

GENERAL QUESTIONS

Q: Who can I call if I have questions?

A: Please contact the AmWINS Group Benefits Customer Care Center toll-free at 1-877-847-9906, Monday through Friday, from 8 a.m. to 8 p.m. EST.

Q: How does the plan work?

A: Medicare has coverage gaps which are the costs that you must pay, like coinsurance, co-payments, and deductibles. This plan helps fill 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 your plan's benefits. You will receive a Medicare Summary Notice in the mail (in most cases each month), including information on the amount paid on your behalf and any additional amount due.

Q: Can my spouse who is age 65 or older enroll?

A: Yes. As long as your spouse is eligible to participate in the Medical Program and is age 65 or over.

Q: My spouse is not yet age 65 but I am age 65 or older. 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 to him/her. 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 Medicare Plan.

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

A: No. Once you enroll, you remain in the plan unless you elect to terminate coverage.

Q: Will I receive New ID Cards?

A: You will continue to use your existing ID cards in 2019. If you need a replacement ID card, you can contact AmWINS.

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.

BILLING QUESTIONS

Q: When are the monthly invoices generated?

A: Invoices are generated around the 15th of the month prior. For example, the January invoice is generated around December 15.

Q: When is My Monthly Premium Payment Due?

A: Premium is due on the first of the month. For example, the January premium is due on January 1st. There is a 30-day grace period.

Q: Can I have my premium payment automatically deducted from my checking account?

A: Yes. Simply complete the Form that is located on the back of your monthly invoice and return it to AmWINS with a voided check. You have the convenience of choosing which day of the month the deduction will occur (either the 1st, 8th or 15th).

MEDICAL PLAN QUESTIONS

Q: How are my medical claims paid?

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

Frequently Asked Questions

Q: Do the Medical Plans have Deductibles to meet?

A: Yes, all 3 Medical Plans have a deductible as follows: the High Plan has a \$1,000 Deductible, the Mid Plan has a 1,500 Deductible and the Low Plan has a \$2,180 Deductible. Once these deductibles are met, the Plans will cover all Medicare approved services thereafter.

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: Can I make changes to my plan?

A: Yes. During the annual open enrollment period, which is annually October 15 – December 7th.

Q: What services are not covered?

A: Services not covered by Medicare are not covered by this plan. Please contact us for Medicare coverage questions. You may also call 1-800-MEDICARE or visit www.medicare.gov.

PRESCRIPTION DRUG QUESTIONS

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 1-877-847-9906.

Q: Where can I get information about 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 information from Express Scripts. Please expect your package and materials to arrive shortly before your plan effective date.

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). 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 1-877-847-9906 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.