

SCHOOLCARE 65+ Frequently Asked Questions

January 1, 2022

Eligibility:

1. What happens when the subscriber (former employee/retiree) is retired and turning 65 years old, however the spouse is under age 65?

The subscriber must be enrolled in Medicare Parts A & B to be eligible for a SCHOOLCARE 65+ plan. The spouse would remain on SCHOOLCARE'S standard plans (administered by Cigna) until age 65 or Medicare-eligible. Once the spouse turns 65, (s)he, too, would have Medicare Parts A & B and be eligible to enroll in a SCHOOLCARE 65+ plan.

2. What SCHOOLCARE plans would be available to us when the subscriber (former employee/retiree) is under age 65 and retired, yet the spouse is 65 years or older?

In this example, the subscriber would remain on SCHOOLCARE'S standard plans (administered by Cigna) until age 65 or Medicare-eligible. The spouse (age 65) would have Medicare Parts A & B and be eligible for a SCHOOLCARE 65+ supplemental plan.

You can reside anywhere in the United States or U.S. Territories. However, Consumer Driven Plan G cannot be issued in FL, MD, MN, VT and WA.

Medical Coverage:

1. What services does the SCHOOLCARE 65+ plan cover?

The SCHOOLCARE 65+ Traditional Plan covers the portion of the cost for Medicare-approved services not paid by Medicare. If a service is covered by Medicare, the SCHOOLCARE 65+ Traditional Plan (medical administered by United American) will cover all deductibles and coinsurance. The SCHOOLCARE 65+ Consumer Driven Plan provides the same coverage as the Traditional Plan except for a \$1,000 deductible applicable to Medicare Part B benefits.



2. How often does United American send out notices?

United American sends out Summary Notices monthly for pending claims.

3. Does United American offer online access?

Yes, United American offers eServices (essential services) to United American policyholders and providers through the convenience of the internet. Visit their website at eservicecenter.unitedamerican.com to establish a username and password to review policy details and check claims status.

Prescription Coverage (Rx):

1. Is the Part D Prescription Drug Coverage an option with SCHOOLCARE?

You **MAY** choose to waive SCHOOLCARE 65+ prescription benefits and instead enroll in a Medicare Part D Plan.



2. How will I get my mail order medications filled once I enroll on SCHOOLCARE 65+ Rx benefit?

Before a SCHOOLCARE 65+ plan enrollment effective date, it is recommended to have a 30-day supply of medication(s) on hand. Once enrolled in Express Scripts express-scripts.com, there are three (3) options to fill future mail order prescriptions. #1 *Online*: Visit the Express Scripts website at starthomedelivery.com to register and activate home delivery. #2, *By phone*: Call the number on the back of the Express Scripts ID card to speak with a Patient Care Advocate who will assist with the process. #3, *Complete the Express Scripts Prescription Order Form*: This is included with Express Scripts Welcome Kit. Mail the form along with the physician's prescription(s) form. Initial orders can take up to two weeks; subsequent orders are generally filled in 3-5 business days.

The Express Scripts Mobile App Pharmacy That Goes Farther. SM

Download the "free" Mobile App today from your App Store! Available for iPhone, Android, and Blackberry.

3. Is the shingles vaccine covered by SCHOOLCARE 65+ plan?

The shingles vaccine (also known as Shingrix or zoster), is not covered by Medicare Parts A or B. However, SCHOOLCARE 65+ participants with prescription benefits have coverage for the shingles vaccine through Express Scripts. There are two (2) options for obtaining the shingles vaccine. The most common option is to arrange to have the shingles vaccine administered by a participating local retail pharmacy at the SCHOOLCARE 65+ Rx brand-name copay. The second option is to have a physician administer the vaccine in their office. Please note, the second option requires you to pay upfront for the office visit and submit a claim form and receipt for reimbursement for all charges above the SCHOOLCARE 65+ Rx brand name copay.

Wellness Benefits:

1. Can I still use **Good For You!** Well-Being incentives when I switch to the SCHOOLCARE 65+ plan?

Yes, the **Good For You!** Well-Being Program is available to all SCHOOLCARE medical participants. You can earn up to \$400 annually between July 1 and June 30.



If you've never participated in **Good For You!** before, there's no time like the present to begin! Go to schoolcare.org and click on the Health & Wellness tile to get started.

For more information about the SCHOOLCARE 65+ plans, visit www.schoolcare.org/medical-sc65 or call us.