



Vantage Savings and Benefit Comparison For Medicare Eligible State Retirees

Making Healthcare Work!

Premium Savings For OGB Retirees with Medicare

	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	\$84.48	\$49.50	\$34.98	\$419.76	\$719.76
Both Individual and Spouse Have Medicare					
With Spouse	\$151.86	\$99.00	\$52.86	\$634.32	\$1234.32

Benefit Comparison

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

With Vantage Medicare Advantage...

- 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.

VHP289

