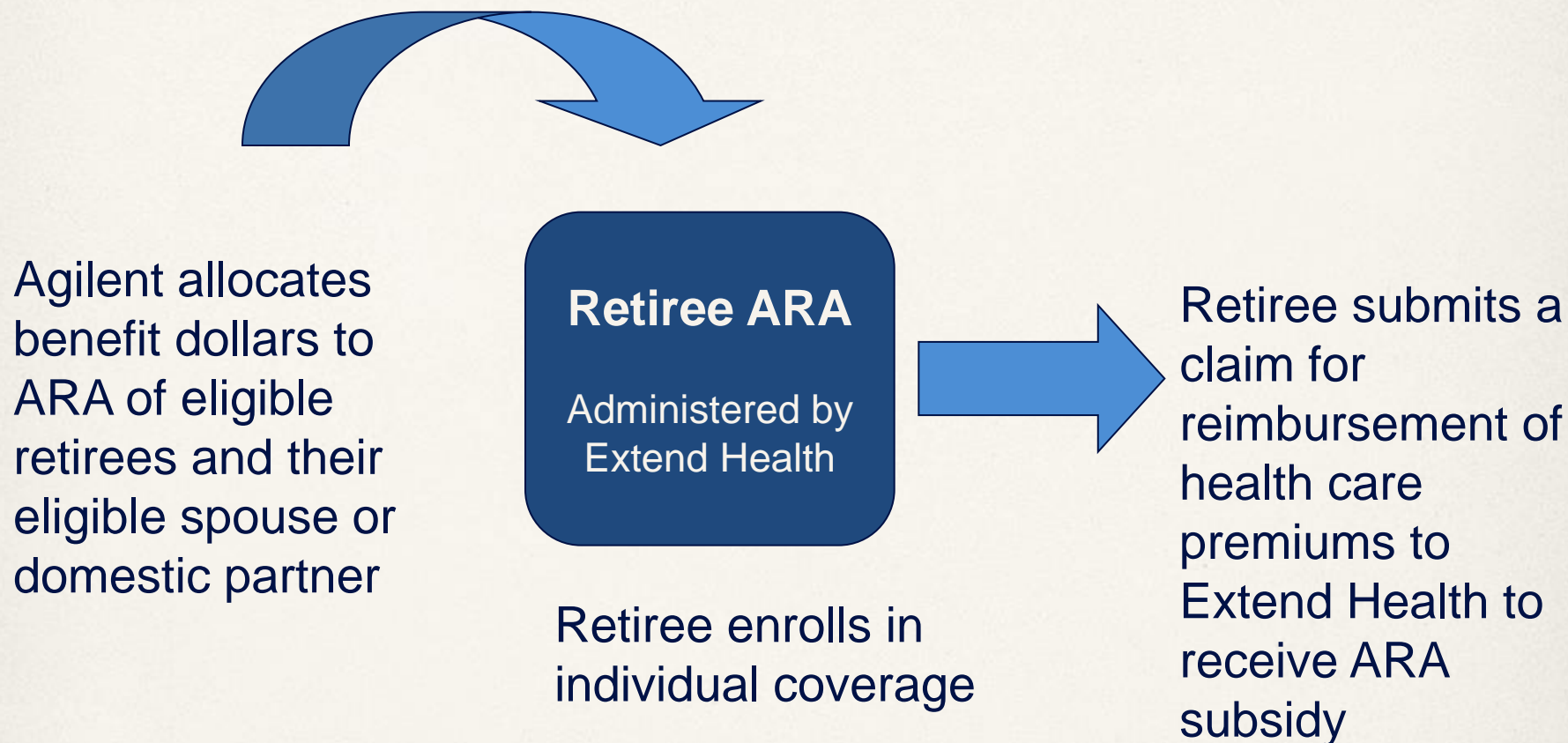
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# What Is An Agilent Reimbursement Arrangement (ARA)?

