



Peralta Community College District

Thank you for joining!
We will get started shortly.

Retireefirst™



Peralta Community
College District

Retireefirst™





Today's Webinar

- **Who is Retiree First**
- **FORMS**
- **Things to Know**
- **Advantage Plans**
- **Frequently Asked Questions**
- **Medicare Supplement and Standalone PDP Plan**

FORMS

- To enroll in the Anthem MAPD plan – **NO FORM IS REQUIRED IF YOU’RE CURRENTLY ON THE ANTHEM COB PLAN**
- To opt out of the Anthem MAPD Plan and enroll into the United American Supplement Plan and Anthem Standalone PDP Plan – **COMPLETE THE ANTHEM PDP ENROLLMENT FORM (BELOW)**

**COMPLETE ONLY IF OPTING OUT OF THE
MEDICARE ADVANTAGE PRESCRIPTION
DRUG PLAN**

Anthem Blue Cross Group-Sponsored Health Plan Enrollment Election Form

All fields on this form are required		
Group sponsor name: Peralta Community College District	Group #: CA018GRX	
Plan you will join: <input checked="" type="checkbox"/> Blue Cross MedicareRx (PDP) with Senior Rx Plus	Requested effective date of coverage: (_ / _ / _ - - -) (M M / D D / Y Y Y Y) <small>Generally, the effective date of enrollment will be the first of the month following the enrollment receipt date, unless a future date is requested and is allowed.</small>	
FIRST name:	LAST name:	Middle initial:
Birthdate: (MM/DD/YYYY) (/ / \)	Sex: <input type="checkbox"/> M <input type="checkbox"/> F	Phone number: () <input type="checkbox"/> Cell <input type="checkbox"/> Other



About Retiree First

Who We Are

- Specializing in public sector retiree healthcare
- Over 200,000 retirees spanning across all 50 states
- Founded in 2006 - 100% client retention rate
- *Retiree First is not an insurance carrier – We are your white glove advocacy team*

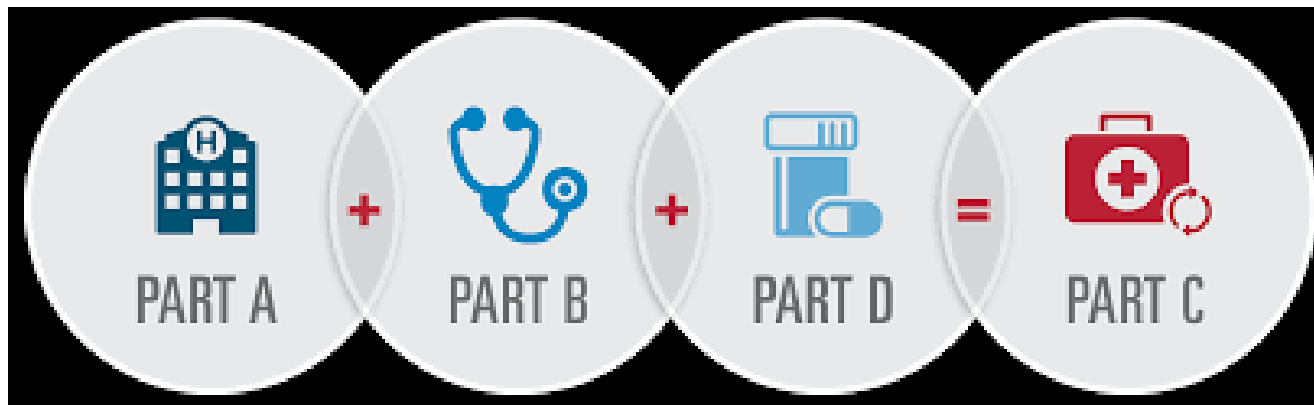
What Retiree First Is Here To Do For You

- Provides a team of dedicated Retiree Advocates - well versed on your healthcare benefits
- Answer any plan questions
- Assist with card replacements
- Medicare questions
- Prescription drug look up
- Mail Order Assistance
- Medical billing questions and issues
- Enrollments and more

