

## Question and Answer for University of Southern Indiana UHC Group Medicare Advantage Plans

Q: I currently use CVS Caremark as my pharmacy. How will the pharmacy be alerted of this change? Do I need to notify them of any billing changes?

A: You can continue to use CVS Caremark retail pharmacies. You will need to present your new UnitedHealthcare Member ID card to the pharmacy after 1/1/2021, so that they can update your new coverage in their system.

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Q: Can I still use the mail order program through CVS?

A: The new mail order vendor will be OptumRx. With OptumRx, you will pay two copays for a 90-day supply for medications on tiers 1-3. Tier 4 medications are limited to a 30-day supply. You will need to let your doctor know to send a new prescription to OptumRx.

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Q: Where can I find the list of prescription drugs included in each tier?

A: You can go to [www.UHCRetiree.com](http://www.UHCRetiree.com) and then click "Download Plan Documents" toward the bottom of the page. There are plan documents for the Core Plan and Buy Up Plan. There is also a prescription drug list in the plan guide that you will receive in the mail.

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Q: If your doctor has prescribed you a drug that is not on the formulary, because the current formulary drug doesn't work for you, will you have to pay tier 3 or specialty drug pricing?

A: This will depend on the specific drug you are taking.

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Q: Can you explain coinsurance, deductible, copays, and the out-of-pocket maximum?

A: If you elect either plan, you will need to meet the annual deductible first before you begin paying the 20% coinsurance (your share of the costs). Once you reach the annual out-of-pocket maximum for medical or prescriptions, the plan will cover your medical or prescription costs at 100%. Copays and coinsurance accumulate toward your respective medical or prescription out-of-pocket maximum. Please note, that each enrollee (yourself and/or your spouse) have a separate own out-of-pocket maximum.

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Q: What is the coverage for hearing aids?

A: Hearing aid exams are covered at 100%, no cost to you. Your hearing aid coverage will be administered through UnitedHealthcare Hearing. You have a \$500 allowance for hearing aids for both ears every 3 years, in-network.

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*You can receive a hearing exam and have access to a wide selection of name-brand and private-labeled custom programmed hearing aids at a significant savings from experienced hearing providers.*

- *Get access to the largest nationwide accredited network of more than 5,500 hearing providers\**
- *Choose latest technology hearing aids from major manufacturers, including Phonak, Starkey®, Oticon, Signia, ReSound, Widex® and Unitron™*
- *Order hearing aids in-person or through home delivery*
- *Receive exclusive pricing, helping you save thousands of dollars*

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Q: Will my lab and X-ray benefit be changing? It is currently covered at 100% with the existing coverage.

A: No it will not change and will remain the same.

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Q: Is there coverage for physical therapy?

A: Yes; physical, speech, and occupational therapy are all covered at 20% coinsurance after you meet your deductible.

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Q: Are chiropractic services covered?

A: Yes; Medicare-covered chiropractic care is covered to correct subluxation of the spine. This service has a \$20 copay on the Core and Buy Up plans.

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Q: Is the copay paid up front at the time of service?

A: Typically, yes, but if your doctor does not collect your copay at the time of your service, you may receive a bill at a later date.

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Q: What is the benefit for nursing home care and is there any limitations?

A: The benefit is 20% coinsurance after you meet your deductible with unlimited days. Please note, the Core and Buy Up plans are not Long Term Care insurance.

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Q: Does our medical plan include Silver Sneakers?

A: Our plan has a similar benefit. Renew Active includes benefits such as free gym membership, personalized fitness plans, and online brain health provider from AARP Staying Sharp. You can locate gyms in your area at [Renewactive.com](https://renewactive.com).

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Q: Are virtual visits available?

A: Yes, virtual visits are available through AmWell or Doctors on Demand for a \$15 copay. Behavioral Health Visits are also available for a \$20 copay on the Buy Up Plan and \$30 on the Core Plan.

If your local doctor offers Telehealth, you may use that as well and the regular office visit copay will apply.

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Q: If my prescription is less than the copay, will I still need to pay the copay?

A: No, you will pay the drug cost if it less than the copay amount.

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Q: Is there a lifetime maximum on medical coverage?

A: No.

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Q: Since the name of the dental insurance carrier is changing from Health Resources to Paramount Dental, will I receive a new dental card?

A: No, you will continue to use your current dental ID card.

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Q: Do I need pre-approval for any surgical operations I may need?

A: Your doctor will likely reach out to you for a coverage determination prior to surgery.

