

## 2025 – Camden County Medicare Advantage with Prescription Drug Plan (MAPD)

### Frequently Asked Questions

#### Plan Design

##### Medical Carrier



Medical	You pay
Deductible	\$0
Maximum Out-of-Pocket (MOOP)	\$300 (for 2025)
Office Visit: Primary Care	\$10
Office Visit: Specialist	\$10
Inpatient Hospital	\$0 Per admit
Inpatient Mental Health & Substance Abuse	\$0 Per admit (Unlimited Days)
Outpatient Surgery	\$0
Outpatient Mental Health & Substance Abuse	\$10
Home Health Care	\$0
Skilled Nursing Facility	\$0 (Days 1-120)
Emergency Room	\$75 (Waived if admitted within 24 hours)
Urgent Care	\$10 (Waived if admitted within 24 hours)
Ambulance Services	\$0
Radiology Services	\$0 Outpatient X-ray Services \$0 Diagnostic Procedure/Test (Including non-radiological diagnostic services) \$0 Diagnostic Radiology Services \$10 Therapeutic Radiology Services

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Lab Services	\$0
Durable Medical Equipment	\$0
Preventative Screenings	\$0
Private Duty Nursing	\$0 (Unlimited)
Chiropractic	\$10 Medicare covered services \$10 Routine chiropractic services (30 Visits per year)
Acupuncture	\$10 Medicare covered services \$10 Routine acupuncture services (Unlimited visits per year)
Podiatry	\$10 Medicare covered services \$10 Routine podiatry services (6 Visits per year)
Foreign Travel (World-wide) Coverage	\$75 Emergency Room (Waived if admitted within 24 hours) \$10 Urgent Care (Waived if admitted within 24 hours)
Hearing	\$10 Medicare covered services \$0 Routine hearing exam per year \$500 Combined hearing aid allowance (Every 3 years, Must use UHC Hearing Providers)
Vision	\$10 Medicare covered eye exam \$0 Diabetic eye exam \$0 Eyewear (Frames and lenses after cataract surgery) \$0 Routine eye exam refraction every 12 months
Dental	\$10 Medicare covered services only
Wigs (After Chemotherapy Treatment)	\$500 Allowance every 12 months (Unlimited quantity)
UnitedHealthcare® Healthy At Home (Post-Discharge Program, following each discharge)	12 Non-emergency medical rides 28 Home delivered meals 6 Hours in-home personal care
Fitness Benefit	SilverSneakers

## Prescription Carrier



Prescription	30-Day Retail You Pay Up To	90-Day Retail You Pay up To	90-Day Mail Order You Pay Up To
Annual Deductible: \$0			
Tier 1 Preferred Generic	\$6	\$18	\$5
Tier 2 Preferred Brand	\$12	\$36	\$18
Tier 3 Non-Preferred Drug	\$24	\$72	\$30
Tier 4 Specialty	\$24	\$72	\$30

**Note:** CMS caps the 30-day supply cost for Insulin medication at \$35.  
Costs for a 30-day supply may be less but will not exceed \$35 for 2025.

## Plan Questions

- 1. Will I be automatically enrolled, or 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.
- 2. Can I stay with 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.
- 3. Can I opt-out of this plan?**  
We are required by law to give you the choice of opting out of the new plan. Since you are enrolled in the current medical and prescription drug plan it is unlikely that you would not want to participate in this new robust plan. However, you have the option to opt-out and decline this medical and prescription coverage. Nevertheless, if you would like to opt-out, please call RetireeFirst at **(856) 283-2629 (TTY 711)** or toll free **(855) 303-4873 (TTY 711)**, Monday-Friday, 8am-5pm EST.

## 4. Are there any plan changes?

Camden County did their best to match or enhance your current benefits. Below are a few highlights of your new plan:

- \$0 Medical and Prescription Deductibles
- \$300 Medical maximum out-of-pocket for 2025
- \$10 Primary Care visits
- \$10 Specialist visits
- \$0 Routine eye exam refraction every 12 months
- \$0 Routine hearing exam every year
- \$500 Combined hearing aid allowance every 3 years (Must use UHC Hearing Providers)
- \$10 Routine chiropractic services (30 Visits per year)
- \$10 Routine acupuncture services (Unlimited visits per year)
- \$10 Routine podiatry services (6 Visits per year)
- Access to UnitedHealthcare® Healthy At Home (Post-Discharge Program, following each discharge)
  - 12 Non-emergency medical rides
  - 28 Home delivered meals
  - 6 Hours in-home personal care
- \$500 Allowance for wigs after chemotherapy treatment every 12 months (Unlimited quantity)
- Some lifestyle and non-Part D (bonus) drugs covered
- Access to SilverSneakers Fitness Benefit
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits

## 5. When will I receive my ID card and welcome kit?

Cards and welcome kits should arrive in the month prior to your start date. 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.

