

2025 – Talbot County Public Schools Medicare Advantage and Prescription Drug Plans



Frequently Asked Questions

Plan Design

Medical Carrier:



Medical	You pay
Deductible	\$0
Maximum Out of Pocket (MOOP)	\$0
Office Visit: Primary Care	\$0
Office Visit: Specialist	\$0
Inpatient Hospital	\$0
Outpatient Care	\$0
In Patient Mental Health and Substance Abuse	\$0
Out Patient Mental Health and Substance Abuse	\$0
Skilled Nursing Facility	\$0, Days 1-100
Emergency Room	\$0
Urgent Care	\$0
Ambulance Service	\$0
Durable Medical Equipment	\$0

Acupuncture	\$0 copay for each non-Medicare routine acupuncture visit (up to 24 visits per calendar year)
Foreign Travel (World-wide) Coverage	\$0 Emergency Care, \$0 Urgent Care, \$50,000 annual max
Fitness Benefit	SilverSneakers (fitness classes online and at local facilities)

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: \$			
Tier 1 Generic	\$7	\$7	\$7
Tier 2 Preferred Brand	\$7	\$7	\$7
Tier 3 Non-Preferred Brand	\$24	\$24	\$24
Tier 4 Specialty	\$24	N/A	N/A
Insulin Medications	\$35		

Plan Questions

- 1. How do I enroll in this plan?** To finalize your enrollment into the plan, the enclosed application and authorized representative form need to be completed and returned to RetireeFirst in the included pre-paid envelope.
- 1. 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.
- 2. Are there any plan changes?**

Talbot County Public Schools 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 SilverSneakers Fitness Benefit
 - \$0 Maximum Out of Pocket
 - Access to RetireeFirst Advocates for assistance with understanding and using your benefits.
- 3. 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.
- 4. What do I do if I lose my card?**

Please call RetireeFirst at **410.346.3448(TTY 711) or toll free 855.236.7152(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.
- 5. If I leave the plan, will it affect any of my other benefits?**

Yes, it may. Also, if you leave the Talbot County Retiree Medical and Prescription Plan you are not eligible to return.
- 6. How much do I have to pay for the plan?**

Talbot County Public Schools can be reached at 410.822.0330 to answer any billing questions.
- 7. Who do I call if I need assistance with the plan?**

Please call RetireeFirst at **410.346.3448(TTY 711)** or toll free **855.236.7152(TTY 711)** to reach your dedicated Talbot County Public Schools Retiree Advocacy Team, Monday-Friday, 8am-5pm, EST!

Medical Questions

8. Is there a medical deductible?

No

9. Is there co-insurance or copays?

No

10. Does this plan require referrals?

11. Does this plan require pre-certifications?

Some services may require pre-certifications.

12. 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.

13. Can I go to my current providers?

Yes, you can see any provider that accepts Medicare and is willing to bill Care First Blue Cross Blue Shield Group Advantage (PPO) plan.

14. 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 CareFirst Blue Cross Blue Shield Group Advantage (PPO) plan ID Card for medical and prescriptions.

15. 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 **410.346.3448(TTY 711)** or toll free **855.236.7152(TTY 711)** to assist; we can reach out to your provider to explain.

Prescription Questions

16. Is there a prescription deductible?

No

Is there co-insurance or copays?

No

17. Are my prescriptions covered?

Most likely yes, the prescription list is a comprehensive formulary just as before. Please call RetireeFirst at **410.346.3448(TTY 711) or toll free 855.236.7152(TTY 711)** if you need help looking up your prescriptions.

18. Can I go to the same retail pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. Express Scripts has over 65,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy refills.

19. Is there a mail order pharmacy?

There is a mail order pharmacy through Express Scripts which can be reached at (888) 345-2560 (EST). You can also call RetireeFirst at **410.346.3448(TTY 711) or toll free X855.236.7152(TTY 711)** with questions about mail order prescriptions.

20. 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.

21. 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.

22. Do I need prior authorizations for certain prescription medicines?

Some prescriptions may require a prior authorization. Please contact RetireeFirst at **410.346.3448(TTY 711) or toll free 855.236.7152(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.

23. 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 \$2,000. You will remain in this phase for the rest of the plan year. You may have cost sharing for excluded prescriptions that are covered under this plan.

CareFirst Blue Cross Blue Shield Group Advantage (PPO) Plan

Card Sample:

Front:

Back:

		CareFirst BlueCross BlueShield Group Advantage w/out Drugs (PPO)		www.carefirst.com	
Member Name	PCP Office	IN: \$X	OON: \$X	 CareFirst BlueCross BlueShield Group Advantage w/out Drugs (PPO) Medical Claim Submission Address for CareFirst Service Area Providers Medicare Medical Claims P.O. Box 4495 Scranton, PA 18505	
Member ID	Specialist Office	IN: \$X	OON: \$X		
Group Number	Urgent Care Center	IN: \$X	OON: \$X		
	Emergency Room	IN: \$X	OON: \$X		
Effective Date	Part B products processed at participating pharmacies: RxBIN 004336 RxPCN PARTBADV RxGRP RX5520			Member/Provider Services Member/Provider Services: Medical Emergency 911 TTY/TDD: 711 24-Hour Nurse Advice Line: 833-968-1773 To locate a CareFirst contracted medical provider, visit www.carefirst.com/findadocmap	
BC/BS Plan	MA PPO products provided by CareFirst Advantage PPO, Inc. an independent licensee of the Blue Cross and Blue Shield Association.			Medical Professional & Hospital Providers: Toll-free Precertification: 833-707-2287 File claims with local Blue Cross and/or Blue Shield Plan. Medicare limiting charges apply. PROVIDERS MUST NOT BILL MEDICARE. MA PPO products provided by CareFirst Advantage PPO, Inc. an independent licensee of the Blue Cross and Blue Shield Association.	
Issuer	193/963 80840	CMS-H7379-<VAL1>		CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage PPO, Inc., an independent licensee of the Blue Cross and Blue Shield Association. CST MA0809 (7/22)	
					

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.