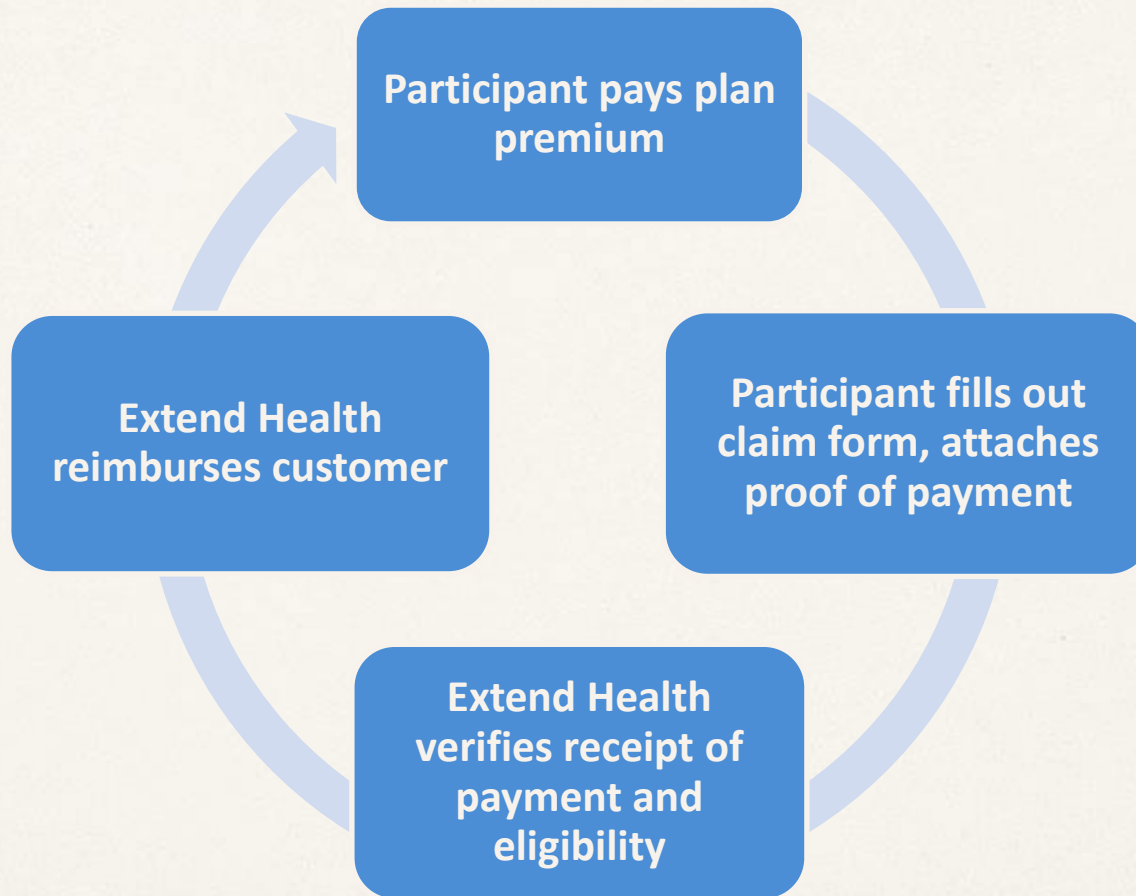
- Tax-advantaged method of reimbursing you for eligible health care premiums.
- You must meet Agilent's eligibility requirements to qualify for an ARA.
- Joint ARA for retiree and eligible spouses/domestic partners
- Funds will be allocated monthly starting January 1, 2012.
- Unused funds will carry over to the next month within the same calendar year.
- Unused funds after the end of the calendar year are forfeited.



