



## Frequently Asked Questions

**1. Does the Senior Medical Insurance Plan sponsored by Ithaca CSD cover pre-existing conditions?**

Yes. If the covered person replaced a prior medical policy immediately prior to the coverage under The Hartford's plan and provides proof of coverage under such prior policy, The Hartford will waive the pre-existing condition limitation to the extent necessary to ensure the person does not lose benefits because of the replacement. If the benefits of The Hartford plan are greater than the prior policy, The Hartford will apply the pre-existing condition limitation to the increase in benefits. Since Ithaca CSD has already provided proof of your prior coverage, you will not have an issue with pre-existing conditions.

**2. Will I have coverage for prescription drugs?**

Yes, prescription drugs are covered by Express Scripts. You will receive a prescription drug ID card and an Evidence of Coverage (EOC) booklet with a formulary. When you fill your first prescription at a pharmacy, present your Express Scripts ID card to your pharmacist to take advantage of your prescription benefits.

**3. Do I need to be enrolled in Medicare Parts A and B to receive benefits?**

The Hartford's coverage is designed to supplement the benefits of Medicare Part A & B. Although Medicare Part A coverage is automatic, an individual can elect to opt out. Part B is optional. If the individual is not enrolled in both plans of Medicare, The Hartford will pay benefits assuming the person has Medicare Part A and Part B. Thus, The Hartford's benefits will pay its portion accordingly. As a result, the individual will have significantly more out-of-pocket expenses. Generally, the claims will take a little longer to process due to the fact that it's more difficult to send payment electronically and manual calculations need to be done in order to estimate what Medicare would have paid.

**4. What if my spouse is under age 65 and not eligible for Medicare?**

If you enroll in the Senior Medical Insurance Plan and would like ITHACA CSD sponsored medical coverage for your spouse, he or she can enroll in the plan sponsored by ITHACA CSD which covers those who are under age 65 and not yet Medicare-eligible. BENISTAR will send information to the spouse about The Hartford and Express Scripts when he or she approaches the age of 65.

**5. What is the network area for this medical coverage?**

There is no network for The Hartford's Senior Medical Insurance Plan. You can go to any provider that accepts Medicare and you can keep your current doctor.



**6. Who is BENISTAR?**

BENISTAR is the Administrator handling Customer Service, Billing and Claims processing for The Hartford's Senior Medical Insurance Plan. You can Contact ***BENISTAR Retiree Customer Service Department at 1-800-236-4782 between the hours of 8:30 A.M. and 5:30 P.M***

**7. Will I have to file claims?**

With your new medical/pharmacy coverage, there is usually no need to file claims. Simply present your ID card to your health care provider or pharmacist when you receive services. Doctors and other health care providers file your Medicare claims with Medicare, and Medicare files your claim directly with BENISTAR. Your pharmacist processes your claim in real time when they receive your prescription.

**8. How do I get a mail-order prescription filled?**

Mail order forms and information will be included in your welcome packet.

**9. Do I have to enroll in Medicare Part D?**

The Express Scripts Plan sponsored by ITHACA CSD is a Medicare Part D Employer Group Waiver Plan.

**10. What if I go to a nonparticipating pharmacy? What type of reimbursement is received?**

If you go to an out-of-network pharmacy, you will have to pay 100% of the medications cost and then you can send in a Standard claim form along with the receipt and receive reimbursement.

**11. How am I covered when outside of the United States?**

You have a Foreign Emergency benefit for sickness or injury during your first 60 days of travel it has a \$250 deductible and 20% co-insurance until \$50,000 life time max.

**12. What if my doctor says she doesn't take Hartford?**

Explain to your doctor that The Hartford is a supplemental plan which pays secondary to Medicare. The doctor just needs to submit your claim to Medicare and we will pay after Medicare pays.

**13. Do we have RX coverage though the Donut-hole?**

Yes, this plan has coverage through the donut-hole.