Things to Know

- All Medicare eligible retirees and/or dependents will be automatically enrolled into the Medicare Advantage Prescription Drug (MAPD) plan if you are currently on the Medicare COB plan with Anthem
 - There is nothing you need to do to be enrolled in the MAPD plan
 - If you would like to opt out of this plan and enroll in the Medicare Supplement plan through United American/PDP plan through Anthem, you must complete the Anthem PDP Enrollment form included in the packet you received (there are no other documents required)
- All Medicare eligible retirees and/or dependents on the current COB plan with Anthem must change over to the Anthem MAPD plan OR the Medicare Supplement plan through United American/PDP plan through Anthem
 - Your current Trustmark plan will no longer be available in 2023
- You will not be automatically enrolled into the MAPD plan if you are currently in the Kaiser Plan
 - If you wish to join the MAPD plan for 1.1.2023 please contact Retiree First and they will send you an application to complete

What are Medicare Advantage Prescription Drug (MAPD) Plans?



Peralta's Group Medicare Advantage plan

- No referrals needed
- Not restricted to a network – nationwide coverage
- SAME EXACT benefits in and out of network
- No hidden deductibles
- No max out of pocket limit
- Covers all services Original Medicare does plus more!



Anthem MAPD Preferred PPO with Senior Rx Plus Plan Medical Coverage

Medical	You Pay (In & Out-of-Network)
Deductible	\$0
Office Visit, Specialist Visit	\$0
Lab Services, Diagnostic Procedures/Tests	\$0
Urgent Care	\$0
Emergency Care	\$0
Skilled Nursing	\$0 (Days 1-100)
Therapy (Occupational/Physical/Speech)	\$0
Ambulance Services	\$0 (Medicare-approved)
Durable Medical Equipment	\$0
Inpatient Services	\$0
Outpatient Services	\$0
Preventative Services	\$0



Anthem MAPD Preferred PPO with Senior Rx Plus Plan Ancillary Benefits

ADDITIONAL BENEFITS UNDER THE PERALTA GROUP MAPD PLAN

Medical	You Pay
Foreign Travel Coverage	\$0 Emergency room & urgently needed care \$0 Inpatient Care 60 Days Lifetime Limit
Hearing	\$0 copay for routine exam, \$70 maximum benefit every 12 months, limited to 1 exam every 12 months; \$500 hearing aid allowance every 12 months
Vision	\$0 Routine eye exam every calendar year (\$70 max) \$100 Eyewear allowance every 2 years
Podiatry	\$0 (12 visits per year)
Chiropractic	\$0 unlimited visits per year
Acupuncture	\$0 unlimited visits per year
Fitness Benefit	SilverSneakers



Anthem MAPD Preferred PPO with Senior Rx Plus Plan Prescription Coverage

MEDICARE DRUG PLAN UNDER PERALTA'S MAPD PLAN

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 Generic	\$1	\$3	\$1
Tier 2 Brand	\$1	\$3	\$1
Tier 3 Non-Preferred	\$1	\$3	\$1
Tier 4 Specialty	\$1	N/A	N/A

*Specialty drugs are limited to a 30-day supply



Important Things to Know About the 2023 MAPD Plan

- You must be enrolled in Medicare Parts A and B to participate in this plan
- Present your new Anthem ID card only for medical services and prescriptions starting on January 1, 2023. Keep your Medicare card in a safe place. Please note that COVID-19 vaccines and COVID testing will require use of your Medicare card
- You can use any willing Medicare doctor or hospital, regardless if the provider is in or out of the Anthem Medicare Network
- You will continue to be able to use most retail pharmacies as the Anthem Rx Plan has a pharmacy network that contains over 66,000 in-network pharmacies nationwide
- You do not need to obtain new prescriptions if you use your local retail pharmacy and have active refills available. Simply show them your new ID card starting on January 1, 2023
- **If you utilize Mail Order, you must have your provider call in new scripts. Your current ones won't transfer. Please contact Retiree First at (855) 460-7312 if you need assistance with setting up your mail order prescription**

