

2023 - Whittier City School District Medicare-Eligible Retirees Alignment Health Plan Retiree Options



Frequently Asked Questions (FAQ)

PLAN DESIGN

| Carrier | |
|--|-------------------|
| Alignment Health Plan Retiree Options | |
| MEDICAL | MEMBER PAYS |
| Medical Deductible | \$0 |
| Medical Maximum Out-of-Pocket | N/A |
| Primary Care Visit | \$0 |
| Specialist Visit | \$0 |
| Inpatient Hospital Care | \$0 per admission |
| Outpatient Surgery | \$0 |
| Skilled Nursing Facility | \$0 (days 1-100) |
| Inpatient Mental Health & Substance Abuse | \$0 |
| Outpatient Mental Health & Substance Abuse | \$0 |
| Urgent Care Center | \$0 |
| Emergency Room | \$0 |
| Ambulance Services | \$0 |
| Durable Medical Equipment | \$0 |

| ANCILLARY BENEFIT COVERAGE | RETIREE PAYS |
|----------------------------|---|
| Foreign Travel Coverage | \$0 Worldwide Emergency & Urgent Care - \$25,000 coverage limit per year |
| Dental Benefit | <u>Enhance Dental Option (+\$27.00)</u> \$1,500 Yearly Max \$0, Diagnostic 50% - 70%, Restorative 70%, Endodontics 0% - 70%, Periodontics 50% - 70%, Extractions 70%, Prosthodontics |
| Vision Benefit | \$0 Routine Eye Exam - 1 per year \$150 Eyewear allowance per year |
| Hearing Benefit | \$0 Routine Hearing Exam - 1 per year \$2,000 Hearing Allowance every 2 years |
| Chiropractic Coverage | \$0, 24 visits per year - combined with Acupuncture |
| Acupuncture Coverage | \$0, 24 visits per year - combined with Chiropractic |
| Fitness Benefit | Included |

| Carrier | | | |
|---------------------------------------|---------------------------------|----------------------------------|--------------------------------------|
| Alignment Health Plan Retiree Options | | | |
| Prescription | 30-day Retail Member Pays up to | 100-day Retail Member Pays up to | 100-day Mail Order Member Pays up to |
| Annual Deductible \$0 | | | |
| Tier 1 Preferred Generic | \$5 | \$10 | \$10 |
| Tier 2 Generic | \$5 | \$10 | \$10 |
| Tier 3 Preferred Brand | \$20 | \$40 | \$40 |
| Tier 4 Non-Preferred Drug | \$50 | \$100 | \$100 |

| | | | |
|--------------------|------|-----------------------------|-----------------------------|
| Tier 5 Specialty | \$80 | Limited to one-month supply | Limited to one-month supply |
| Tier 6 Select Care | \$5 | \$10 | \$0 |

MEDICAL QUESTIONS

1. Can I stay on the current plan?

No. All Medicare-eligible retirees and/or dependents must change over to the new Alignment Health Plan Medicare Advantage Prescription Drug (MAPD) Plan or opt out of coverage through the Whittier City School District. Your current plan will no longer be available for use on January 1, 2023.

2. Are there any plan changes?

Whittier City School District did their best to match the plan design to your current plan design and mitigate any disruption. Effective 1/1/23 all Medicare eligible retirees will be moving to a new robust Alignment Health Plan Medicare Advantage Prescription Drug (MAPD) plan. Some plan highlights include:

- 1 Alignment Health Plan ID card for all your Medical and Prescription needs
- \$0 Maximum Out-of-Pocket
- \$0 copay for Medicare Approved Services
- Buy up Dental Benefit covering routine and comprehensive services
- Vision Benefit, \$0 routine eye exam, 1 per year
 - \$150 Eyewear allowance per year
- Hearing Benefit, \$0 routine hearing exam, 1 per year
 - \$2,000 allowance, every 2 years
- Acupuncture / Chiropractic Coverage, \$0 copay, 24 visit per year combined
- \$60 allowance per quarter for Over-the-Counter items via Alignment's debit style Access On-Demand card
- Includes Peerfit Move a Fitness Benefit

3. Is there a Part A and/or Part B Deductible?

No, there is no Part A or Part B Deductible on the new Alignment Health Plan Medicare Advantage Prescription Drug (MAPD) Plan.

