

Retiree Open Enrollment 2019 Frequently Asked Questions

1. How can I make changes to my current coverage?

If you want to make changes during Open Enrollment or have questions, please call Harvard Benefits at 617-496-4001 between 9 a.m. and 5 p.m. EST Monday through Friday or email benefits@harvard.edu by November 14, 2018 to request the necessary forms.

Completed forms must be submitted to Harvard Benefits no later than December 18, 2018. **Please note:** if your completed forms are received after November 14, 2018, you may not receive your new prescription ID card by January 1st.

2. May I elect retiree dental coverage if I am not currently enrolled?

If you are not currently enrolled in the retiree dental coverage, you cannot elect coverage. Retirees have two opportunities to enroll in retiree dental coverage:

- At the time of retirement; or
- If enrollment in retiree medical coverage is deferred at the time retirement, enrollment in the retiree dental may also be deferred. At the time a retiree later enrolls in retiree medical coverage for the first time, they can also enroll in the retiree dental.

If a retiree does not enroll at one of those two times, or enrolls and later cancels dental coverage, they are not able to re-enroll at a later date.

3. What if I don't want to make any changes to my current coverage?

If you don't want to make any changes to your current coverage, no action is required.

4. Will there be any changes to my coverage for 2019?

Monthly premiums for medical and dental coverage will increase for 2019. Please refer to the enclosed rate sheet for details. If you retired prior to 1/1/1996, you do not pay a monthly premium for medical coverage.

Beginning 1/1/2019, Medicare Part D prescription drug coverage, which is included as part of the three senior medical plans, will be administered by a new pharmacy benefits administrator – Express Scripts Medicare (this coverage is currently administered by OptumRx).

5. What do I need to do to enroll in Express Scripts Medicare Part D prescription drug coverage?

You do not need to do anything. If you are enrolled in a Harvard-sponsored senior medical plan, your prescription benefit is included and you will be automatically enrolled in **Express Scripts Medicare**® (PDP) for Harvard University.

Important: The Centers for Medicare & Medicaid Services (CMS) does not allow enrollment in more than one Medicare Part D plan at a time. If you enroll in a non-Harvard sponsored Medicare D plan, your enrollment in Harvard's medical plan, which includes Medicare D prescription drug coverage, will be terminated.

6. When will I receive my Express Scripts Medicare Part D prescription drug coverage card?

Cards will be mailed by January 1, 2019. You will begin using the card for prescriptions you fill on or after January 1, 2019.

7. I currently have medications I take regularly. Is there anything I should do during this transition to Express Scripts to make sure I do not run out?

It is recommended that you have on hand a 3-week supply of your medication during the transition in January. This means if you have used at least 75% of your current supply of regular medication(s), you should request a refill using your Optum Rx coverage prior to the end 2018.

8. Will my prescription copayments be higher with Express Scripts Medicare?

The copayment structure is not changing for 2019. However, medications sometimes change to a higher or lower cost-sharing tier. The Express Scripts Medicare formulary will be available online October 31, 2018, at HARVie (hr.harvard.edu/open-enrollment-2019/retiree-open-enrollment) or you can call Express Scripts Medicare Customer Service at 866-544-2895 to check the costs for all your medications.

9. What if my prescription requires a prior authorization or exceeds typical quantity limits?

If you were approved for a prior authorization or quantity limit exception through OptumRx, the approval will transfer to Express Scripts Medicare and will be valid up to the OptumRx expiration date.

10. Currently my prescriptions do not require a prior authorization nor exceed quantity limits. Will this be true in January?

If your prescription(s) currently doesn't require a prior authorization or exceed typical quantity limits but will in 2019 (depending on changes from the Centers for Medicare & Medicaid Services (CMS) on prescriptions drugs), it will be indicated on the 2019 formulary. You can view the 2019 formulary on HARVie (hr.harvard.edu/open-enrollment-2019/retiree-open-enrollment); or you can contact Express Scripts Medicare Customer Service at 866-544-2895 to go over your current prescriptions and possible new requirements.

ESI offers a transition supply program. This program is available for members whose medication(s) has been removed from the formulary or for members whose medication(s) has had a rule added to it (i.e. prior authorization, step therapy, or quantity limit). To prevent an interruption in therapy, members can receive up to a 30 day supply of the medication when filled during the first 90 days from the first day of the plan year (January 1st). Express Scripts Medicare will send you a notification within 3 business days of the transition supply fill advising you of the new requirements. Notices will also be sent to the prescribing physician. You will need to work with your physician to discuss your options.

However, it is highly recommended that you confirm whether your medication(s) has been removed from the formulary or has had rules added **prior to** January so you can work with your physician in advance to ensure a smooth transition and uninterrupted therapy.

11. I currently have prescriptions I am getting filled through OptumRx mail order. Will these automatically transfer to Express Scripts Medicare mail order?

Most mail-order prescriptions will transfer automatically to Express Scripts Medicare; however, you will need to provide Express Scripts Medicare with your shipping and payment information.

Your mail order prescription *will not transfer* to Express Scripts Medicare if:

- There are no refills remaining
- It is a controlled substance
- The "refill by" date has expired
- It is a compound medication

For any of these, you will need to get a new prescription from your medical provider and submit it to Express Scripts Medicare.

12. I currently have prescriptions I am getting filled through OptumRx’s specialty pharmacy, Briova. Does Express Scripts Medicare have a specialty pharmacy and will these be automatically transferred?

Express Scripts Medicare does have a specialty pharmacy, Accredo. If you have an active prescription with Briova, you will receive information from Express Scripts Medicare about your transition to Accredo.

13. Are there any other prescription-related mailings I should expect?

In addition to your new prescription ID card and letters relating to some of your current prescriptions, all retirees in a Harvard senior medical plan will receive a Coverage Termination notice from OptumRx and an intent to enroll notice from Harvard University. These notices are required under federal guidelines because this coverage is a group Medicare Part D plan. ***No action is required on your part and there will be no break in your prescription coverage.***

14. What if I have additional questions about my prescriptions and the transition to Express Scripts Medicare?

If you have specific questions about your prescriptions and the transition to Express Scripts Medicare, you can contact Express Scripts Medicare at 1-866-544-2895 beginning October 31, 2018; you will need to provide information about your current medications. You can also view the Express Scripts Medicare formulary online by going to HARVie (hr.harvard.edu/open-enrollment-2019/retiree-open-enrollment).

15. What if I have additional questions about Open Enrollment and other benefits?

You can learn more about Benefits Open Enrollment by visiting the Harvard Human Resource website at: hr.harvard.edu/open-enrollment-2019/retiree-open-enrollment. No log in or PIN is required to view this website. Additionally, you can contact the Benefits office at 617-496-4001 or by email at benefits@harvard.edu for general Open Enrollment questions.