

**Subject:** October IBM Lunch Summary

Here are some lunch notes - I will share anything of general interest you send.

The only email feedback I received about the ExtendHealth enrollment phone call has been negative, but that was not the experience of the people at lunch.

They were all satisfied with how it went.

- I did get an email from someone who was put on hold during his scheduled appointment (twice). He finally asked for a manager and got someone to call him back

who was "knowledgeable, professional and courteous".

- The person you get on your enrollment call will be your designated licensed benefit adviser and you can ask for that person specifically by name on any future calls.
- The enrollment calls are lengthy. Plan on more than 90 minutes if your call is for you and your spouse. Your spouse **MUST** be on the telephone. Of course you can each have a separate enrollment.
- One person reported they had his and his wife's meds mixed up. I suggest you go to your ExtendHealth and make sure your profile is complete and accurate.
- On the call you will learn how to get your HRA money.
- One person enrolled both himself and his spouse in Humana, but in different Humana plans. This was because one took a lot of drugs and the other didn't.
- You and your spouse can indeed have separate plans.
- Some of the plans talk about a Medicare drug formulary dollar amount. To find out what that is look at: <http://q1medicare.com/>
- Only one person raised his hand when asked how many expect to be paying more in 2014 than they did in 2013.
- Kaiser at any one time has only one plan with one option for add-ons for vision, dental and hearing. However, it was stated that this basic plan changes from time to time resulting in Kaiser members having different coverage depending upon when they enrolled.. Kaiser is an eligible program for HRA reimbursement, however, a participant must make a specific request to be included as it does not seem to appear in the list of insurance plans on the Extend Health web site.
- There was some question about what dentists the Kaiser plus program supported. I spoke with Kaiser member services, they said to

go <http://www.deltadentalins.com/> then click on find a dentist. Then you type in your zip code AND select ONLY DentalCare USA. I found a nearby dentist, phoned and verified they are taking new Kaiser patients.

- We will ALL get a form from IBM early next month giving us the option to make an irrevocable decision on surviving spouse health insurance.
- Verify with the ExtendHealth representative to be sure that all facts you thought that you heard from others experiences are relevant to your situation.

In the end each retiree and spouse will have separate health insurance policies. Resolving claims, disputes, etc., regarding coverage and

other matters will be up to the individual, not IBM.

IBM will only be reimbursing for qualified premiums up to a certain limit in the HRA account;

IBM will not in any way be involved in the administration of the individual insurance arrangements.

In other words be prepared to be more involved in the business side of managing your health care situation.

The January lunch topic will be how your ExtendHealth enrollment actually went.

On a separate Don Cashman said that if you need more than 500 kilowatt hours and/or 25 therms per month to operate your life-support equipment,

you should to take a look

at: <http://pge.com/en/search/index.page?query=%22Medical+Baseline+Allowance+Application%22>.

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