



Frequently Asked Questions (FAQ)

PLAN DESIGN



MEDICAL	MEMBER 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	\$0 (Days 1-100)
Urgent Care	\$0
Emergency Care	\$0
Ambulance Services	\$0 Medicare-approved

ANCILLARY BENEFITS	MEMBER PAYS
Foreign Travel Coverage	\$0 Emergency room and urgently needed care
Hearing (UHC Hearing Providers Only)	\$0 Routine Hearing exam every year \$5,000 Hearing aid allowance combined every 4 years
Vision	\$0 Routine eye exam every year
Podiatry	\$0 (6 Visits per year)
Fitness Benefit	Renew Active®



Prescription	30-Day Retail Member Pays Up To	90-Day Retail Member Pays Up To	90-Day Mail Order Member Pays Up To
Annual Deductible: \$0			
Tier 1 Generic	25% (\$5 Min/\$100 Max)	20% (\$10 Min/\$100 Max)	20% (\$10 Min/\$100 Max)
Tier 2 Preferred Brand	25% (\$5 Min/\$100 Max)	20% (\$10 Min/\$100 Max)	20% (\$10 Min/\$100 Max)
Tier 3 Non-Preferred Brand	25% (\$5 Min/\$100 Max)	20% (\$10 Min/\$100 Max)	20% (\$10 Min/\$100 Max)
Tier 4 Specialty	20% (\$10 Min/\$100 Max)	N/A	N/A
Brand with Generic	100%	100%	100%

PLAN QUESTIONS

1. Will I be receiving new ID cards?

No. You can continue to use the UnitedHealthcare® and Sav-Rx ID cards that you currently have.

2. What do I do if I lose my cards?

Please call Labor First at **(630) 233-8135 (TTY 711)** or **Toll-Free at (855) 460-7491 (TTY 711)** and we will obtain new ones on your behalf, mail you temporary cards, and call your pharmacy and/or providers if needed.

3. Can I leave the plan and come back?

No. You cannot leave the plan and return.

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

Please call Labor First at **(630) 233-8135 (TTY 711)** or **Toll-Free at (855) 460-7491 (TTY 711)** to reach your Dedicated Suburban Teamsters of Northern Illinois Welfare Fund Retiree Advocate team from the hours of 8:00am to 5:00pm CST.

MEDICAL QUESTIONS

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

No.

6. Is there co-insurance or copays?

No. All Medicare-approved medical services are covered at 100%.

7. Does this plan require referrals?

No. This plan does not require referrals.

8. Does this plan require Pre-certifications?

Some services may require Pre-certification.

9. 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 UnitedHealthcare®.

10. Can I go to my current providers?

Most likely yes. You can see any provider that accepts Medicare and is willing to bill UnitedHealthcare®.

11. 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. Please be sure to present the UnitedHealthcare® card as your primary prescription coverage and the Sav-Rx card as your secondary prescription coverage to your pharmacy.

12. 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 Labor First at **(630) 233-8135 (TTY 711)** or **Toll-Free at (855) 460-7491 (TTY 711)** to assist. We can reach out to your provider to explain.

PRESCRIPTION QUESTIONS

13. Is there a Prescription Deductible?

No.

14. Is there Donut Hole Coverage?

Yes. The plan has Full Donut Hole Coverage.

15. Is there Catastrophic Coverage?

Yes. The plan has Custom Catastrophic Coverage.

16. Are my drugs covered?

Most likely yes. The drug list is a Comprehensive Formulary just as before. Please call Labor First at **(630) 233-8135 (TTY 711)** or **Toll-Free at (855) 460-7491 (TTY 711)** if you do not see your drug listed or need help looking up your drugs.

17. 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.

18. 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.

19. Is there a Mail Order Pharmacy? Is there a discount at Mail Order?

The Sav-Rx Mail Order Pharmacy is available for your convenience. There is a discount at Mail Order, but you can also use most Retail Pharmacies for the same copay for a 90-day fill.

20. 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 Sav-Rx Mail Order Pharmacy, you will NOT need to obtain new prescriptions. If you do not currently use the Sav-Rx Mail Order Pharmacy, you WILL need new prescriptions. If you need assistance with setting up your Mail Order account, please reach out to Labor First at **(630) 233-8135 (TTY 711)** or **Toll-Free at (855) 460-7491 (TTY 711)** and an advocate can assist you.

21. 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.

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

Some drugs may require a Prior Authorization. Please contact Labor First at **(630) 233-8135 (TTY 711)** or **Toll-Free at (855) 460-7491 (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.