

# 2023 – Medicare Eligible Peralta Community College District MAPD Coverage



## Medicare Advantage Prescription Drug (MAPD) FAQ

### PLAN DESIGN



| MEDICAL                                | RETIREE PAYS          |
|--|-----------------------|
| Deductible                             | \$0                   |
| Primary Care Visit                     | \$0                   |
| Specialist Visit                       | \$0                   |
| Diagnostic Procedure/Tests             | \$0                   |
| Lab Services                           | \$0                   |
| Preventative Services                  | \$0                   |
| Therapy (Occupational/Physical/Speech) | \$0                   |
| Allergy Shots                          | \$0                   |
| Inpatient Services                     | \$0                   |
| Outpatient Services                    | \$0                   |
| Skilled Nursing Facility               | \$0 Days 1-100        |
| Urgent Care                            | \$0                   |
| Emergency Care                         | \$0                   |
| Ambulance Services                     | \$0 Medicare-approved |
| Durable Medical Equipment              | \$0                   |

| ANCILLARY BENEFITS         | RETIREE PAYS   |
|----------------------------|--|
| Foreign Travel Coverage    | \$0 Emergency room & urgently needed care<br>\$0 Inpatient Care<br>60 Days Lifetime Limit            |
| Hearing                    | \$0 Routine hearing exam every 12 months (\$70 max)<br>\$500 Hearing aid allowance - every 12 Months |
| Vision                     | \$0 Routine eye exam every calendar year (\$70 max)<br>\$100 Eyewear allowance every 24 months       |
| Podiatry                   | \$0 (12 visits per year)   |
| Chiropractic               | \$0  |
| Acupuncture                | \$0  |
| Fitness Benefit            | SilverSneakers   |
| Private Duty Nurse Benefit | \$10,000 Allowance per year  |

| Prescription                 | 30-Day Retail Retiree Pays Up To | 90-Day Retail Retiree Pays Up To | 90-Day Mail Order Retiree Pays Up To |
|------------------------------|----------------------------------|----------------------------------|--------------------------------------|
| Annual Deductible: \$0       |                                  |                                  |                                      |
| Tier 1 (Generic)             | \$1                              | \$3                              | \$1                                  |
| Tier 2 (Preferred Brand)     | \$1                              | \$3                              | \$1                                  |
| Tier 3 (Non-Preferred Brand) | \$1                              | \$3                              | \$1                                  |
| Tier 4 Specialty             | \$1                              | N/A                              | N/A                                  |

**\*Specialty drugs are limited to a 30-day supply**

## MEDICAL QUESTIONS

### 1. Are there any plan changes?

Peralta Community College District did their best to match the plan to your current plan design and mitigate any disruption. The benefit level is the same, but the structure is a little different. With the new Medicare Advantage Prescription Drug (MAPD) plan Medicare will no longer be primary and you will utilize only your Anthem MAPD card for your medical and prescription benefits. The new MAPD plan also has added benefits which you will find more details about in this FAQ!

**2. Is there a Part A and/or Part B Deductible?**

No.

**3. Is there Co-insurance or Copays?**

No. All Medicare-approved medical services are covered at 100%.

**4. Does this plan require referrals?**

No, this plan does not require referrals.

**5. Does this plan require Pre-certifications?**

Some services may require Pre-certification.

**6. Does this plan have a network?**

Yes, but you can go to any Medicare provider, hospital, or facility.

**7. Can I go to my current providers?**

Yes, you can see any provider that accepts Medicare.

**8. Do I still use my Medicare Card?**

Put your Medicare card in a safe place in case you need it at a later date. You will use only your Anthem ID Card for Medical and Drug with the exception of COVID-19 vaccines and COVID testing, which will require your Medicare card.

**9. What if my Provider says they do not accept this plan?**

If your provider accepts Medicare, the portion you are responsible for will remain the same whether or not they are considered in or out of network. Please call Retiree First **Toll-Free at 855.460.7312 (TTY 711)** to assist. We can reach out to your provider to explain.

