Guidelines Utilized by the PURA Benefits Committee  
In Selecting a Health Insurance Plans and Provider

Medicare Senior Supplement Plan (PURcare):

1. Any Senior Supplement plan and provider of the insurance must be able to serve our PURA members wherever they live.
2. The plan must give complete freedom for the member to select any doctor or provider of health services that accept Medicare patients.
3. The plan must cover medical and prescription drugs.
4. Any prescription drug plan must cover any legal drug prescribed by a doctor.
5. The insurance company must have a good reputation for service in the industry.
6. The plan must cover emergency healthcare services while the member is traveling outside the United States.
7. The plan must have a market competitive premium with the lowest possible annual deductible rate and with no or very low co-pays or other out-of-pocket costs to the member.
8. The plan must be comprehensive with marketing advantages over off the shelf plans provided by the insurance company.

Medicare Advantage or Preferred Provider Organization Plan

1. The Plan and provider of the insurance should be able to serve our PURA members wherever they live in the State of Indiana.
2. The plan must cover medical and prescription drugs.
3. The insurance company must have a good reputation for service in the industry.
4. The plan must have a market competitive premium with competitive co-pays and other out-of-pocket costs to the member.