

NSRSD - Retiree Plan Benefits and Rate Summary as of 1/1/2025

(Plan comparison reflects general services, refer to plan summaries for complete details)

| | Fallon Senior Plan All In-Network Medicare Covered Services | Tufts Medicare Preferred HMO Prime Rx+ All in-Network Medicare Covered Services | BCBS Medex 2 Medicare Providers Medicare Covered Services | BCBS MBS All In-Network Medicare Covered Services |
|-------------------------------|--|---|---|---|
| Lifetime Max: | None | None | None | None |
| In-patient co-pays: | \$250 | \$300 one time annual deductible \$50 Copay | None | None |
| Ambulatory surgery co-pays: | \$125 | | None | Full Coverage |
| Physician/Specialist co-pays: | \$15 PCP / \$25 Spec | \$10 PCP / \$15 Spec | None | \$10 PCP / \$10 Spec |
| ER room co-pays: | \$75 | \$50 | None | \$50 |
| Co-insurance | None | None | None | None |
| Rx co-pays: (Retail) | Tier 1&2: \$10 Gen Tier 3: \$30 Pref Br Tier 4&5: \$65 Non Pref Br | \$10 Gen \$20 Pref Br \$35 Non Pref Br | \$10 Generic \$20 Pref Br \$35 Non Pref Br | \$10 Gen \$20 Pref Br \$35 Non Pref Br |
| Rx co-pays: (MOD) | Tier 1&2: \$20 Gen Tier 3: \$60 Pref Br Tier 4: \$162.50 Non Pref Br | \$20 Gen \$40 Pref Br \$70 Non Pref Br | \$20 Generic \$40 Pref Br \$70 Non Pref Br | \$20 Gen \$40 Pref Br \$70 Non Pref Br |
| Enrollment | 35 | 36 | 38 | 42 |
| 2023 monthly cost | | | | |
| | Ind | Ind | Ind | Ind |
| | \$328.00 | \$384.00 | \$417.56 | \$367.95 |
| District Share | \$246.00 | \$288.00 | \$208.78 | \$275.96 |
| | 75.0% | 75.0% | 50% | 75.0% |
| Member Share | \$82.00 | \$96.00 | \$208.78 | \$91.99 |
| | 25.0% | 25.0% | 50% | 25.0% |
| 2024 monthly cost | | | | |
| | Ind | Ind | Ind | Ind |
| | \$328.00 | \$390.00 | \$435.86 | \$394.74 |
| District Share | \$246.00 | \$292.50 | \$217.93 | \$296.06 |
| | 75.0% | 75.0% | 50% | 75.0% |
| Member Share | \$82.00 | \$97.50 | \$217.93 | \$98.69 |
| | 25.0% | 25.0% | 50% | 25.0% |
| 2025 monthly cost | | | | |
| | Ind | Ind | Ind | Ind |
| | \$358.00 | \$416.00 | \$486.21 | \$450.43 |
| District Share | \$268.50 | \$312.00 | \$243.11 | \$337.82 |
| | 75.0% | 75.0% | 50% | 75.0% |
| Member Share | \$89.50 | \$104.00 | \$243.11 | \$112.61 |
| | 25.0% | 25.0% | 50% | 25.0% |