

2024 – Local Union No. 598 Plumbing & Pipefitting Industry Health & Welfare Plan & Trust Medicare Advantage with Prescription Drug Plan (MAPD)



Frequently Asked Questions

Plan Design

Medical Carrier:

Humana.

Medical	You pay
Deductible	\$0
Maximum Out of Pocket (MOOP)	\$1500
Office Visit: Primary Care	\$10
Office Visit: Specialist	\$15
Inpatient Hospital	\$50 per admission
Outpatient Surgery	\$25
Outpatient Mental Health & Substance Abuse Services	\$15
Outpatient Mental Health & Substance Abuse Services (Partial Hospitalization)	\$25
Home Health Care	\$0, excludes personal home care

Skilled Nursing Facility	\$0, Days 1-20; \$25 per day, Days 21-100
Emergency Room	\$65 – Waived if admitted within 24 hours
Urgent Care	\$35
Ambulance Service	\$50
Lab Services	\$0
Radiology Services	\$0
Durable Medical Equipment	\$0
Preventative Screenings	\$0
Chiropractic (Medicare-Covered)	\$20
Podiatry	\$15, up to 6 combined and out of network visits per year
Foreign Travel (World-wide) Coverage	\$100 deductible, 20% coinsurance, \$25,000 Maximum Annual Benefit or 60 consecutive days, whichever is reached first. Limited to emergency Medicare-covered services
Hearing	\$0 Routine Hearing Exam - 1 per year \$500 Hearing Aid Allowance - every 3 years Includes 80 batteries and 3-year warranty Must Use TruHearing
Vision	\$0 Routine Eye Exam - 1 per year - \$175 Max Benefit
Fitness Benefit	SilverSneakers Included

Prescription Carrier			
		#	#
Prescription	30-day Retail You pay up to	90-day Retail You pay up to	90-day Mail Order You pay up to
Annual Deductible: \$0			
Tier 1 Generic	\$5	\$10	\$10
Tier 2 Preferred Brand	\$20	\$40	\$40
Tier 3 Non-Preferred Brand	\$40	\$80	\$80
Tier 4 Specialty	\$40	N/A	N/A
Insulin Medications	\$35	\$70	\$70

Plan Questions

1. Will I be automatically enrolled, or 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.

2. Can I stay with 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.

3. Can I opt-out of this plan?

We are required by law to give you the choice of opting out of the new plan. Since you are enrolled in the current medical and prescription drug plan it is

unlikely that you would not be able to participate in this new robust plan. However, you have the option to opt-out and decline this medical and prescription coverage. Nevertheless, if you would like to opt-out, please call RetireeFirst at **(509) 203-1186 (TTY 711) or toll free (833) 268-6813 (TTY 711)**, Monday-Friday, 8am-5pm PST.

4. Are there any plan changes?

Local Union No. 598 Plumbing & Pipefitting Industry Health & Welfare Plan & Trust did their best to match or enhance your current benefits. Below are a few highlights of your new plan:

- \$0 Medical and Prescription Deductible
- Added coverage for Lifestyle and Non-Part D Drugs.
- \$500 Hearing Aid Allowance every 3 years including 80 hearing aid batteries – must use TruHearing.
- Access to SilverSneakers Fitness Benefit
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

5. When will I receive my ID card and welcome kit?

Cards and welcome kits should arrive in the month prior to your start date. 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.

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

Please call RetireeFirst at **(509) 203-1186 (TTY 711) or toll free (833) 268-6813 (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.

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

Yes, it may, please contact the Trust Office at (800) 205-7002 for full details.

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

Local Union No. 598 Plumbing & Pipefitting Industry Health & Welfare Plan & Trust can be reached at (800) 205-7002 to answer any billing questions.

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

Please call RetireeFirst at **(509) 203-1186 (TTY 711) or toll free (833) 268-6813 (TTY 711)** to reach your dedicated Local Union No. 598 Plumbing & Pipefitting

Industry Health & Welfare Plan & Trust Retiree Advocacy Team, Monday-Friday,
8am-5pm, PST

Medical Questions

10. Is there a medical deductible?

No, there is no medical deductible.

11. Is there co-insurance or copays?

Yes, there are copays for some services. A list of services that require a copay can be found on pages 1-2 of this document.

12. Does this plan require referrals?

No, this plan does not require referrals.

13. Does this plan require pre-certifications?

Some services may require pre-certification.

14. Does this plan have a network?

Yes, but you can go to any willing Medicare provider, hospital, or facility. This plan's in and out of network benefits are the same.

15. Can I go to my current providers?

Yes, you can see any provider that accepts Medicare and is willing to bill Humana.

16. Do I still use my Medicare card?

No, put your Medicare card in a safe place in case you need it later. You will only use your Humana ID Card for medical and prescriptions.

17. 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 they are considered in or out of network. You can go to any willing Medicare provider, hospital, or facility. Please call RetireeFirst at **(509) 203-1186 (TTY 711) or toll free (833) 268-6813 (TTY 711)** to assist; we can reach out to your provider to explain.

Prescription Questions

18. Is there a prescription deductible?

No, there is no prescription deductible.

19. Is there co-insurance or copays?

Yes, there are copays for prescriptions. The table found on page 3 of this document outlines these copays.

20. Are my prescriptions covered?

Most likely yes, the prescription list is a comprehensive formulary just as before. Please call RetireeFirst at **(509) 203-1186 (TTY 711) or toll free (833) 268-6813 (TTY 711)** if you need help looking up your prescriptions.

21. Can I go to the same retail pharmacy?

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

22. Is there a mail order pharmacy?

There is a mail order pharmacy called CenterWell which can be reached at 800-379-0092 (TTY 711). You can also call RetireeFirst at **(509) 203-1186 (TTY 711) or toll free (833) 268-6813 (TTY 711)** with questions about mail order prescriptions.

23. 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.

24. Can I still go to the Veterans Affairs (VA) for my prescriptions?

Yes, if you obtain some prescriptions from the VA, you may continue to do so.

25. Do I need prior authorizations for certain prescription medicines?

Some prescriptions may require a prior authorization. Please contact RetireeFirst at **(509) 203-1186 (TTY 711) or toll free (833) 268-6813 (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.

26. What is the donut hole and is there donut hole coverage?

The coverage gap/donut hole begins after the total yearly prescription cost (including what our plan has paid and what you have paid) reaches a certain dollar amount. While most Medicare Part D plans have a gap/donut hole, you have full donut hole coverage with this plan. This means you will never pay more than the plan copays shown in the table above.

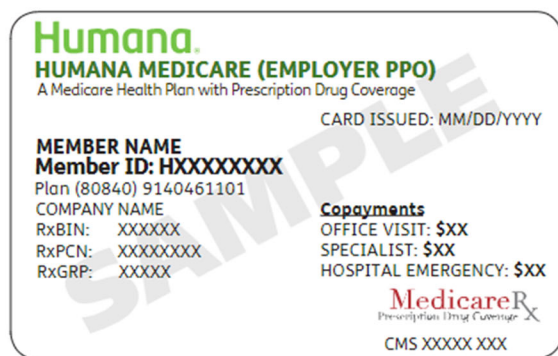
27. What is the catastrophic phase and is there coverage?

The catastrophic phase is a phase of coverage designed to protect you from having to pay very high out-of-pocket costs for prescription drugs. It is the final phase in your prescription drug plan and your copays will be \$0. You will remain in this phase for the rest of the plan year. You may have cost sharing for excluded prescriptions that are covered under this plan.

Humana Medicare Advantage with Prescription Drug (MAPD)

Plan Card Sample:

Front:



Back:

