



CT TEACHERS' RETIREMENT BOARD

2020 TRB Medical Plans

Listed below for your review are the 2020 plan rates and overview of the benefit plan options. The rate table indicates the actual member cost (not total plan cost) for the 2020 plan year.

Premium Comparison

TRB Member Contribution 2020						
	Anthem MA 2020		Anthem MS 2020		Anthem MA 2019	Previous MS 2019
Medical	\$14.00		\$126.00		\$14.00	\$122.00
Rx	\$53.00		\$53.00		\$51.00	\$51.00
VH	\$8.00		\$8.00		\$7.00	\$7.00
Dental	\$52.00		\$52.00		\$58.00	\$58.00
Total	\$127.00		\$239.00		\$130.00	\$238.00

High Level Summary of Plan Differences

Medical Plan Comparison	Anthem Medicare Advantage	Anthem Medicare Supplement
Network Services	All Medicare participating providers	All Medicare participating providers
Medicare Part A Inpatient hospital	\$200 copay per admission	\$250 copay per admission
Medicare Part B Outpatient Services	\$0.00 copay – Preventative care \$10.00 copay – Office visits	\$10 copay – Office visits, after Part B deductible \$198.00.
Part B Outpatient Services diagnostic tests and therapeutic services, diabetic and DME supplies Including but not limited to radiation therapy, X-ray PET, CT, SPECT, MRI scans etc.	\$0.00 for well care services and \$10.00 copay for sick medical services. Services may require a Prior Authorization	\$0.00 copay, after Part B deductible \$198.00 No prior authorization required for services under traditional Medicare Supplement plan rules

Changes in Plans for 2020 (full plan description to be mailed by carriers)

Anthem Medicare Advantage:

\$10 Office Visit

Anthem Medicare Supplement:

\$10 Office Visit

\$250 per admission Inpatient Hospital Copay:

ALL Anthem: Members will have access to all Providers who accept Medicare including assignment.

Cigna Dental: No plan change in covered services or copay

Vision & Hearing: Effective January 1, 2020 vision and hearing claims should be submitted to the medical provider that you select.

Express Scripts: \$200 plan deductible, then 5%, generic, 20% brand, 30% non-preferred brand cost share to

- A \$3,500 out of pocket maximum. Members who reach the annual true out of pocket
- Federal maximum of \$6,350 otherwise known as (TROOP) are subject to a cost share of 5% subject to the plan maximum out of pocket (MOOP).

Added Benefits for 2020

- Hearing Aid benefit increases to \$1500 every three years
- All members will have access to Silver Sneakers