

2024 – Retiree’s Welfare Trust Medicare Eligible Humana Medicare Advantage and Prescription Drug (MAPD) Coverage



Frequently Asked Questions (FAQ)

PLAN DESIGN

Carrier	
Humana	
MEDICAL	YOU PAY
Medical Deductible	\$0
Primary Care Visit	\$0
Specialist Visit	\$0
Inpatient Hospital Care	\$0 per admit
Outpatient Surgery	\$0
Inpatient Mental Health & Substance Abuse	\$0
Outpatient Mental Health & Substance Abuse	\$0
Skilled Nursing Facility	\$0, Days 1-100
Urgent Care Center	\$0
Emergency Care	\$0
Ambulance Services	\$0

Durable Medical Equipment	\$0
Private Duty Nursing	\$50 copay, \$1,000 Max per year.
Fitness Benefit - SilverSneakers	Included
Foreign Travel Coverage	\$100 deductible, 20% coinsurance, \$25,000 Maximum annual benefit or 60 consecutive days, whichever is reached first. Limited to emergency Medicare-covered services.

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	
Tier 1 Preferred Generics	\$0	\$0	\$0
Tier 2 Generic	\$1	\$3	\$3
Tier 3 Preferred Brand	\$47	\$141	\$141
Tier 4 Non-Preferred Brand	35%	35%	35%
Tier 5 Specialty	25%	N/A	N/A

MEDICAL QUESTIONS

1. Can I stay on the current plan?

No, all Medicare eligible retirees and/or dependents must change over to the new Humana Medicare Advantage with Prescription Drug (MAPD) plan. Your current plan will no longer be available in 2024.

2. Are there any plan changes?

Retiree's Welfare Trust did their best to match your current RWT Medicare Supplement plan design and mitigate any disruption. There are some plan improvements:

- You will now have one Humana ID Card for your Medical and Prescription Drug needs.
- You will have a \$0 Prescription Deductible.
- You will now have an Enhanced Prescription Plan with lower copays (Refer to the Prescription plan details on page 2.)
- Enhanced drug formulary to include lifestyle and bonus drugs. This may include drugs used for erectile dysfunction, weight loss, hair loss, and some vitamins.
- Added full donut hole coverage.
- Added Fitness Benefit: SilverSneakers.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

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

No. There is no Part A or Part B deductible with this plan.

4. Is there Co-insurance or Copays?

No. There is no co-insurance or copayments with this plan. All Medicare approved medical services are covered at 100%. There is a \$100 deductible and 20% coinsurance for emergency Medicare covered services within your Foreign Travel coverage as well as a \$50 copayment for private duty nursing.

5. Does this plan require referrals?

No, this plan does not require referrals.

6. Does this plan require Pre-certifications?

Yes, some services may require Pre-certification.

7. Does this plan have a network?

Yes, but you can go to any willing Medicare provider, hospital or facility. This plan's in and out of network benefits are the same.

8. Can I go to my current providers?

Yes, you can see any willing Medicare provider.

9. Do I still use my Medicare Card?

Prior to January 1, 2024, you will receive your new Humana ID card for the Humana MAPD plan. This is the card you will bring with you to the doctors. You will need this new ID card to ensure that claims will be filed correctly by your providers. Make sure you keep your original Medicare card somewhere safe.

10. 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 they are considered in or out of network. Please call RetireeFirst Toll Free at **(855) 443-8162 (TTY 711)** to assist; we can reach out to your provider to explain.

PRESCRIPTION QUESTIONS

11. Is there a Prescription Deductible?

No, there is no prescription deductible with this plan.

12. Is there a Donut Hole Coverage?

Yes, the plan has Full Donut Hole Coverage.

13. Is there Catastrophic Coverage?

Your plan follows standard Catastrophic Coverage. You will pay \$0 for all of your prescriptions once you reach the Catastrophic Phase.

14. Are my drugs covered?

Most likely yes, the drug list is a Comprehensive Formulary. You will receive an Abridged Formulary with your pre-enrollment guide. Please call RetireeFirst Toll Free at **(855) 443-8162 (TTY 711)** if you do not see your drug listed or need help looking up your drugs.

15. Is my copay/Coinsurance structure staying the same?

Your copay structure will be improving with the Humana Medicare Advantage with Prescription Drug (MAPD) plan. Please refer to the plan's copay structure seen on page 2 of this document. Keep in mind the tiers may change from year to year as well as the cost of drugs copays can vary based on inflation, contracts, supply, etc.

16. Can I go to the same Retail Pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. Humana has over 65,000 pharmacies in network. You do **NOT** need new prescriptions for retail pharmacy refills.