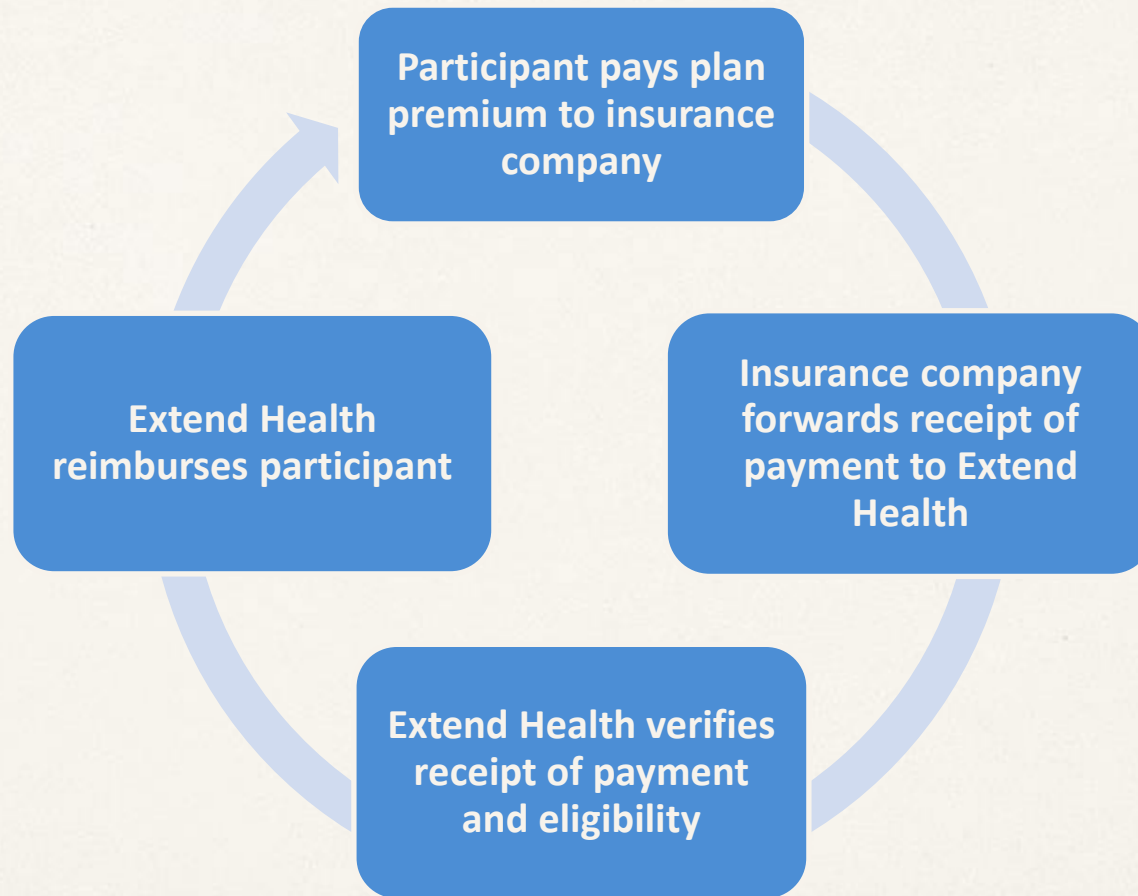
# Agilent Reimbursement Arrangement: How It Works



# How to File a Paper Claim



# How Auto-Reimbursement Works



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# Reimbursement Deadlines

- All claims for any calendar year must be submitted no later than March 31 of the following calendar year
- For instance, for 2012 premiums: you must submit all of your claims for reimbursement no later than March 31, 2013
- **If you don't submit your claims on or before March 31, you will not be reimbursed.**



# Next Steps

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# What you need to do


## Action required!

- Choose new individual Medicare medical, prescription drug, vision and/or dental plan(s) if you want coverage in 2012
  - Enroll through Extend Health or on your own between October 3 and December 31
  - You and your spouse/domestic partner each need to enroll separately for coverage
  - Contact Kaiser if you wish to enroll in an individual Medicare Advantage plan through Kaiser

During this enrollment period only, coverage elections are guaranteed and not subject to underwriting

# Before calling Extend Health

**Review Getting Started Guide**



**Gather Medicare card,  
prescriptions, & doctor information**



**Call Extend Health 1-888-232-3855**

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# Post Enrollment Customer Service When You Enroll Through Extend Health

- **Advocacy and support services.**
  - **Toll Free number to contact Extend Health representative.**
  - **Direct support for claims issues, appeals and network questions.**
- **Renewal process – ability to pick new coverage for future years – not locked into this year's coverage choice.**
- **Ongoing enrollment services as retiree or spouse turns age 65, or as retiree/spouse needs change in future years (support continues beyond 2012).**

# Questions & Answers



# The Agilent Reimbursement Arrangement (ARA) Claim Process

## Example 1:

- Current ARA balance is \$180.
- You pay your monthly premium of \$200 and submit a reimbursement request.
- You will receive reimbursement in the amount of \$180. Reimbursement will not be available for the remaining \$20 in premium costs.

## Example 2:

- Current ARA balance is \$180.
- You pay your monthly premium of \$160 and submit a reimbursement request.
- You will receive reimbursement in the amount of \$160 and \$20 will carry over to next month within the same calendar year.