

2011 Medicare Plan Underwriting Guidelines



Preferred Gold HMO

- Available to employers with two Medicare eligibles and 50% employer contribution.
- Hearing aid and eyewear riders available with two Medicare eligibles and 50% employer contribution.
- All Part D buy-ups and dental riders require 20 Medicare eligibles and 80% employer contribution.

Gold Anywhere PPO

- Available to groups with two Medicare eligibles and 50% employer contribution.
- Part D Tier 1 coverage in gap is standard.
- Part D buy-up coverage requires 20 Medicare eligibles and 80% employer contribution.
- Dental rider available with 20 Medicare eligibles and 80% employer contribution.

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- **USA Care PPO –Requires Vice President of Medicare Approval**
 - Available to employers with 200 Medicare eligibles and 80% employer contribution that have out-of-area retirees.
 - Dental, hearing aid and eyewear riders available.
 - MVP must be offered exclusively for all retirees.
 - 51% of retirees must live in the service area.
 - Part D rider requirements match Gold Anywhere.

- **RxCare PDP – Requires Vice-President Medicare Approval**
 - This is a stand-alone pharmacy plan for retirees not on the Medicare Advantage plan.
 - 200 Medicare eligibles, MVP must be exclusive for all retirees.