

	A	B	C	D	E	F	G	H	I
1				IBM Retirees Medical Plans					
2									
3	Name	Medical Plan	Comments	Dental Plan	Comments	Prescription Plan	Comments	Vision Plan	Comments
4									
5	Peter Hirsch	AARP United HP F plan	Very Good	Delta Dental	Very Good	Humana	Very Good. Had to change pharmacy. Using RightSource for	None	Only use reading glasses
6	William	AARP United HP F plan	If you do not go through Extend Health, you cannot get all the plans. More plans than listed. Wife worked for another company, but using same health plan, and they were taking money out of	Metlife	Not on the original list	Saber Plan	Infusion drug worked with medical plan and injectable version of drug covered by prescription plan which did not cover as much. Prescription Plan not very good.	None	
7	Walt Fant	Kaiser Medicare Part B	Cost over \$3,000 just for premium. Pension did not go up in 2014.	None		None		None	
8	Leah Bernstein	Healthnet	Good Plan	Metlife	OK	Humana	Better for	None	
9	R. Peters	AARP United HP F plan	Hard to determine cost is for what?	None		Humana Walmart	Humana and Walmart do not communicate with each other	None	

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10	N. Gussin	Healthnet Plan F		Metlife	Deductable per procedure, not off the top	Humana	RightSource and Humana are different companies. Prices reasonable	None	
11	B. Penafiel	AARP United HP F plan		??		Humana-Walmart			
12	J. Laskowski	Kaiser Medicare Senior Advantge	Got separate accounts for wife to avoid confusion	Delta Dental	AARP Dental Plan would not allow a filling or crown for	Kaiser		VSP	Probably not use it again. Not worth it.
13	J. Miller	Humana F		none		Humana-		VSP	
14	R. Miller	Humana F		None		Cross		VSP	
15	L. Breed	Humana F	Covered Everything. Happy with the plan. Not sure if I could get away with a non-F plan next year? Answer Look at	None		Humana Walmart		None	
16	G. Kornbluth	AARP United HP F plan		Humana		Humana-Walmart		VSP	

IBM Retirees Medical Plans

Name	Number of Plans	Comments	Tower/Watson	Comments	IBM	Comments	HRA	Comments	Process	Comments
Peter Hirsch	Large Number of Plans	Very Good	People seemed Bias. Too long for	Could be substantially improved	No HR support	Good	\$3,000.00	Seems to be working. Deposits and accounting	Lots of details to comprehend	Need more support from HR
R. Peters				Different answer every time I call						
N. Gussin			Very	Very friendly						
J. Miller			Took 6 hours for first call and did not accoplish							
G. Kornbluth			Process							
			Train the people							
G. Kornbluth/ HH Wang			Approval Process poor							