



Lawrence Livermore National Laboratory

Medicare Annual Enrollment

December 4, 2009

Agenda

- 2010 Annual Enrollment Period and Services
- Extend Health Service Enhancements
- Questions and Answers

Medicare Annual Enrollment Period

- You have the option to evaluate your health plan coverage every year during the annual Medicare enrollment period November 15, 2009 – December 31, 2009
- If you are satisfied with your current plan, **YOU DO NOT NEED TO TAKE ANY ACTION** – you will remain in your current plan until you decide to make a change
- Your current plan/carrier must notify you of any changes to your existing plan by October 31, 2009
- Call Extend Health if you are considering a plan change – otherwise you do not need to call at this time

2010 Medicare Annual Enrollment Period

When?

- November 15, 2009 – December 31, 2009
- For coverage effective on January 1, 2010

Why Consider Changing Your Coverage?

- Your premiums have gone up more than 10%
- You have experienced a change in health status that requires different coverage
- You want to do some side by side comparisons to make certain you are getting what you need
- Your current plan is no longer offered or changed

How to Change?

- Call Extend Health at 1-866-682-4841
- You can schedule an enrollment appointment

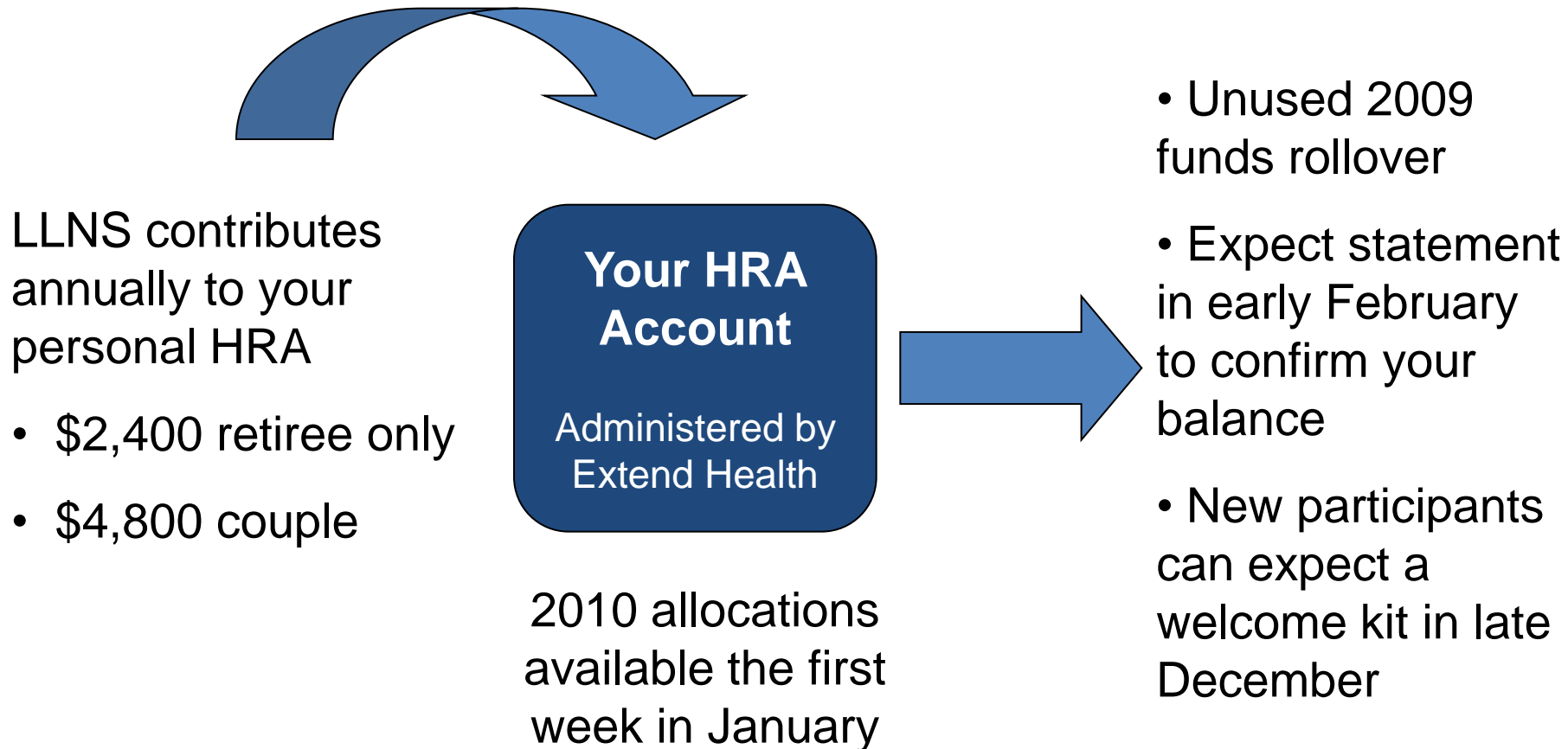
2010 – Important Enrollment Facts

- Important facts about changing to a new MediGap plan:
 1. Underwriting is required unless you move to a MediGap plan with lower benefits
 2. Some carriers allow Extend Health to facilitate the underwriting application and others don't – either way Extend Health will facilitate the process for each of you
 3. If you change to a new Medigap plan, you may lose auto-reimbursement

- You will not lose your HRA if you change plans through Extend Health – even if you are transferred to a carrier to complete a new MediGap application

- California Birthday Rule – if you live in California you are entitled to a special annual enrollment period for MediGap plans to change to an *equal or lesser* plan on a guaranteed issue basis

Your 2010 HRA – How it works



*Amounts for retirees with at least 20 years of service; amount is prorated based on your eligibility.

What We Did to Improve Your Experience...



- **Service Enhancements**
 - 100% workforce in Salt Lake City
 - Increased staffing by 200% to reduce wait times
 - Created client designated service teams
 - Expanded service hours
 - Personal appointments
 - Appointments available Monday – Saturday
 - Reduced time of enrollment call

- **Extend University Training**
 - Expanded training – with focus on HRA
 - Expanded Senior Sensitivity tools

What We Did to Improve Your Experience...



- **Implemented New Customer Service Team**
- **Service Quality**
 - Increased frequency and intensity of call monitoring for all BAs
 - Created independent unit to audit call quality
 - Continue to record 100% of calls
 - Implemented Six Sigma operational methodology
- **Communication Material**
 - HRA information revamped and expanded
 - Increased size of HRA service team
 - Special HRA training for BAs
 - Redesigned website



Questions and Answers