

EGWP Retiree Benefits FAQ – PNW Health Benefits Consortium October 2017

Overall

Who is Navitus Health Solutions?

Navitus Health Solutions has been chosen as the Consortium’s prescription drug administrator. The effective date will be January 1, 2018. The CVS/Caremark/Silverscript plan will end after December 31, 2017.

Navitus is a pharmacy benefit manager (PBM). They are committed to lowering drug costs and improving health. Navitus provides customer service that builds trust and confidence. Since it began in 2003, Navitus has challenged the current state of the pharmacy benefit industry. Navitus’ founder believed that its business model must provide for complete alignment of interests between the PBM and its clients. Navitus puts people first. They provide the tools to drive better outcomes, and use data to support informed decisions.

What is Navitus MedicareRx?

Navitus MedicareRx (PDP) is a Medicare Part D Prescription Drug Plan. It is only available to Medicare-eligible individuals. Individuals must be enrolled in employer-sponsored prescription drug coverage where the employer group has contracted with Navitus Health Solutions to provide this coverage. Navitus MedicareRx is underwritten by Dean Health Insurance, a corporate affiliate of Navitus Health Solutions.

Benefits

You should have received a Summary of Benefits document in the mail prior to PNW Health Benefit Consortium’s annual open enrollment period. This document provides an overview of your prescription drug benefits for 2018.

Drug Tier	Standard retail-cost-sharing (in-network) (Up to a 31-day supply)	Retail and Mail-order cost-sharing (Up to a 90-day supply)
Drug Tier 1 (Generics Drugs and Certain Low Cost Brands)	\$5 copay	\$5 copay
Drug Tier 2 (Preferred Brand Drugs and Higher Cost Generics)	\$35 copay	\$70 copay
Drug Tier 3 (Non-Preferred Drugs)	\$50 copay	\$100 copay
Drug Tier 4 (Specialty Products)	\$100 copay	\$200 copay
Annual Out-of-Pocket Maximums	\$800 for Individual and \$1,600 for Family	

What are my prescription drug benefits?

A more detailed prescription drug benefits document will be mailed to you after your enrollment into Navitus MedicareRx has been processed. This document is called the **Evidence of Coverage**. Your enrollment will be processed immediately following the end of PNW Heath Benefit Consortium's annual open enrollment period.

Eligibility & Enrollment

Who is eligible for Navitus MedicareRx?

Navitus MedicareRx is available to PNW Heath Benefit Consortium members who:

- Meet PNW Heath Benefit Consortium's eligibility requirements for Medicare Part D prescription drug coverage
- Have Medicare Part A and Part B
- Are not enrolled in another Part D plan at the same time.

How do I enroll in Navitus MedicareRx?

All members of the PNW Heath Benefit Consortium retiree health coverage will be automatically enrolled in Navitus MedicareRx.

Reminders:

- Do not complete any Part D enrollment forms or take action to enroll in coverage directly through Medicare.
- Do not enroll in any Individual Medicare Prescription Drug Plan or Medicare Advantage plan that offers Part D coverage.
- Do not "Opt Out" of your PNW Heath Benefit Consortium retiree health coverage

What if a member's other dependents are not yet Medicare eligible?

If the member's dependents are not currently Medicare eligible, both the employee and dependents will remain in the PNW Heath Benefit Consortium's non-Medicare prescription drug plan (commercial), providing they qualify for PNW Heath Benefit Consortium's prescription drug coverage. The employee and the non-Medicare dependents will receive a new ID card for their prescription drug coverage that will list the employee and all their dependents. This plan is also administered by Navitus Health Solutions.

Formulary

Will my medications still be covered?

A complete formulary listing will be mailed to you once your enrollment into Navitus MedicareRx has been processed. **You can also contact Navitus MedicareRx Customer Care for assistance.**

If your medication is not covered, during your first 90 days with Navitus MedicareRx, you will be allowed up to a one-month supply (retail pharmacy) of this medication. You and your doctor will receive a letter from Navitus MedicareRx informing you that your medication is no longer covered.

The letter will include alternative medications that are covered by Navitus MedicareRx. When you receive this letter, please contact your doctor to switch to a covered medication.

