



FREQUENTLY ASKED QUESTIONS

1. Does the retiree medical insurance plan sponsored by Carnegie Institution of Science cover pre-existing conditions?

Yes. Carnegie Institution of Science has already provided proof of your prior coverage, so you will not have an issue with pre-existing conditions.

2. Will I have coverage for prescription drugs?

Yes, prescription drugs are covered by Express Scripts. You will receive a prescription drug ID card and an Evidence of Coverage (EOC) booklet with a formulary. When you fill your first prescription at a pharmacy, present your *new* Express Scripts ID card to your pharmacist to take advantage of your prescription benefits.

3. Do I need to be enrolled in Medicare Parts A and B to receive benefits?

The Hartford's coverage is designed to supplement the benefits of Medicare Part A & B. Although Medicare Part A coverage is automatic, an individual can elect to opt out. Medicare Part B is optional. You should be enrolled in both Part A and Part B.

4. What if my spouse is under age 65 and not eligible for Medicare?

Spouses under age 65 are not eligible for this plan. Carnegie Institute of Science offers coverage for spouses of retirees who are under age 65 who and are not yet Medicare eligible. Please see HR for information on this plan. Benistar will send information to the spouse about The Hartford and Express Scripts plan when the spouse approaches the age of 65.

5. What is the provider network for this coverage? What if my doctor says they don't take The Hartford?

You can go to any provider that accepts Medicare. Explain to your doctor that The Hartford is a supplemental plan which pays secondary to Medicare. The doctor just needs to submit your claim to Medicare and The Hartford will pay after Medicare pays.



6. Who is Benistar?

Benistar is the administrator handling customer service and billing for The Hartford's senior medical insurance plan. You can contact *Benistar's retiree customer service department at 1-800-236-4782 between the hours of 8:30 A.M. and 5:30 P.M EST*

7. Who is WebTPA ?

WebTPA is the Claims Administrator for the Hartford plan. They process your claims. If you have any questions about how your claim was processed, you can contact their *customer service department at 844-380-4557 Monday to Friday 7:00 A.M. central to 5:00 P.M., central.*

8. Will I have to file claims?

With your new medical/pharmacy coverage, there is usually no need to file claims. Simply present your ID card to your health care provider or pharmacist when you receive services. Doctors and other health care providers file your Medicare claims with Medicare, and Medicare files your claim directly with WebTPA. Your pharmacist processes your claim in real time when they receive your prescription.

9. How do I get a mail-order prescription filled?

Mail order forms and information will be included in your welcome packet.

10. Do I have to enroll in Medicare Part D?

The Express Scripts Plan sponsored by Carnegie Institution of Science is a Medicare Part D Employer Group Waiver Plan.

11. What if I go to an out-of-network pharmacy?

If you go to an out-of-network pharmacy, you will have to pay 100% of the medication cost. Then you can send in a Standard claim form along with the receipt to receive reimbursement.



12. Do we have RX coverage through the Donut-hole?

Yes, this plan has coverage through the donut-hole. You enter the donut hole when your total drug costs—including what you and your plan have paid for your drugs—reach a certain limit. For most plans in 2019, this amount is \$3,820. You generally pay more for your drugs during the coverage gap.

13. How am I covered when outside of the United States?

You have a Foreign Emergency benefit for sickness or injury during your first 60 days of travel. There is a \$250 deductible and 20% co-insurance up to a \$50,000 lifetime maximum.