

2024 – Sheet Metal Workers Local 104 Health Care Plan Prescription Drug Plan (PDP)

Frequently Asked Questions

Plan Design

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			
Maximum Out of Pocket: \$2,500			
Tier 1 Generic	\$15	\$45	\$30
Tier 2 Preferred Brand	25% - \$15 Min / \$50 Max	25% - \$45 Min / \$150 Max	50% - \$30 Min / \$100 Max
Tier 3 Non-Preferred Brand	25% - \$15 Min	25% - \$45 Min	50% - \$30 Min
Tier 4 Specialty	20% - \$15 Min / \$50 Max	Limited to one- month supply	Limited to one- month supply
Insulin Medications	\$0	\$0	\$0

Plan Questions

1. How do I enroll in this plan?

To finalize your enrollment into the plan, the enclosed application and authorized representative form need to be completed and returned to RetireeFirst in the included pre-paid envelope.

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. Are there any plan changes?

Sheet Metal Workers Local 104 Health Care Plan did their best to match or enhance your current benefits. Below are a few highlights of your new plan:

- Covered Diabetic Medications and Supplies are \$0 cost to you.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

4. 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.

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

Please call RetireeFirst at **(925) 218-0719 (TTY 711) or toll free (855) 433-1626 (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.

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

Yes, it may. Please reach out to Sheet Metal Workers Local 104 Health Care Plan at 925-208-9994 for more information.

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

Sheet Metal Workers Local 104 Health Care Plan can be reached at (925) 208-9994 to answer any billing questions.

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

Please call RetireeFirst at **(925) 218-0719 (TTY 711)** or toll free **(855) 433-1626 (TTY 711)** to reach your dedicated Sheet Metal Workers Local 104 Health Care Plan Retiree Advocacy Team, Monday-Friday, 8am-5pm, PST.

Prescription Questions

9. Is there a prescription deductible?

No, there is no prescription deductible.

10. Is there co-insurance or copays?

Yes, please refer to the above table.

11. Are my prescriptions covered?

Most likely yes, the prescription list is a comprehensive formulary just as before. Please call RetireeFirst at **(925) 218-0719 (TTY 711)** or toll free **(855) 433-1626 (TTY 711)** if you need help looking up your prescriptions.

12. Can I go to the same retail pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. Humana has over 67,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy refills.

13. Is there a mail order pharmacy?

There is a mail order pharmacy called CenterWell which can be reached at (800) 379-0092 (CST). You can also call RetireeFirst at **(925) 218-0719 (TTY 711)** or toll free **(855) 433-1626 (TTY 711)** with questions about mail order prescriptions.

14. 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.

15. 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.

