



County of Henrico  
General Government



## Henrico County General Government and Public Schools Retiree Health Care Coverage

### FREQUENTLY ASKED QUESTIONS – October 2011

#### **1) What health care plan does Henrico County offer to Medicare eligible retirees?**

Henrico County offers Medicare eligible retirees and their Medicare eligible dependents, who reside in or outside of Virginia, coverage through UnitedHealthcare Insurance Company. The UnitedHealthcare's Group Medicare Advantage (PPO) plan is a Medicare Advantage with Part D (MAPD) medical and prescription drug plan. This plan is licensed by the federal government through the Centers for Medicare and Medicaid Services (CMS). The plan offers two options - a High and Low Option. The UnitedHealthcare MAPD's Prescription drug coverage is through Prescription Solutions.

#### **2) How is the UnitedHealthcare High Option plan different from the Low Option plan?**

The UnitedHealthcare High Option plan offers 100% coverage on most medical services whereas the UnitedHealthcare Low Option Plan requires you to make copayments on most medical services such as \$20 for most doctors' office visits and \$200 per day per hospital admission (up to \$800 per admission). The High Option plan and the Low Option plan both offer the same pharmacy benefits with copayments of \$10 for Generics, \$30 for Preferred Brands and \$55 for Non-Preferred Brands. Copayments for specialty pharmaceuticals are \$55 on both plans. Detailed benefit summaries and a Prescription Drug Formulary are available at [www.co.henrico.va.us/hr/benefits/retirement.html](http://www.co.henrico.va.us/hr/benefits/retirement.html) or by contacting UnitedHealthcare at 1-800-457-8506. Please refer to this information for details on covered benefits and prescription drugs.

#### **3) What providers can I use with UnitedHealthcare?**

Medicare eligible retirees in Virginia may use the UnitedHealthcare PPO directory to find participating providers in order to use the in-network benefit. **The out-of-network benefit is the same as the in-network benefit; therefore there is no penalty for using out-of-network providers.** However, some exceptions apply to hearing and vision benefits. Please refer to your UnitedHealthcare Retiree Benefits Summary for details.

#### **4) What identification (ID) cards will I use at my provider's office?**

You will need to present only your UnitedHealthcare ID card. Your provider will file one claim with UnitedHealthcare for your Medicare and group health benefits. **However, it is important that you keep your Medicare ID card.**

**5) Do I have to keep Medicare Parts A and B?**

Yes. You must be eligible for Medicare Part A and enrolled in Part B in order to be eligible for the UnitedHealthcare plan.

**Medicare Part D Prescription Drug Coverage**

**6) Do I have to enroll in a separate Medicare Part D Prescription Drug plan in addition to the UnitedHealthcare plan?**

**No.** You **should not** purchase a separate Medicare Part D Prescription Drug plan. You will continue to have prescription drug coverage from Henrico County through the UnitedHealthcare plan, which includes Medicare Part D prescription drug coverage.

**7) Will I still have one ID card for both medical and prescription drugs?**

Yes. You will receive one ID card to be used for both medical and prescription drug coverage.

**8) Is the UnitedHealthcare Prescription Drug Formulary different from the Southern Health Prescription Drug Formulary?**

These formularies (or prescription drug lists) are similar, but not identical. Please review the UnitedHealthcare Formulary to see if your prescriptions are listed. If you are using a medication that is not listed, or is restricted by UnitedHealthcare then you can show the UnitedHealthcare Formulary to your doctor and ask if there is another medication appropriate for you that will be covered under the plan. The UnitedHealthcare Formulary applies to both the High and Low plan options. Prescription Drugs purchased outside of the United States are not covered – even in emergencies. At the beginning of your new coverage, you may be able to obtain a temporary supply of a drug you are taking if it is not included on the UnitedHealthcare formulary or if it is restricted by a prior authorization requirement. You must request this temporary supply (up to 31-day supply) by calling the number on the back of your ID Card. This will allow you time to consult your doctor about alternatives. The complete formulary is available online at [www.co.henrico.va.us/hr/benefits/retirement.html](http://www.co.henrico.va.us/hr/benefits/retirement.html).

