

February 1, 2025 – December 31, 2025

Erie 1 BOCES Medicare Advantage with Prescription Drug Plan (MAPD)

Frequently Asked Questions

Plan Design

Medical Carrier:



Medical	You pay
Deductible	\$0
Maximum Out of Pocket (MOOP)	\$3,450
Office Visit: Primary Care	\$10
Office Visit: Specialist	\$20
Inpatient Hospital	\$250 per admit (One-time payment for the year; Includes Inpatient Mental Health/Substance Abuse)
Outpatient Hospital Services	\$75
Outpatient Surgery	\$75
Inpatient Mental Health & Substance Abuse	\$250 per admit (One-time payment for the year) 190 days lifetime max
Outpatient Mental Health & Substance Abuse	\$20
Home Health Care	\$0
Skilled Nursing Facility	\$0, Days 1-100
Emergency Room	\$50 (Waived if admitted within 24 hours)

Urgent Care	\$35 (Waived if admitted within 24 hours)
Ambulance Service	\$50
Clinical Lab Services	\$0
Radiology Services	\$20
Durable Medical Equipment	20%
Preventative Screenings	\$0
Chiropractic	\$20 (Medicare covered services only)
Acupuncture	\$20 (Medicare covered services only)
Podiatry	\$20, 6 visits per year
Foreign Travel (World-wide) Coverage	<ul style="list-style-type: none"> • \$50 Emergency Care (Waived if admitted within 24 hours) • \$35 Urgently Needed Care (Waived if admitted within 24 hours)
Hearing	<ul style="list-style-type: none"> • \$0 Routine Hearing Exam (Every 12 months) • \$500 Hearing Aid Allowance (Every 36 months) • *Must Use UHC Hearing Providers
Vision	<ul style="list-style-type: none"> • \$0 Routine Eye Exam (Every 12 months, including refraction) • \$200 Eyewear Allowance (Every 12 months for Glasses or Contact Lenses)
Dental	<ul style="list-style-type: none"> • \$0 Preventative and Diagnostic Care <ul style="list-style-type: none"> ○ 1 Oral Exam every 6 months ○ 1 Cleaning every 6 months ○ 1 Bite Wing X-Ray every 12 months
Fitness Benefit	SilverSneakers

Prescription 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 Generic	\$0	\$0	\$0
Tier 2 Preferred Brand	\$25	\$62.50	\$62.50
Tier 3 Non-Preferred Brand	\$40	\$100	\$100
Tier 4 Specialty	\$40	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. What insurance will I use for January 2025?

You will be renewed in your existing Independent Health Plan for the month of January 2025. There is a premium increase for January 2025 on the Independent Health Plan.

You will only be enrolled in this plan with Independent Health for one month. Effective February 1, 2025, you will be moved to the UnitedHealthcare® plan. Premium amounts are listed in the chart in question 3.

2. Do I need to do anything to complete my enrollment?

To finalize your enrollment, you must complete the enclosed ACH Form and return it with a voided check to RetireeFirst by January 10, 2025. If you do not complete and return this ACH Form to RetireeFirst, you will not be enrolled into the plan.

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

Premium amounts are listed below.

Plan	2024 ----- Independent Health	January 2025 ----- Independent Health	February 2025 – December 2025 ----- UnitedHealthcare®
High	\$474.00	\$507.00	\$365.01
Low	\$341.00	\$366.00	Not Offered

Your monthly rate can also be found under “Rate Payment ACH Options” on the enclosed Announcement Letter. The rate will be automatically deducted from your bank account monthly via RetireeFirst ACH on the 3rd of the effective month of coverage (or the next business day). Please call RetireeFirst at **(716) 992-6321 (TTY 711) or toll free (855) 299-3612 (TTY 711)** if you have questions.

4. 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.

5. What happens to the Low plan effective February 1, 2025?

Through UnitedHealthcare®, Erie 1 BOCES can offer the High plan at the same premium as the Low plan for 2025. The Low plan will not be offered under UnitedHealthcare® and all participants will be moved into the High plan effective February 1, 2025.

6. Can I opt out of this plan?

We are required by law to give you the choice of opting out of the new plan. Since you are enrolled in the current medical and prescription drug plan it is unlikely that you would not want to participate in this new robust plan. However, you have the option to opt out and decline this medical and prescription coverage. If you would like to opt out, please call RetireeFirst at **(716) 992-6321 (TTY 711) or toll free (855) 299-3612 (TTY 711)**, Monday-Friday, 8am-5pm EST.

7. Are there any plan changes on the UnitedHealthcare® plan?

Erie 1 BOCES did their best to match or enhance your current benefits on the high plan. Below are a few highlights of your new plan:

- \$0 Medical deductible
- \$0 Routine hearing exam every 12 months
- \$500 Hearing aid allowance every 36 months (*Must Use UHC Hearing Providers)
- \$0 Routine eye exam every 12 months
- \$200 Eyewear allowance every 12 months (For glasses or contact lenses)
- \$0 Preventative and Diagnostic Dental Services
- 1 Oral Exam every 6 months
- 1 Cleaning every 6 months
- 1 Bite Wing X-Ray every 12 months
- SilverSneakers Fitness Benefit
- \$0 Prescription deductible
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits

8. When will I receive my new ID card and welcome kit?

UnitedHealthcare® ID cards and welcome kits are targeted to arrive in mid-January 2025. 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.