Communications

- **MAPD:**
 - Packet from the District notifying you of the change
 - Pre-Enrollment plan guide from Anthem mid November
 - Receipt of completed enrollment letter early December
 - Confirmation of enrollment into the plan mid December
 - Anthem MAPD ID card and Welcome Plan Guide end of December
- **United American Supplement / Anthem PDP**
 - Pre-Enrollment plan guide from Anthem early December
 - Receipt of completed enrollment letter mid December
 - Confirmation of enrollment into the plan mid December
 - Anthem PDP ID card and Welcome Plan Guide end of December
 - United American Welcome Packet, including new ID card end of December

Please Note:

- **If you opt out of the MAPD plan, you might still receive the MAPD plan guides due to the timing of the opt out form being received**
- **Each enrollee may not receive their plan information on the same day. This is normal.**



Mail Order through CarelonRx

Anthem offers the CarelonRx Mail Order Pharmacy for your convenience. Your mail order medications will not be transferring from your current plan to CarelonRx.

New prescriptions will be needed from your provider.

- To setup your Mail Order account please call CarelonRx at 833.409.1228
- Your provider can either submit your prescriptions electronically or give you a paper script and you can send it in yourself.
- Please have the following readily available when calling to setup your Mail Order Account.
 - Anthem ID card
 - Name, address, date of birth, provider name, provider contact information, and let the representative know if there are any known allergies.
- You must put a payment type on file – either a debit or credit card
- Please contact Retiree First at (855) 460-7312 if you need assistance with setting up your mail order prescription

Frequently Asked Questions

1. Will I be automatically enrolled in the new Medicare Advantage plan? Do I need to do anything to enroll?

- **All Medicare eligible retirees and/or dependents will be automatically enrolled into the plan if you are currently on the Medicare COB plan with Anthem. There is nothing you need to do to be enrolled.**

2. Can I stay on the current plan?

- **No. All Medicare eligible retirees and/or dependents on the current COB plan with Anthem must change over to the Anthem MAPD plan OR the Medicare Supplement plan through United American/PDP plan through Anthem. Your current plan will no longer be available in 2023.**

3. What if I am currently enrolled into the Kaiser plan?

- **You will not be automatically enrolled into the MAPD plan if you are currently in the Kaiser Plan. If you wish to join the MAPD plan for 1.1.2023 please contact Retiree First and they will send you an application to complete.**

Frequently Asked Questions Continued

4. What is SISC and do I need to complete a form for them?

- **The pre-65 coverage is handled through SISC and not affiliated with the Retiree First Plans. The SISC form only needs to be completed if you have dependents or a spouse who are pre-65 OR wish to join the Kaiser plan for 2023. Please contact the District Benefits office for more information.**

5. Does this MAPD plan require referrals?

- **No, this plan does not require referrals**

6. Does this plan have a network?

- **Yes, but you can see any willing Medicare provider, hospital, or facility. You have the same benefits in and out of network. You are not limited to Emergency Services for out of network.**

Frequently Asked Questions Continued

7. 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 or not they are considered in or out of network. Please call Retiree First Toll-Free at 855.460.7312 (TTY 711) to assist. We can reach out to your provider to explain.**

8. Do I need Prior Authorizations for certain prescription medications?

- **Some drugs may require a Prior Authorization. Please contact Retiree First Toll-Free at 855.460.7312 (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.**

9. What happens if I need a script right away, but the Prior Authorization is still processing?

- **All medications are subject to a “transition fill”. The carrier will allow a one time 30 day fill without the authorization being satisfied to ensure you do not go without needed medication and allowing time for your provider to submit the required paperwork.**

Frequently Asked Questions Continued

10. Does this MAPD plan require per-certifications for certain medical services?

- **It may. This is generally a seamless process, and it happens behind the scenes with out you even knowing. However, if there are any issues Retiree First is here to assist.**

