

2022 – Medicare Eligible IBEW Local No. 150 Welfare Fund MAPD Coverage



FREQUENTLY ASKED QUESTIONS

PLAN DESIGN:



MEDICAL	MEMBER PAYS
Deductible	\$0
Office Visit	\$0
Specialist	\$0
Diagnostic Procedure/Tests	\$0
Lab Services	\$0
Preventative Services	\$0
Therapy (Occup/Phys/Speech)	\$0
Inpatient Services	\$0 Per admit
Outpatient Services	\$0
Skilled Nursing Facility	\$0 Days 1-100
Urgent Care	\$0
Emergency Care	\$0
Ambulance Services	\$0

Prescription:	30-Day Retail Member Pays up to	90-Day Retail Member Pays up to	90-Day Mail Order Member Pays up to
Annual Deductible \$0			
Tier 1 (Generic)	20% (\$10 Min / \$35 Max)	20% (\$30 Min / \$70 Max)	20% (\$30 Min / \$70 Max)
Tier 2 (Preferred Brand)	20% (\$25 Min / \$100 Max)	20% (\$75 Min / \$100 Max)	20% (\$75 Min / \$100 Max)
Tier 3 (Non-Preferred Brand)	20% (\$25 Min / \$100 Max)	20% (\$75 Min / \$100 Max)	20% (\$75 Min / \$100 Max)
Tier 4 (Specialty)	20% (\$25 Min / \$100 Max)	N/A	N/A

***Specialty Drugs are only dispensed at a 30-DAY SUPPLY.**

MEDICAL QUESTIONS:

1. Are there any plan changes?

The IBEW Local No. 150 Welfare Fund did their best to match the plan design to your current plan design and mitigate any disruption. Your medical deductible has been eliminated. In addition, your hearing aid benefit was increased from \$1,000 to \$2,000 combined every 3 years. You also have access to Renew Active, which is a health and fitness program design for adults 65 and up.

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

No.

3. Is there Co-insurance or Copays?

No. All Medicare approved medical services are covered at 100%.

4. Does this plan require referrals?

No, this plan does not require referrals.

5. Does this plan require Pre-certifications?

Some services may require Pre-certification.

6. Does this plan have a network?

Yes, but you can go to any provider, hospital, or facility that accepts Medicare and is willing to bill UnitedHealthcare®. This plan has in/out of network benefits that pay the same amount.

7. Can I go to my current providers?

Most likely yes. You can see any provider that accepts Medicare and is willing to bill UnitedHealthcare®.

8. Do I still use my Medicare Card?

No. Put your Medicare card in a safe place in case you need it at a later date. You will use only your UnitedHealthcare® ID Card for Medical and Drug.

9. What if my Provider says they do not accept this plan?

If your provider accepts Medicare, they will be paid the same by the plan whether or not they are considered in or out of network. Please call Labor First at **847.348.0222(TTY 711)** or **Toll-Free 833.265.8655(TTY 711)** to assist. We can reach out to your provider to explain.

PRESCRIPTION QUESTIONS:

10. Is there a Prescription Deductible?

No.

11. Is there a Donut Hole Coverage?

Yes. The plan has Full Donut Hole Coverage.

12. Is there Catastrophic Coverage?

Yes. The plan has Custom Catastrophic Coverage.

13. Are my drugs covered?

Most likely yes. The formulary is a Comprehensive Formulary just as before. You will receive an Abridged Formulary with your Welcome Kit and cards. Please call Labor First at **847.348.0222(TTY 711)** or **Toll-Free 833.265.8655(TTY 711)** if you do not see your drug listed or need help looking up your drugs.

14. Is my copays/coinsurance structure staying the same?

Your copay/coinsurance structure is remaining the same. 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.

15. Can I go to the same Retail Pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. UnitedHealthcare® has over 60,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy fills.

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

There is Mail Order, but you can also use most Retail Pharmacies for the same 90-day fill. You DO need new prescriptions if you prefer to use the Mail Order Service.

17. Will my prescriptions transfer from the old plan?

If you use the Retail Pharmacy, and have fills remaining, you do NOT need to obtain new prescriptions. If you use Mail Order, you WILL need to obtain new prescriptions from your Provider.

18. Can I still go to the VA for my drugs?

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

19. Do I need Prior Authorizations for certain prescription medications?

Some drugs may require a Prior Authorization. Please contact Labor First at **847.348.0222(TTY 711)** or **Toll-Free 833.265.8655(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:

20. 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 enrolled into the plan. There is nothing you need to do to be enrolled.

21. 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 2022.

22. 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 drug coverage through the IBEW

Local No. 150 Welfare Fund and need to obtain your own coverage. Please call Labor First at **847.348.0222(TTY 711)** or **Toll-Free 833.265.8655(TTY 711)** if you would like to opt-out.

23. When will I receive my card/ Welcome Kit?

Cards and Welcome Kits should be received in 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.

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

Please call Labor First at **847.348.0222(TTY 711)** or **Toll-Free 833.265.8655(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.

25. Can I leave the plan and come back?

Yes, as long as you maintain creditable coverage while away from the plan.

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

Yes, it may.

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

The Fund covers your premiums in full for the plan. Please call Labor First at **847.348.0222(TTY 711)** or **Toll-Free 833.265.8655(TTY 711)** if you have questions.


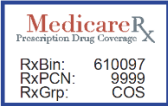
28. Who do I call if I need assistance with the plan?

Please call Labor First at **847.348.0222(TTY 711)** or **Toll-Free 833.265.8655(TTY 711)** to reach your Dedicated IBEW Local 150 Retiree Advocate team from the hours of 8:00am to 5:00pm CST.

29. Card Sample: You will receive your NEW ID Card in December.

UnitedHealthcare®:

Front:

	
Health Plan (80840): 911-87726-04	
Member ID: 999999999-99	Group Number: 13876
Member: SUBSCRIBER BROWN	
Payer ID: 87726	SAMPLE GROUP
<div></div>	
Copay: PCP \$0 Spec \$0	ER \$0
H2406 PBP# 805	
UnitedHealthcare Group Medicare Advantage (PPO) Medicare limiting charges apply.	

Back:

Customer Service Hours: Monday – Friday 8:00 a.m. to 8:00 p.m.	
For Members	
Website:	www.UHCRetiree.com
Customer Service:	1-800-457-8506 TTY 711
NurseLine:	1-877-365-7949 TTY 711
Behavioral Health:	1-800-453-8440 TTY 711
Dental:	1-800-445-9090 TTY 711
For Providers www.unitedhealthcareonline.com 1-877-842-3210	
Medical Claim Address: PO Box 31362 Salt Lake City, UT 84131-0362	
Dental Providers:	www.dbp.com 1-877-816-3596
Medicare Solutions UHC	
For Pharmacists 1-877-889-6510	
Pharmacy Claims OptumRx PO Box 29045, Hot Springs, AR 71903	