

Frequently Asked Questions October 15, 2008

Q. WHAT CHANGES WILL TAKE EFFECT ON JANUARY 1, 2009?

A. On January 1, 2009 the primary Drake retiree plan will continue to be the current plan offered by Humana. However, two additional plan options will be available for those who wish to elect a change.

Q. WHY OFFER TWO HUMANA PLANS?

A. One key reason is to provide access to the Iowa Clinic for those who live in Central Iowa. The current plan is being kept in place for those who are satisfied with its provisions and do not wish to change plans.

Q. WHAT IS THE WELLMARK MEDIBLUE PLAN?

A. The Wellmark Alternative Plan is another plan available to Drake retirees effective January 1, 2009. This plan is being made available largely because of the decision by the Des Moines Orthopaedic Surgeons (DMOS) to stop accepting any Medicare Advantage Plans regardless of the company offering them. Recognizing that there may be some retirees who wish to preserve access to DMOS rather than seek another orthopedic surgeon, the Committee elected to offer the Wellmark plan as an added option. Because of the higher cost and some differences in coverage, however, retirees are encouraged to review plan materials carefully before electing the Wellmark option.

Q. ARE THERE OTHER ORTHOPEDIC SURGEONS IN THE DES MOINES AREA BESIDES DES MOINES ORTHOPAEDIC SURGEONS (DMOS)?

A. Yes. DMOS is just one of several orthopedic surgeon groups in Des Moines. For example, Humana has contracts with the Iowa Orthopaedic Center as well as the Central Iowa Orthopedics Group, where the Humana LPPO option and PFFS option will be accepted.

Q. ARE THE HUMANA PLANS ACCEPTED AT THE MAYO CLINIC IN ROCHESTER?

A. The new option, the Humana LPPO plan, is currently accepted at Mayo in Rochester. The current plan option, the Humana PFFS plan is accepted at Mayo only if the patient has an existing relationship with Mayo. Accordingly, if you are not an existing patient of the Mayo Clinic and want to preserve access to that facility, you may want to consider enrolling in either the Humana LPPO plan or the Wellmark MediBlue plan.