

SUMMARY SHEET - COMPARISON OF PREMIUMS AND DEDUCTIBLES –As of October 10, 2011

There are many important health insurance criteria that apply to an individual that are not shown in this summary.

This summary is only intended to help narrow down the selections for more detailed individual review.

HEALTHCARE HIGHLIGHTS						
Topic	Alcatel-Lucent PPO*				Medigap F	Medigap N
Insurer	United HealthCare					
Deductible	\$ 290				\$ 0	\$ 155
Max out of pocket	\$ 3,290				N/A	N/A
PCP visit in-network	\$ 15				\$ 0	\$ 20
PCP-visit out-of-network	\$15				N/A	N/A
Other services (generally)	20% copay					
Provider choice	PPO network				All Medicare	All Medicare
Insurer Rating**						
PRESCRIPTION DRUGS HIGHLIGHTS						
Insurer	Medco					
Deductible	\$ 320					
Generics (90-day)	\$ 20					
TOTAL MONTHLY PREMIUM						
Health care	×					
Prescription drugs	×					
Total	\$40.03					

*From Alcatel-Lucent “Benefits at a Glance – 2012 Enrollment Benefits”

** Enter information about individual insurers, by region, from rating sources at www.lucentretirees.com/benefitsteam/ Ver1-111010