



Vantage Savings and Benefit Comparison

For Retired OGB Plan Members with Medicare Parts A & B

Premium Savings* For OGB Retirees with Medicare

	OGB-PPO Monthly Premium	VANTAGE Monthly Premium	Savings Per Month on Premium	Savings Per Year on Premium	Savings Per Year on Deductible AND Premium
Individual with Medicare					
Single	\$93.66	\$69.76	\$23.90	\$286.80	\$586.80
Both Individual and Spouse Have Medicare					
With Spouse	\$168.36	\$139.51	\$28.85	\$346.20	\$946.20

*Premium amounts shown are the member's portion of the premium

Benefit Comparison

	PPO	VANTAGE
Deductible	PPO Member Pays \$300	NO DEDUCTIBLE
Primary Care Physician Office Visits	PPO Member Pays 10% coinsurance; Deductible applies	\$5 copay
Pathologists, Radiologists & Anesthesiologists	PPO Member Pays 10% coinsurance; Deductible applies	100% Coverage
31-Day Prescription	PPO Member Pays 50% up to \$50 copay per 31-day fill. After \$1,200 per person per plan year, copayment - \$15 brand, \$0 generic	\$0 copay - Generic \$20 copay - Preferred Brand \$40 copay - Non-Preferred Brand 25% coinsurance - Specialty

With Vantage Medicare Advantage...

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

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