**Enrollment/Eligibility**

**9) I am a Medicare eligible Retiree and my spouse is also Medicare eligible. How will we be enrolled?**

Each of you will be enrolled separately in your own UnitedHealthcare plan. This is because Medicare does not recognize “family plans.” Each of you will receive a coupon book for your premiums. If you decide to enroll in Direct Draft, each of you will be drafted separately.

**10) I am a Medicare eligible Retiree with a Medicare eligible spouse and a dependent child. I understand that my spouse and I will be enrolled separately in a UnitedHealthcare plan. How will our dependent child be covered?**

Your dependent child will enroll in a Southern Health plan. UnitedHealthcare will send you and your spouse separate coupon books and Southern Health will send

you a monthly bill for your child's coverage. If you decide to enroll in Direct Draft, each of you will be drafted separately.

**11) I am a Medicare eligible Retiree and my dependents are under age 65 and are not Medicare eligible. How will their coverage be handled?**

A retiree's spouse and dependent child(ren) are eligible to continue their Henrico County-sponsored group coverage as long as you, the Retiree, maintain your retiree coverage or if you pre-decease your covered dependents. Your pre-65 dependents will enroll in a Southern Health plan. You will receive a coupon book from UnitedHealthcare for your coverage and your dependents will receive a monthly bill from Southern Health. If you decide to enroll in Direct Draft, each of you will be drafted separately.

**12) How long can my child/children be covered under my retiree healthcare plan?**

Your child/children can be covered until the end of the month in which they reach age 26.

**13) I am a Retiree under age 65 and my dependents are also under age 65. How should we enroll for coverage?**

You and your dependents will enroll in a Southern Health plan.

**14) I am a Retiree under age 65 and I am not Medicare eligible, but my spouse is Medicare eligible. How should we enroll for coverage?**

You will enroll in a Southern Health plan. Your Medicare eligible spouse will enroll in one of the UnitedHealthcare plans.

**15) If I want to drop my retiree coverage, may my spouse continue enrollment in Henrico County-sponsored retiree health coverage?**

No. You must continue your enrollment in the Henrico County retiree health coverage in order for your spouse and/or dependent child(ren) to be eligible for coverage. If you pre-decease your covered dependents, they may continue coverage.

**16) What happens if I decide to cancel my enrollment in the Southern Health or UnitedHealthcare plan?**

You may cancel your coverage anytime by completing a waiver of retiree health benefits. You may obtain waiver forms by calling the appropriate County benefits office. If you cancel your coverage, you also will terminate dependent coverage. You will not be able to re-enroll in the Henrico County retiree health coverage in the future.

**Note:** Once you waive or terminate (cancel) retiree health coverage with Henrico County, you cannot re-enter the retiree health plan. We want to caution you that depending upon your personal circumstances, it may be difficult for you to easily or affordably purchase replacement coverage on an individual basis.

If you are a Medicare-eligible retiree, you will only be allowed to enroll in individual Medicare Advantage and Medicare Part D policies during an annual open enrollment period (from October 15 through December 7 of each year), and the companies that sell Medigap (Medicare Supplement) policies may set your premiums based upon your medical history and

age. So, while your application for a Medigap policy cannot be declined, you may be required to pay substantially higher premium rates if you are older or have ongoing health issues. To obtain more detailed information regarding Medicare and other health insurance for people with Medicare, you may look at [www.medicare.gov](http://www.medicare.gov) on the web or call 1-800-MEDICARE (1-800-633-4227).

If you are a retiree who is not eligible for Medicare, and you apply for an individual health insurance policy, the insurance companies will review your health history to determine if your application will be accepted or denied. If your application is accepted, your health history may also be used to determine the premium rate to charge you.