Note: **RetireeFirst** will have your ID numbers once enrollment is complete with UnitedHealthcare®. If you do not receive your card by 2/1/2025 please call RetireeFirst at **(716) 992-6321 (TTY 711) or toll free (855) 299-3612 (TTY 711)** to obtain a copy of your ID card.

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

Please call RetireeFirst at **(716) 992-6321 (TTY 711) or toll free (855) 299-3612 (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.

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

Please call RetireeFirst at **(716) 992-6321 (TTY 711) or toll free (855) 299-3612 (TTY 711)** to reach your dedicated Erie 1 BOCES Retiree Advocacy Team, Monday-Friday, 8am-5pm EST.

Medical Questions – UnitedHealthcare® Plan

11. Is there a medical deductible?

No, there is no medical deductible.

12. Is there co-insurance or copays?

Yes. Some services may require co-insurance or copays. Please refer to the above plan design chart.

13. Does this plan require referrals?

No. This plan does not require referrals.

14. Does this plan require pre-certifications?

Some services may require pre-certifications. For service specific questions please contact RetireeFirst

15. Does this plan have a network?

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

16. Can I go to my current providers?

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

17. Do I still use my Medicare card?

No. Put your Medicare card in a safe place in case you need it later. Begin using your UnitedHealthcare® card for medical services and prescriptions on or after February 1, 2025.

18. 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. You can go to any willing Medicare provider, hospital, or facility. Please call RetireeFirst at **(716) 992-6321 (TTY 711) or toll free (855) 299-3612 (TTY 711)** to assist; we can reach out to your provider to explain.

Prescription Questions

19. Is there a prescription deductible?

No. There is no prescription deductible.

20. Is there co-insurance or copays?

Yes. There are copays. Please refer to the above plan design chart.

21. Are my prescriptions covered?

Most likely, yes. The prescription list is a comprehensive formulary just as before. Please call RetireeFirst at **(716) 992-6321 (TTY 711) or toll free (855) 299-3612 (TTY 711)** if you need help looking up your prescriptions.

22. Can I go to the same retail pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. UnitedHealthcare® has over 67,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy refills.

Note: Independent Health will not have CVS Pharmacies in their network beginning 1/1/2025. If you currently fill with CVS Pharmacies you will need to change your pharmacy for January in order for the claim to process in network. Beginning February 1, 2025 you can resume filling with CVS Pharmacies under the UnitedHealthcare® plan.

23. Is there a mail order pharmacy?

There is a mail order pharmacy called OptumRx which can be reached at (888) 279-1828. You can also call RetireeFirst at **(716) 992-6321 (TTY 711) or toll free (855) 299-3612 (TTY 711)** with questions about mail order prescriptions.

24. 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.

25. 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.

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

Some prescriptions may require a prior authorization. Please contact RetireeFirst at **(716) 992-6321 (TTY 711) or toll free (855) 299-3612 (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.

27. What is the catastrophic phase and is there coverage?

The catastrophic phase is a level of coverage designed to protect you from having to pay very high out-of-pocket costs for prescription drugs. It is the final phase in your prescription drug plan and your copays will be \$0. You will remain in this phase for the rest of the plan year. This coverage phase kicks in when you reach a true out of pocket total of \$2,000 for prescription

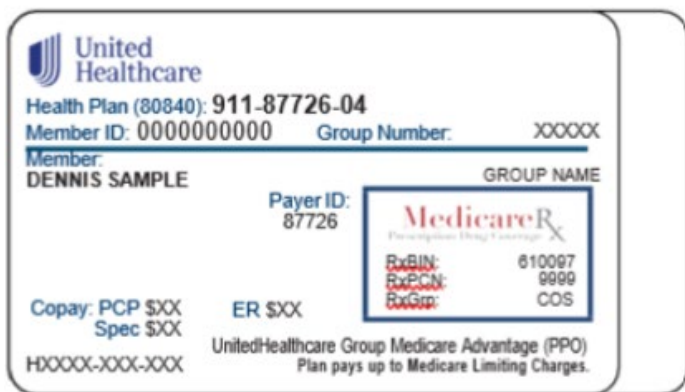
drugs. Keep in mind, lifestyle and non-part D prescription drugs do not count toward your out-of-pocket total which will be covered on the UnitedHealthcare® plan.

Note: You will accumulate toward the total out of pocket maximum for January under the Independent Health plan. This amount will reset in February under UnitedHealthcare® to begin a new accumulation. If you have questions or concerns about this, please reach out to RetireeFirst.

Erie 1 BOCES Card Sample effective February 1, 2025:

Front:

Back:



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.