

# 2023 – Medicare Eligible City of Richardson MAPD Coverage



## Frequently Asked Questions (FAQ)

### PLAN DESIGN



MEDICAL	RETIREE PAYS
Deductible	\$0
Primary Care & Specialist Visits	\$0
Diagnostic Procedure/Tests	\$0
Lab Services	\$0
Preventative Services	\$0
Therapy (Occupational/Physical/Speech)	\$0
Durable Medical Equipment	\$0
Inpatient Hospital Care	\$0 Per admit
Outpatient Surgery	\$0
Inpatient Mental Health & Substance Abuse	\$0 Per admit, 190-day lifetime maximum
Outpatient Mental Health & Substance Abuse	\$0
Skilled Nursing Facility (Days 1-100)	\$0
Urgent Care	\$0
Emergency Care	\$0
Ambulance Services	\$0 Medicare-approved



ANCILLARY BENEFITS	RETIREE PAYS
Foreign Travel Coverage	\$0 Emergency and urgently needed care worldwide
Hearing	\$0 Routine hearing exam every year \$500 Hearing aid allowance every 3 years
Vision	\$0 Routine eye exam every 12 months \$70 Eyeglass allowance every 12 months or \$105 contact lens allowance (in lieu of eyeglasses) every 12 months
Dental	\$50 Deductible (Does not include Class 1) Class 1 (Preventive & Diagnostic) - 0% Class 2 (Minor) - 20% Class 3 (Major) - 50% \$1,500 Calendar Max
Routine Podiatry	\$0 Routine foot care, 6 Visits per year
Fitness Benefit	Renew Active

Prescription	30-Day Retail Retiree Pays Up To	90-Day Retail Retiree Pays Up To	90-Day Mail Order Retiree Pays Up To
Annual Deductible: \$0			
Tier 1 Generic	\$15	\$45	\$30
Tier 2 Preferred Brand	\$47	\$141	\$84
Tier 3 Non-Preferred Brand	\$100	\$300	\$200
Tier 4 Specialty	33%	33%	33%

## PLAN QUESTIONS

- 1. Will I be receiving a new ID card?**  
No. You can continue to use the card you currently have.
- 2. What do I do if I lose my card?**  
Please call Retiree First at [\(972\) 200-1840 \(TTY 711\)](tel:9722001840) or Toll-Free at [\(855\) 460-7036 \(TTY 711\)](tel:8554607036) and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.
- 3. Can I leave the plan and come back?**  
No.
- 4. If I leave the plan will it affect any of my other benefits?**  
Yes, it may.
- 5. How much do I have to pay for the plan?**  
A participant on the City of Richardson Medicare plan with 20 or more years of service will pay \$58.95 per month for their Medicare Advantage plan premium. Participants with less than 20 years of service and dependents (no matter the retiree's years of service) will pay \$258.95 per month for their Medicare Advantage plan premium.
- 6. Who do I call if I need assistance with the plan?**  
Please call Retiree First at [\(972\) 200-1840 \(TTY 711\)](tel:9722001840) or Toll-Free at [\(855\) 460-7036 \(TTY 711\)](tel:8554607036) to reach your Dedicated City of Richardson Retiree Advocate team from the hours of 8:00am to 5:00pm CDT.

## MEDICAL QUESTIONS

- 7. Is there a Part A and/or Part B Deductible?**  
No.
- 8. Is there co-insurance or copays?**  
No. All Medicare-approved medical services are covered at 100%.
- 9. Does this plan require referrals?**  
No. This plan does not require referrals.
- 10. Does this plan require Pre-certifications?**  
Some services may require Pre-certification.
- 11. Does this plan have a network?**  
Yes, but you can go to any willing Medicare provider, hospital, or facility.

**12. Can I go to my current providers?**

Most likely, yes. You can see any willing Medicare provider.

**13. Do I still use my Medicare Card?**

Put your Medicare card in a safe place in case you need it at a later date. You will use only your UnitedHealthcare® ID Card for medical services and prescriptions, with the exception of COVID-19 vaccines and COVID testing, which will require the use of your Medicare card.

**14. 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 [\(972\) 200-1840 \(TTY 711\)](tel:972-200-1840) or Toll-Free at [\(855\) 460-7036 \(TTY 711\)](tel:855-460-7036) to assist. We can reach out to your provider to explain.

## PRESCRIPTION QUESTIONS

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

No.

**16. Is there Donut Hole Coverage?**

Yes. The plan has Full Donut Hole Coverage.

**17. Is there Catastrophic Coverage?**

Yes. The plan has Standard Catastrophic Coverage.

**18. Are my drugs covered?**

Most likely yes, the drug list is a Comprehensive Formulary just as before. Please call Retiree First at [\(972\) 200-1840 \(TTY 711\)](tel:972-200-1840) or Toll-Free at [\(855\) 460-7036 \(TTY 711\)](tel:855-460-7036) if you do not see your drug listed or need help looking up your drugs.

**19. Is my copay/coinsurance structure staying the same?**

Your copay/coinsurance structure is remaining the same. 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.

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

Most likely, yes. There should be little to no pharmacy disruption. UnitedHealthcare® has over 60,000 pharmacies in-network. You do NOT need new prescriptions for retail pharmacy refills.

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

UnitedHealthcare® offers the OptumRx Mail Order Pharmacy for your convenience. There is a discount at Mail Order, but you can also use most Retail Pharmacies for the same 90-day fill for only 3 retail 30-day copay prices.

**22. 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 are currently using the OptumRx Mail Order Pharmacy, you will NOT need to obtain new prescriptions. If you do not currently use the OptumRx Mail Order Pharmacy, you WILL need new prescriptions. If you need assistance with setting up your Mail Order account, please reach out to Retiree First at [\(972\) 200-1840 \(TTY 711\)](tel:972-200-1840) or **Toll-Free at [\(855\) 460-7036 \(TTY 711\)](tel:855-460-7036)** and an advocate can assist you.

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

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

**24. Do I need Prior Authorizations for certain prescription medications?**

Some drugs may require a Prior Authorization. Please contact Retiree First at [\(972\) 200-1840 \(TTY 711\)](tel:972-200-1840) or **Toll-Free at [\(855\) 460-7036 \(TTY 711\)](tel:855-460-7036)** 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.