

## Midwest Operating Engineers Retiree Welfare Plan

### Medicare Prescription Drug Plan

The Prescription Drug Program provides eligible retired members of Local 150, and their eligible dependents who are eligible for Medicare, benefits through the Midwest Operating Engineers Retiree Welfare Plan Medicare Prescription Drug Plan (RWP Medicare PDP). We are proudly partnered with OptumRx to provide you, and your family, all your pharmaceutical needs.

The RWP Medicare PDP combines a standard Medicare Part D prescription drug plan with additional coverage provided by the RWP. This additional coverage is also referred to as a wrap plan because it wraps around the standard Medicare Part D plan and closes the gaps between Part D and your pre-Medicare coverage from the Prescription Drug Program. This means that you will have more coverage than the standard Medicare Part D plan.

#### **Enrollment**

Enrollment into the RWP Medicare PDP is automatic if the Fund Office has your Medicare Beneficiary Identifier (MBI) which is located on the front of your Medicare card. It is critical that you provide the Fund Office with your MBI and a copy of your Medicare card once you are enrolled into Medicare. We cannot enroll you into the RWP Medicare PDP if we do not have your Medicare Number. Once enrolled, you will receive a Welcome Letter with the effective date of your RWP Medicare PDP coverage. This letter will also contain a new OptumRx MedicareRx ID card that contains your own unique ID number and should not be used by your covered dependents. Please do not present this new card until on/after your RWP Medicare PDP effective date.

#### **Filling a Prescription**

The plan allows you to fill a 30-day supply or a 90-day supply of medication at any OptumRx network pharmacy. Please note that you are not required to fill a 90-day supply of your medications or required to only use CVS under the RWP Medicare PDP.

To locate a network pharmacy near you, visit [optumrx.com](https://optumrx.com), create/login to your account, and click on the “Pharmacy Locator” tool (found under the “Member Tools” tab). You can also call OptumRx Member Services at 866-868-2493, 24 hours a day, 7 days a week to find a network pharmacy near you. Be sure to present your OptumRx MedicareRx ID card at your network pharmacy so your prescriptions are accurately billed.

#### **Our Plan’s Formulary and Wrap Plan**

The RWP Medicare PDP Comprehensive Drug Formulary list is an almost complete list of medications covered by our plan. You can find the Comprehensive Formulary list by visiting the Medicare-Eligible Prescription Drug Program page at <https://local150.org/moe/> and click on the Medicare-Eligible Retirees Handouts & Forms tile. If your medication is not listed, please call OptumRx Member Services at 866-868-2493 to find out if your medication is covered through the Formulary or the wrap coverage provided by the RWP.

The wrap plan offers additional coverage for some prescription drugs not normally covered under Medicare Part D, such as medications used for anorexia, weight loss or weight gain, medications used for the symptomatic relief of cough or cold, prescription vitamins and mineral products not covered by Part D, and medications used for the treatment of sexual or erectile dysfunction.

Ask your physician to consider prescribing generic medication as a first line option, when medically appropriate, from the RWP Medicare PDP Comprehensive Formulary list. Generic medications are typically a lower cost to the plan, and these savings are immediately passed directly to the membership. If there is no generic available, there may be a preferred brand name medication listed.

### Copayments

Each time you pick up a medication you are responsible for a copay as outlined in the chart below. Drugs on the RWP Medicare PDP Comprehensive Formulary list and drugs covered by the wrap plan follow the same copayment structure as outlined below:

| Covered Prescription Drugs                     | Retail Pharmacy<br>(up to a 30-day supply) | Retail Pharmacy<br>(up to a 90-day supply) | Home Delivery Pharmacy<br>(up to a 90-day supply) |
|--|--|--|---|
| Tier 1- Generic Drugs                          | \$5  | \$15                                       | \$15  |
| Tier 2- Preferred Brand Drugs                  | \$10                                       | \$30                                       | \$30  |
| Tier 3- Non-Preferred Brand Drugs              | \$25                                       | \$45                                       | \$45  |
| Tier 4- High-Cost Drugs/Specialty <sup>1</sup> | \$100                                      | N/A  | \$100<br>(up to 30-day supply)                    |

<sup>1</sup> High-Cost Specialty Drugs are defined by Medicare as medications with a cost of \$830 or more for up to a 30-day maximum supply.

### Billing Information

It is imperative that you present your OptumRx MedicareRx ID card each time you pick up a prescription, so your medications are billed accurately. Everyone enrolled into the RWP Medicare PDP has their own ID card. It is important that everyone uses their own ID card when filling their prescriptions.

The required billing information is: **RxBIN:** 610011    **RxGRP:** EGWPS045    **RxPCN:** CTRXMEDD

Member's, spouse's and/or dependents in the RWP that are NOT eligible for Medicare should use their MOE vendor ID card to fill prescriptions.

### Utilization Management

Some covered medications may require a Prior Authorization or Step Therapy or may have Quantity Limits. To find out if your medication has any additional requirements or limits, refer to the Comprehensive Formulary list.

### Resources

For more information regarding the RWP Medicare PDP you can visit the Medicare-Eligible Prescription Drug Program page at <https://local150.org/moe/>.

If you have general questions about Medicare Part D or the RWP Medicare PDP, you can contact OptumRx Member Services at 866-868-2493. If you have questions about your prescription drug coverage, you can contact the Pharmacy Benefit Department at 708-387-8331.

