



RetireeFirst



# EL Paso County Retiree Presentation



# Agenda

- About RetireeFirst
- Medical and Prescription Plan Highlights
- How Does RetireeFirst Support You
- Questions and Answers

# About RetireeFirst

## Who We Are

RetireeFirst was founded in 2006 with a mission to simplify retiree healthcare for both plan sponsors and retirees.

## How We Help

You have access to a team of Retiree Advocates who are US-based and available to help you navigate your retiree healthcare benefits and serve as a liaison between the insurance carrier, provider's office, and pharmacy.



# Medical Plan Design

Medical	Retiree Pays
Deductible Part A Only	\$250
Maximum Out of Pocket	\$2,250
Office Visit: Primary Care	4%
Office Visit: Specialist	4%
Inpatient Hospital	\$0 per admit, after deductible
Outpatient Care	4%
Skilled Nursing Facility	\$0 per day, days 1-100
Emergency Room	\$0
Urgent Care	4%
Ambulance Service	4% Limited to Medicare-covered transportation
Lab Services	\$0

Medical	Retiree Pays
Radiology Services	4%
Durable Medical Equipment	4%
Preventative Screenings	\$0
Chiropractic	4% Medicare
Acupuncture	\$0 for up to 20 visits Additional 20 visits for 4% for up to a total of 40 visits per year
Hearing	N/A
Vision	N/A
Dental	N/A
World-wide Coverage (Foreign Travel)	\$100 deductible, 20% coinsurance, \$25,000 maximum annual.
Fitness Benefit	SilverSneakers

# Medical Plan Highlights

- Passive PPO plan
- Acupuncture - \$0 for up to 20 visits Additional 20 visits for 4% for up to a total of 40 visits per year
- Foreign Travel - \$100 deductible, 20% coinsurance, \$25,000 maximum annual
- SilverSneaker Gym Membership
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

This Medicare Plan is made custom for EL Paso County retirees. It is not comparable to what you may see on TV. These benefits are designed with the retiree in mind and are much richer than a basic Medicare plan.

# Prescription Drug Plan Design

Prescription Plan Tiers	Retail 30 Day Supply You Pay Up To	Retail 90 Day Supply You Pay Up To	Mail Order 90 Day Supply You Pay Up To
<b>Annual Deductible: \$0</b>			
<b>Annual Out of Pocket Maximum \$2,500</b>			
Tier 1 (Generic)	\$6	\$15	\$15
Tier 2 (Preferred Brand)	\$30	\$75	\$75
Tier 3 (Non-Preferred Brand)	\$50	\$125	\$125
Tier 4 (Specialty Drugs)	\$100	N/A	N/A
Insulin Medications	\$35		

# Prescription Plan Highlights

- No Part D deductible
- Humana has a Mail Order pharmacy called CenterWell.
- Prescriptions can be obtained from the Veterans Affairs (VA)
- Full Donut Hole Coverage
- \$0 Catastrophic Coverage

# How RetireeFirst Supports You

## How can we help?

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- Outreach to providers
- Medical prior authorizations
- Medical reimbursements
- Medical billing/Benefits questions
- Pharmacy outreach
- Mail order assistance
- Formulary lookup
- Prescription prior-authorization/step therapy
- Prescription billing/benefits questions

## Some common questions

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- “I received a bill, and I’m unsure if these services should be covered.”
- “I need help finding a specialist”
- “I need help making an appointment”
- “What does this benefit mean for me and how can I take advantage of it?”
- “I need to know if a specific drug my doctor prescribed is covered”
- I’m at the pharmacy and my medication costs more than normal”





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# Questions and Answers



## 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 Medicare Advantage (MAPD) PPO plan ID Card for medical and prescriptions.

## 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.

## What if my provider says they don't accept Medicare?

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 (719) 249-7788 (TTY 711) or toll free (855) 531-8844 (TTY 711) to assist; we can reach out to your provider to explain.

## Do I need prior authorizations for certain prescription medications?

Yes, some medications may require prior authorization. Please call RetireeFirst at (719) 249-7788 (TTY 711) or toll free (855) 531-8844 (TTY 711) to assist.

## 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.

## How much do I have to pay for the plan?

EL Paso County can be reach at (719) 520- 7420 to answer any premium questions.

## What is the Donut Hole?

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.



## What is the Catastrophic Phase?

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.



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Thank you!

EL Paso County Dedicated Retiree Line:

**719-249-7788 (TTY 711)**

**Toll free 855-531-8844 (TTY 711)**

Monday-Friday, 8am-5pm MT

