

2024 – Plumbers & Steamfitters Local 150 Medicare Advantage with Prescription Drug Plan (MAPD)



Frequently Asked Questions

Plan Design

Medical Carrier:



Medical	You pay
Deductible	\$0
Office Visit: Primary Care	\$0
Office Visit: Specialist	\$0
Inpatient Hospital	\$0 per admission.
Outpatient Care	\$0
Home Health Care	\$0
Skilled Nursing Facility	\$0, days 1-100.
Emergency Room	\$0
Urgent Care	\$0
Ambulance Service	\$0

Lab Services	\$0
Radiology Services	\$0
Durable Medical Equipment	\$0
Preventative Screenings	\$0
Podiatry	\$0, 6 Visits per year
Foreign Travel (World-wide) Coverage	\$0, Emergency Room & Urgently Needed Care
Hearing	\$0, Routine Hearing Exam - 1 per year \$3,000 Allowance - every 3 years
Vision	\$0, Routine Eye Exam - 1 per year
Fitness Benefit	Renew Active

Prescription Carrier



Prescription	30-day Retail You pay up to	90-day Retail You pay up to	90-day Mail Order You pay up to
Annual Deductible: \$250			
Tier 1 Generic	\$10	\$30	\$25
Tier 2 Preferred Brand	\$40	\$120	\$100
Tier 3 Non-Preferred Brand	\$100	\$300	\$250
Tier 4 Specialty	\$100	N/A	N/A
Insulin Medications	\$35	\$105	\$87.50

Plan Questions

1. Will I be automatically enrolled, or 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.

2. Can I stay with the current plan?

No, all Medicare-eligible retirees and/or dependents must change over to this plan. Your current plan will no longer be available.

3. Can I opt-out of this plan?

We are required by law to give you the choice of opting out of the new plan. Since you are enrolled in the current medical and prescription drug plan it is unlikely that you would not be able to participate in this new robust plan. However, you have the option to opt-out and decline this medical and prescription coverage. Nevertheless, if you would like to opt-out, please call RetireeFirst at **(706) 229-8790 (TTY 711) or toll free (855) 202-6904 (TTY 711)**, Monday-Friday, 8am-5pm EST.

4. Are there any plan changes?

Plumbers & Steamfitters Local 150 did their best to match or enhance your current benefits. Below are a few highlights of your new plan:

- Medicare-covered medical services are \$0 cost to you.
- One routine eye exam per year is \$0 cost to you.
- One routine hearing exam per year is \$0 cost to you. \$3000 hearing aid benefit every 3 years.
- You pay \$0 copay for podiatry service. 6 visits per year.
- Access to Renew Active Fitness Benefit.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

5. When will I receive my ID card and welcome kit?

Cards and welcome kits should arrive in the month prior to your start date. 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.

6. What do I do if I lose my card?

Please call RetireeFirst at **(706) 229-8790 (TTY 711) or toll free (855) 202-6904 (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.

7. If I leave the plan, will it affect any of my other benefits?

Yes, you will lose medical, dental and vision benefits and are not allowed to reenroll.

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

Southern Benefit Administrators, Inc. can be reached at 800-831-4914 to answer any billing questions. Ask for Mandy Miller.

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

Please call RetireeFirst at **(706) 229-8790 (TTY 711) or toll free (855) 202-6904 (TTY 711)** to reach your dedicated Plumbers & Steamfitters Local 150 Retiree Advocacy Team, Monday-Friday, 8am-5pm, EST.

Medical Questions

10. Is there a medical deductible?

No, there is not a medical deductible.

11. Is there co-insurance or copays?

No coinsurance or copays apply to this plan.

12. Does this plan require referrals?

No, this plan does not require referrals.

13. Does this plan require pre-certifications?

Some services may require pre-certification.

14. Does this plan have a network?

Yes, but you can go to any willing Medicare provider, hospital, or facility. This plan's in and out of network benefits are the same.

