

# QUESTIONS AND ANSWERS TO REVIEW BEFORE CALLING AMWINS

## Humana Medicare Advantage Plan Questions

1. Who is Humana?
  - a. Humana is an American health insurance company based in Louisville, Kentucky. They currently insure over 13 million members in the United States. They are insuring the CPS Medicare Advantage Medical Plan.
2. How do I learn if my providers are in the Humana network?
  - a. Simple ... just visit <https://www.humana.com/medicare/find-a-doctor> and use the *Find a Doctor Tool*. If you need assistance using this tool, you can find instructions [here](#).
3. What if my providers are not in the Humana network? Can I still use them?
  - a. Yes, but they must be willing to bill Humana and receive Medicare reimbursement amounts. A notice for your providers is included with your Humana welcome kit.
4. What if I travel around the country visiting family? Will the CPS Medicare Advantage Medical Plan cover me when I am away?
  - a. Yes, for emergencies you are covered at any provider. For other services you are covered the same for in-network and out-of-network care.
5. What extra benefits are included with the CPS Medicare Advantage Medical Plan?
  - a. Humana includes a Go365 program that provides incentive rewards for wellness exams, exercise, and fitness activities, and for social and educational events. Incentive points can be redeemed for gift cards. More Information on these benefits will be provided in your welcome kit.
6. How do I learn more about the CPS Medicare Advantage Medical Plan?
  - a. For resources including a recorded presentation, visit: [www.Concordiaplans.org/Medicare](http://www.Concordiaplans.org/Medicare).

## CPS Medicare Prescription Coverage – Administered by Express Scripts Medicare

7. What is a formulary list and how do I find out if my drugs are covered?
  - a. A “formulary list” is a list of “covered” drugs. You can search to see if your prescriptions are covered by following the instructions listed on the “How Do I Search My Prescription Drugs” page.
8. What if my drugs are not covered by the plan, what can I do?
  - a. All Part D plans, including the Express Scripts Medicare plans, are required to cover at least two drugs for each therapeutic class. This provides you alternatives. If, for some reason, your doctor says you cannot take the alternative, the doctor can submit an appeal to override the alternative so the original drug may be considered. This override must be medically necessary as decided by your doctor and Express Scripts.

9. How do I get my prescriptions filled?
  - a. Simply present your Express Scripts 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 calling your Concordia Plans team at Amwins at 877-517-1409.
10. Can I continue to use my pharmacy with this plan?
  - a. Express Scripts has a national retail pharmacy network with more than 64,000 participating pharmacies. All major pharmacy chains participate; please call Amwins to verify that your current pharmacy is part of the network.
11. Where do I get information about using Mail Order Services?
  - a. Once you enroll, you will receive a fulfillment kit in the mail which will include mail order information from Express Scripts. Please expect your package and materials to arrive shortly before your plan effective date.

### **General Questions**

12. How do the CPS medical plans complement Medicare?
  - a. Medicare has coverage gaps which are the costs that you must pay, like coinsurance, co-payments, and deductibles. These plans help cover those gaps. You may go to any doctor, specialist, or hospital that accepts Medicare. Medicare pays its share and then your plan pays based on the plan option you choose.
13. What services are covered by these medical plans?
  - a. Any service covered by Medicare is also covered by these plans. In general, services not covered by Medicare are not covered by these options. Please contact us or visit [medicare.gov](http://medicare.gov) for the Medicare exclusion list.
14. When will I receive my ID Cards?
  - a. ID cards will be sent prior to your effective date. They will arrive in separate mailings.
15. Who is the Hartford Insurance Company?
  - a. The Hartford Insurance Company was founded in 1810. They are rated "A" Excellent, by A.M. Best (a financial services rating agency). They are insuring the CPS Medicare Supplement Medical Plans.
16. Can I purchase just the dental and/or vision plan(s) by itself?
  - a. No. The dental and vision plans are only available to those who enroll in a CPS Medicare Plan with Prescription Coverage (Rx).
17. Can I purchase a medical only CPS option without the prescription drug coverage?
  - a. No, the CPS Medicare Supplement Medical and CPS Medicare Advantage Medical plans are only offered as a medical and prescription drug package.
18. Can I select a different option than my spouse elected?
  - a. No. A member and spouse must select the same option.
19. Can my spouse stay in a CPS option if I terminate my coverage?
  - a. If a member cancels any coverage option, the spouse's coverage for that option will also be canceled.

20. What happens to my spouse's coverage once I am deceased?
  - a. If a member passes away, the surviving spouse can remain on the plan.
21. When my spouse becomes Medicare eligible, what coverage will he/she be eligible for?
  - a. Often a married couple has one individual who becomes eligible for Medicare before the other. When the younger spouse becomes Medicare eligible, they will join the same plan as the enrolled member.
22. If my premium is paid by my former employer, will Amwins contact them to get the payment arrangement details?
  - a. No. If your former employer is paying all or part of your premium, you must work with them regarding the details.