



2019 – Medicare Eligible City of Fall River Prescription Coverage

FREQUENTLY ASKED QUESTIONS

PLAN DESIGN:

Humana®

	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	\$10	\$30	\$20
Tier 2 Preferred Brand	\$20	\$60	\$40
Tier 3 Non-Preferred Brand	\$35	\$105	\$70
Tier 4 Specialty	\$35	N/A	N/A

PRESCRIPTION QUESTIONS:

1. Will I be automatically enrolled in the new Medicare Drug plan?

Yes. All Medicare eligible retirees and/or dependents will be enrolled into this plan

2. 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 2019.

3. Are there any plan changes?

City of Fall River did their best to match the plan design to your current plan design.

4. What is this 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 drug coverage through the City of Fall River and need to obtain your own coverage. Please keep in mind that if you choose to opt-out of the drug coverage you may no longer be able to participate in the medical coverage or other benefits. Please call Retiree First at [1.508.300.9697 \(TTY 711\)](tel:1.508.300.9697) or [1.855.835.5847 \(TTY 711\)](tel:1.855.835.5847) if you would like to opt-out.

5. Is there a Prescription Deductible?

No.

6. Is there Donut Hole Coverage?

Yes. The plan has Full Donut Hole Coverage.

7. Is there Catastrophic Coverage?

The plan has Standard Coverage.

8. Are my drugs covered?

Most likely yes, the formulary is a Comprehensive Formulary just as before. You will receive an Abridged Formulary with your Welcome Kit and cards. Please call Retiree First at [1.508.300.9697 \(TTY 711\)](tel:1.508.300.9697) or [1.855.835.5847 \(TTY 711\)](tel:1.855.835.5847) if you need you do not see your drug listed or need help looking up your drugs.

9. Is my Copay/Coinsurance structure staying the same?

Your copay structure is remaining the same. Please 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. so you may see a slight change in copays.

10. Can I go to the same Retail Pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. Humana has over 66,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy fills.

11. Is there a Mail Order Pharmacy?

Yes. You DO need new prescriptions if you prefer to use the Mail Order Service.

12. Is there a discount at Mail Order?

Yes. You can obtain a 90-day fill for only 2x your copay. You DO need new prescriptions if you prefer to use the Mail Order Service.

13. Will my prescriptions transfer from the old plan?

If you use the Retail Pharmacy, and have fills remaining, you do NOT need to obtain new scripts. If you use Mail Order, you WILL need to obtain new scripts from your Provider.

14. Can I still go to the VA for my drugs?

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

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

Some drugs may require a PA. Please call Retiree First at [1.508.300.9697 \(TTY 711\)](tel:15083009697) or [1.855.835.5847 \(TTY 711\)](tel:18558355847) 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.

PLAN QUESTIONS:

16. When will I receive my card/ Welcome Kit?

Cards and Welcome Kits should be received in the middle to end of December. 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.

17. Do I need to do anything to enroll?

No. Retiree First will automatically enroll you along with the group.

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

Please call Retiree First at [1.508.300.9697 \(TTY 711\)](tel:1.508.300.9697) or [1.855.835.5847 \(TTY 711\)](tel:1.855.835.5847) and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.

19. Can I leave the plan and come back?

No.

20. If I leave the plan will it affect any of my other benefits?

Yes, it may.

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

The City of Fall River can be reached at [1.508.324.2661](tel:1.508.324.2661) to answer any premium questions.

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

Please call Retiree First at [1.508.300.9697 \(TTY 711\)](tel:1.508.300.9697) or [1.855.835.5847 \(TTY 711\)](tel:1.855.835.5847) to reach your Dedicated City of Fall River Medicare Advocate team from the hours of 8:00am to 5:00pm est, Monday through Friday.