4. Is there Co-insurance or Copays?

No, there isn't coinsurance or Copays on this Alignment Health Plan Medicare Advantage plan for Medicare approved services.

- 5. Does this plan require referrals?**
No, this plan does not require referrals.
- 6. Does this plan require Pre-certifications?**
Some services may require Pre-certification.
- 7. Does this plan have a network?**
Yes, however your out-of-network benefits allow you go to any provider, hospital, or Facility that accepts Medicare and is willing to bill Alignment Health Plan.
- 8. Can I go to my current providers?**
Yes, you can see any provider that accepts Medicare.
- 9. Do I still use my Medicare Card?**
No. You will use only your Alignment Health Plan ID Card for Medical and Prescription services. Make sure you keep your original Medicare card somewhere safe and only use it for Covid-19 related testing.
- 10. 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 or not they are considered in or out of network. Please call Retiree First Toll Free at **(800) 823-4791 (TTY 711)** to assist. We can reach out to your provider to explain

PRESCRIPTION QUESTIONS

- 11. Is there a Prescription Deductible?**
No, there is no prescription deductible.
- 12. What Prescription ID cards will I use?**
Beginning January 1, 2023, you will utilize your new Alignment Health Plan ID card when you go to the retail pharmacy.
- 13. Is there a Donut Hole Coverage?**
Yes. The plan has Full Donut Hole Coverage. This means you will never pay more than the plan copays shown in the table above.
- 14. Is there Catastrophic Coverage?**
Yes. The plan has Catastrophic Coverage. This means you will never pay more than the plan copay shown in the table above when you have reached the Catastrophic phase.

15. Are my medications covered?

Most likely yes, the drug list is a Comprehensive Formulary just as before. Please call Retiree First at **(800) 823-4791 (TTY 711)** if you need any assistance for a prescription look up.

16. Is my Copays/Coinsurance structure staying the same?

Whittier City School District did their best to match your copay structure. Please keep in mind the tiers may change from year to year as well as the cost of drugs.

Copay/coinsurance can vary based on inflation, contracts, supply, etc. so you may see a slight change in copay/coinsurance.

17. Can I go to the same Retail Pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. Alignment Health Plan has over 66,000 pharmacies in network. **You do NOT need new prescriptions for retail pharmacy refills.**

18. Is there a Mail Order Pharmacy? Is there a discount at Mail Order?

There is a Mail Order pharmacy benefit through Prime Therapeutics, and there is a \$1,000 Maximum Out of Pocket (MOOP) for Mail Order drugs. You can also use most Retail Pharmacies for the same 90-day fill. The number to contact Prime Therapeutics is **1-844-227-7616**. **You DO need new prescriptions if you prefer to use the Mail Order Service.**

19. 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.**

20. Can I still go to the VA (Veteran Affairs) for my drugs?

Yes. If you obtain some drugs from the VA, you may continue to do so.

21. Can I use Coupons for my Prescription Medications?

No, Centers for Medicare Services (CMS) will not allow Manufacturer coupons or coupon card such as Good RX to be used with a Medicare regulated MAPD plan.

22. Do I need Prior Authorizations for certain prescription medicines?

Some prescriptions may require a Prior Authorization. Please contact Retiree First at **(800) 823-4791 (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.

PLAN QUESTIONS

23. Will I be automatically enrolled in the new Medicare Advantage plan? Do I need to do anything to enroll?

All Medicare eligible retirees and/or dependents will be automatically signed up to be enrolled into the Alignment Health Plan MAPD plan effective January 1, 2023. **To process your enrollment, you must complete the enclosed ACH form and return it to Retiree First by November 18th, 2022.**

24. Can I stay on 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 in 2023.

25. What is this opt-out?

While you are going to be automatically enrolled, you can choose to opt-out of the plan. However, if you do opt-out you will have no medical or prescription coverage through Whittier City School District and you will not be able to re-enroll per Whittier City School District policy. Please call Retiree First by November 18, 2022, at **(800) 823-4791 (TTY 711)** if you would like to opt-out.