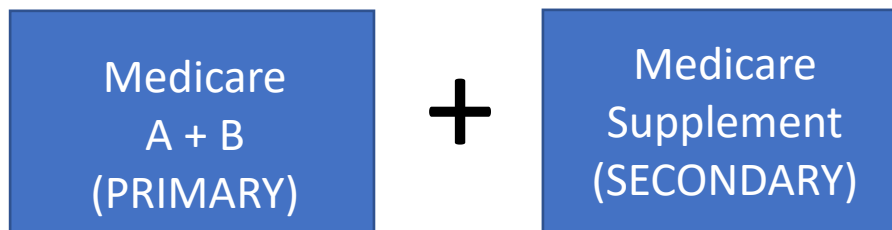
11. What do I do if I lose my card?

- **Please call Retiree First Toll-Free at 855.460.7312 (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.**

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

- **Please call Retiree First Toll-Free at 855.460.7312 (TTY 711) to reach your Dedicated Peralta Community College District Retiree Advocate team from the hours of 8:00am-5:00pm PST. The District Benefits Office is also available to help answer any questions you may have!**

Medicare Supplement Plan



Peralta's Group Medicare Supplement Plan

- No referrals needed
- No network – nationwide coverage and accepted anywhere Medicare is
- Medicare is Primary and United American is Secondary
- Covers all services Original Medicare
- Supplement follows Medicare guidelines
- No extra benefits like the MAPD plan – vision, hearing, fitness, etc.



Anthem PDP

The Standalone PDP below and the MAPD drug plan are an exact match

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 Generic	\$1	\$3	\$1
Tier 2 Brand	\$1	\$3	\$1
Tier 3 Non-Preferred	\$1	\$3	\$1
Tier 4 Specialty	\$1	N/A	N/A

*Specialty drugs are limited to a 30-day supply



United American Medicare Supplement



Medical	You Pay
Deductible	\$0
Impatient Hospital (Part A)	\$0
Skilled Nursing (Part A)	\$0
Office Visits – Primary, Specialist (Part B)	\$0
Diagnostic Tests, X-Rays, Lab Services, Radiology Services (Part B)	\$0
Outpatient Care (Part B)	\$0
Emergency and Urgent Care (Part B)	\$0
Foreign Travel Emergency	\$250 Deductible, 20% coinsurance and amounts over the \$50,000 lifetime maximum for medically necessary emergency care services beginning during the first 60 days of each trip outside the USA

Medicare Supplement and PDP Enrollment

How do I opt out of the Anthem MAPD plan and join the Supplement and PDP Plan?

1. Complete the Anthem PDP enrollment form which was included in your packet from the District. This will automatically opt you out of the MAPD and enroll you into the Anthem PDP and the United American Plan.
2. There is not a separate enrollment form for the United American plan
3. Send the completed forms back to the District by Nov 21st
 - 333 East 8th Street Oakland, CA 94606

COMPLETE ONLY IF OPTING OUT OF THE
MEDICARE ADVANTAGE PRESCRIPTION
DRUG PLAN

Anthem Blue Cross Group-Sponsored Health Plan Enrollment Election Form

All fields on this form are required		
Group sponsor name: Peralta Community College District	Group #: CA018GRX	
Plan you will join: <input checked="" type="checkbox"/> Blue Cross MedicareRx (PDP) with Senior Rx Plus	Requested effective date of coverage: (____/____/____) (M M / D D / Y Y Y Y) <small>Generally, the effective date of enrollment will be the first of the month following the enrollment receipt date, unless a future date is requested and is allowed.</small>	
FIRST name: _____	LAST name: _____	Middle initial: _____
Birthdate: (MM/DD/YYYY) (____/____/____)	Sex: <input type="checkbox"/> M <input type="checkbox"/> F	Phone number: (____) _____ <input type="checkbox"/> Cell <input type="checkbox"/> Other

The Peralta CCD Retiree First Advocate team
can be reached at (855) 460-7312(TTY 711)
Monday-Friday from 8:00am-5:00pm PST
www.retireefirst.com/peraltaccd

Retireefirst™