## 6. What do I do if I lose my card?

Please call RetireeFirst at **(856) 283-2629 (TTY 711) or toll free (855) 303-4873 (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.

**7. If I leave the plan, will it affect any of my other benefits?**

Yes, it may.

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

There will be no change to your retiree contribution for medical and prescription coverage under Camden County in 2025.

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

Please call RetireeFirst at **(856) 283-2629 (TTY 711) or toll free (855) 303-4873 (TTY 711)** to reach your dedicated Camden County Retiree Advocacy Team, Monday-Friday, 8am-5pm, EST.

## Medical Questions

**10. Is there a medical deductible?**

No. There is no medical deductible.

**11. Is there co-insurance or copays?**

Yes. There is a cost share associated with this plan for some medical services. Please refer to the medical plan design chart on pages 1-2 of this document to better understand the medical copays. After you meet the medical maximum out-of-pocket of \$300 for 2025, you will pay \$0 for Medicare-approved medical services for the remainder of this year.

**12. Does this plan require referrals?**

No. This plan does not require referrals.

**13. Does this plan require pre-certifications?**

Some services may require pre-certifications.

**14. Does this plan have a network?**

Yes, but you can go to any willing Medicare provider, hospital, or facility. This plan's in and out of network benefits are the same.

**15. Can I go to my current providers?**

Most likely, yes. You can see any provider that accepts Medicare and is willing to bill UnitedHealthcare®.

## **16. Do I still use my Medicare card?**

No. Put your Medicare card in a safe place in case you need it later. You will only use your UnitedHealthcare® ID Card for medical and prescriptions.

## **17. 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 they are considered in or out of network. You can go to any willing Medicare provider, hospital, or facility. Please call RetireeFirst at **(856) 283-2629 (TTY 711) or toll free (855) 303-4873 (TTY 711)** to assist; we can reach out to your provider to explain.

## Prescription Questions

### **18. Is there a prescription deductible?**

No. There is no prescription deductible.

### **19. Is there co-insurance or copays?**

Yes. There is a cost share associated with this plan for prescriptions drugs. Please refer to the prescription plan design chart on page 3 of this document to better understand the prescription copays.

### **20. Are my prescriptions covered?**

Most likely, yes. The prescription list is a comprehensive formulary just as before. Please call RetireeFirst at **(856) 283-2629 (TTY 711) or toll free (855) 303-4873 (TTY 711)** if you need help looking up your prescriptions.

### **21. Can I go to the same retail pharmacy?**

Most likely, yes. There should be little to no pharmacy disruption. UnitedHealthcare® has over 67,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy refills.

### **22. Is there a mail order pharmacy?**

There is a mail order pharmacy called OptumRx Mail Order Pharmacy which can be reached at (888) 279-1828. You can also call RetireeFirst at **(856) 283-2629 (TTY 711) or toll free (855) 303-4873 (TTY 711)** with questions about mail order prescriptions.

## 23. 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 use mail order, you WILL need to obtain new prescriptions from your provider.

## 24. Can I still go to the Veterans Affairs (VA) for my prescriptions?

Yes, if you obtain some prescriptions from the VA, you may continue to do so.

## 25. Do I need prior authorizations for certain prescription medicines?

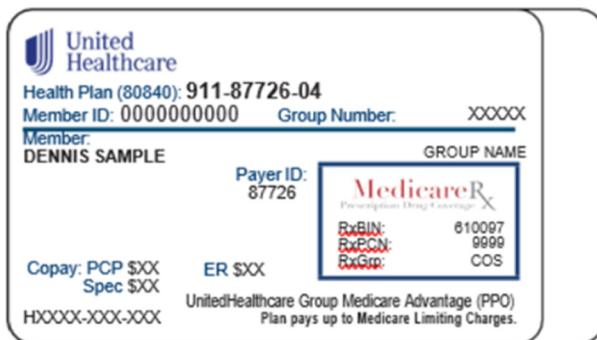
Some prescriptions may require a prior authorization. Please contact RetireeFirst at **(856) 283-2629 (TTY 711) or toll free (855) 303-4873 (TTY 711)** if you have questions or need assistance with prior authorizations as well as any other requirements such as step therapy, quantity limit, or formulary exceptions.

## 26. What is the catastrophic phase and is there coverage?

The catastrophic phase is a phase of coverage designed to protect you from having to pay very high out-of-pocket costs for prescription drugs. It is the final phase in your prescription drug plan and your copays will be \$0. You will remain in this phase for the rest of the plan year. This coverage phase kicks in when you reach a true out of pocket total of \$2,000 for prescription drugs. Keep in mind, lifestyle and non-part D prescription drugs do not count toward your out-of-pocket total.

## UnitedHealthcare® Group Medicare Advantage Prescription Drug (MAPD) Plan Card Sample:

Front:



Back:



Disclaimer: For complete benefit details please refer to the carrier issued materials. This document includes a simplified summary of benefits and does not create any contractual rights.