BUTLER UNIVERSITY RETIREE HEALTHCARE PROGRAM
AmWINS Group Benefits

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AMWINS GROUP BENEFITS, INC

• Founded in 1991
• Division of AmWINS Group, Inc.
• Largest overall wholesale broker in the U.S.
• Over 4,400 employees worldwide
• Retiree Medical Specialists
• Serving over 900+ Employers
• Senior Customer Care Center in Rhode Island
BUTLER UNIVERSITY RETIREE HEALTHCARE PROGRAM OVERVIEW
BUTLER UNIVERSITY RETIREE HEALTHCARE PROGRAM

• Choice of two Retiree Medical Plans
• Choice of two Medicare Part D Prescription Drug Plans
• Plans are underwritten by the Transamerica Premier Life Insurance Company.
• Must be enrolled in Medicare Parts A & B
• Program includes a Retiree Assistance Program called Manage My Health
• Alternatively – AmWINS Individual Medicare Marketplace plans
ORIGINAL MEDICARE

Part A – Hospital Insurance (in-patient)
  • Hospital
  • Skilled Nursing Facility
  • Home health care
  • Hospice care

Part B – Medical Insurance (outpatient)
  • Doctor’s visits
  • Outpatient hospital services
  • Clinical lab tests
  • Durable Medical Equipment
  • Preventive services
## Butler University Retiree Medical Plan Options

<table>
<thead>
<tr>
<th>Medicare Parts</th>
<th>CORE</th>
<th>PLUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part A Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Part B Calendar Year Deductible*</td>
<td>$700</td>
<td>$300</td>
</tr>
<tr>
<td>Retiree Part B Coinsurance</td>
<td>10%</td>
<td>4%</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum*</td>
<td>$1,000</td>
<td>$2,000</td>
</tr>
</tbody>
</table>
NOT COVERED BY MEDICARE

- Acupuncture
- Dental care / dentures
- Cosmetic surgery
- Custodial care
- Orthopedic shoes and routine foot care
- Outpatient prescription drugs (covered under Part D)
- Routine eye care and eyeglasses
- Health care while traveling outside the U.S.
- Hearing aids
“Golden Rule”

• If Medicare covers a benefit or service, then the plans will also cover the benefit or service.

• If Medicare does not cover a benefit or service, then the plans will not cover the benefit or service.
PRESCRIPTION DRUG PLANS

• Two Prescription Drug Plan Options
  – Basic Plan & Enhanced Plan

• Plans have the same formularies
  – Lists of covered drugs

• You pay deductibles and copayments

• Alternatively: Individual Medicare Part D Rx Plans through AmWINS Individual Medicare Marketplace
# Basic Prescription Drug Plan

<table>
<thead>
<tr>
<th>Benefit Stage</th>
<th>Total Drug Spend</th>
<th>Plan Pays</th>
<th>Member Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>First $405</td>
<td>$0</td>
<td>$405</td>
</tr>
<tr>
<td>Initial Coverage</td>
<td>$405 to $3,750</td>
<td>75%</td>
<td>25%</td>
</tr>
<tr>
<td>Coverage Gap *</td>
<td>Greater than $3,750</td>
<td>56% Generic / 65% Brand**</td>
<td>44% Generic / 35% Brand</td>
</tr>
<tr>
<td>Catastrophic Coverage</td>
<td>Greater than $5,000 in your total out-of-pocket expenses</td>
<td>95%</td>
<td>The greater of 5% or $3.35 for generic drugs / $8.35 for all other drugs</td>
</tr>
</tbody>
</table>

*Coverage Gap* refers to the period after the Initial Coverage stage but before the Catastrophic Coverage stage.
# ENHANCED 4-TIER PRESCRIPTION DRUG PLAN

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Retail (31 Days)</th>
<th>Retail (90 Days)</th>
<th>Mail Order (90 Days)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic Tier</td>
<td>$10</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Preferred Brand Tier</td>
<td>$25</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Non Preferred Brand Tier</td>
<td>$50</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Specialty Tier</td>
<td>33%</td>
<td>33%</td>
<td>Only available in Retail</td>
</tr>
</tbody>
</table>

*Coverage in Gap* : Same copay schedule as above
<table>
<thead>
<tr>
<th>Plan Type</th>
<th>2018 Monthly Rates Per Member</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Core Medical Plan</strong></td>
<td></td>
</tr>
<tr>
<td>With Medicare Generation Rx Basic Part D Plan</td>
<td>$221.18</td>
</tr>
<tr>
<td>With Medicare Generation Rx 4-Tier Enhanced Plan</td>
<td>$512.18</td>
</tr>
<tr>
<td><strong>Plus Medical Plan</strong></td>
<td></td>
</tr>
<tr>
<td>With Medicare Generation Rx Basic Part D Plan</td>
<td>$261.42</td>
</tr>
<tr>
<td>With Medicare Generation Rx 4-Tier Enhanced Plan</td>
<td>$552.42</td>
</tr>
</tbody>
</table>
MANAGE MY HEALTH

My Ideal Doctor: 24/7 access to physician consultations by telephone.

GlobalMedID: Create your own online personal health record.

CNA Associates, Inc: 24/7 access to counselors and unlimited counseling sessions.

Senior Care Resources: Solutions for caregiver stress and estate settlement services.

Hear in America: Discount Hearing Benefits.

My eWellness: Personal health and wellness tips for an active lifestyle.
CUSTOMER CARE CENTER & RETIREE ADVOCACY
AMWINS CUSTOMER CARE CENTER

• Located in North Kingstown, RI and Irving, TX

• Dedicated team of 60 Representatives and 6 Supervisors/Managers

• “One Stop Shop” for your medical and Rx insurance issues

• Representatives are Retiree Medical Specialists

• State-of-the-art Retiree Customer Care Center

• Dedicated, experienced & licensed agents to help you
AMWIN CUSTOMER CARE CENTER

MISSION

To “positively impact every person we touch”

SERVICES

• Plan Selection and Enrollment Assistance
• Individual Medicare Marketplace Plans
• Claim Questions and Assistance
• Low-income Subsidy Filings
• Interface with Social Security, Medicare and CMS
• Pharmacy Assistance
• Billing and Payment Assistance
• Ongoing Customer Service and Support
AMWINS CUSTOMER CARE CENTER

• No phone trees, voice menus, or long wait times
• Dedicated to Retirees Only
• Direct access to CCR for any follow up calls
• No call time measurement
• 100% of our calls are recorded and retained
NEXT STEPS

• Butler University notification of retirement

• Enrollment Kit mails 60 days prior to your 65th birthday and/or retirement (after age 65)

• Consult with Customer Care Representative to understand and select appropriate plans.

• Complete enrollment process

• Monthly billing directly from AmWINS
THANK YOU!
WE LOOK FORWARD TO WORKING WITH YOU!!