

2024 – City of Hurst, TX Medicare Advantage with Prescription Drug Plan (MAPD)



Frequently Asked Questions

Plan Design

Medical Carrier:



Medical	You pay
Deductible	\$0
Maximum Out of Pocket (MOOP)	\$500
Office Visit: Primary Care	\$0
Office Visit: Specialist	\$0
Inpatient Hospital	\$100 per admit
Outpatient Care	\$0
Inpatient Mental Health & Substance Abuse	\$100 per admit – 190 Days Lifetime
Outpatient Mental Health & Substance Abuse	\$0
Skilled Nursing Facility	\$0, Days 1-100
Emergency Room	\$65, waived if admitted within 3 days
Urgent Care	\$0
Ambulance Service	\$0

Over the Counter Pharmacy Allowance	\$30, Monthly Rollover
Durable Medical Equipment	\$0
Chiropractic	Medicare Covered Services
Acupuncture	Medicare Covered Services
Podiatry	\$0, 6 Visits per year
Hearing	\$0, Routine Hearing Exam - 1 per year (\$40) \$2,000 Allowance - both ears - every 36 months
Vision	\$0, Routine Eye Exam - 1 per year (\$40 OON) \$150 Allowance - every 24 months
Dental	\$0, Preventative & Diagnostic \$0, Basic Restorative \$0, Major Restorative \$0, Deductible \$1,000 Allowance
Foreign Travel (World-wide) Coverage	\$65, Emergency Room - waived if admitted within 3 days \$0, Urgently Needed Care
Fitness Benefit	SilverSneakers

Prescription Carrier



BlueCross BlueShield
of Texas

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 \$0			
Tier 1-A Preferred Generics	\$0	\$0	\$0
Tier 1 Generics	\$5	\$15	\$10
Tier 2 Brands	\$20	\$60	\$40
Tier 3 Non-Preferred Brands	\$35	\$105	\$70
Tier 4 Specialty	\$55	N/A	N/A
Insulin Medications	\$35	\$105	\$70

Plan Questions

1. Will I be automatically enrolled in the new plan 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 Advocates at **(817) 210-6387(TTY 711)**, Monday-Friday, 8am-5pm CST.

4. Are there any plan changes?

The City of Hurst did their best to match the current benefits with the following improvements:

- Medical Maximum Out-of-Pocket \$500
- Medical Deductible \$0
- Primary Care and Specialist Visits \$0 copay
- Hearing, Vision, Dental, Podiatry and Fitness benefits are included.
- 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 **(817) 210-6387 (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?

No, it will not impact other benefits.

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

City of Hurst, TX can be reached at (817) 788-7000 to answer any billing questions.

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

Please call RetireeFirst at **(817) 210-6387 (TTY 711)** to reach your dedicated City of Hurst, TX Retiree Advocacy Team, Monday-Friday, 8am-5pm, CST.

Medical Questions

10. Is there a medical deductible?

No, there is no deductible on the new Blue Cross and Blue Shield of Texas - MAPD Open Access PPO plan.

11. Is there co-insurance or copays?

No. There is no co-insurance or co-payments on the new Blue Cross and Blue Shield of Texas - MAPD Open Access PPO 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?

No. You can go to any willing Medicare provider, hospital, or facility that accepts Medicare.

15. Can I go to my current providers?

Yes, you can see any provider that accepts Medicare and is willing to bill Blue Cross and Blue Shield of Texas.

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 Blue Cross and Blue Shield of Texas 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 **(817) 210-6387 (TTY 711)** to assist; we can reach out to your provider to explain.

Prescription Questions

18. Is there a prescription deductible?

No, there will not be a prescription deductible.

19. Is there co-insurance or copays?

No, there isn't prescription co-insurance or copays.

20. Are my prescriptions covered?

Most likely yes, the prescription list is a comprehensive formulary just as before. Please call RetireeFirst at **(817) 210-6387 (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. Blue Cross and Blue Shield of Texas 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 Express Scripts which can be reached at 1-800-599-0729 CST. You can also call your dedicated RetireeFirst Advocates at **(817) 210-6387 (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 prior authorization. Please contact RetireeFirst at **(817) 210-6387 (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.

Blue Cross and Blue Shield of Texas - MAPD Open Access PPO Plan Card Sample:

Front:

Back:

 <p>BlueCross BlueShield of Texas</p> <p>Name: SAMPLECARD ID: ZGD123456789 Plan (80840): 9101000260 Blue Cross Group Medicare Advantage (PPO)SM</p> <p>RxBin: RXBIN RxPCN: RXPCN RxGrp: RXGROUP RxID: RXID</p> <p>H1666 801</p>	<p>Blue Cross Group Medicare Advantage (PPO)SM</p> <hr/> <p>In Network Office Visit: \$ Specialist: \$ Emergency Room: \$</p> <hr/> <p>Out of Network Office Visit: \$ Specialist: \$ Emergency Room: \$</p> <hr/> <p> Medicare^{Rx} <small>Prescription Drug Coverage</small></p>
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www.getbluets.com/mapd



<p>For Providers: 1-877-299-1008 TTY: 711 Pharmacy Help Desk: 1-877-277-7898</p>	<p>For Members: Customer Service: 1-877-299-1008 TTY: 711 Nurse Advice Line: 1-800-631-7023</p>
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File medical claims with your local plan

Medicare Limiting Charges Apply

PPO plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HCSC is a Medicare Advantage organization with a Medicare contract.