

SPECIAL MEDICFILL OPEN ENROLLMENT
October 5 – 16, 2020
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FREQUENTLY ASKED QUESTIONS

1. What is Special Medicfill?

The State of Delaware offers a Medicare Supplemental Plan called **Special Medicfill** to Medicare eligible pensioners and their healthcare eligible spouses and dependents who are eligible for Medicare. This is a Medigap plan administered through Highmark of Delaware. The Special Medicfill plan is offered with or without qualified Part D prescription drug coverage, which is administered through the Express Scripts Medicare (PDP) Prescription Drug Plan.

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)
 - Provides 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:

<https://dhr.delaware.gov/benefits/prescription/medicare/>

3. What are the dates for Special Medicfill open enrollment?

Open Enrollment begins **October 5, 2020** and ends **October 16, 2020**.

- *If you are submitting forms to the Office of Pensions, they must be received by the Office of Pensions no later than **October 16, 2020**.*

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

January 1, 2021

5. If I **do not** 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?

The State's Spousal Coordination of Benefits policy still applies to spouses who are Medicare eligible. If you cover a spouse under the State of Delaware Special Medicfill plan, you do not need to complete a Spousal Coordination of Benefits Form unless your spouse's employment, retirement benefits, and/or health insurance status has changed or will be changing since the last time you submitted this form.

If you need to report a change, the electronic Spousal Coordination of Benefits form must be completed at <https://dhr.delaware.gov/benefits/cob/agencies.shtml> no later than October 16, 2020.

- You will also find the complete Spousal Coordination of Benefits policy and self-service guide, which provides step-by-step instructions on electronic form completion, on the website.

7. Are the Special Medicfill rates changing?

No, the rates are the same for 2021 as they were in 2020.

Plan	Monthly Rate Effective 1/1/21
Special Medicfill with Prescription	\$459.38*
Special Medicfill without Prescription	\$260.44*

***The actual premium you pay** is determined by your date of hire, years of service and date of retirement.

8. What are the current prescription copayments?

Prescription Copays - Rates are not changing from the 2020 rates.

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

***Subject to change. Please read all communications from Express Scripts.**

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9. 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 located in each of the United States of America. To determine network changes or to locate a network pharmacy, please visit the Express Scripts website at express-scripts.com or contact Express Scripts Medicare Member Services 877-680-4883.

As of March 1, 2018, all Express Scripts Medicare Prescription Drug Plan (PDP) members must use a select group of pharmacies, known as the Smart-90 pharmacy network, in order to obtain a three-month (90-day) supply of long-term (maintenance) medication(s). If your pharmacy does not participate in the Smart-90 pharmacy network your 90-day maintenance medications will only fill at a one-month supply. Using a Smart-90 network pharmacy and obtaining a single three-month supply of long-term medication generally saves money over obtaining medications at three separate single month supplies. To find a participating in-network Smart-90 pharmacy near you, register and log in at express-scripts.com, then click “Find a Pharmacy” under the “Prescriptions” menu or call Express Scripts for assistance at 877-680-4883.

10. Can I make changes to dental and/or vision coverage now?

No, changes to dental or vision coverage can be made during the State of Delaware Open Enrollment period scheduled in May 2021.

11. 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 and vision coverage during the Open Enrollment period scheduled in May 2021.

12. Can I get coverage for prescriptions only?

No, there is no enrollment option available for prescription coverage only without enrollment in the Special Medicfill Plan.

13. 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 800-722-7300.

14. 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. <https://dhr.delaware.gov/benefits/medicare/highmark.shtml>

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15. 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.

<https://dhr.delaware.gov/benefits/prescription/medicare/>

16. Am I required to obtain and maintain enrollment with Medicare Part A and Part B?

Yes, Medicare Part A and Part B enrollment is required and must be the primary health insurance for all individuals who are enrolled in pension healthcare benefits, who are Medicare eligible due to either disability or obtaining the age of 65. Highmark of Delaware Medigap coverage will only provide supplemental coverage for claims after Medicare has paid as the primary payer. If Medicare is not the primary insurance and/or has denied the claim, the Medigap plan cannot coordinate and pay as supplemental coverage.

Enrollment in the Special Medicfill plan requires Medicare Part A and Part B enrollment to be maintained with the Social Security Administration, which includes but is not limited to, making payments for all required monthly premiums as prescribed by the Social Security Administration. This includes any additional premiums that may be required due to high-income, known as an income-related monthly adjustment amount (IRMAA). Failure to do so results in the loss of primary health coverage and can affect prescription benefit enrollment. Please note that if the Social Security Administration terminates Medicare enrollment, typically re-enrollment in Medicare is only permitted during the Social Security Administration's annual general enrollment period held January 1 – March 31. Please contact the Social Security Administration for any questions regarding Medicare enrollment and/or payment of premiums.

17. Can I have enrollment with a Medicare Advantage plan?

No, enrollment with a Medicare Advantage plan is not compatible with the Special Medicfill plan. **Please contact the Office of Pensions if you or your dependents have enrollment in a Medicare Advantage plan.**

- The Special Medicfill plan is considered a Medigap plan. Medicare does not permit coordination of benefits between a Medigap plan and a Medicare Advantage Plan; therefore, both plans cannot be used to pay claims.

If your spouse is only offered a Medicare Advantage plan through retirement benefits and your spouse is paying less than 50% of the monthly premium, your spouse must enroll and maintain enrollment in the Medicare Advantage plan. Canceling the plan enrollment would be a violation of the Spousal Coordination of Benefits policy.

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18. Can I enroll in more than one Medicare Part D plan?

No. The Centers for Medicare & Medicaid Services (CMS) only allows for enrollment in one qualified Part D prescription drug plan. The State of Delaware offers enrollment in the Special Medicfill plan with OR without the qualified Part D prescription drug coverage. If you wish to enroll in other Part D coverage, please submit a completed healthcare application changing your enrollment to Special Medicfill without prescription.

19. What is the contact information for the Office of Pensions?

Documents may be faxed, e-mailed, or mailed to the Office of Pensions. All documents must be received no later than October 16, 2020.

- Fax number is 302-739-6129
- E-mail address is pensionoffice@delaware.gov
- Mailing Address:
Office of Pensions
McArdle Building
860 Silver Lake Blvd, Ste 1
Dover, DE 19904-2402

20. Contact Phone Numbers

- Highmark of Delaware: 844-459-6452
- Express Scripts Medicare PDP Member Services: 877-680-4883
- State of Delaware Office of Pensions: 800-722-7300
- Statewide Benefits Office: 800-489-8933
- Delaware Medicare Assistance Bureau (DMAB): 800-336-9500
- Social Security Administration: 800-772-1213
- Medicare: 1-800-MEDICARE (800-633-4227)

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