

SPECIAL MEDICFILL OPEN ENROLLMENT
October 12 – 23, 2015
FREQUENTLY ASKED QUESTIONS

1. What is Special Medicfill?

Special Medicfill is the supplement plan to your Medicare Part B

2. What is Express Scripts Medicare PDP for the State of Delaware?

This is the prescription plan available to retirees and dependents enrolled in Medicare, and it is an *enhanced* Part D prescription plan.

3. What are the dates for open enrollment?

Open Enrollment begins 10/12/15 and ends 10/23/15.

4. What is the effective date for any changes I make?

January 1, 2016

5. If I don't want to make any changes, do I need to do anything?

No. If you do nothing, your benefit elections will remain the same.

6. Do I need to complete a Spousal Coordination of Benefits form?

You only need to complete a form if your spouse's employment or health insurance status has changed since the last time you completed a form.

7. Is the rate changing?

Yes.

Special Medicfill *with* Prescription

Currently \$362.98 – New rate is \$426.60 effective 1/1/16

(The amount of the premium you pay depends on date of hire and years of service)

Special Medicfill *without* Prescription

Currently \$205.80 – New rate is \$241.86 effective 1/1/16

(The amount of the premium you pay depends on date of hire and years of service)

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8. Are the drug co-pays changing?

Yes, the Co-Pays for 2015 are:

- Generic: \$8.50 for 30 day Rx; \$17.00 for 60 or 90 day Rx
- Preferred: \$20.00 for 30 day Rx; \$40.00 for 60 or 90 day Rx
- Non-Preferred: \$45.00 for 30 day Rx; \$90.00 for 60 or 90 day Rx

Co-Pays for 2016 will be:

- Generic: \$8.00 for 30 day Rx; \$16.00 for 60 or 90 day Rx
- Preferred: \$28.00 for 30 day Rx; \$56.00 for 60 or 90 day Rx
- Non-Preferred: \$50.00 for 30 day Rx; \$100.00 for 60 or 90 day Rx

9. Will the retail pharmacy network remain the same?

Yes.

10. Can I make changes to dental, vision and/or blood bank now?

No. Changes to these plans can be made in May 2016.

11. Can my non-Medicare spouse and/or dependent make changes to their health plan now?

No. Changes for non-Medicare spouses/dependents can be made in May 2016.

12. Can I get coverage for prescriptions only?

No. In order to have prescription coverage, you must enroll in Special Medicfill with Prescription.

13. Will there be any benefit fairs for Special Medicfill Open Enrollment?

No. If you have questions, please call the Office of Pensions at (302) 739-4208 or 1-800-722-7300.

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14. Where can I view the Summary Plan Description for Special Medicfill?

<http://ben.omb.delaware.gov/medical/bcbs/index.shtml>

15. Where can I view information about the Express Scripts Medicare Prescription Drug Plan for the State of Delaware?

This link will take you to the Statewide Benefits website.

http://ben.omb.delaware.gov/script/retiree_medicare.shtml

16. What is the phone number for the Pension Office?

(302) 739-4208 or 1-800-722-7300

17. Can I fax my documents to the Pension Office?

Yes, the fax number is (302) 739-6129

18. Can I scan and e-mail my documents to the Pension Office?

Yes, the e-mail address is pensionoffice@state.de.us

19. What is the mailing address for the Pension Office?

Office of Pensions
McArdle Building
860 Silver Lake Blvd, Ste 1
Dover, DE 19904-2402

20. If I am not enrolled or opt out of the Express Scripts Medicare (PDP) for the State of Delaware because I have other coverage, can I enroll at a future date for 2017?

Yes, you will be able to enroll in October of 2016 for an effective date of January 1, 2017.

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21. If I am not enrolled or opt out of the Express Scripts Medicare (PDP) for the State of Delaware because I have other coverage, can I enroll during the year if that coverage terminates?

Yes, if you lose other coverage during the year, you can enroll in Express Scripts Medicare (PDP) for the State Of Delaware as long as you contact the Office of Pensions within 30 days of the loss of coverage. Documentation of the coverage loss, including date of the termination, is required.

22. My spouse's former employer has elected to outsource Medicare retiree health benefits to *Extend Health*, *AON* or another vendor. The employer no longer covers my spouse directly, but provides a set amount per year toward enrolling in coverage through the vendor. Is my spouse required to enroll in this medical and prescription coverage?

Unless the amount provided by your former employer covers less than 50% of the cost of the least expensive premium available for your spouse only, he or she must enroll in medical coverage. However, your spouse is not required to enroll in prescription coverage through the employer.

Contacts: Express Scripts Medicare Member Services: 1-877-680-4883
State of Delaware Office of Pensions: 1-800-722-7300
Statewide Benefits Office: 1-800-489-8933