

2023 – International Union of Painters and Allied Trades Local 47 Health and Welfare Plan Medicare-Eligible Retirees



Frequently Asked Questions (FAQ)

PLAN DESIGN

CARRIER	
	
MEDICAL COVERAGE	RETIREE PAYS
Medical Deductible	\$250
Medical Maximum Out-of-Pocket	\$750
Primary Care Visit	\$10
Specialist Visit	\$20
Inpatient Hospital Care	\$100 per admission
Outpatient Hospital Care	\$0
Skilled Nursing Facility	\$0 (days 1-100)
Urgent Care Center	\$30, waived if admitted
Emergency Room	\$65, waived if admitted
Inpatient Mental Health and Substance Abuse	\$100 per admission
Outpatient Mental Health and Substance Abuse	\$20
Ambulance Services	\$0
Durable Medical Equipment	5%

ANCILLARY BENEFIT COVERAGE	RETIREE PAYS
Foreign Travel Coverage	\$65 Emergency - waived if admitted \$30 Urgently Needed Care - waived if admitted \$100 Inpatient Care per admission - 60 days lifetime max.
Dental Benefit	\$50 Deductible \$0 Oral Evaluations, cleanings, and x-rays 20% Basic Restorative (40% OON) 50% Major Restorative \$1,000 Max Benefit
Vision Benefit	\$0 Routine Eye Exam - 1 per year - \$70 max benefit \$100 Eyewear allowance every 2 years
Hearing Benefit	\$0 Routine Hearing Exam - 1 per year - \$70 max benefit, included Fitting & Evaluations \$0 Fitting & Evaluations - 1 per hearing aid - \$70 max benefit, includes Hearing Exam \$500 Hearing Aid Allowance per ear - \$1,000 Combined - every 3 years
Chiropractic Coverage	\$0, Unlimited Visits
Acupuncture Coverage	\$0, Unlimited Visits
Fitness Benefit	Silver Sneakers



PRESCRIPTION	Preferred Retail Pharmacy 30 Day Supply You Pay Up To	Standard Retail Pharmacy 30 Day Supply You Pay Up To	Preferred Retail Pharmacy 90 Day Supply You Pay Up To	Standard Retail Pharmacy 90 Day Supply You Pay Up To	Mail Order 90 Day Supply You Pay Up To
Annual Deductible \$0					
Select Generics	\$0	\$0	\$0	\$0	\$0
Tier 1 Generic	\$10	\$15	\$30	\$45	\$30
Tier 2 Preferred Brand	\$20	\$30	\$60	\$90	\$60
Tier 3 Non-Preferred Brand	\$40	\$50	\$120	\$150	\$100
Tier 4 Specialty	\$100	\$100	Limited to one-month supply	Limited to one-month supply	Limited to one-month supply

MEDICAL QUESTIONS

1. Can I stay on my current plan?

No. All Medicare-eligible retirees and/or dependents must change over to the new Anthem Medicare Advantage Preferred PPO with Senior RX Plus Plan. Your current plan will no longer be available for use on January 1, 2023.

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

Yes, there is a \$250 deductible for Part A and Part B services.

3. Is there Co-insurance or Copays?

Yes, there are Copays and Coinsurance for specific benefits, please refer to your Anthem Summary of Benefits for more detail.

4. Does this plan require referrals?

No, this plan does not require referrals.

5. Does this plan require Pre-certifications?

Yes, pre-certifications may be required.

6. 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.

7. Can I continue to utilize to my current providers?

Yes, you can see any willing Medicare provider.

8. Do I still use my Medicare Card?

Prior to January 1, 2023, you will receive a welcome kit and an Anthem card for your Medicare Advantage Prescription Drug (MAPD) plan. This is the ID card you will bring with you to the doctor. 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 and only use it for Covid-19 related testing.

9. What if my Provider says they do not accept this plan?

If your provider accepts Medicare, you will pay the same whether they are considered in or out of network. Please call Labor First at Toll-free at [855-460-7035](tel:855-460-7035) (TTY 711) to assist. We can reach out to your provider to explain.

PRESCRIPTION QUESTIONS

10. Is there a Prescription Deductible?

No, there is no prescription deductible.

11. What Prescription ID cards will I use?

Beginning January 1, 2023, you will utilize your new Anthem ID card when you go to the retail pharmacy.

12. Is there Donut Hole coverage?

Yes. The plan has Full Donut Hole Coverage. This means you will never pay more than the plan copays shown in the table above.

13. Is there Catastrophic Coverage?

Yes. The plan has Custom Catastrophic Coverage. This means you will pay \$0 for Select Generics, \$10 for Generics, and \$20 Brand name prescriptions when you have reached the Catastrophic phase.

14. Are my medications covered?

The Anthem plan covers basic Medicare Part D medications as well as Non-Medicare Part D drugs. This includes but is not limited to, hair loss, weight loss, erectile dysfunction, cough medicine, and vitamins. You will receive an abridged formulary from Anthem. You can call your dedicated Labor First Advocate at **855-460-7035 (TTY 711)** to look up your medications, see if there are any restrictions, and learn your copay price.

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

International Union of Painters and Allied Trades Local 47 Plan did their best to match your copay structure. 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.

16. Can I utilize the same Retail Pharmacy?

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

17. Is there a Mail Order Pharmacy?

There is Mail Order Pharmacy through Carelon Rx Mail Order Pharmacy. **You DO need new prescriptions if you prefer to use the Mail Order Service.**

18. Will my prescriptions transfer from the old plan?

New prescriptions are only required for the use of Mail Order. Your current mail order prescriptions will not transfer, you will need to obtain all new prescriptions from your provider if you choose to use Mail Order. Your doctor will need to call the new prescription into Anthem at (800) 967-9830. If you have refills available at your local pharmacy, simply show them your new Anthem card beginning 1/1/2023.

19. Can I still go to the Veterans Affairs (VA) for my medications?

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

20. Can I use Coupons for my Prescription Medications?

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

21. Do I need Prior Authorizations for certain medication?

Some drugs may require a Prior Authorization. Please contact Labor First at **855-460-7035 (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.

PLAN QUESTIONS

22. Will I be automatically enrolled in the new Anthem 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. What is an 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 International Union of Painters and Allied Trades Local 47 Plan, and you will not be able to re-enroll per the International Union of Painters and Allied Trades Local 47 Plan's policy. Please call Labor First at **855-460-7035 (TTY 711)** if you would like to opt-out.

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

Cards and Welcome Kits 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.

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

Please call Labor First at **855-460-7035 (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.

26. Can I leave the plan and come back?

No, if you choose to leave the International Union of Painters and Allied Trades Local 47 Plan you will not be able to re-enroll into the International Union of Painters and Allied Trades Local 47 Plan. Please call Labor First at **855-460-7035 (TTY 711)** to discuss further.

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

The Fund can be reached at **317-715-7437 or 800-950-6789** to answer any premium questions.

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

Please call Labor First at **855-460-7035 (TTY 711)** to reach your International Union of Painters and Allied Trades Local 47 Plan Retiree Advocate team from the hours of 8:00AM to 5:00PM CST.

Sample ID Card

FRONT

BACK

