

OHIO FUNERAL DIRECTORS ASSOCIATION



65 PLUS PREMIUM PLAN 100

65 PLUS SELECT PLAN 80

INCLUDING PRESCRIPTION DRUGS

Effective January 1, 2008

Your Ohio Funeral Directors Association offers two medical plans for OFDA retirees age 65 and over. These are made available to retired members as part of your annual OFDA membership. They are administered through the OFDA Benefit Trust by an experienced professional benefit administrator. Because of the size of our membership we can obtain these plans for you with benefit levels that are superior to plans available on the open market. This brochure is a brief summary of these two plans. Complete details are outlined in your Summary Plan Description pages.

Plan 100 and Plan 80 offer medical benefits for members and dependents who are covered by Medicare. You may choose the one that best fits your needs. Each plan is designed to cover eligible medical expenses both in and out of the hospital as well as eligible physician charges. In both Plan 100 and Plan 80 there is no deductible; you have immediate coverage for your medical expenses. Plan 100 pays 100% of usual, customary and reasonable charges for most hospital and physician charges whereas Plan 80 pays 80% of usual, customary and reasonable charges for most hospital and physician charges. Please carefully review the description of each plan to determine the best plan for you.

The Medicare benefits listed on the following pages are only a partial synopsis of what Medicare covers in 2008. For a complete listing of the Medicare benefits go to www.Medicare.gov.