

2024-2025 – City of Port Neches United American Medicare Supplement Plan F

Frequently Asked Questions

Plan Design

Medical Carrier:



Medical	You pay
Part A and B Deductible	\$0
Part A and B Coinsurance	\$0
Primary Care Visit	\$0
Specialist Visit	\$0
Skilled Nursing Facility	\$0, Days 1-100
Emergency Room	\$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.
Hearing	Medicare covered services only
Vision	Medicare covered services only
Dental	Medicare covered services only

Podiatry	Medicare covered services only
Chiropractic	Medicare covered services only
Acupuncture	Medicare covered services only

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 United American plan.

2. Can I stay with my current AARP/UHC plan?

No. If you wish to take advantage of the Medicare Supplement insurance paid for by the City of Port Neches, you must change over to United American and the plan being offered.

3. I already have Plan F with AARP/UHC. What plan will I have with United American? What if I have a different plan?

If you currently have Plan F with AARP/UHC, you will continue to have Plan F with United American. All other retirees will be moved from their current plan to Plan F on July 1, 2024.

4. What is so good about Plan F? How does this plan compare to the others?

Plan F is generally regarded as the most comprehensive plan out of the ten Medicare Supplement plans available in most states. Its extensive coverage makes it a popular plan for those who want a broader assistance with out-of-pocket costs in original Medicare. Because Plan F covers most remaining hospital and doctor costs after Medicare Part A and Part B has paid its share, it is possible you may not have any, or minimal, other hospital and medical expenses.

5. Will I have to pay anything for Plan F? What will this cost me?

This is a group policy and the City of Port Neches will pay the full premium for all retirees on Plan F, regardless of age. In the past, retirees had individual policies and individual premiums varied from one retiree to the next. Some retirees had to pay an additional amount for their policy based upon their age, utilization of coverages, and other various factors. A group policy with a fixed price premium allows the City to pay the full amount for Plan F for all retirees. You should not have any additional cost unless you choose to acquire separate coverage for a dependent

6. 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 Medicare Supplement plan, it is unlikely that you would not be able to participate in this new robust plan. Nevertheless, if you would like to opt-out, please call RetireeFirst at **409.224.8408 (TTY 711)**, Monday-Friday, 8am-5pm CST.

7. Are there any plan changes?

The City of Port Neches did their best to match or enhance your current benefits. Below are a few highlights of your new plan:

- Medicare-covered medical services are \$0 cost to you.
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.
- No premium cost to you.

8. 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.

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

Please call RetireeFirst at **409.224.8408 (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.

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

Any benefits provided through the City of Port Neches will not be directly affected by terminating Medicare Supplement insurance, however we recommend calling the City of Port Neches before leaving the plan to avoid the potential loss of any benefits.

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

For all retirees that were originally employed by the City of Port Neches prior to October 10, 2011, and retired from the City with TMRS, there is no cost to the retiree for Medicare Supplement insurance. If you have any questions about premiums and how they are getting paid, please contact Alyssa Dowd at the City of Port Neches at (409) 719-4210.

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

Please call RetireeFirst at **409.224.8408 (TTY 711)** to reach your dedicated City of Port Neches Retiree Advocacy Team, Monday-Friday, 8am-5pm, CST.

Medical Questions

13. Is there a medical deductible?

No, there is no medical deductible with your plan.

14. Is there co-insurance or copays?

There are no co-insurance or copays with your plan with the exception of one service: Foreign Travel has \$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.

15. Does this plan require referrals?

No, this plan does not require referrals.

16. Does this plan require pre-certifications?

Some services may require pre-certification.

17. Does this plan have a network?

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

18. Can I go to my current providers?

Yes, you can see any provider that accepts Medicare.

19. Do I still use my Medicare card?

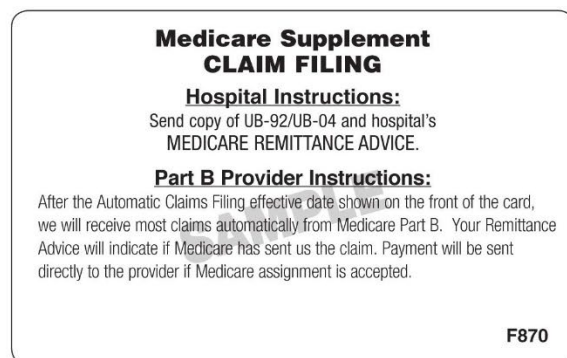
Yes, you will present both your Medicare card and your United American ID Card to medical providers.

United American Insurance Company Medicare Supplement Card Sample:

Front:



Back:



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.