



UnitedHealthcare® MedicareRxSM for Groups (PDP) Plan

Frequently Asked Questions & Answers

1. Do I need Original Medicare (Part A and Part B)?

Yes, you must be entitled to Medicare Part A and/or enrolled in Medicare Part B. You must continue paying your Medicare Part B premium to Social Security in order to be eligible for coverage under the UnitedHealthcare® MedicareRxSM for Groups (PDP) plan.

2. Is the plan nationwide?

Yes, this plan offers nationwide coverage.

3. When will I get my UnitedHealthcare Member ID card?

Your UnitedHealthcare Member ID card should arrive before your effective date of January 1, 2021.

4. Do I need to get new OptumRx® Home Delivery mail order prescriptions?

We will be working with United Healthcare to assist retirees with this process. More information regarding this process will follow.

6. Which pharmacies are in the plan's network?

The UnitedHealthcare® MedicareRxSM for Groups (PDP) plan includes over 67,000 national chain, regional, local and independent neighborhood pharmacies in the UnitedHealthcare network. Once you are a member, you will be able to look up pharmacies online or request a printed pharmacy directory by calling UnitedHealthcare Customer Service at the number on the back of your UnitedHealthcare Member ID card. You can also call UnitedHealthcare Customer Service to check if a pharmacy is in-network, or to get pharmacy contact information.

7. What happens to my spouse's coverage if he/she is under 65 and/or not eligible for Medicare?

Dependents that are not Medicare eligible will remain on their current coverage plan until they become eligible for Medicare. Please contact Stafford County Human Resources 2-3 months in advance of your dependent's Medicare eligibility due to age or disability.

8. What is Medicare Part D IRMAA and does it apply to me?

IRMAA stands for Income Related Monthly Adjustment Amount. Similar to Medicare Part B, high income earners will pay more for their Medicare Part D coverage. If you are a member of a Medicare plan that includes prescription drug coverage and your Modified Adjusted Gross Income on your IRS tax return from two years ago is above \$87,000 for an individual or \$174,000 for a couple, you may pay an additional amount for Medicare Part D coverage. The extra amount is paid directly to Social Security, not to your plan. If you are subject to IRMAA, Social Security will send you a letter. The letter will explain how they determined the amount you must pay and the actual IRMAA amount. Neither Stafford County nor your health plan determine who will be subject to IRMAA. Therefore, if you disagree with the amount you must pay, contact the Social Security Administration. You can:

- Go online to www.ssa.gov
- Call Social Security toll-free at **1-800-772-1213**, TTY **1-800-325-0778** between 8 a.m. – 7 p.m., local time, Monday – Friday.

- Visit your local Social Security office

*These amounts are accurate for 2020.

9. What if I have trouble paying for my prescription drugs?

If you have a limited income, you may be able to get Extra Help to pay for your prescription drug costs through Social Security. If you qualify, Extra Help could pay up to 75% or more of your drug costs. Many people qualify and don't know it. There's no penalty for applying and you can re-apply every year. Call Social Security toll-free at **1-800-772-1213**, TTY **1-800-325-0778**, between 7 a.m. – 7 p.m., local time, Monday – Friday.

10. Do I still need to use my red, white and blue Medicare card?

No, you will only use your UnitedHealthcare® Group MedicareRxSM for Groups (PDP) Member ID card for all covered prescription drug services. Make sure to put your Medicare card somewhere for safe keeping. It is important that you use your UnitedHealthcare Member ID card each time you fill a prescription. Because UnitedHealthcare pays all claims directly, the claims no longer go to Medicare first. By always showing your UnitedHealthcare Member ID card, you can help make sure that your claims get processed correctly, timely and accurately.