


# 2023– Bexar County Medicare Eligible Medical and Prescription Drug Coverage



## Frequently Asked Questions (FAQ)

### PLAN DESIGN

Carrier	
	
MEDICAL	MEMBER PAYS
Maximum out of Pocket	\$2,500
Deductible	\$0
Primary Care Office Visit	\$5
Specialist	\$15
Inpatient Services	\$175 per stay
Outpatient Surgery	\$50
Outpatient Mental Health and Substance Abuse	\$15
Skilled Nursing Facility (Days 1-100)	\$0, Days 1-20
	\$50 per day, Days 21-100
Urgent Care	\$15
Emergency Care	\$65, waived if admitted
Ambulance Services	\$50
Durable Medical Equipment	20%

ANCILLARY BENEFITS	RETIREE PAYS
Hearing	\$0 Routine Hearing Exam- Every 12 Months
Vision	\$0 Routine Eye Exam-Every 12 Months
Foreign Travel	\$65 Emergency, waived if admitted \$15 Urgently Needed Care
Fitness Benefit	SilverSneakers (fitness classes online and at local facilities)

**Carrier**



Prescription	Preferred Retail Pharmacy 30 Day Supply You Pay Up To	Standard Retail Pharmacy 30 Day Supply You Pay Up To	Retail Pharmacy 90 Day Supply You Pay Up To	Mail Order 90 Day Supply You Pay Up To
<b>Annual Deductible \$0</b>				
Tier 1 Generic	\$2	\$4	\$0	\$0
Tier 2 Preferred Brand	\$25	\$25	\$50	\$50
Tier 3 Non-Preferred Brand	\$40	\$40	\$80	\$80
Tier 4 Specialty	33%	33%	N/A	N/A

## MEDICAL QUESTIONS

**1. Is there a Part A and/or Part B Deductible?**

No, this plan does not have a deductible for any medical services.

**2. Is there Co-insurance or Copays?**

Yes, this plan does have Copays and Coinsurance for specific Medicare approved medical services. Please review the plan design to learn more about the cost share involved.

**3. Does this plan require referrals?**

No, this plan does not require referrals.

**4. Does this plan require Pre-certifications?**

Some services may require Pre-certification.

**5. Does this plan have a network?**

Yes, but you can go to any provider, hospital, or Facility that accepts Medicare and is willing to bill Aetna. This plan has In and Out of Network benefits that pay the same amount.

**6. Can I continue to see my current providers?**

Yes, you can see any provider that accepts Medicare and is willing to bill Aetna.

**7. Do I need to use my Medicare Card?**

No. Put your Medicare card in a safe place and only use it for Covid-19 related testing. You will use only your Aetna ID Card for Medical and Drug.

**8. 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 at [210-338-8874 \(TTY 711\)](tel:210-338-8874) or [Toll-free at 855-433-1673 \(TTY 711\)](tel:855-433-1673) to assist. We can reach out to your provider to explain

## PREScription QUESTIONS

**9. Is there a Prescription Deductible?**

No. There is no Prescription Deductible on this plan.

**10. Is there a Donut Hole Coverage?**

Yes. The plan has Full Donut Hole Coverage.

**11. Is there Catastrophic Coverage?**

Yes. The plan has Catastrophic Coverage.

**12. Are my drugs covered?**

Most likely yes, the drug list is a Comprehensive Formulary just as before. Please call Retiree First at [210-338-8874 \(TTY 711\)](tel:210-338-8874) or [Toll-free at 855-433-1673 \(TTY 711\)](tel:855-433-1673) if you need any assistance looking up your medications.

**13. Is my copays/Coinsurance structure staying the same?**

Your copay/coinsurance structure includes a slight change as now preferred pharmacies are being introduced, which allow for additional cost savings when purchasing generic medications. Please keep in mind the tiers may change from year to year as well as the cost of drugs copay/coinsurance can vary based on inflation, contracts, supply, etc. so you may see a slight change in copay/coinsurance.

**14. Can I go to the same Retail Pharmacy?**

Most likely, yes. There should be little to no pharmacy disruption. Aetna has over 66,000 pharmacies in network.

**15. Is there a Mail Order Pharmacy? Is there a discount at Mail Order?**

There is Mail Order through CVS Caremark Mail Order Pharmacy, with a discount for some Mail Order purchases. Please refer to the prescription chart on page 2 for more details.

**16. Can I still go to the VA (Veteran Affairs) for my drugs?**

Yes. If you obtain some drugs from the VA, you may continue to do so.

## PLAN QUESTIONS

**17. What do I do if I lose my card?**

Please call Retiree First at [210-338-8874 \(TTY 711\)](tel:210-338-8874) or [Toll-free at 855-433-1673 \(TTY 711\)](tel:855-433-1673) and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.

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

The Bexar County Human Resource Office can be reached at 210-335-3374 to answer any billing questions.

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

Please call Retiree First at [210-338-8874 \(TTY 711\)](tel:210-338-8874) or [Toll-free at 855-433-1673 \(TTY 711\)](tel:855-433-1673) to reach your Dedicated Bexar County Retiree Advocate team from the hours of 8:00am to 5:00pm CST.