Also during your first 90 days with Navitus MedicareRx, for all Navitus MedicareRx medications that have restrictions such as Prior Authorization, Step Therapy, or Quantity Limits, you will be allowed up to a one-month supply (retail pharmacy) of this medication. You and your doctor will receive a letter from Navitus MedicareRx providing you instructions for obtaining the authorization needed to continue with your medication. When you receive this letter, please contact your doctor and follow the instructions provided in the letter.

How are Medicare Part B eligible drugs covered?

Claims for certain drugs/supplies may include test strips, lancets, inhalation drugs and IV drugs that need a pump. These drugs/supplies need to be submitted to Medicare Part B first for primary coverage. Navitus MedicareRx may cover the remaining cost up to the allowed amount under your policy as secondary coverage. In many cases, your pharmacy will be able to submit the secondary claim to Navitus electronically. When this is not possible, you may submit a Direct Member Reimbursement Form. Submit this form, along with your Medicare Summary Notice, to be reimbursed by Navitus MedicareRx per your benefit. This form is available on the Navitus MedicareRx website <https://medicareRx.navitus.com/>. You can also call Navitus MedicareRx Customer Care toll-free at 1-866-270-3877.

Pharmacies

What pharmacies can I go to?

The Navitus MedicareRx Pharmacy Network is available nationwide. There are over 64,000 pharmacies in the Navitus network. Our network includes most pharmacies in New York. It also includes most regional and national chains throughout the United States. The Navitus MedicareRx Pharmacy Network Directory will be mailed to you once your enrollment into Navitus MedicareRx has been processed.

Can I get my drugs through the mail?

Yes, Navitus MedicareRx recommends NoviXus Pharmacy for your mail order prescriptions. Please obtain a 31-day supply prescription plus a 90-day supply prescription from your doctor. Mail in the 90-day supply prescription. Include the mail order form that will be mailed to you once you are enrolled in the plan. You may use the 31-day supply prescription to obtain a one-month supply of your medication at a retail pharmacy while the mail order prescription is being processed. This form will also be available on our website (<https://medicareRx.navitus.com>). You will be able to access the form once you have registered on the website. Instructions for registering on the site will be provided with your Navitus MedicareRx prescription ID card. Your ID card will be mailed to you.

Where do members fill prescriptions after January 1, 2018?

Members may continue to fill their prescriptions at their current pharmacy if it is a Navitus MedicareRx network pharmacy. See your pharmacy directory. It will allow you to confirm that your pharmacy is in the Navitus MedicareRx network.

Member Materials

How do I access my plan information online?

Navitus MedicareRx members can access their information online at <https://medicarerx.navitus.com/>. Click on the “Members” link. This will take you to the log in screen. Instructions are provided there for registering for this site. You can register any time after you receive your new prescription drug ID card from Navitus MedicareRx.

Will members get a new ID card?

Yes, all Medicare eligible retirees will have their own prescription drug ID card. This will take place once your enrollment has been processed. In addition, Medicare-eligible dependents enrolled in Navitus MedicareRx will have their own prescription drug ID card. The new ID card will be mailed to you by Navitus MedicareRx. Note that ID cards are issued for each Medicare-eligible individual. No family members will appear on your ID card.

Navitus MedicareRx Customer Care

If I have questions, who can I contact?

For questions relating to your PNW Heath Benefit Consortium health benefit coverage please contact your PNW Heath Benefit Consortium benefits department. This includes questions about premiums. The benefits department can be reached at 1-914-248-2456. For all other questions regarding your Navitus MedicareRx prescription drug benefit, please contact Navitus MedicareRx Customer Care.

CALL	<p>1-866-270-3877</p> <p>Calls to this number are free. We are available 24 hours a day, 7 days a week, except Thanksgiving and Christmas Day.</p> <p>Pharmacies can also reach Navitus Customer Care 24 hours a day, 7 days a week.</p> <p>Customer Care also has free language interpreter services available for non-English speakers.</p>
TTY	<p>711 (This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.)</p> <p>Calls to this number are free. Members can reach Navitus Customer Care 24 hours a day, 7 days a week, except Thanksgiving and Christmas Day.</p>
WRITE	<p>Navitus MedicareRx Customer Care P.O. Box 1039 Appleton, WI 54912-1039</p>
WEBSITE	<p>https://medicarerx.navitus.com</p>