

Frequently Asked Questions (FAQ)

PLAN DESIGN



| MEDICAL | RETIREE PAYS |
|--|-----------------------|
| Deductible | \$0 |
| Primary Care Visit | \$0 |
| Specialist Visit | \$0 |
| Diagnostic Procedure/Tests | \$0 |
| Lab Services | \$0 |
| Preventative Services | \$0 |
| Therapy (Occupational/Physical/Speech) | \$0 |
| Allergy Shots | \$0 |
| Inpatient Services | \$0 |
| Outpatient Services | \$0 |
| Skilled Nursing Facility | \$0 Days 1-100 |
| Urgent Care | \$0 |
| Emergency Care | \$0 |
| Ambulance Services | \$0 Medicare-approved |
| Durable Medical Equipment | \$0 |

| ANCILLARY BENEFITS | RETIREE PAYS |
|-------------------------|--|
| Foreign Travel Coverage | \$0 Emergency room & urgently needed care \$0 Inpatient Care 60 Days Lifetime Limit |
| Hearing | \$0 Routine hearing exam every 12 months (\$70 max) \$0 Fitting and evaluations every 12 months per hearing aid (\$70 max) \$2,000 Hearing aid allowance - every 2 years |
| Vision | \$0 Routine eye exam every calendar year (\$70 max) \$100 Eyewear allowance every 2 years |
| Podiatry | \$0 (12 visits per year) |
| Chiropractic | \$0 (20 visits combined with acupuncture per year) |
| Acupuncture | \$0 (20 visits combined with chiropractic per year) |
| Fitness Benefit | SilverSneakers |

| Prescription | 30-Day Retail Retiree Pays Up To | 90-Day Retail Retiree Pays Up To | 90-Day Mail Order Retiree Pays Up To |
|------------------------------|----------------------------------|----------------------------------|--------------------------------------|
| Annual Deductible: \$0 | | | |
| Tier 1-A (Preferred Generic) | \$0 | \$0 | \$0 |
| Tier 1 (Generic) | \$5 | \$10 | \$10 |
| Tier 2 (Preferred Brand) | \$20 | \$40 | \$40 |
| Tier 3 (Non-Preferred Brand) | \$50 | \$100* | \$100* |

*Specialty drugs are limited to a 30-day supply

MEDICAL QUESTIONS

1. Are there any plan changes?

San Jose State University Research Foundation (SJSU Research Foundation) did their best to match the plan design to your current plan design and mitigate any disruption. You now have a \$0 copay for Medicare-approved medical services.

2. Is there a Part A and/or Part B Deductible?

No.

3. Is there Co-insurance or Copays?

No. All Medicare-approved medical services are covered at 100%.

4. Does this plan require referrals?

No, this plan does not require referrals.

5. Does this plan require Pre-certifications?

Some services may require Pre-certification.

6. Does this plan have a network?

Yes, but you can go to any willing Medicare provider, hospital, or facility.

7. Can I go to my current providers?

Most likely yes. You can see any willing Medicare provider.

8. Do I still use my Medicare Card?

Put your Medicare card in a safe place in case you need it at a later date. You will use only your Anthem ID Card for Medical and Drug with the exception of COVID-19 vaccines and COVID testing, which will require your Medicare card.

9. What if my Provider says they do not accept this plan?

If your provider accepts Medicare, the portion you are responsible for will remain the same whether or not they are considered in or out of network. Please call Retiree First at **408.215.4996 (TTY 711)** or **Toll-Free at 833.217.5307 (TTY 711)** to assist. We can reach out to your provider to explain.

PRESCRIPTION QUESTIONS

10. Is there a Prescription Deductible?

No.

11. Is there a Donut Hole Coverage?

Yes. The plan has Full Donut Hole Coverage.

12. Is there Catastrophic Coverage?

Yes. The plan has Custom Catastrophic Coverage.

13. Are my drugs covered?

Most likely yes. The drug list is a Comprehensive Formulary just as before. You will receive an Abridged Formulary with your Welcome Kit and cards. Please call Retiree

First at [408.215.4996 \(TTY 711\)](tel:408.215.4996) or Toll-Free at [833.217.5307 \(TTY 711\)](tel:833.217.5307) if you do not see your drug listed or need help looking up your drugs.

14. Is my copays/coinsurance structure staying the same?

Your copay/coinsurance structure is slightly different. Please keep in mind the tiers may change from year-to-year, as well as the cost of drug copay/coinsurance can vary based on inflation, contracts, supply, etc. so you may see a slight change in copay/coinsurance.

15. Can I go to the same Retail Pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. Anthem has over 66,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy refills.

