



Vantage Savings and Benefit Comparison For Medicare Eligible State Retirees

Premium Savings For OGB Retirees with Medicare

PPO Premium	VANTAGE Premium	SAVINGS Per Month	SAVINGS Per Year
\$82.02	\$44.50	\$37.52	\$450.24

Benefit Comparison

	PPO	VANTAGE
Deductible	\$300	NO DEDUCTIBLE
Primary Care Physician Office Visits	10% of contracted rate	\$5 copay
30-Day Prescription	50% up to \$50 copay	\$0 copay - Generic \$20 copay - Preferred Brand
Pathology and Radiology Physicians	80% Coverage	100% Coverage

- Your office visit copay covers everything (e.g., lab, basic x-ray, injection, minor office surgery), except durable medical equipment and major diagnostic tests.
- Out-of-Network services with an authorization are covered as if in plan.
- You are still in the Louisiana State OGB Program with OGB's rights and protections.
- You are still in the Medicare Program with Medicare's rights and protections.

