



El Paso County Humana Medicare Advantage Prescription Drug (MAPD) Plan

FREQUENTLY ASKED QUESTIONS

PLAN DESIGN:

Humana.

| MEDICAL | RETIREE PAYS |
|-----------------------------|--|
| Deductible, Part A | \$250 |
| Office Visit | 4% |
| Specialist | 4% |
| Diagnostic Procedure/Tests | 4% |
| Lab Services | \$0 |
| Preventative Services | \$0 |
| Therapy (Occup/Phys/Speech) | 4% |
| Allergy Shots | 4% |
| Inpatient Services | \$0 per admit, after deductible |
| Outpatient Services | 4% |
| Skilled Nursing Facility | \$0 per day, days 1-100 |
| Urgent Care | 4% |
| Emergency Care | \$0 |
| Ambulance Services | 4% per date of service, Limited to Medicare-covered transportation |



| Prescription | 30-day Retail Retiree Pays up to | 90-day Retail Retiree Pays up to | 90-day Mail Order Retiree Pays up to |
|----------------------------|----------------------------------|----------------------------------|--------------------------------------|
| Annual Deductible | \$0 | | |
| Tier 1 Generic | \$6 | \$15 | \$15 |
| Tier 2 Preferred Brand | \$30 | \$75 | \$75 |
| Tier 3 Non-Preferred Brand | \$50 | \$125 | \$125 |
| Tier 4 Specialty | \$100 | N/A | N/A |

MEDICAL QUESTIONS:

1. Does this plan require referrals?

No, this plan does not require referrals.

2. Does this plan have a network?

No, you can go to any provider, hospital, or facility that accepts Medicare and is willing to bill Humana.

3. Can I go to my current providers?

You can see any provider that accepts Medicare.

4. Do I use my Medicare Card?

No. Put your Medicare card in a safe place in case you need it later. You will use **ONLY** your **NEW** Humana ID Card for Medical and Prescription coverage.

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

Please call Retiree First at **719-249-7788 (TTY 711)** or **855-531-8844 (TTY 711)** to assist. We can reach out to your provider to explain how your new plan operates.

PRESCRIPTION QUESTIONS:

6. Is there a Prescription Deductible?

No, there is no prescription deductible on your plan.

7. What are my Prescription Copays?

Please reference the chart on the previous page. Keep in mind that it is possible for drugs to change tiers from year to year based on inflation, supply, and manufacturer contracts.

8. Is there a Donut Hole Coverage?

Yes. The plan has Full Donut Hole Coverage.

9. Are my drugs covered?

Most likely yes, the formulary is a comprehensive formulary. You will receive an abridged formulary with your Humana Plan Change Kit. Please call Retiree First at **719-249-7788 (TTY 711)** or **855-531-8844 (TTY 711)** if you do not see your drug listed or need help looking up your drugs.

10. Can I go to the same Retail Pharmacy?

Most likely, yes. Humana has over 67,000 pharmacies in network. Please be sure to show your new Humana ID Card for your prescription refill.

11. Is there a Mail Order Pharmacy and will my Scripts transfer to the new plan?

Yes, you will use Humana Mail Order Pharmacy. You will need to obtain new scripts from your provider. Keep in mind that the 90-Day copay discount is also available at the Retail Pharmacy.

12. 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.

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

Some drugs may require a Prior Authorization. Please contact Retiree First at **719-249-7788 (TTY 711)** or **855-531-8844 (TTY 711)** if you have questions or need assistance with Prior Authorizations as well as any other requirements such as Step Therapy or Quantity Limits.

PLAN QUESTIONS:

14. Do I need to be enrolled into Medicare Part A and Part B?

Yes, you will need to enroll into both Medicare Part A and Part B to be eligible for the Humana MAPD Plan. Medicare pays Humana to partially sponsor this Medicare Advantage Prescription Drug (MAPD) Plan that you will be enrolled in.

15. Do I use my Medicare Card?

No, put it somewhere safe. You will only need your NEW Humana MAPD ID Card for Medical and Prescription coverage. ***Humana will act as your primary insurance for Medical.***

16. What makes this different from an Individual Humana MAPD?

This is much different from a Humana Medicare Advantage Plan you may see on TV. This plan has way richer benefits and is not available to the public. It was designed specifically by El Paso County for you. Individual MAPD Plans have medical networks, include the Part D donut hole and have less robust drug formularies.

17. When will I receive my new Humana ID Card?

You will receive your Humana Pre-Enrollment Kits in a few weeks. Your Humana ID Card will arrive with-in 7-10 business days after enrollment is effective.

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

Please call Retiree First at **719-249-7788 (TTY 711) or 855-531-8844 (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.

19. Will I receive an Explanation of Benefits (EOB) from Humana?

Yes, you will receive an EOB (Smart Summary) from Humana monthly showing Medical and Prescription claims.

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

If you have premium questions, you can contact the El Paso County Employee Benefits Division at employeebenefits@elpasoco.com or **719-520-7420** to answer any premium questions.

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

Please call Retiree First at **719-249-7788 (TTY 711)** or **855-531-8844 (TTY 711)** to reach your Dedicated El Paso County Medicare Advocate Team from the hours of 8:00 AM to 5:00 PM MT.

22. How are Flu Shots Covered under this new Humana MAPD Plan?

Humana pays for one flu shot per year at 100%. You can go to both the clinic in the pharmacy or your physician's office as long as they are Medicare approved/covered. You will need to present your new Humana MAPD Card for processing.

23. Is Premise Health (El Paso County Employee Health Centers) available to me?

Yes, Premise Health Clinics will be available as an additional care option for you.

24. Are there any extra benefits included with the Humana Medicare Advantage Prescription Drug (MAPD) Plan?

Yes! Humana Medicare Advantage Prescription Drug (MAPD) Plan includes the Silver Sneakers fitness benefit. Please visit www.silversneakers.com to view locations or call Retiree First at **719-249-7788 (TTY 711)** or **855-531-8844 (TTY 711)** to inquire more about this added benefit.

25. Sample of Humana ID Card:

