

Alliant Insurance Services Proposal Violates Peralta Retirees' Collective Bargaining Agreements

“ . . . After enrolling in Medicare, no individual shall receive less coverage (for example, reduced benefits, increased co-pays, increased deductibles) as a result of enrolling in Medicare.”

Current Benefits	Alliant Proposal	Reduced Benefits	Increased Copays	Increased Deductibles	Contract Violation
1. Choice of Medicare Supplement (Anthem Traditional and Anthem Lite) and Medicare Advantage (Kaiser) Plans	1. Medicare Advantage Plans Only; removes supplement plans	1. Alliant proposal removes choice of Medicare Supplement plan reduces choice options, providers.	1. Yes	1. Yes	1. Yes
2. Choice of Peralta Creditable Coverage Prescription Program (equal to or better than Medicare Part D)	2. Removal of choice, from Peralta Creditable Coverage Program to Medicare Advantage Prescription Drug Program (MAPD)	2. Benefits not guaranteed; possible reduction of formulary from Peralta plan to MAPD plan.	2. Possible	2. No	2. Yes
3. Slide #14: Kaiser Medicare Advantage	3. Service disruption for out-of-state Peralta retiree Kaiser members.	3. Yes	3. Yes	3. N/A	3. Yes
4. Slide #30, 41, 46, 66: Kaiser Medicare Advantage Zero Copay for Emergency Room Visit	4. Increase in Emergency Room Visit Copay from \$0 to \$50	4. Yes	4. Yes	4. N/A	4. Yes
5. Slide #30, 41, 46, 66: Kaiser Medicare Advantage \$175 Allowance for Vision Correction	5. Decrease in Vision Allowance from \$175 to \$150	5. Yes	5. Yes	5. N/A	5. Yes
6. Slide #32: Kaiser Medicare Advantage \$10/\$15 copay for generic/brand prescriptions.	6. Increase in cost to \$10/\$20 Copay for generic/brand prescriptions.	6. Yes	6. Yes	6. N/A	6replace. Yes

Alliant Insurance Services Proposal Violates Peralta Retirees' Collective Bargaining Agreements/2

“ . . . After enrolling in Medicare, no individual shall receive less coverage (for example, reduced benefits, increased co-pays, increased deductibles) as a result of enrolling in Medicare.”

<i>Current Benefits</i>	<i>Alliant Proposal</i>	<i>Reduced Benefits</i>	<i>Increased Copays</i>	<i>Increased Deductibles</i>	<i>Contract Violation</i>
<p>7. Slide #38, 39, 44--Actives and Post-7/1/2012 Retirees: Annual In Network Out of Pocket for Blue Cross/Trustmark: Traditional: \$300-\$900; Out of Network: \$1,000/\$3,000; for Blue Cross Lite: \$300-\$900</p>	<p>7. Increase Annual Out of Pocket for In and Out of Network to \$1,000-\$3,000</p>	7. Yes	7. Yes	7. Yes	7. Yes
<p>8. Slide #38, 39, 44--Actives and Post-7/1/2012 Retirees (Blue Cross/Trustmark): \$35 Copay for Emergency Room Visit</p>	<p>8. Increase Annual Emergency Room Visit Copay to \$100</p>	8. Yes	8. Yes	8. Yes	8. Yes
<p>9. Slide #38,39, 44--Actives and Post-7/1/2012 Retirees (Blue Cross/Trustmark): 90-Day Mail Order Prescription \$20/\$30/\$30</p>	<p>9. Possible Increase in 90 Day Mail-Order Prescription Costs to \$50</p>	9. Yes	9. Yes	9. N/A	9. Yes
<p>10. Slide #54 (Blue Cross/Trustmark: 100 day limit in Skilled Nursing Facility; if discharged for 14 days, new benefit period starts.</p>	<p>10. 100 day limit, if discharged for 60 days a new benefit period starts.</p>	10. Yes	10. Yes	10. N/A	10. Yes
<p>11. Slide #60: Routine Podiatry visits Unlimited (?) (incorrect: under current coverage, routine podiatry is not covered).</p>	<p>11. Benefit is changed from unlimited podiatry coverage to 12x annually.</p>	11. Yes	11. N/A	11. Yes	11. Yes

Alliant Insurance Services Proposal Violates Peralta Retirees' Collective Bargaining Agreements/3

“ . . . After enrolling in Medicare, no individual shall receive less coverage (for example, reduced benefits, increased co-pays, increased deductibles) as a result of enrolling in Medicare.”

<i>Current Benefits</i>	<i>Alliant Proposal</i>	<i>Reduced Benefits</i>	<i>Increased Copays</i>	<i>Increased Deductibles</i>	<i>Contract Violation</i>
12. Slide #60 (Blue Cross/Trustmark): Unlimited acupuncture treatments per year.	12. Acupuncture Treatments limited to 30 per year.	12. Yes	12. Yes	12. Yes	12. Yes
13. Slide #60 (Blue Cross/Trustmark): Unlimited chiropractic visits per year.	13. Chiropractic treatments limited to 30 per year.	13. Yes	13. Yes	13. Yes	13. Yes
14. Slide #60 (Blue Cross/Trustmark): While Blue Cross/Trustmark does not cover vision, United Health Care does. Peralta's UHC vision allowance is included pre and post-7/1/12 and provides more than \$100 in benefits.	14. Vision allowance decreased to \$100; Alliant proposal eliminates United Healthcare allowance.	14. Yes	14. Yes	14. Yes	14. Yes
15. Slide #60 (Blue Cross/Trustmark): Private duty nursing paid.	15. \$10,000 per year deductible for Private Duty Nursing combined.	15. Yes	15. Yes	15. Yes	15. Yes
16. Slide #61: Retirees can choose coverage under Peralta Creditable Coverage Prescription Program.	16. Retirees switched to Medicare Part D; choice to enroll in Peralta program removed; prescription costs increase.	16. Yes	16. Yes	16. Yes	16. Yes

Alliant Insurance Services Proposal Violates Peralta Retirees' Collective Bargaining Agreements/4

“ . . . After enrolling in Medicare, no individual shall receive less coverage (for example, reduced benefits, increased co-pays, increased deductibles) as a result of enrolling in Medicare.”

<i>Current Benefits</i>	<i>Alliant Proposal</i>	<i>Reduced Benefits</i>	<i>Increased Copays</i>	<i>Increased Deductibles</i>	<i>Contract Violation</i>