

2025 – Scantic Valley Regional Health Trust Prescription Drug Plan (PDP)

Frequently Asked Questions

Plan Design

Prescription Carrier

Humana.

Prescription	30-day Retail You pay up to	90-day Retail You pay up to	90-day Mail Order You pay up to	Preferred 30-day Retail You pay up to	Preferred 90-day Retail You pay up to
Annual Deductible: \$0					
Tier 1 Generic	\$10	\$30	\$20	N/A	N/A
Tier 2 Preferred Brand	\$20	\$60	\$40	N/A	N/A
Tier 3 Non-Preferred Brand	\$35	\$105	\$70	N/A	N/A
Tier 4 Specialty	\$35	N/A	N/A	N/A	N/A

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.

Plan Questions

1. How do I enroll in this plan?

To finalize your enrollment into the plan, the enclosed application, 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. 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.

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

Please call RetireeFirst at **413.240.2280(TTY 711) or toll free 833.265.8656(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.

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

Yes, it may. Please call RetireeFirst at **413.240.2280(TTY 711) or toll free 833.265.8656(TTY 711)** for additional information.

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

Please contact your town or school's local benefit coordinator to answer any premium questions.

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

Please call RetireeFirst at **413.240.2280(TTY 711) or toll free 833.265.8656(TTY 711)** to reach your dedicated SCANTIC VALLEY REGIONAL

HEALTH TRUST Retiree Advocacy Team, Monday-Friday, 8am-5pm,
TIMEZONE.

Prescription Questions

8. Is there a prescription deductible?

No, there is no prescription deductible.

9. Is there co-insurance or copays?

Yes, there are prescription copays. Reference the table above.

10. Are my prescriptions covered?

Most likely yes, the prescription list is a comprehensive formulary just as before. Please call RetireeFirst at **413.240.2280(TTY 711) or toll free 833.265.8656(TTY 711)** if you need help looking up your prescriptions.

11. 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.

12. Is there a mail order pharmacy?

There is a mail order pharmacy called CenterWell which can be reached at (800) 379-0092. You can also call RetireeFirst at **413.240.2280(TTY 711) or toll free 833.265.8656(TTY 711)** with questions about mail order prescriptions.

13. 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.

14. 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.

15. Do I need prior authorizations for certain prescription medicines?

Some prescriptions may require a prior authorization. Please contact RetireeFirst at **413.240.2280(TTY 711) or toll free 833.265.8656(TTY 711)** if you have

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.