

## 2025 – Michigan Technological University Medicare Advantage with Prescription Drug Plan (MAPD)



### Frequently Asked Questions

#### Plan Design

Medical Carrier:

**Humana**

| Medical                      | You pay  |
|------------------------------|--|
| Deductible                   | \$100  |
| Maximum Out of Pocket (MOOP) | \$3,000  |
| Office Visit: Primary Care   | \$10   |
| Office Visit: Specialist     | \$35   |
| Inpatient Hospital           | 100% after combined annual deductible and \$165 copayment per day (days 1-5)   |
| Outpatient Surgery           | \$125  |
| Home Health Care             | 100% after combined annual deductible<br>•excludes Personal Home Care  |
| Skilled Nursing Facility     | 100% after combined annual deductible per day (days 1-10); \$20 copayment per day (days 11-20); \$150 copayment per day (days 21-100)<br>•Plan pays \$0 after 100 days |
| Emergency Room               | \$65, waived if admitted within 24 hours   |

|                                      |  |
|--------------------------------------|--|
| Urgent Care                          | \$35   |
| Ambulance Service                    | \$100  |
| Lab Services                         | 100% after combined annual deductible  |
| Radiology Services                   | 100% after combined annual deductible and \$50 copayment   |
| Durable Medical Equipment            | 20%  |
| Preventative Screenings              | 0%   |
| Foreign Travel (World-wide) Coverage | 20% coinsurance limited to emergency Medicare-covered services. \$100 deductible per year, \$25,000 Maximum Benefit per year or 60 consecutive days, whichever is reached first. |
| Fitness Benefit                      | SilverSneakers   |

**Prescription Carrier**



| Prescription               | 30-day Retail<br>You pay up to | 90-day Retail<br>You pay up to | 90-day Mail Order<br>You pay up to |
|----------------------------|--------------------------------|--------------------------------|------------------------------------|
| Annual Deductible: \$0     |                                |                                |                                    |
| Tier 1 Generic             | \$10                           | \$30                           | \$0                                |
| Tier 2 Preferred Brand     | \$20                           | \$60                           | \$40                               |
| Tier 3 Non-Preferred Brand | \$40                           | \$120                          | \$80                               |
| Tier 4 Specialty           | \$80                           | 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. Will I be automatically enrolled, or 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.

**2. 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.

**3. 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 **(906) 239-3016 (TTY 711) or toll free (855) 219-7542 (TTY 711)**, Monday-Friday, 8am-5pm EST.

**4. Are there any plan changes?**

Michigan Technological University did their best to match or enhance your current benefits. Below are a few highlights of your new plan:

- Your Medical Deductible is \$100
- You pay \$10 copay for Primary Care visits
- You pay \$35 copay for Specialist visits
- Access to SilverSneakers Fitness Benefit
- You pay \$0 for Tier 1 prescriptions through Mail Order
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits

**5. When will I receive my ID card and welcome kit?**

Cards and welcome kits should arrive in the month prior to your start date. 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.

**6. What do I do if I lose my card?**

Please call RetireeFirst at **(906) 239-3016 (TTY 711)** or toll free **(855) 219-7542 (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.

**7. If I leave the plan, will it affect any of my other benefits?**

Yes, it may.

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

With this new plan, Michigan Tech will subsidize a minimum of 50% of the premium paid by each Member.

| Benefit Plan                                  | Insurance Vendor | 2025 Rate (with a 50% MTU subsidy applied)           |
|---|------------------|--|
| Medicare Advantage + Prescription Drug (MAPD) | Humana           | \$103.07 Per Member Per Month (Couples pay \$206.14) |

Should you have questions regarding your individual monthly rate, please contact Michigan Tech Benefits Services at (906) 487-2517 or [benefits@mtu.edu](mailto:benefits@mtu.edu)

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

Please call RetireeFirst at **(906) 239-3016 (TTY 711)** or toll free **(855) 219-7542 (TTY 711)** to reach your dedicated Michigan Technological University Retiree Advocacy Team, Monday-Friday, 8am-5pm, EST.

**Medical Questions**

**10. Is there a medical deductible?**

Yes, there is a \$100 medical deductible.

**11. Are there co-insurance or copays?**

Yes, please refer to the plan design on pages 1 and 2 of this document.

**12. Does this plan require referrals?**

No, this plan does not require referrals.

**13. Does this plan require pre-certifications?**

Some services may require pre-certifications.

**14. 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.

**15. Can I go to my current providers?**

Yes, you can see any provider that accepts Medicare and is willing to bill Humana.

**16. Do I still use my Medicare card?**

No, put your Medicare card in a safe place in case you need it later. You will only use your Humana ID Card for medical and prescriptions.

**17. 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 **(906) 239-3016 (TTY 711) or toll free (855) 219-7542 (TTY 711)** to assist; we can reach out to your provider to explain.

## Prescription Questions

**18. Is there a prescription deductible?**

No, there is no prescription deductible.

**19. Are there co-insurance or copays?**

Yes, the copays are listed on page 3 of this document.

## **20. Are my prescriptions covered?**

Most likely yes, the prescription list is a comprehensive formulary just as before. Please call RetireeFirst at **(906) 239-3016 (TTY 711) or toll free (855) 219-7542 (TTY 711)** if you need help looking up your prescriptions.

## **21. 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 refills.

## **22. Is there a mail order pharmacy?**

There is a mail order pharmacy called CenterWell Pharmacy which can be reached at 800-379-0092 (EST). You can also call RetireeFirst at **(906) 239-3016 (TTY 711) or toll free (855) 219-7542 (TTY 711)** with questions about mail order prescriptions.

## **23. 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.

## **24. 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.

## **25. Do I need prior authorizations for certain prescription medicines?**

Some prescriptions may require a prior authorization. Please contact RetireeFirst at **(906) 239-3016 (TTY 711) or toll free (855) 219-7542 (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.

## **26. What is the catastrophic phase and is there coverage?**

The catastrophic phase is a phase 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 \$2000 for prescription drugs.

## Other Questions

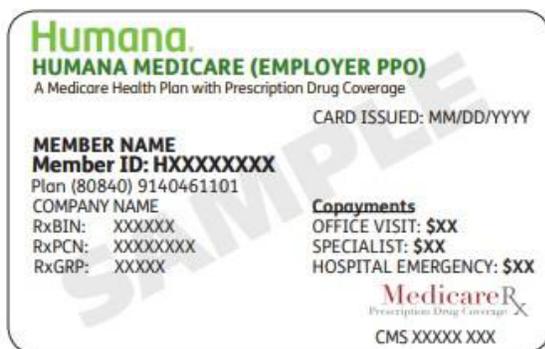
### 27. Will I still have access to dental and vision coverage?

Dental and Vision coverage will continue to be made available to our retirees and administered separately by Michigan Tech Benefits Services through Delta Dental and VSP Vision. The 2025 enrollment process for dental and vision coverage will be consistent with past practice. More information will be sent by Michigan Tech under separate cover no later than November 6, 2024. Should you have questions in this regard, please contact Michigan Tech Benefits Services at (906) 487-2517 or [benefits@mtu.edu](mailto:benefits@mtu.edu).

## Humana Medicare Advantage with Prescription Drug (MAPD)

### PPO Plan Card Sample:

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.