

SPECIAL MEDICFILL OPEN ENROLLMENT
October 10 – 21, 2016
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1. What is Highmark Delaware Special Medicfill?

Highmark Delaware Special Medicfill is the supplement plan to your Medicare Parts A & B.

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

This is the prescription plan available through the State of Delaware Group Health Insurance Program to retirees and their spouses and dependents who are enrolled in Medicare. The State of Delaware's Medicare Prescription Drug Plan is an *enhanced* Part D prescription plan.

- Enhancements
 - Eliminates Annual Deductible
 - Eliminates Coverage Gap (Donut Hole)
 - Additional coverage for some Medicare Part B & non-Part D drugs not normally covered in a standard Part D plan
- For more information regarding the Express Scripts Medicare (PDP) for the State of Delaware, follow this link to the Medicare Retiree Prescription Plan page on the Statewide Benefits Office website:

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

3. What are the dates for open enrollment?

Open Enrollment begins 10/10/16 and ends 10/21/16.

- *If you are submitting forms to the Office of Pensions, they must be received by the Office of Pensions no later than 10/21/16.*

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

January 1, 2017

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

If you do not cover a spouse

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

If you do cover a spouse

- You may need to complete a Spousal Coordination of Benefits form even though you are not making any changes to your coverage. See Question #6.

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

You only need to complete a form if your spouse is enrolled in the Highmark Delaware Special Medicfill Supplement Plan and your spouse's employment or health insurance status has changed since the last time you completed a form.

7. Where do I get the Spousal Coordination of Benefits form & can I do it online?

- You can complete the electronic Spousal Coordination of Benefits form online at <http://ben.omb.delaware.gov/documents/cob/index.shtml>
 - *Be sure to choose the option for State of Delaware Pensioners (The Spousal Coordination of Benefits Policy is also available at the link.)*
- If you do not have access to a computer or the internet, contact the Benefits Section at the Office of Pensions to request a paper form by calling 1-302-739-4208 or 1-800-722-7300..

8. Is the rate changing?

Yes.

Special Medicfill *with* Prescription

Currently \$426.60 – New rate is \$459.38 effective 1/1/17

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

Special Medicfill *without* Prescription

Currently \$241.86 – New rate is \$260.44 effective 1/1/17

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

9. Are the drug co-pays changing?

No, The Express Scripts Medicare (PDP) Prescription Drug Plan copays for calendar year 2017 are as follows:

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

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10. How and/or where can I receive my medications?

You may have your prescriptions filled at any pharmacy that participates in the Express Scripts network. There are network pharmacies in all 50 states. To locate a network pharmacy, please visit the Express Scripts website at; www.express-scripts.com. You can also look in your *Pharmacy Directory*. If you don't have a copy of the *Pharmacy Directory* and would like one, please contact Express Scripts directly at 1-877-680-4883.

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

No, changes to dental, vision or blood bank coverage can be made during the State of Delaware Open Enrollment period scheduled in May 2017.

12. Can a non-Medicare pensioner, spouse and/or dependent make changes to his/her health plan now, during this Fall Special Medicfill Open Enrollment?

No, non-Medicare State of Delaware pensioners, spouses and/or dependents will be invited to make changes in their health, dental, vision and blood bank coverage during the Open Enrollment period scheduled in May 2017.

13. Can I get coverage for prescriptions only?

No. In order to have the State of Delaware's enhanced Part D prescription drug plan, you must enroll in Highmark Delaware Special Medicfill with Prescription.

14. Will there be any benefit fairs for this Open Enrollment?

No, there are no State of Delaware sponsored health fairs or information sessions being offered as part of this Open Enrollment. If you have questions, please call the Office of Pensions at (302) 739-4208 or 1-800-722-7300.

15. Where can I view the Plan Booklet for Highmark Delaware Special Medicfill?

This link will take you to the information found at the Statewide Benefits Office website.
<http://ben.omb.delaware.gov/medical/bcbs/index.shtml>

16. Where can I view information about the Express Scripts Medicare (PDP) Prescription Drug Plan for the State of Delaware?

This link will take you to the information found at the Statewide Benefits Office website.
http://ben.omb.delaware.gov/script/retiree_medicare.shtml

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17. What is the phone number for the Office of Pensions?

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

18. Can I fax my documents to the Office of Pensions?

Yes, the fax number is 1-302-739-6129

19. Can I scan and e-mail my documents to the Office of Pensions?

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

20. What is the mailing address for the Office of Pensions?

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

21. Contact Phone Numbers

- Highmark Delaware: 1-844-459-6452
- 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