26. When will I receive my ID Card/ Welcome Kit?

Cards and Welcome Kits should be received in the middle to end of December. Members 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.

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

Please call Retiree First at **(800) 823-4791 (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.

28. Can I leave the plan and come back?

No, if you choose to leave the Whittier City School District Plan you will not be able to re-enroll into the Whittier City School District Plan. Please call Retiree First at **(800) 823-4791 (TTY 711)** to discuss further.

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

Your Alignment Health Plan includes Medicare Covered Dental coverage, or you have the option to include a Buy up Dental package to cover routine and

comprehensive services. The premium for the Alignment Health Plan is \$309.00. The premium for the Alignment Health Plan with the Buy up Dental is \$336.00. Please call Retiree First at [\(800\) 823-4791 \(TTY 711\)](tel:8008234791) if you have any additional questions.

30. What are the differences from the Medicare Covered Dental and Buy up Dental packages?

Your Medicare Covered Dental benefits includes Dental services that occur as a result of a medical event (such as falling down).

Your Buy up Enhanced Dental package includes:

- \$0 for Diagnostic services (Routine)
- 50%-70% coverage for Restorative and Extractions
- 70% coverage for Endodontics and Prosthodontics
- 0%-70% coverage for Periodontics
- \$1,500 yearly Maximum

If you have any questions call Retiree First at [\(800\) 823-4791 \(TTY 711\)](tel:8008234791) for a Dedicated Whittier City School District Retiree Advocate to help you.

31. How do I pay for this plan?

Starting January 1, 2023, your Alignment Health Plan MAPD premium will be handled by Retiree First. The premium can be automatically deducted from your bank account on the 3rd of every month via ACH. Enclosed with this mailing is an ACH form and a prepaid envelope which will need to be completed and returned to Retiree First by November 18th, 2022. You do also have the option to pay your premium in full for the year by check. If you have any questions call Retiree First at [\(800\) 823-4791 \(TTY 711\)](tel:8008234791) for a Dedicated Whittier City School District Retiree Advocate to help you.

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

Please call Retiree First at [\(800\) 823-4791 \(TTY 711\)](tel:8008234791) to reach your Dedicated Whittier City School District Retiree Advocate team from the hours of 8:00AM to 5:00PM EST.

33. Card Sample:

Front:

 Alignment Health Plan **PPO**

[PLAN NAME (PPO)]
A Medicare Health Plan with Prescription Drug Coverage

[FIRST MIDDLE LASTNAME]

| | | |
|-------------------------|----------------------|-----------------------|
| Member ID: [XXXXXXXXXX] | In-Network | Out-of-Network |
| Plan Code: [XXX] | Office Visit: [\$\$] | Office Visit: [\$\$] |
| RxGRP: [H4961] | Specialist: [\$\$] | Specialist: [\$\$] |
| RxBIN: [610455] | Emergency: [\$\$] | Emergency: [\$\$] |
| RxPCN: [AHPPARTD] | | |
| RxD: [XXXXXXXXXX] | | |

Effective Date: [MM/DD/YYYY]

Medicare_{Rx}
Prescription Drug Coverage

Back:

 **ALL CLAIMS MUST BE MAILED TO:**
[Alignment Health Plan
P.O. Box 14010, Orange, CA 92863]

 **Member Services:** 1-866-634-2247 (TTY 711)
Pharmacy Technical Help Desk: (844) 227-7615
Member Pharmacy Help: (844) 227-7616
Provider Services: (888) 517-2247

Medicare limiting charges apply. For more information on benefit cost shares please call member services or visit our website.

WWW.ALIGNMENTHEALTHPLAN.COM