# 2024 – Plumbers, Pipefitters & Mechanical Equipment Service Local Union No. 392 Medicare Eligible Anthem Medicare Prescription with Senior Rx PlusPrescription Coverage



**Frequently Asked Questions (FAQ)**

**PLAN DESIGN**

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| **CARRIER** |
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| **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-A preferred generic | $0 | $0 | $0 |
| Tier 1 generic | $8 | $16 | $16 |
| Tier 2 preferred brand | $15 | $30 | $30 |
| Tier 3 non-preferred brand | $20 | $40 | $40 |
| Tier 4 specialty | $20 | Limited to one-month supply | Limited to one-month supply |

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| PRESCRIPTION QUESTIONS1. **Is there a prescription deductible?**

No, there is not a prescription deductible. 1. **Is there catastrophic coverage?**

Yes, your copay will be $0 in the catastrophic coverage phase.1. **Are my drugs covered?**

Most likely yes. The drug list is a comprehensive formulary just as before. You will receive an abridged formulary with your Welcome Kit and cards. Please call RetireeFirst at **(513) 216-4367 (TTY 711) or toll free at (855) 430-7106 (TTY 711)** if you need you do not see your drug listed or need help looking up your drugs. 1. **Is my Copay structure staying the same?**

Your copay structure for prescription drugs is remaining the same. Please keep in mind the tiers may change from year to year.1. **Can I go to the same retail pharmacy I’ve been using?**

Most likely, yes. Anthem has over 66,000 pharmacies in-network so it’s likely your pharmacy is a network pharmacy.1. **Do I receive a discount on my medications when I use the mail order pharmacy?**

When filling medications that you take on a long-term basis, you can use a retail pharmacy or the mail-order service. You pay the same amount for a 90-day supply through retail or mail-order. But with mail-order, you get the convenience of having medications sent to your home. **You need new prescriptions if you use the mail order service.** 1. **Will my prescriptions transfer from the old plan?**

If you use a 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.1. **Can I still go to the Veteran Affairs (VA) for my drugs?**

Yes, if you obtain some drugs from the VA, you may continue to do so.1. **Do I need prior authorization for certain prescription medicines?**

Some drugs may require a prior authorization. Please contact RetireeFirst at **(513) 216-4367 (TTY 711) or toll free at (855) 430-7106 (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.1. **Can I stay on the current plan?**

PLAN QUESTIONSNo, all Medicare eligible retirees and/or dependents must change over to this plan. Your current plan will no longer be available in 2024.1. **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. You do not need to do anything.1. **Are there any plan changes?**

Plumbers, Pipefitters & Mechanical Equipment Service Local Union No. 392 did their best to match the plan design to your current plan design and mitigate any disruption. 1. **When will I receive my card/ Welcome Kit?**

Cards and Welcome Kits should arrive in 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.1. **Can I leave the plan and come back?**

No, except for a qualifying life event. 1. **If I leave the plan, will it affect any of my other benefits?**

Yes, it may. 1. **Who do I contact if I have questions about paying for the cost of the plan coverage?**

You can contact the Fund Office at **513-241-0444 (extension 1)** with any billing questions.1. **What is this opt-out?**

While we don’t expect that you’ll opt out, we are required by law to give you the choice of opting out of the new Anthem plan. If you opt out, you **will not** have medical and/or prescription drug coverage through Plumbers, Pipefitters & Mechanical Equipment Service Local Union No. 392 Health and Welfare Fund. If you want to opt out, please call RetireeFirst at **(513) 216-4367 (TTY 711) or toll free at (855) 430-7106 (TTY 711).** 1. **What do I do if I lose my card?**

Please call RetireeFirst at **(513) 216-4367 (TTY 711) or toll free at (855) 430-7106 (TTY 711)** and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy if needed.1. **Who do I call if I need assistance with the plan?**

Please call RetireeFirst at **(513) 216-4367 (TTY 711) or toll free at (855) 430-7106 (TTY 711)** to reach your dedicated Plumbers, Pipefitters & Mechanical Equipment Service Local Union No. 392 retiree advocate team from the hours of 8a.m. to 5p.m. ET |

**Card sample:**

**Front: Back:**

