

ANSWERS to YOUR QUESTIONS

Q: Who can I call if I have questions?

A: Please contact the Amwins Group Benefits Customer Care Center toll-free at 1-855-483-5988, Monday through Friday, from 8 a.m. to 8 p.m. EST or visit cityofcharlotte.amwins.com.

Q: Can my age 65 spouse enroll if I am not yet age 65?

A: Yes. As long as your spouse is eligible to participate in the Program and is age 65 or over. As soon as you become Medicare eligible, you can enroll on the first day of the month in which you reach your 65th birthday.

Q: My spouse is not yet 65. What will happen to coverage for my spouse after I enroll in this plan?

A: Your spouse will continue coverage under the pre-Medicare early retiree plan. Two months prior to your spouse attaining age 65, a Medicare enrollment packet will be mailed. At that time, your spouse should contact Social Security to enroll in Medicare Parts A and B in order to be eligible to enroll in the group Retiree Medicare Supplement Plan.

Q: Will I have to re-enroll in the Plan next year?

A: No, once you enroll, you remain in the plan until you elect or terminate coverage.

Q: When will I receive my ID Cards?

A: ID cards will be sent once we process your enrollment materials. Medical and Prescription Drug ID cards will arrive in two separate packages.

Q: How are my medical claims paid?

A: As long as your physician accepts Medicare you will not have to send in any claim forms. Present your ID card along with your Medicare card to your doctor. Medicare pays the provider of the Medicare portion of your claim and forwards the balance due to the claims administration department. Remaining amounts will be billed to you.

Q: Do I still need my Medicare ID Card?

A: Yes. You will continue to use your Medicare ID card with this plan in conjunction with your Plan ID card.

Q: Do my prescription drug co-payments count toward my medical plan deductible?

A: No. Any co-payments you make for prescription drugs do not count toward deductibles or out of pocket maximum amounts for your medical plan.

Q: How do I get my prescriptions filled?

A: Simply present your ID card and prescription to a participating pharmacy in the plan network. You will also receive information about mail order prescriptions when you enroll. You can find more information about your prescription coverage by visiting www.Express-Scripts.com or by calling Amwins Group Benefits at 1-855-483-5988.

Q: Where can I get information on using Mail Order Services?

A: Once you enroll in the plan, you will receive a fulfillment kit in the mail which will include mail order through the Express Scripts Pharmacy. Please be aware that you will need to obtain new prescriptions from your Doctor before ordering prescriptions from this new mail order program. The necessary forms and instructions on how to order prescriptions through the mail order service will be included in your fulfillment packet. Please expect your package and materials to arrive shortly before your plan effective date.

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Q: How can I find out if my drugs are covered on the new plan?

A: You will receive a copy of the formulary (List of Covered Drugs) in your fulfillment packet once you enroll. Some covered drugs may have additional requirements or limits on coverage. You can find out if your drug has any additional requirements or limits by reviewing the formulary. If your drug is not included on the formulary, you should first contact us and ask if your drug is covered. Please contact Amwins Group Benefits Customer Care toll-free at **1-855-483-5988** or visit **cityofcharlotte.Amwins.com** for more information about your prescriptions.

Q: How can I lower my drug expenses?

A: Generic medications often cost less than brand-name counterparts. Talk to your doctor to determine if a generic is available. You may also have the option of mail order, where you can receive up to a 90-day supply for one mail order co-payment.

Q: What services are not covered?

A: Services not covered by Medicare are not covered by the Retiree Medicare Supplement plan. Please contact us for the Medicare exclusion list. You may also call 1-800-MEDICARE or visit www.medicare.gov.

Q: If I choose not to enroll this year, can I enroll next year?

A: Yes, you will have the opportunity to enroll in the group plan at the next open enrollment, or if you have a qualified family status change.

Q: Do I have the option to enroll in just medical or prescription drug coverage or do I have to enroll in both plans?

A: The City's health benefit plan combines two separate plans into one package which includes both medical and prescription drug coverage. You may not elect the prescription drug coverage without participating in the City's medical plan, or vice versa. The premium for medical insurance includes the prescription drug benefit.

Q: How do I pay for my coverage?

A: Your premium is deducted from your retiree benefit check.

Q: Can I enroll in a separate Medicare Part D plan and the City's medical and prescription plan?

A: No. You cannot enroll in two Medicare Part D plans. If you enroll in a separate Medicare Part D plan, you are not eligible to enroll in the City's medical plan and prescription drug plan with Transamerica and Express Scripts.

Q: How do I obtain a replacement ID card for my plans through Transamerica and Express Scripts?

A: Call Amwins Group Benefits at 1-855-483-5988, Monday through Friday, from 8 a.m. to 8 p.m. EST.

Q: What happens to coverage for a spouse if the City retiree dies?

A: The spouse or family member of the City retiree should notify City Human Resources as soon as possible. The City will inform Amwins Group Benefits. The Surviving Spouse will remain on the Transamerica and Express Scripts plans. Amwins will direct bill the surviving spouse for the monthly premium due.