



## **NEBCO Frequently Asked Questions** **Age 65 and Over**

### **Medical Plan Provisions**

**1. When does my coverage begin?**

Your retiree medical plan will be effective **April 1, 2005**, provided that NEBCO receives your completed enrollment form and first premium payment **by March 20, 2005**.

**2. How do I determine my monthly premium?**

Refer to the rate chart on the last page of the benefits summary to determine your monthly payment.

**3. When is my premium due?**

If paying by personal check, your monthly premium is due to NEBCO on the first of each month. You will receive an invoice from NEBCO around mid-month of the prior month.

**4. Will I have to re-enroll in this new retiree medical plan annually?**

No. Once you enroll, you continue on the plan until you elect to terminate your coverage, which you may do at any time. If you do not pay your monthly premium on a timely basis, your coverage could be cancelled.

**5. If I do not enroll now or I cancel my plan, can I re-enroll in the future?**

Yes. Once your coverage is terminated, you may be able to re-enroll, however, you may be subject to Medical questions and preexisting condition limitations may apply.

**6. Does this plan have any deductibles or co-payments?**

Please refer to the enclosed benefit summary contained in this kit.

### **Prescription Drug Plan**

**1. Is the Prescription Drug Plan optional?**

No. The plans administered by NEBCO include prescription drug benefits.

**2. Does the Prescription Drug Plan offer generic prescription substitutes?**

Yes. The plan offers a generic prescription benefit. A \$10 co-payment is required for all generic prescription drugs purchased at participating pharmacies.

### **3. Do I receive a discount for brand name medicines?**

IdealScripts has negotiated discounts at participating pharmacies. The plan pays 50% of the discounted price for brand name drugs. To receive your discount, simply show your Prescription ID card (to be mailed to you once you enroll) to the pharmacist and ask for your discounted cost. (Brand-Name drugs are available with Plan III.)

### **4. How do I get my prescriptions filled?**

Simply bring your prescription to any of the approximately 50,000 participating pharmacies in the IdealScripts Rx network and they will fill your prescription. The Plan does not cover prescriptions filled from non-participating pharmacies. You can use the convenient mail-order service. The Mail-Order forms will be sent with your prescription drug ID card.

### **5. How do I use the Mail-Order Pharmacy benefits?**

IdealScripts utilizes the Walgreen's mail-order program. Once you complete the required information in the mail-order brochure and mail it along with a written prescription from your doctor, you will be registered in the Walgreen's Rx system. You will need to pay for your prescription with a check or a credit card. You can receive up to a 90-day supply on most covered medications. Going forward, your doctor can call in prescriptions by phone to the mail order service. The mail-order forms will be sent with your Prescription ID card. (Mail-order service is available with Plan III.)

### **6. How do I get the best discount on my prescriptions?**

If you ask your doctor to prescribe a generic equivalent medication, your costs will be significantly less than the brand-name prescription (Some states require pharmacies to do this automatically unless instructed otherwise by the prescribing physician). You may also want to call several pharmacies in your area to compare prices on the same medication.

## **Claims Handling**

### **1. How are my claims paid?**

When you go to your doctor, you present your Retiree Medical ID Card. On this card is your Medicare ID Number. Medicare pays the provider the Medicare portion of your claim and forwards the "balance due" amounts electronically to the Hartford Life & Accident Insurance Company, who then directly pays the provider the difference. You seldom have to deal with any claim forms. Should you ever need on or have a question call NEBCO's Customer Care Center.

## **On-going Support**

### **1. Where can I get additional information on this plan?**

If you have any questions, NEBCO's Customer Care Center is available to you Monday through Friday, 8:00 a.m. to 6:00 p.m. Eastern Standard Time. You may call NEBCO toll free **888.883.3757** to speak to a Customer Care Specialist. When you enroll, you will receive a certification issued by the carrier, which explains all your benefits in detail.