16. Is there a Mail Order Pharmacy? Is there a discount at Mail Order?

There is Mail Order and a discount at Mail Order, but you can also use most Retail Pharmacies for the same 90-day fill for only 2 retail 30-day copay prices.

17. Will my prescriptions transfer from the old plan?

If you use the retail pharmacy and have refills remaining, you do NOT need to obtain new prescriptions. If you currently have open Mail Order refills on file with IngenioRx Mail Order Pharmacy, the prescriptions for *most* medications will transfer on January 1st. If you do not currently use the IngenioRx Mail Order Pharmacy, you will need new prescriptions. Please call Retiree First at [408.215.4996 \(TTY 711\)](tel:408.215.4996) or Toll-Free at [833.217.5307 \(TTY 711\)](tel:833.217.5307) if you need assistance with setting up Mail Order.

18. Can I still go to the Veterans Affairs (VA) for my drugs?

Yes. If you obtain some drugs from the VA, you may continue to do so.

19. Do I need Prior Authorizations for certain prescription medications?

Some drugs may require a Prior Authorization. Please contact Retiree First at [408.215.4996 \(TTY 711\)](tel:408.215.4996) or Toll-Free at [833.217.5307 \(TTY 711\)](tel:833.217.5307) if you have questions or need assistance with Prior Authorizations as well as any other requirements, such as Step Therapy, Quantity Limit, or Formulary Exceptions.

PLAN QUESTIONS

20. Will I be automatically enrolled in the new Medicare Advantage plan? Do I need to do anything to enroll?

All Medicare eligible retirees and/or dependents will be automatically enrolled into the plan. There is nothing you need to do to be enrolled.

21. Can I stay on the current plan?

No. All Medicare eligible retirees and/or dependents must change over to this plan. Your current plan will no longer be available in 2023.

22. What is this opt-out?

While you are going to be automatically enrolled, you can choose to opt-out of the plan. However, if you do opt-out you will have no medical or drug coverage through the SJSU Research Foundation. Please call Retiree First at **408.215.4996 (TTY 711)** or **Toll-Free at 833.217.5307 (TTY 711)** if you would like to opt-out.

23. When will I receive my card/ Welcome Kit?

Cards and Welcome Kits should be received by the middle to end of December. Retirees and Medicare eligible dependents will each receive their own card. Please note that each enrollee may not receive their plan information on the same day. This is normal.

24. What do I do if I lose my card?

Please call Retiree First at **408.215.4996 (TTY 711)** or **Toll-Free at 833.217.5307 (TTY 711)** and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.

25. Can I leave the plan and come back?

Yes. You may leave the plan and return during SJSU Research Foundation's open enrollment period or if you have a qualifying life event.

26. How much do I have to pay for the plan?

Your contributions are listed on the Open Enrollment flyer. If you need further assistance please contact Jocelyne Pena at **408.924.1460** or **VIMLY** at **1.833.468.4659** to answer any billing questions.

27. Who do I call if I need assistance with the plan?

Please call Retiree First at **408.215.4996 (TTY 711)** or **Toll-Free at 833.217.5307 (TTY 711)** to reach your Dedicated SJSU Research Foundation Retiree Advocate team from the hours of 8:00am-5:00pm PST.

28. Card Sample:

Front:

| | |
|---|---|
|  | Anthem Medicare Preferred (PPO) |
| <FormattedMemberName> | |
| Member ID: | Senior Rx Plus |
| Group: | Office Visit Copay: |
| RxBIN: | Specialist Visit Copay: |
| RxPCN: | Emergency Room Copay: |
| Issuer ID (80840): | Preventive Copay: |
| RxGRP: | |
| RxID: | |
|  |  |

Back:

| | |
|---|---|
|  | anthem.com/ca |
| <p>Providers: Do not bill Medicare. Submit paper and electronic claims to your local Blue Cross/Blue Shield Plan. Include the 3-digit alpha prefix that precedes the patient ID number listed on the front of this card. Medicare limiting charges apply.</p> <p>Members: Present this ID card to your health care provider before you receive services or supplies. See your Evidence of Coverage for a complete description of coverage. Possession of this card does not guarantee eligibility for benefits.</p> | Retiree First Member Advocate Line: Member Services: TDD/TTY: Pharmacy Member Services: Help for Pharmacists: Provider Services: 24/7 NurseLine. |
| Medical Claims & Inquiries: P.O. Box 60007, Los Angeles, CA 90060-0007 Pharmacy Claims: ATTN: Claims Department - Part D Services P.O. Box 52077, Phoenix, AZ 85072-2077 | Anthem BC Health Insurance Company is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross Association. |
| Issued: | |