



Frequently Asked Questions (FAQ)

PLAN DESIGN

Carrier	
MEDICAL	YOU PAY
Medical Deductible	\$0
Primary Care Visit	\$0
Specialist Visit	\$0
Inpatient Services	\$0 per admit
Outpatient Services	\$0
Inpatient Mental Health & Substance Abuse	\$0 per admit
Outpatient Services Mental Health & Substance Abuse	\$0
Skilled Nursing Facility (Days 1-100)	\$0
Urgent Care	\$0
Emergency Care	\$0
Ambulance Services	\$0
Durable Medical Equipment	\$0

Foreign Travel Coverage	\$0, Emergency Room & Urgently Needed Care \$0, Inpatient Care - 60 Lifetime Days
Hearing Benefits	\$0, Routine Hearing Exam - 1 per year. \$70 maximum, including hearing aid fitting evaluations, every calendar year. \$0, Fitting & Evaluations - 1 per year \$70 maximum, including routine hearing exams, every calendar year. \$2,000 Allowance - \$1,000 per ear - every 2 years (Hearing Care Solutions)
Podiatry Benefits	\$0, 12 Visits per year
Chiropractic Benefits	\$0, 20 Visits per year
Acupuncture Benefits	\$0, 20 Visits per year
Fitness Benefits Included	SilverSneakers

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 Prescription Deductible		\$0	
Tier 1-A Select Generics	\$0	\$0	\$0
Tier 1 Generics	\$5	\$10	\$10
Tier 2 Preferred Brands	\$20	\$40	\$40
Tier 3 Non-Preferred Brands	\$50	\$100	\$100
Tier 4 Specialty	\$20	N/A	N/A

MEDICAL QUESTIONS

1. Can I stay on the current plan?

No, Orange USD will cease coverage under CalPERS on December 31, 2023. Orange USD has elected this Custom Anthem plan for overage retirees effective January 1, 2024. All Medicare eligible retirees and/or dependents, who are not on a Kaiser plan, must change over to the new Custom OUSD Anthem Medicare Advantage with Prescription Drug (MAPD) PPO plan. Your current plan will terminate 12/31/23.

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

No, there is no Part A or B deductible.

3. Is there Co-insurance or Copays?

No, there is no co-insurance or copays.

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 willing Medicare provider, hospital or facility. This plan's In and Out of Network benefits are the same.

7. Can I go to my current providers?

Yes, you can see any willing provider who accepts Medicare Assignment.

8. Do I still use my Medicare Card?

Prior to January 1, 2024, you will receive your new Anthem ID card for the Custom OUSD Anthem MAPD PPO plan. This is the card you will bring with you to the doctors. You will need this new ID card to ensure that claims will be filed correctly by your providers. Make sure you keep your original Medicare card somewhere safe.

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

If your provider accepts Medicare Assignment, the portion you are responsible for will remain the same whether they are considered in or out of network. Please call RetireeFirst at (714) 209-7630 (TTY 711) or toll free at (855) 430-7090 (TTY 711) to assist; we can reach out to your provider to explain.

PRESCRIPTION QUESTIONS

10. Is there a Prescription Deductible?

No, there is no Prescription Deductible.

11. Is there a Donut Hole Coverage?

Yes, the plan has Full Donut Hole Coverage.

12. Is there Catastrophic Coverage?

Yes, the plan has Standard Catastrophic Coverage. You will pay \$0 for all of your prescriptions once you reach the Catastrophic Phase.

13. Are my drugs covered?

Most likely yes, the drug list is a Comprehensive Formulary just as before. Please call RetireeFirst at (714) 209-7630 (TTY 711) or toll free at (855) 430-7090 (TTY 711) if you need help looking up your drugs.

14. Is my copay/Coinsurance structure staying the same?

The OUSD Anthem MAPD PPO plan was designed to match the current Orange USD Platinum plan. For any retiree currently on the platinum plan, the copay structure will remain the same. For everyone else, this copay structure has improved. Please refer to the benefit chart included on pages 1-3 for more detail. Please keep in mind the tiers may change from year to year as well as the cost of drugs copay/coinsurance can vary based on inflation, contracts, supply, etc. so you may see a slight change in copay/coinsurance.

15. Can I go to the same Retail Pharmacy?

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

16. Is there a Mail Order Pharmacy? Is there a Mail Order Discount?

There Is Mail Order, but you can also use most Retail Pharmacies. You can fill a 90-day prescription at 2x the cost of a 30-day fill at both Retail and Mail order pharmacies. You DO need new prescriptions if you prefer to use the Mail Order Service.

17. 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.

18. Can I still go to the VA (Veteran Affairs) for my drugs?

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

19. Can I still use coupons for prescription Medications?

No, the Center for Medicare Services (CMS) will not allow Manufacturer coupons or coupons cards such as Good Rx to be used with Medicare regulated MAPD Plans.

20. Do I need Prior Authorizations for certain prescription medicines?

Some drugs may require a Prior Authorization. Please contact RetireeFirst at (714) 209-7630 (TTY 711) or toll free at (855) 430-7090 (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

21. Are there any plan changes?

The new Custom OUSD Anthem MAPD PPO plan was designed to match the current Orange USD Platinum plan. This new plan matches or exceeds the benefits of your current plan. Some plan highlights are:

- You will now have one Anthem ID card for your Medical and Prescription Drug needs.
- You will pay \$0 for Medicare-Approved Medical Services.
- You will have a \$0 Prescription Deductible.
- Enhanced drug formulary to include lifestyle and bonus drugs. This may include drugs used for erectile dysfunction, weight loss, hair loss, and some vitamins.

