

# 2022 – Medicare Eligible Town of Oxford MAPD Coverage



## Frequently Asked Questions (FAQs)

### PLAN DESIGN

Carrier	
<b>aetna</b> <sup>SM</sup>	
MEDICAL	RETIREE PAYS
Deductible	\$0
Office Visit	\$0
Specialist Visit	\$0
Diagnostic Procedure/Tests	\$0
Lab Services	\$0
Preventative Services	\$0
Therapy (Occupational/Physical/Speech)	\$0
Allergy Shots	\$0
Inpatient Services	\$0
Outpatient Services	\$0
Skilled Nursing Facility	\$0, Unlimited
Urgent Care	\$0
Emergency Care	\$0
Ambulance Services	\$0 Medicare-approved
Foreign Travel	\$0 Emergency Care and Urgently Needed Care

ANCILLARY BENEFITS	RETIREE PAYS
Hearing	\$800 Hearing Aid Reimbursement, once every 36 months
Vision	\$0 Routine Eye Exams, once per year \$0 Diabetic Eye Exams \$150 Vision Eyewear Reimbursement, once per year
Fitness Benefit	SilverSneakers

Carrier	aetna <sup>SM</sup>		
Prescription	30-Day Retail Retiree Pays Up To	90-Day Retail Retiree Pays Up To	90-Day Mail Order Retail Pays Up To
Annual Deductible	\$0		
Tier 1 Generic	\$10	\$20	\$20
Tier 2 Preferred Brand	\$20	\$40	\$40
Tier 3 Non-Preferred Brand	\$35	\$70	\$70

**\* Specialty Drugs are limited to 30-day fills**

# MEDICAL QUESTIONS

## 1. Are there any plan changes?

The Town of Oxford did their best to match the plan design to your current plan design and mitigate any disruption. There are some plan improvements:

- A lower monthly premium
- You will now have an added benefit of Silver Sneakers
- Hearing Aid Allowance
- Meal delivery following hospitalization (up to 14 meals)
- \$0 copay for Transportation Service (up to 24 per times per year)
- \$0 copay for Cranial Prosthesis/Wigs (\$350 annual allowance)

## 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 that accepts Medicare and is willing to bill Aetna, as your plan has in and out-of-network benefits.

## 7. Can I go to my current providers?

Most likely yes. You can see any willing Medicare provider.

## 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 Aetna ID Card for Medical and Drug.

**9. 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 at **508-744-6804 (TTY 711)** or **toll-free at 833-217-5312 (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 drug list is a Comprehensive Formulary just as before. You will receive an Abridged Formulary with your Welcome Kit and cards. Please call Retiree First at **508-744-6804 (TTY 711)** or **toll-free at 833-217-5312 (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?**

The Town of Oxford did their best to match your copay/coinsurance 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.

**15. Can I go to the same Retail Pharmacy?**

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

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

There is Mail Order and a discount at Mail Order, but you can also use most Retail Pharmacies for the same 90-day fill for only 2 retail 30-day copay prices. You DO need new prescriptions if you prefer to use the CVS Caremark ® Mail Order Pharmacy.

**17. 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.

**18. 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.

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

Some drugs may require a Prior Authorization. Please contact Retiree First at **508-744-6804 (TTY 711) or toll-free at 833-217-5312 (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 after July 1, 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 Town of Oxford. Please call Retiree First at **508-744-6804 (TTY 711) or toll-free at 833-217-5312 (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 the middle to end of June. 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.

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

Please call Retiree First at **508-744-6804 (TTY 711)** or **toll-free at 833-217-5312 (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?**

No.

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

No. You may keep the other benefits you have through the Town of Oxford.

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

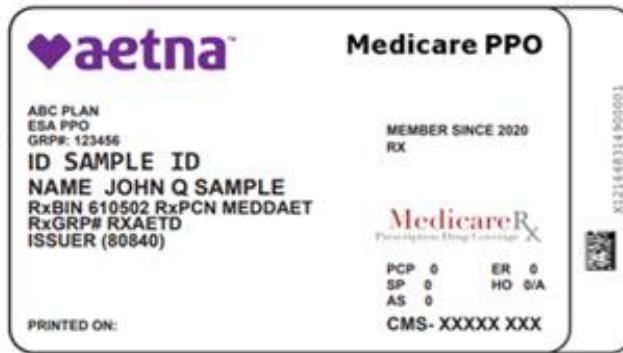
A Town of Oxford retiree will pay \$145.00 per month for their 2022 Medicare Advantage plan premium. For any additional premium questions please contact the Town of Oxford at **508.987.6038**.

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

Please call Retiree First at **508-744-6804 (TTY 711)** or **toll-free at 833-217-5312 (TTY 711)** to reach your Dedicated Town of Oxford Retiree Advocate team from the hours of 8:00am-5:00pm EST.

**29. Card Sample:**

**Front:**



**Back:**

