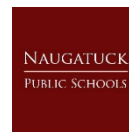


2026 – The Borough of Naugatuck, CT & Board of Education group supplement to Medicare with Prescription Drug Plan



Your Dedicated Advocacy Phone Number(s)
(203) 702-7386 (TTY 711) or toll free (855) 430-6326(TTY 711)

Frequently Asked Questions

Plan Design

Medical Carrier:



Medical	You pay
Medicare Part A Deductible	\$0
Medicare Part A Coinsurance	0%
Skilled Nursing Facility	\$0, Days 1-100
Emergency Room	\$0
Medicare Part B Deductible	\$0
Medicare Part B Coinsurance	0%
Office Visit: Primary Care	\$0
Office Visit: Specialist	\$0
Part B Excess Covered	Yes

Foreign Travel (World-wide) Coverage	\$250 deductible and 20% coinsurance for medically necessary emergency care services beginning during the first 60 days of each trip outside the USA up to a \$50,000 lifetime maximum
Chiropractic	Medicare covered services only
Acupuncture	Medicare covered services only
Podiatry	Medicare covered services only
Hearing	Medicare covered services only
Vision	Medicare covered services only
Dental	Medicare covered services only

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	\$10	\$30	\$20
Tier 2 Preferred Brand	\$25	\$75	\$50
Tier 3 Non-Preferred Drugs	\$40	\$120	\$80

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 2026.

Plan Questions

1. Will I be automatically enrolled in the new plan, 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 plan. However, you have the option to opt-out and decline this medical and prescription coverage. Nevertheless, if you would like to opt-out, please call RetireeFirst at **(203) 702-7386 (TTY 711) or toll free (855) 430-6326 (TTY 711)**, Monday-Friday, 8am-5pm EST.

4. Are there any plan changes?

The Borough of Naugatuck, Ct & Board of Education did their best to match or enhance your current benefits. Below are a few highlights of your new plan:

- This plan does not have a Medicare Part A or B Deductible.
 - Medicare Covered Medical Services are \$0 cost to you
 - Foreign Travel Coverage: \$250 deductible and 20% coinsurance for medically necessary emergency care services beginning during the first 60 days of each trip outside the USA up to a \$50,000 lifetime maximum
 - This plan does not have a Prescription Deductible.
 - Prescription discount available for 90-day Mail Order medication
- 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 **(203) 702-7386 (TTY 711) or toll free (855) 430-6326 (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?

The Borough of Naugatuck, Ct & Board of Education can be reached at (203) 720-5265 to answer any billing questions.

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

Please call RetireeFirst at **(203) 702-7386 (TTY 711) or toll free (855) 430-6326 (TTY 711)** to reach your dedicated Borough of Naugatuck, Ct & Board of Education Retiree Advocacy Team, Monday-Friday, 8am-5pm, EST.

Medical Questions

10. Is there a medical deductible?

No, there is no medical deductible.

11. Are there co-insurance or copays?

Yes, there is a cost share associated with this plan for Foreign Travel. Please refer to the medical benefit chart on pages 1 & 2 of this document.

12. Does this plan require referrals?

No, this plan does not require referrals.

13. Does this plan require pre-certifications?

No, this plan does not require pre-certifications.

14. Does this plan have a network?

No, you can go to any willing Medicare provider, hospital, or facility.

15. Can I go to my current providers?

Yes, you can see any provider that accepts Medicare.

16. Do I still use my Medicare card?

Yes, you will use both your Medicare card and your Transamerica ID Card at your provider's office.

Prescription Questions

17. Is there a prescription deductible?

No, there is no prescription deductible.

18. Are there co-insurance or copays?

Yes, there is a cost share associated with this plan for prescriptions drugs. Please refer to the prescription benefit chart on page 2 of this document to better understand the prescription co-pays.

19. Are my prescriptions covered?

Most likely yes, the prescription list is a comprehensive formulary just as before. Please call RetireeFirst at **(203) 702-7386 (TTY 711) or toll free (855) 430-6326 (TTY 711)** if you need help looking up your prescriptions.

20. Can I go to the same retail pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. Anthem has over 64,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy refills. You will need to show both your Medicare and your new Anthem prescription card.

21. Is there a mail order pharmacy?

There is a mail order pharmacy called CarelonRx which can be reached at (833) 409-1228. You can also call your dedicated RetireeFirst Advocates at **(203) 702-7386 (TTY 711) or toll free (855) 430-6326 (TTY 711)** with questions about mail order prescriptions.

22. Is there a specialty mail order pharmacy?

Anthem has a specialty pharmacy called Carelon RX which can be reached at

(833) 255-0647. You can also call RetireeFirst at **(203) 702-7386 (TTY 711)** or **toll free (855) 430-6326 (TTY 711)** with questions about specialty 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 **(203) 702-7386 (TTY 711)** or **toll free (855) 430-6326 (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 \$2,100 for prescription drugs.

27. What is the annual maximum out-of-pocket (MOOP) and how does it work?

Once your out-of-pocket costs for prescription drugs reaches \$2,100, your copays will be \$0. You will remain in this phase of coverage for the rest of the plan year.

Transamerica Group Retiree Medical Insurance Plan Card

Sample:

Front:

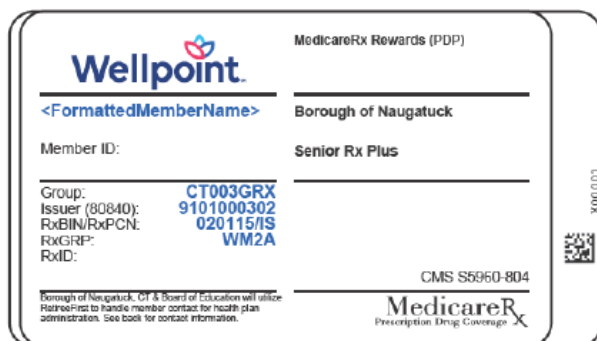


Back:

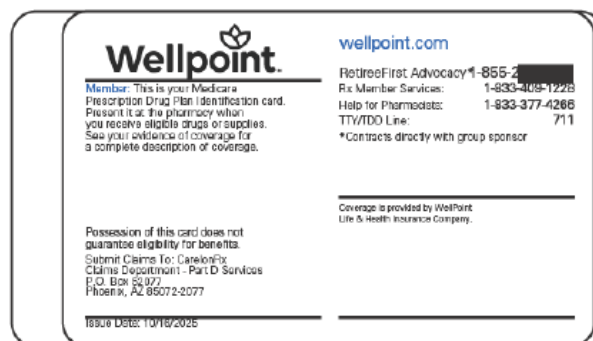


MedicareRx Rewards (PDP) Card Sample:

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. The policy under which this plan's certificate is issued is not a standardized Medicare supplement plan.