- Full donut hole coverage.
- Hearing Benefit: \$0 Routine Hearing Exam, 1 per year. \$0 Hearing Aid Fitting & Evaluation, 1 per year. \$2,000 allowance (\$1,000 per ear) - every 2 years. Must use a Hearing Care Solutions participating provider.
- Podiatry Benefit: \$0, 12 visits per year.
- Chiropractic Benefit: \$0, 20 visits per year.
- Acupuncture Benefits: \$0, 20 visits per year.
- Access to SilverSneakers, a Fitness Benefit.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

22. Will I be automatically enrolled in the new Custom Orange USD Anthem Medicare Advantage PPO plan? Do I need to do anything to enroll?

All Medicare eligible retirees and/or dependents will be automatically enrolled into the plan. **Subscribers who purchase their medical plan at full cost will be required to complete the enclosed ACH form and return it with a voided check to RetireeFirst by November 30, 2023, to process your enrollment.**

23. What is an opt-out?

While you are going to be automatically enrolled, you can choose to opt out of the plan. However, if you do opt-out you will have no medical or drug coverage through Orange Unified School District. Opting out of this plan will impact your eligibility for ancillary benefits through Orange Unified School District. Please call RetireeFirst at (714) 209-7630 (TTY 711) or toll free at (855) 430-7090 (TTY 711) if you would like to opt-out.

24. When will I receive my ID card and Welcome Kit?

Cards and Welcome Kits should be received in the middle to end of December. Members 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.

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

Please call RetireeFirst at (714) 209-7630 (TTY 711) or toll free at (855) 430-7090 (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.

26. Can I leave the plan and come back?

Orange Unified School District allows a 10-year waiver period, if you have not exhausted the 10-year waiver period you can leave the plan and return. After the 10-year waiver period, you cannot return if you leave the plan.

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

Yes, it will. If you leave the plan and receive ancillary benefits through the Orange Unified School District, you will no longer be eligible for these benefits.

28. How do I pay for this plan?

Starting January 1, 2024, your OUSD Anthem MAPD PPO rate will be handled by Retiree First. Retirees that have their medical benefit rate fully subsidized by the School District will no longer see deductions from their pension as the School District will be paying the rate directly. No action is needed.

Subscribers with a medical benefit rate cost share will be required to complete the enclosed ACH form and return it with a voided check to RetireeFirst by November 30, 2023, to set up your ACH deductions with your bank. The rate will be automatically deducted on the 3rd of every month. If you have any questions call Retiree First at (714) 209-7630 (TTY 711) or toll free at (855) 430-7090 (TTY 711).

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




Please call RetireeFirst at (714) 209-7630 (TTY 711) or toll free at (855) 430-7090 (TTY 711) to reach your Dedicated Orange Unified School District Retiree Advocate team from the hours of 8:00 AM to 5:00 PM PST.

30. What do I do if I would like to learn more about the Orange Unified School District Kaiser Permanente Senior Advantage HMO Plan option?


If you would like to learn more about the Kaiser plan option Orange Unified School District has available, please contact Ann Marie Estrada at (949) 252-4563 for forms and a Summary of Benefits.

Card Sample:

Front:

Anthem. 		Anthem Medicare Preferred (PPO) 
<FormattedMemberName>		Orange Unified School District
Member ID:	Senior Rx Plus	
Group:	CA056GRS	Office Visit Copay: \$0
Issuer ID (80840):	9101000302	Specialist Visit Copay: \$0
RxBIN:	020115	Emergency Room Copay: \$0
RxPCN:	IS	Preventive Copay: \$0
RxGRP:	WM2A	
RxD:		CMS H4036-801
<small>Orange Unified School District will utilize RetireeFirst to handle member contact for health plan administration. See back for contact information.</small>		 MedicareRx <small>Prescription Drug Coverage</small>

Back:

Anthem. 	anthem.com/ca
<small>Providers: Do not bill Medicare. Submit paper and electronic claims to your local Blue Cross/Blue Shield Plan. Include the 3-digit alpha prefix that precedes the patient ID number listed on the front of this card. Medicare limiting charges apply.</small>	RetireeFirst Advocacy* 1-855-430-7090 Member Services: 1-833-910-4432 TDD/TTY: 711 Rx Member Services: 1-833-409-1228 Help for Pharmacists: 1-833-377-4266 Provider Services: 1-833-910-4432 24/7 NurseLine: 1-800-700-9184 *Contracts directly with group sponsor
<small>Members: Present this ID card to your health care provider before you receive services or supplies. See your Evidence of Coverage for a complete description of coverage.</small>	
<small>Possession of this card does not guarantee eligibility for benefits. Anthem Providers can submit claims to Avelity.com or: Medical: P.O. Box 60007 Los Angeles, CA 90060-0007 Pharmacy: Claims Department - Part D Svcs. P.O. Box 52077, Phoenix, AZ 85072-2077</small>	<small>Anthem BC Health Insurance Company is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross Association.</small>
Issued: 08/17/2023	