



Tennessee Valley Authority  
400 West Summit Hill Drive  
Knoxville, Tennessee 37902-1401



October 24, 2014

Dear Medicare Supplement Enrollee:

This letter provides information about your 2015 Medicare Supplement plan. Your Medicare Supplement will continue to include medical coverage through BlueCross BlueShield of Tennessee, prescription drug coverage in a Medicare Part D plan administered by Catamaran, and a vision discount plan provided by BlueCross BlueShield of Tennessee in partnership with EyeMed Vision Care.

### **MEDICAL CHANGES AND INFORMATION**

There are no changes being made to the medical portion of your Medicare Supplement plan for next year. The Supplement will continue to pay the hospital deductible under Medicare, 20-percent of Medicare-approved charges for eligible Part B services, as well as other services covered in part by Medicare.

As a reminder, to obtain your vision discount, simply show your BCBST identification card at any in-network provider. To find an in-network provider, call BCBST at 1-800-245-7942 or go to [www.eyemedvisioncare.com/blueperks](http://www.eyemedvisioncare.com/blueperks).

### **PRESCRIPTION DRUG CHANGES AND INFORMATION**

**Important:** There are changes being made to the prescription drug portion of your Medicare Supplement plan for next year. Effective January 1, 2015, there will be a \$100 deductible (combined retail and mail), the generic copays will be increasing to \$15 at retail / \$30 at mail, and the non-preferred brand and specialty copays will be increasing to \$160 at mail. Currently, there is no deductible, the generic copays are \$10 at retail / \$20 at mail, and the non-preferred brand and specialty copays are \$120 at mail.

You should have already received information from Catamaran regarding your drug coverage for 2015. This would have included your Evidence of Coverage, Annual Notice of Change and an Abridged Formulary. Some medications may be covered in different tiers next year, and a change in tier may change the amount you pay for medication. Please read the Catamaran information carefully.

Other Medicare Part D plans will hold open-enrollment periods, but **you do not need to enroll in a Part D plan if you wish to continue coverage in the TVA plan.** In fact, Medicare will not allow you to have two Part D plans.

### **PREMIUM CHANGES AND INFORMATION**

The current Medicare Supplement premium is \$258 per month. **The 2015 premium will be \$276 per month** beginning with the premium for January 2015. This total premium does not reflect any pension supplement or contribution you receive to help with the cost of medical coverage. If you receive such help, you may pay a lesser amount. If you pay for your coverage through pension deduction, the January 2015 premium will be deducted from the pension benefit you receive at the end of December 2014.

A reminder if your payment for medical coverage is deducted from your monthly retirement check: Should the amount of your monthly retirement benefit change at any time such that it will not cover the amount of your medical premium, you will need to change your method of payment to automatic bank-drafting. TVA will review records in early 2015 and will notify you if it appears that your premium can no longer be deducted from your monthly retirement check.

We know your Medicare Supplement plan is important to you and encourage you to stay informed about your plan by reading material you receive, along with the information available through the TVA Retirees Association and on [www.tva.com](http://www.tva.com). You may call the TVA Service Center at 888-275-8094 if you have general questions about your Medicare Supplement. For information about your prescription drug coverage, please call Catamaran Member Services toll free at 855-207-5871 (TTY users should call 711).

Sincerely,

A handwritten signature in black ink, appearing to read "Kelly R. Lawson". The signature is fluid and cursive, with the first name "Kelly" being the most prominent part.

Kelly R. Lawson  
Senior Manager, Employee Benefits