

ANSWERS to YOUR QUESTIONS

FOR CUSTOM GROUP PLANS

Q: Who is United American Insurance Company?

A: United American Insurance Company is an A.M. Best rated "A+, Superior" insurance company. They have been providing supplemental plans to Medicare since Medicare's inception in 1966. They are located in McKinney, TX.

Q: How do the Medical plans supplement Medicare?

A: Medicare has coverage gaps, which are the costs that you must pay, like coinsurance, copayments, and deductibles. These plans help fill those gaps.

Q: Will my doctors accept these plans? How are they paid?

A: Present your new ID card along with your Medicare ID card to any doctor, specialist, hospital or health-care provider that accepts Medicare. Medicare pays its share and then your United American plan pays based on your selected benefits. You will receive a Medicare Summary Notice in the mail (usually monthly), including information on the amount paid on your behalf and any additional amounts due.

Q: What services are covered by these Medical plans?

A: Any service covered by Medicare is also covered by the enclosed plans. Services *not* covered by Medicare are also *not* covered by these plans. Please contact us or visit www.medicare.gov for the Medicare exclusion list.

Q: If I am on Medicare and my spouse is not on Medicare, what should I do?

A: Your non-Medicare eligible spouse will receive a separate enrollment kit for the Non-Medicare plans directly from Benjamin Moore. Also, two months prior to your spouse attaining age 65, a Medicare welcome packet will be mailed to your spouse along with a complete Benjamin Moore enrollment kit similar to this one.

Q: Is Pension deduction available if I elect a Custom Group Plan?

A: If your Pension check has enough to cover the cost of your selected health plan(s) (after the Benjamin Moore subsidy is subtracted), Benjamin Moore will deduct your amount directly from your Pension check each month (like today).

Q: Will I have to re-enroll in the Plan next year?

A: No, once you enroll, you remain in the plan unless you elect to change during the next year's Open Enrollment.

Q: When will I receive my ID Cards?

A: ID cards will be sent once we process your Enrollment Form and materials. Medical and Prescription Drug ID cards will arrive in two separate packages directly from United American Insurance Company and Express Scripts.

Q: Do my prescription drug copayments count toward my medical plan Deductible or Out-of-Pocket costs?

A: No. Any copayments you make for prescription drugs do not count toward the deductible or out-of-pocket maximum amounts of your medical plan.

Q: How do I get my prescriptions filled?

A: Simply present your new Prescription ID card and prescription to a participating pharmacy in the network. You will also receive information about mail order prescriptions when you enroll. (*Note: you should not need a new prescription from your doctor if you are not changing pharmacies*).

Q: Can I continue to use my current Pharmacy with this plan?

A: Express Scripts Medicare (PDP) has a large pharmacy network including all major retail chains, so you should not need to change your pharmacy. If you would like to double check your pharmacy's participation in this plan, please contact us.

Q: How can I lower my drug expenses?

A: Generic medications often cost less than their brand-name counter parts. Please talk to your doctor to determine if a generic is available. You may also have the option of mail order, where you can receive up to a 90-day supply for one mail order copayment.

Q: How can I get help comparing my current plan to the new plan options?

A: You can simply call the AmWINS' Customer Care Center at (877) 280-5360 and a trained agent will assist you.