## **Transitioning to Medicare**

### **17) When I reach age 65 how will my coverage be changed from Southern Health to UnitedHealthcare?**

First, you must contact the Social Security Administration three months prior to your 65<sup>th</sup> birthday and enroll in Medicare Part B. The effective date of your Medicare part B coverage should be the first of the month in which you reach age 65. You will receive a UnitedHealthcare Enrollment Package . Upon receipt of your enrollment form, UnitedHealthcare will verify your Medicare Part A and Part B coverage and enroll you in coverage effective the first of the month in which you reach age 65. **If you do not have Medicare Part B, then you cannot enroll in a UnitedHealthcare plan.** UnitedHealthcare is the only option for Medicare eligible retirees to have Henrico County-sponsored health care coverage.

### **18) What will happen to my current prescriptions when I transition from Southern Health to UnitedHealthcare?**

Retail prescriptions, including current prescriptions with remaining refills, can be filled at a local pharmacy by using your new card. Current mail order prescriptions with Southern Health **will not** transfer to UnitedHealthcare. You will need to contact your doctor to obtain a new prescription. Retirees and their eligible dependents enrolled in a UnitedHealthcare plan will have prescription drug coverage with UnitedHealthcare through Prescription Solutions.

### **19) If I transition from Southern Health to UnitedHealthcare and I am hospitalized, or in a skilled nursing facility, how will my services be covered?**

When the UnitedHealthcare coverage begins during an inpatient hospital stay:

1. The member's Southern Health plan will continue to pay for Part A inpatient services until the date of the member's discharge.
2. UnitedHealthcare will be responsible for Part A inpatient services after the date the member is discharged.
3. UnitedHealthcare will be responsible for Part B charges starting on the date the member becomes eligible with UnitedHealthcare plan.

### **20) Will I still have a choice of receiving a monthly bill or payment by Direct Draft with UnitedHealthcare?**

You will still have the opportunity to pay by Direct Draft. However, UnitedHealthcare will not bill you monthly, but will mail you a coupon book to use in mailing your payments directly to UnitedHealthcare. If you pay by Direct Draft now, your Southern Health Direct Draft information will not transfer automatically

to UnitedHealthcare. If you would like to have Direct Draft, you must submit an updated UnitedHealthcare Electronic Funds Transfer (EFT) Authorization Form to UnitedHealthcare. Forms are mailed with the coupon book and are also available by calling UnitedHealthcare at 1-800-457-8506 or online at [www.co.henrico.va.us/hr/benefits/retirement.html](http://www.co.henrico.va.us/hr/benefits/retirement.html).

### **Who can I call with questions about my coverage?**

Questions about UnitedHealthcare coverage?

- Call UnitedHealthcare at 1-877-714-0178 **before** receipt of an ID card and 1-800-457-8506 **after** receipt of an ID card

Questions about Southern Health coverage?

- Call Southern Health Customer Service at 1-866-533-5149

Questions about enrollment?

- Government Retirees: Call Henrico County Department of Human Resources, Benefits Division at 804-501-7371
- Schools Retirees: Call Henrico County Public Schools Health Benefits Office at 804-652-3624

### **Where can I find more information online?**

For enrollment, plan brochures and related information, visit:

- [www.co.henrico.va.us/hr/benefits/retirement.html](http://www.co.henrico.va.us/hr/benefits/retirement.html) (Government)
- [www.henrico.k12.va.us](http://www.henrico.k12.va.us) (Schools)

For more information about Southern Health visit:

- <http://chcvirginia.coventryhealthcare.com/index.htm>

For more information about UnitedHealthcare visit:

- [www.uhcretiree.com](http://www.uhcretiree.com)

**Disclaimer: This is intended to help you understand your benefits and is not a full description of plan coverage. Please refer to your UnitedHealthcare Retiree Benefits Summary and the Evidence of Coverage for complete plan details.**