

TALKING POINTS: WHAT'S AT RISK FOR OUR *UNION* RETIREES IN THESE NEGOTIATIONS WITH VERIZON

Implementing premiums for all pre Medicare and Medicare retirees ranging beginning in 2016, including EPO and HMO premiums ranging from \$187.50 per month for Individual coverage to \$375 per month for Family coverage during the life of the agreement.

Raising co-payments to \$30 for Primary Care and \$35 for All other providers. (Specialist, Physical and Speech Therapist, etc.)

Implementing up front deductibles in MCN of up to \$600 per person

Increasing MEP deductibles up to up to \$825 per person

Changing the MCN and MEP plan from 90% coverage with a \$1050- \$1150 Out of Pocket Maximum to 80% coverage with a \$2150 Out of Pocket Maximum

Emergency Room from \$75.00 to \$200.00

RX

New \$50.00 Annual Deductible

Generic Retail from \$8.00 to \$11 plus 8% each year after 2017

Generic Mail Order from \$18.00 to \$22 plus 8% each year after 2017

Change from an Open Formulary to a Closed Formulary, where Express Scripts can determine the co-payment tier for the prescription and whether the prescription will be covered at all, based on cost and other drug treatments.

Brand Preferred

Retail (30 days) from \$26.50 to \$45.00 plus 8% each year after 2017

Mail Order (90 days) from \$53.00 to \$90.00 plus 8% each year after 2017