## PRESCRIPTION QUESTIONS

**10. Is there a Prescription Deductible?**

No.

**11. Is there a Donut Hole Coverage?**

Yes. The plan has Full Donut Hole Coverage.

**12. Is there Catastrophic Coverage?**

Yes. The plan has Custom Catastrophic Coverage.

**13. Are my drugs covered?**

Most likely yes. The drug list is a Comprehensive Formulary just as before. You will receive an Abridged Formulary with your Welcome Kit and cards. Please call Retiree

First **Toll-Free at 855.460.7312 (TTY 711)** if you do not see your drug listed or need help looking up your drugs.

**14. Can I go to the same Retail Pharmacy?**

Most likely, yes. There should be little to no pharmacy disruption. Anthem has over 68,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy refills.

**15. Is there a Mail Order Pharmacy? Is there a discount at Mail Order?**

There is Mail Order and a discount at Mail Order, but you can also use most Retail Pharmacies for the same 90-day fill for only 2 retail 30-day copay prices.

**16. Will my prescriptions transfer from the old plan?**

No, if you want to utilize mail order under the new plan you will need your provider to send in new scripts. IngenioRx Mail Order Pharmacy will be the new pharmacy. You will be receiving more information shortly. Please call Retiree First **Toll-Free at 855.460.7312 (TTY 711)** if you need assistance with setting up Mail Order.

**17. Can I still go to the Veterans Affairs (VA) for my drugs?**

Yes. If you obtain some drugs from the VA, you may continue to do so.

**18. Do I need Prior Authorizations for certain prescription medications?**

Some drugs may require a Prior Authorization. Please contact Retiree First at **Toll-Free at 855.460.7312 (TTY 711)** if you have questions or need assistance with Prior Authorizations as well as any other requirements, such as Step Therapy, Quantity Limit, or Formulary Exceptions.

## PLAN QUESTIONS

**19. Will I be automatically enrolled in the new Medicare Advantage plan? Do I need to do anything to enroll?**

All Medicare eligible retirees and/or dependents will be automatically enrolled into the plan. There is nothing you need to do to be enrolled.

**20. Can I stay on the current plan?**

No. Your current plan will no longer be available in 2023.

**21. What is this opt-out?**

You are going to be automatically enrolled into the **Anthem MAPD**. If you choose to opt out of the MAPD you have the option to join the below plans through Peralta Community College District

- Medicare Supplement plan through United American Plan F - \$0 copay on all Medicare approved services
- Medicare Part D Drug plan through Anthem – a match to the above Anthem Rx plan

Please complete the enclosed Anthem PDP enrollment form if you prefer the plans listed above. You can also choose to opt-out all together. However, if you do completely opt-out you will have no medical or drug coverage through Peralta Community College District. Please call Retiree First **Toll-Free at 855.460.7312 (TTY 711)** if you would like to opt-out.

**22. When will I receive my card/ Welcome Kit?**

Cards and Welcome Kits should be received by end of December. Retirees and Medicare eligible dependents will each receive their own card. Please note that each enrollee may not receive their plan information on the same day. This is normal.

**23. What do I do if I lose my card?**

Please call Retiree First **Toll-Free at 855.460.7312 (TTY 711)** and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.

**24. Are there any extra benefits included with the new Anthem MAPD plan?**

Yes!

- **Silver Sneakers Fitness benefit.** Please visit silversneakers.com to view locations
- **Vision Benefit –**
  - \$0 copay for routine exam every 12 months
  - \$100 combined materials allowance every 24 months
- **Hearing Benefit –**
  - \$0 copay for routine exam
  - \$500 hearing aid allowance every 12 months

**25. How much do I have to pay for the plan?**

Your plan will continue to be fully subsidized by Peralta.

**26. Who do I call if I need assistance with the plan?**

Please call Retiree First **Toll-Free at 855.460.7312 (TTY 711)** to reach your Dedicated Peralta Community College District Retiree Advocate team from the hours of 8:00am-5:00pm PST.