



# CWA Local 1180 Retiree Division Understanding Medicare Part D

## **What is Medicare Part D**

In January 2006 prescription drug coverage became available to everyone with Medicare through Medicare Part D prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.

## **Medicare Part D , Union, Prescription Drug NYC Health Benefits and You!**

Because you are a NYC retiree your benefits will be provided by the union welfare fund or your NYC Health plan.

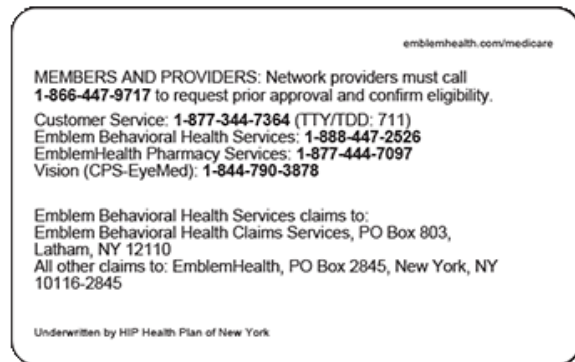
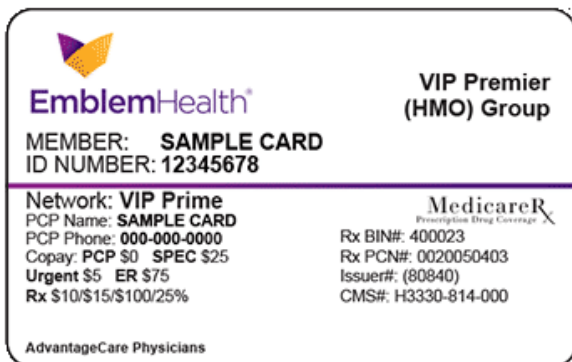
If you are also enrolled in the optional rider with your health plan and receive prescription drug coverage through the optional rider, the prescription drug coverage with that rider has been determined to be at least equivalent to or better than the Standard Medicare Part D plan. If you do not have the optional rider, you will receive your prescriptions from the union. The union prescription plan has also

been determined to be at least equivalent to or better than the standard Medicare Part D plan.

## Definition of Medicare Advantage Plan

A type of Medicare health plan offered by a private company **that contracts with Medicare** to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include **Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans**. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage

If you are covered with Emblem HIP VIP Medicare Advantage Plan: This is what happens when you go to the doctor or Hospital



If you are covered with Aetna Medicare Plan:



## **HIP VIP Medicare Advantage Plan**

PRESCRIPTION DRUG COVERAGE THROUGH OPTIONAL RIDER ONLY Drugs prescribed by your doctors must be received through HIP participating pharmacies. Retirees in union welfare funds where prescription drugs are not covered will automatically get the following prescription drug benefit:

Preferred Retail: \$10 copay for preferred formulary generic drugs – 30-day supply; \$15 copay for preferred formulary brand drugs – 30-day supply; \$100 copay for non-preferred generic and brand drugs; 25% coinsurance for specialty formulary, generic and brand drugs.

Mail Order: \$15 copay for preferred formulary generic drugs – 90-day supply; \$22.50 copay for preferred formulary brand drugs – 90-day supply; \$100 copay for non-preferred formulary and brand drugs; 25% coinsurance specialty for formulary generic and brand drugs.

## **Aetna Medicare Advantage Plan**

City of New York Retirees eligible for the Aetna Medicare Advantage Plan (PPO) with Extended Service Area (ESA) plan prescription drug plan rider.

Retail: \$0/\$20/\$40 for a 30-day supply.

Mail Order: \$0/\$40/\$80 for 90-day supply.

Copays effective up to \$2,960. Once \$2,960 is reached then member pays 50% coinsurance for Generic/Brand drugs up to true-out of-pocket costs of \$4,700. Once member reaches \$2,960 the copays are the greater of \$2.65/\$6.60 or 5% for covered generic drugs (including brand names treated as generic drugs) or the greater of \$6.50 or 5% for all other covered drugs.

## **Empire MediBlue HMO**

Retail: \$0/\$10/\$30/\$60 for 30 day supply Mail: \$0/\$20/\$60/\$120 for 90 day supply

Member is responsible for co-pays up to the Initial Coverage Limit of \$3,310 and then unlimited generic coverage and 45% coinsurance for brand-name drugs up to \$4,850. After member reaches \$4,850, member then pays 5% coinsurance with a minimum \$2.60 and \$10 maximum copay for generics and minimum \$7.40 and \$30 maximum copay for brand-name drugs.

## **PRESCRIPTION DRUG COVERAGE United HealthCare**

Retail: \$4/\$28/\$58/\$33 to \$2,960 with Part D "donut hole" up to \$4,700 (member Responsible for 100% of RX cost up to \$4,700.) Mail: \$8/\$74/\$164/33%

If a member reaches \$4,750 in true-out-of-pocket costs, member will pay the greater of a \$2.65 copay or 5% coinsurance for generic drugs or the greater of a \$6.60 copay or 5% coinsurance for brand name drugs whether purchased at retail or mail order.

Retirees in a union welfare fund where prescription drugs are not covered will automatically receive the following prescription drug benefits:

Retail: \$4/\$20/\$40/\$40 Mail Order: \$8/\$50/\$110/\$120

Mail order and retail copays up to \$4,700. If a member reaches \$4,700 in true-out-of-pocket costs, member will pay the greater of a \$2.65 copay or 5% coinsurance for generic drugs or the greater of a \$6.60 copay or 5% coinsurance for brand name drugs whether purchased at retail or mail order.

## **From GHI: Prescription Drug Coverage**

There is no deductible under this plan.

The member pays 25% of eligible prescription drug expenses between \$0 and \$3,700 up to true-out-of-pocket costs of \$925 in this phase of coverage. The member then pays 40% Brand/51% Generic of eligible prescription drug expenses up to true-out-of-pocket costs of \$4,025 in this phase of coverage. After the member has reached in total, \$4,950 towards true out-of-pocket costs, the member pays the greater of 5% or \$3.30 for Generics/\$8.25 for Brand.

Members must use network pharmacies to access their prescription drug benefits, except in non-routine circumstances, and quantity limitations and restrictions may apply. Open Formulary, Prior Authorization, Step Therapy and Quantity Level Limits all apply.

Therefore, your options for Medicare Part D are either you will have the optional rider or you will have the union prescription plan. You do not have to enroll in a separate Medicare Part D prescription plan.