15. Can I go to my current providers?

Yes, you can see any provider that accepts Medicare and is willing to bill UnitedHealthcare®.

16. Do I still use my Medicare card?

No, put your Medicare card in a safe place in case you need it later. You will only use your UnitedHealthcare® ID Card for medical and prescriptions.

17. 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 they are considered in or out of network. You can go to any willing Medicare provider, hospital, or facility. Please call RetireeFirst at **(706) 229-8790 (TTY 711) or toll free (855) 202-6904 (TTY 711)** to assist; we can reach out to your provider to explain.

Prescription Questions

18. Is there a prescription deductible?

Yes, there is a \$250 prescription deductible.

19. Is there co-insurance or copays?

Yes, please review the prescription table on page 3.

20. Are my prescriptions covered?

Most likely yes, the prescription list is a comprehensive formulary just as before. Please call RetireeFirst at **(706) 229-8790 (TTY 711) or toll free (855) 202-6904 (TTY 711)** if you need help looking up your prescriptions.

21. Can I go to the same retail pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. UnitedHealthcare® has over 66,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy refills.

22. Is there a mail order pharmacy?

There is a mail order pharmacy called OptumRX which can be reached at 1-888-279-1828, TTY 711 (EST). You can also call RetireeFirst at **(706) 229-8790 (TTY 711) or toll free (855) 202-6904 (TTY 711)** with questions about mail order prescriptions.

23. Will my prescriptions transfer from the old plan?

If you use the retail pharmacy, and have refills remaining, you do NOT need to obtain new prescriptions. If you use mail order, you WILL need to obtain new prescriptions from your provider.

24. Can I still go to the Veterans Affairs (VA) for my prescriptions?

Yes, if you obtain some prescriptions from the VA, you may continue to do so.

25. Do I need prior authorizations for certain prescription medicines?

Some prescriptions may require a prior authorization. Please contact RetireeFirst at **(706) 229-8790 (TTY 711) or toll free (855) 202-6904 (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.

26. What is the donut hole and is there donut hole coverage?

The coverage gap/donut hole begins after the total yearly prescription cost (including what our plan has paid and what you have paid) reaches a certain dollar amount. While most Medicare Part D plans have a gap/donut hole, you have full donut hole coverage with this plan. This means you will never pay more than the plan copays shown in the table above.

27. What is the catastrophic phase and is there coverage?

The catastrophic phase is a phase of coverage designed to protect you from having to pay very high out-of-pocket costs for prescription drugs. It is the final phase in your prescription drug plan and your copays will be \$0. You will remain in this phase for the rest of the plan year. You may have cost sharing for excluded prescriptions that are covered under this plan.

UnitedHealthcare® Group Medicare Advantage PPO and Prescription Drug (MAPD) plan Card Sample:

Front:

Back:


Health Plan (80840): **911-87726-04**
Member ID: 0000000000 Group Number: XXXXX
Member: **DENNIS SAMPLE** GROUP NAME
Payer ID: 87726

RxBIN: 010097
RxCN: 9999
RxCop: COS
Copay: PCP \$XX ER \$XX
Spec \$XX
HXXX-XXX-XXX
UnitedHealthcare Group Medicare Advantage (PPO)
Plan pays up to Medicare Limiting Charges.

Customer Service Hours: Mon - Fri 8 am - 8 pm Printed: x/x/x/xx

For Members
Website: retire.uhc.com
Customer Service: 1-999-999-9999 TTY 711
TeleNurse: 1-999-999-9999 TTY 711
Behavioral Health: 1-999-999-9999 TTY 711

For Providers www.UHCprovider.com 1-999-999-9999
Medical Claim Address: P.O. Box 99999, Salt Lake City, UT 84131-0362

UHC
For Pharmacists 1-888-888-8888
Pharmacy Claims OptumRx P.O. Box 999999, Dallas, TX 75265-0287