

2025 – Lynwood Unified School District 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
Outpatient Care	\$0
Skilled Nursing Facility	\$0 / 100 days
Emergency Room	\$0
Urgent Care	\$0
Ambulance Service	\$0
Lab Services	\$0
Radiology Services	\$0

Durable Medical Equipment	\$0
Preventative Screenings	\$0
Chiropractic / Acupuncture	\$0 for 24 routine visits per year (combined)
Podiatry	\$0 copay for 12 routine visits per year
Hearing	In-Network & Out-of-Network: \$195.00-\$1,750.00 copay per hearing aid. 2 hearing aids every year.
Vision	\$0 copay for glasses/contacts every 2 years. (\$100 copay coverage limit).
Fitness Benefit	Fitness Benefit Included

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: \$0			
Annual Maximum Out of Pocket (MOOP): \$2000 / \$1000 (Mail Order)			
Tier 1 Preferred Generics	\$5	\$10	\$10
Tier 2 Generic	\$5	\$10	\$10

Tier3 Preferred Brand	\$20	\$40	\$40
Tier 4 Non-Preferred Brand	\$50	\$100	\$100
Tier 5 Specialty	\$50	N/A	N/A
<p>Note: CMS caps the 30-day supply cost for Insulin medication at \$35. Costs for a 30-day supply may be less but will not exceed \$35 for 2025.</p>			

Plan Questions

1. Will I be automatically enrolled, or do I need to do anything to enroll?

You will be automatically signed up to be enrolled into the Alignment Health Retiree Options (PPO) Plan effective January 1, 2025. To process your enrollment, you must complete the enclosed ACH form and return it to RetireeFirst by **November 18, 2024**.

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 want 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 toll free at **(855) 259-3548 (TTY 711)**, Monday-Friday, 8am-5pm PST.

4. Are there any plan changes?

Lynwood Unified School District did their best to match or enhance your current benefits. Below are a few highlights of your new plan:

- You have a \$0 Medical and Prescription Deductible.
- You pay \$0 copay for Primary Care and Specialist Visits.
- You pay \$0 copay for Inpatient Hospital Care and Outpatient Surgery.

- You pay \$0 copay for 24 Routine Acupuncture Visits per year.
- You pay \$0 copay for 24 Routine Chiropractic Visits per year.
- You pay \$0 copay for 12 Routine Podiatry Visits per year.
- Access to 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 toll free at **(855) 259-3548 (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, it may. If you do not enroll in a Lynwood Unified School District sponsored medical plan, you cannot come back on a medical plan at a future date. If you are enrolled in dental and vision, you can remain enrolled in these plans and not be enrolled in medical.

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

Yvonne Wong at Lynwood Unified School District can be reached at (310) 886-1600 Ext. 8259 or email at ywong@mylUSD.org to answer any billing questions.

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

Please call RetireeFirst toll free at **(855) 259-3548 (TTY 711)** to reach your dedicated Lynwood Unified School District Retiree Advocacy Team, Monday-Friday, 8am-5pm, PST.

Medical Questions

10. Is there a medical deductible?

No, there is no medical deductible with this plan.

11. Is there co-insurance or copays?

There is no coinsurance or copays for medical services with this plan. There are copays for hearing aids, which are listed in the table on page 2 and 3 of this document.

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-certifications.

14. Does this plan have a network?

Yes, but you can go to any willing Medicare provider, hospital, facility or doctor that is willing to bill Alignment Health Plan. 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 Alignment Health Plan.

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 Alignment Health Plan 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 toll free at **(855) 259-3548 (TTY 711)** to assist; we can reach out to your provider to explain.

Prescription Questions

18. Is there a prescription deductible?

No, there is no prescription deductible with this plan.

19. Are there co-insurance or copays?

Yes, there are copays for prescriptions with this plan. A list of copays can be found in the table on pages 2-3 of this document.

20. Are my prescriptions covered?

Most likely yes, the prescription list is a comprehensive formulary just as before. Please call RetireeFirst toll free at **(855) 259-3548 (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. Alignment Health Plan has over 67,000 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 Alliance Walgreens Mail Order, which can be reached at 1-800-345-1985. You can also call RetireeFirst toll free at **(855) 259-3548 (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 toll free at **(855) 259-3548 (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 annual maximum out-of-pocket (MOOP) and how does it work?

Once your out-of-pocket costs for prescription drugs reaches \$2,000 (or \$1,000 for Mail Order), your copays will be \$0. You will remain in this phase of coverage

for the rest of the plan year. Keep in mind, lifestyle and non-part D prescription drugs do not count toward your out-of-pocket total.

Alignment Health Retiree Options (PPO) Card Sample:

Front:

 Alignment Health Plan **PPO**

ALIGNMENT HEALTH RETIREE OPTIONS (PPO)
A Medicare Health Plan with Prescription Drug Coverage

JOHN SMITH
Member ID: **000000000**

In-Network	Out-of-Network
Office Visit: \$0	Office Visit: \$0
Specialist: \$0	Specialist: \$0
Emergency: \$0	Emergency: \$0

Plan Code: **801-002**
RxGRP: H4961G
RxBIN: 610455
RxPCN: AHPPARTDG
RxID: 00000238603

Effective Date: **01/01/2023**

MedicareRx
Prescription Drug Coverage

Back:

**ALL CLAIMS MUST BE MAILED TO:**
[Alignment Health Plan
P.O. Box 14010, Orange, CA 92863]

**Member Services:** 1-866-634-2247 (TTY 711)
Pharmacy Technical Help Desk: (844) 227-7615
Member Pharmacy Help: (844) 227-7616
Provider Services: (888) 517-2247

Medicare limiting charges apply. For more information on benefit cost shares please call member services or visit our website.

WWW.ALIGNMENTHEALTHPLAN.COM

Disclaimer: For complete benefit details please refer to the carrier issued materials. This document includes a simplified summary of benefits and does not create any contractual rights.