

## Frequently Asked Questions Anthem Medicare Preferred (PPO) with Senior Rx Plus

The AFL-CIO now offers union retirees and their spouses access to the Anthem Medicare Preferred (PPO) with Senior Rx Plus Medicare Advantage program. Please read on to learn more about the program and how to participate. If you would like more information about the plan offerings and enrollment, please visit <https://retireehealth.unionplus.org/>

### **What is the new Anthem Medicare Preferred (PPO) with Senior Rx Plus plan?**

Medicare Advantage is a Medicare Part C plan offered by a private insurance company. Anthem Blue Cross and Blue Shield is the private insurance company that manages this plan. Original Medicare covers Part A (hospital benefits) and Part B (doctor and outpatient care), whereas the Anthem Medicare Preferred (PPO) with Senior Rx Plus plan covers both Parts A and B, prescription drugs (Part D) and more. You must have both Medicare Parts A and B in order to be eligible for the plan.

### **What is the start date for the Anthem Medicare Preferred (PPO) with Senior Rx Plus plan?**

The plan effective start date is the first of the following month after signing up for the plan.

### **How does the plan work?**

The AFL-CIO offers this Anthem Medicare Preferred (PPO) with Senior Rx Plus plan to retired union members and their spouses. It is both a Medicare Advantage plan and a PPO\* plan from Anthem Blue Cross and Blue Shield. This Anthem plan gives you benefits Original Medicare covers and beyond, including:

- Medical Benefits
  - **3 plans** to choose from, including the NEW Medicare Advantage Access PPO plan with a \$0 monthly plan premium
  - A \$0 copay for an Annual Wellness visit when you see a doctor in the plan
  - Access to emergency care both inside and outside of the United States
- Prescription drug benefits
  - Coverage on commonly prescribed drugs
  - \$0 copays on Select Generics
  - Plan pharmacies nationwide
- Additional benefits
  - SilverSneakers® fitness program
  - LiveHealth® Online telemedicine program
  - Discounted rates on health products and services

### **Can I go to my current doctors and hospitals?**

You can see any doctor who accepts Medicare and your group PPO plan.

### **What if the provider I am seeing does not agree to accept payment from the Anthem Medicare Preferred (PPO) with Senior Rx Plus plan?**

Out-of-network/noncontracted providers are permitted to refuse treatment to new and existing patients for various reasons, except in emergency situations. Anthem works with these providers to help them better understand the Anthem plan and encourage willingness to treat the member.

In the very rare instance where a provider that accepts Medicare tells a retiree they will not accept payment from the Anthem Medicare Preferred (PPO) with Senior Rx Plus plan, the retiree (if not yet enrolled) should contact our First Impressions at **1-833-371-1160** (TTY: **711**), Monday to Friday, 8 a.m. to 9 p.m. ET.

Enrolled members can contact Member Services at **1-833-227-0186** (TTY: **711**), Monday to Friday, 8 a.m. to 9 p.m. ET and the plan will work with the provider to make sure they understand it is the same payment schedule and answer any questions the provider may have.

### **What are Medicare Parts A, B, C, and D?**

- Part A (hospital insurance) comes from the government.
- Part B (medical insurance) comes from the government.

Together they are called Original Medicare, the government program.

- Part C (Medicare Advantage) covers Parts A and B, plus offers additional benefits. It only comes from private insurance companies like ours.
- Part D (prescription drug coverage) covers drugs and only comes from private insurance companies like ours. When combined with Part C, it is known as a Medicare Advantage plan with prescription drug coverage (MAPD).

You can learn more about Medicare at [www.medicare.gov](http://www.medicare.gov) or **1-800-MEDICARE (1-800-633-4227)**, TTY: **1-877-486-2048**, 24/7.

### **What are the differences between Medicare Advantage and Medicare Supplement (MediGap)/Coordination of Benefits (COB) plans?**

For medical care, drugs, and the unexpected, most Medicare Advantage group plans offer you benefits beyond what's included in Original Medicare and/or Medicare Supplement plans (which provide extra out-of-pocket coverage for retirees and do not include prescription drug or value-added benefits).

### **Do I need to take action to enroll in the Anthem Medicare Preferred (PPO) plan?**

When you are ready to enroll, go to <https://retireehealth.unionplus.org> and download the enrollment guide and/or enrollment election form on the website. Complete and mail the election enrollment form to:

AFL – CIO  
Attn: Enrollment Department  
10 Tower Lane, Suite 100  
Avon, CT 06001

You can also email your completed form to [memelig@benistar.com](mailto:memelig@benistar.com). If you have any questions, please call Benistar, the plan administrator, at **844-235-3787**.

### **Can I choose another plan or is the Anthem Medicare Preferred (PPO) with Senior Rx Plus my only choice?**

You may have other choices. Before enrolling in this plan, retirees of unions affiliated with the AFL-CIO should confirm with their former employer, union or health and welfare fund that they do not have access to a superior collectively bargained benefit. In addition, you have the option of purchasing consumer Medicare Advantage or MediGap products on the open market. However, this plan is available exclusively to retired union members and their spouses.

### **As a member of the Anthem Medicare Preferred (PPO) with Senior Rx Plus plan, do I need a referral to see a specialist?**

No, you do not need a referral to see a specialist.

### **Do any services require preauthorization?**

Yes, some medical procedures will require preauthorization. When you see an in-network provider, the

doctor and Anthem will handle the preauthorization. When seeing out-of-network doctors, while prior authorizations are not required, we recommend you ask your provider to request a prior authorization to confirm that the services they are providing will be considered medically necessary and covered.

**What if I live out of state?**

The plan is a national program, so it covers retirees in any State in which they reside and when they travel. To be eligible, members must live within the 50 states, the District of Columbia, or any US territory, including Puerto Rico and the U.S. Virgin Islands.

**Where can I call for more information about the plan?**

Call the Anthem First Impressions Welcome Team at **1-833-371-1160**, TTY: **711**, Monday to Friday, 8 a.m. to 9 p.m. ET, except holidays, to learn more about this plan's program and features.

Benistar Admin Services, your plan sponsor's administrator, will be handling everything related to enrollment in the plan and questions related to premiums. To enroll or ask about these topics, please call **1-844-235-3787**, Monday to Thursday, 8:30 a.m. to 5:30 p.m. ET, and Friday, 8:30 a.m. to 5 p.m. ET.

Out-of-network coverage is part of your Anthem Medicare Preferred (PPO) with Senior Rx Plus plan and you do not need prior authorization to obtain out-of-network services. However, we recommend you ask for a pre-visit coverage decision to confirm that the service you are receiving is covered and medically necessary. Out-of-network/noncontracted providers are permitted to refuse treatment to new and existing patients for various reasons, except in emergency situations. Anthem works with these providers to help them better understand the Anthem plan and encourage willingness to treat the member. Please call our First Impressions Welcome Team at **1-833-371-1160**, TTY: **711**, Monday to Friday, 8 a.m. to 9 p.m. ET for more information.

Anthem Blue Cross and Blue Shield is an LPPO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company. Independent licensee of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.