17. Is there a Mail Order Pharmacy?

There Is Mail Order through Humana named CenterWell, but you can also use most Retail Pharmacies for the same 90-day fill for the same cost as using the Mail Order Service. You **DO** need new prescriptions if you prefer to use the Mail Order Service.

18. 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.

19. 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.

20. Do I need Prior Authorizations for certain prescription medicines?

Some drugs may require a Prior Authorization. Please contact RetireeFirst Toll Free at **(855) 443-8162 (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.

21. Can I use Coupons for my Prescription Medications?

No, Centers for Medicare Services (CMS) will not allow Manufacturer coupons or coupon cards such as Good RX to be used with a Medicare regulated MAPD plan.

PLAN QUESTIONS

22. 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. There is nothing you need to do to be enrolled.

23. Can I stay on 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 in 2024.

24. What does it mean to opt-out?

While you are going to be automatically enrolled, you can choose to opt-out of the plan. However, if you do opt-out you will have no medical or drug coverage through Retiree's Welfare Trust. Opting out of this plan will affect your eligibility for the Retiree's Welfare Trust's ancillary benefits as well. Please call RetireeFirst Toll Free at [\(855\) 443-8162 \(TTY 711\)](tel:8554438162) if you would like to opt-out.

25. When will I receive my ID card?

Your Humana ID Card should be received in the middle to end of December. Members 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.

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

Please call RetireeFirst Toll Free at [\(855\) 443-8162 \(TTY 711\)](tel:8554438162) and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.

27. Can I suspend the plan and come back?

Yes, you may suspend this plan if you gain coverage under another plan and may return as long as there has been no lapse in creditable coverage. **Note:** If you suspend your plan, your spouse's and dependent's coverage, whether eligible for Medicare or not, will also be suspended until such time as you are no longer covered under another plan and your coverage under this Plan is re-activated. Please call RetireeFirst Toll Free at [\(855\) 443-8162 \(TTY 711\)](tel:8554438162) for more information.

28. If I opt-out of the plan, will it affect any of my other benefits?

Yes, if you opt out of the Retiree's Welfare Trust Humana Medicare Advantage with Prescription Drug plan, you will also be waiving Willamette Dental coverage. **Note:** If you opt-out of the plan, your spouse and dependent(s), whether eligible for Medicare or not, will also lose their Retiree's Welfare coverage.

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

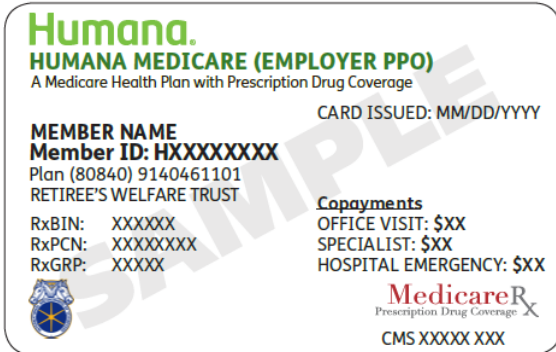
Currently the amount you pay monthly for coverage is not changing, however the Trust reviews rates annually and may change rates as needed. You will receive notice of any rate changes from the Trust. You can also contact the Trust Administrative Office at **(800) 692-5179** to answer any questions regarding your monthly self-payment.

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

Please call RetireeFirst Toll Free at **(855) 443-8162 (TTY 711)** to reach your Dedicated Retiree's Welfare Trust Retiree Advocate team from the hours of 8AM – 5PM PST.

Card Sample:

Front:



Humana.
HUMANA MEDICARE (EMPLOYER PPO)
A Medicare Health Plan with Prescription Drug Coverage

MEMBER NAME
Member ID: HXXXXXXXXX
Plan (80840) 9140461101
RETIREE'S WELFARE TRUST

RxBIN: XXXXXX
RxPCN: XXXXXXXX
RxGRP: XXXXXX

CARD ISSUED: MM/DD/YYYY

Copayments
OFFICE VISIT: \$XX
SPECIALIST: \$XX
HOSPITAL EMERGENCY: \$XX

MedicareRx
Prescription Drug Coverage
CMS XXXXX XXX

Back:





Member/Provider Service: 1-800-733-9064
If you use a TTY, call 711
RetireeFirst Advocacy Team: 1-855-443-8162
Pharmacist/Physician Rx Inquiries: 1-800-865-8715
Claims, PO Box 14601, Lexington, KY 40512-4601
Medicare limiting charges apply
Please visit us at **Humana.com**