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Q: Will my spouse be included on the new AmWins/UnitedHealthcare Retiree Medical plan?

A: Yes if your spouse has Medicare. If your spouse does not have Medicare (or they are under age 65) they will remain on the USI's Anthem plan.

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Q: Are there any emergency medical coverage when traveling outside the United States?

A: Yes, coverage is available but limited to urgent and emergency services outside of the United States.

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Q: Are mental health visits covered?

A: Yes mental health visits are covered by this plan.

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Q: Where will I be able to view my claims?

A: Once you have your ID card, you can register at [www.UHCRetiree.com](http://www.UHCRetiree.com) and view your claims. You will also receive Evidence of Benefits (EOB) after your services.

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Q: Does my spouse have to have the same plan that I am enrolled in?

A: Yes, the plan you choose to enroll yourself in is the plan your spouse will be enrolled in as well.

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Q: When will I receive my new ID card?

A: You will receive the new ID card in December.

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Q: What is the vision coverage offered through this plan?

A: The vision coverage is only for services related to a medical condition. Eyeglasses are not covered through this plan, unless after cataract surgery.

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Q: Is there a separate rate for medical and dental?

A: Yes, your dental is a separate rate than your medical.

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Q: Does the plan cover an annual eye exam?

A: Yes. There is a \$30 copay for the Core plan and a \$20 copay for the Buy-Up plan for a basic eye exam with a physician.

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Q: Is long-term insurance in conflict with this plan?

A: No conflict as this plan provide medical and prescription drug coverage. Long Term Care insurance is separate coverage that can be purchased on an individual basis.

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Q: What is the CMS star rating for UnitedHealthcare?

A: These plans have a 4.5 star rating out of 5 stars for the fourth consecutive year.

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Q: Can you explain how the Medicare benefits are coordinated with the UnitedHealthcare plan for retirees?

A: Your providers will bill UnitedHealthcare for your medical and prescription services. UnitedHealthcare will pay everything that is allowable under Medicare Part A and Part B plus what the USI plan covers after your applicable copay, deductible and coinsurance.

You will need to continue to pay your Part B premiums to Medicare and the UnitedHealthcare premiums billed by AmWINS on behalf of USI.

Medicare benefits have been assigned to UnitedHealthcare to provide Part A and Part B benefits to retirees.

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Q: If in the future I want to opt out of this program, will I be able to get back into Medicare Parts A and B on an individual basis?

A: Yes. You should remain enrolled in Medicare Part A and Part B while covered by this plan.

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Q: When I visit my physician's office, do I need to ask if they take Medicare or UnitedHealthcare?

A: Yes you will want to ensure your providers are participating in Medicare and accept the plan and they will bill UnitedHealthcare for your service. If the healthcare provider refuses to directly bill UnitedHealthcare, you may need to submit your claim to United HealthCare for reimbursement.

If you need help finding a doctor, call Customer Service on the back of your member ID card.

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Q: Currently we receive an Explanation of Benefits (EOB) from Medicare and another bill showing what Anthem paid and the balance due to the provider. Will we still receive a similar EOB showing what Medicare paid to UnitedHealthcare and what UnitedHealthcare paid to the provider?

A: No. You will receive only one EOB from UnitedHealthcare.

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Q: Assume that I am hospitalized, and the total bill is \$100,000. Under the 80/20 rule, Medicare and UnitedHealthcare would be responsible for \$80,000 and I would be responsible for \$20,000, right? The \$20,000 would be limited to my \$2,250 out-of-pocket maximum and UnitedHealthcare would pay the remaining \$17,750. Is that correct?

A: Correct. The Core Plan has a \$2,250 medical out-of-pocket maximum. The Buy Up Plan has a \$1,500 medical out-of-pocket maximum. The prescription drug out-of-pocket maximum is separate.

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Q: When will I pay my premiums to AmWins?

A: You will pay your premiums in a month in advance. Your first payment will be in December for January 2021. You can remit payment monthly, quarterly, semi-annual or annual and have the option of paying by EFT.

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Q: How will we be billed?

A: AmWins will bill you for medical and/or dental premiums. You will receive an invoice in the mail from AmWins.

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Q: Do we need separate AmWINS Direct Payment Authorization Forms for the retiree and spouse or just one form with both individuals listed?

A: One form

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Q: Can I keep University of Southern Indiana prescription coverage only?

A: No. The USI Retiree plan provides both medical and prescription drug coverage.

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