



Premium Plus Option

Concordia Health Plan: Active Employee Medicare Coverage

Benefits for You.

Reduce your health plan costs, without compromising your coverage – It's not too good to be true, it's Premium Plus.

Premium Plus combines Medicare with active worker Concordia Health Plan coverage, through a special exemption called the Medicare Small Employer Exception (SEE). Medicare will become your primary coverage, while the Premium Plus Option provides additional comprehensive medical and prescription drug coverage equal to, or often better than, what you currently have **for a reduced rate**.

You'll also keep your active worker benefits, provided by the same trusted benefit partners (see below).

Who qualifies for Premium Plus?

To take advantage of the Premium Plus Option, your employer must qualify, which means they must have less than 20 workers on their payroll.

If your employer qualifies, Premium Plus is available to you, and/or your enrolled spouse if age 65 or older. Workers, enrolled spouses, and any enrolled dependents who are under age 65 will remain enrolled in their current health plan option.

What does the Premium Plus option provide?

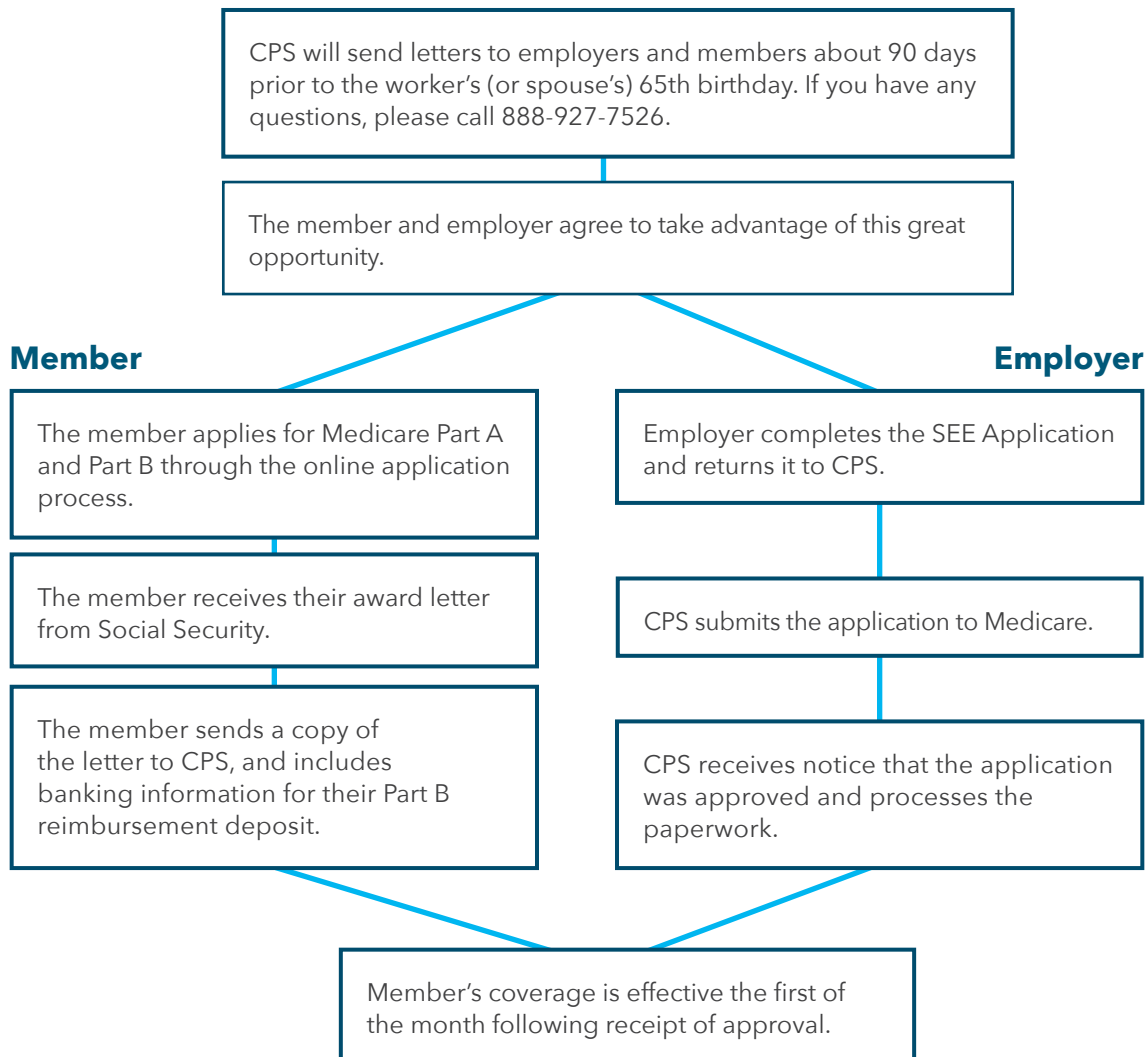
- Prescription drug coverage
- Vision and dental coverage (bundled or unbundled)
- Hearing benefits
- Vitality wellness program
- Mental health care with the Employee Assistance Program
- Part B premium reimbursement
- Condition Management from Teladoc Health supports weight management, hypertension/high blood pressure and prediabetes/diabetes



How to apply for the exception.

Prior to turning age 65, you will receive information from Concordia Plan Services about the Premium Plus option. If you and your employer agree and qualify, you will need to enroll in Medicare Part A and B. **Since prescription coverage is included in Premium Plus, there is no need to enroll in Part D.** Once enrolled in Medicare Parts B and the Premium Plus option, reimbursement for the Part B premium will be directly deposited into your preferred financial account each month.

Once we receive a copy of your Medicare award letter and your bank routing information, we will work with your employer to take care of the rest! When all paperwork is completed, we will then help you (and your spouse, if applicable) transition from your current health plan option to the Premium Plus Option, including issuing new ID cards. The chart below illustrates



For more information, contact our Health and Wellness Team at 888-927-7526.