

## Frequently Asked Questions About 2024 Health Care Coverage

*Watch your mail for information from Aetna and SilverScript or CVS Caremark.*

*For additional information, refer to your STRS Ohio open-enrollment materials available in late October.*

### 2024 MEDICAL COVERAGE

**Aetna Medicare Plan:** 833-383-4612 (toll-free); [strs.aetnamedicare.com](https://strs.aetnamedicare.com) (website)

**Aetna Basic Plan:** 800-645-5677 (toll-free); [www.aetnaresource.com/p/strs-commercial-plan-microsite](https://www.aetnaresource.com/p/strs-commercial-plan-microsite) (website)

- 1. Who is the medical plan administrator for 2024?** Aetna will administer plans for all Medicare and non-Medicare enrollees.
- 2. What is the difference between the Aetna Medicare Plan and Aetna Basic Plan?** Plan options are based on Medicare status. For Medicare enrollees, the Aetna Medicare Plan and Aetna Basic Plans are available; however, the Aetna Medicare Plan is preferred due to lower premiums and out-of-pocket costs. The Aetna Basic plan is the only plan available for non-Medicare enrollees.
- 3. If I currently have Aetna, will my enrollment stay the same?** Yes, you will remain enrolled in your current Aetna plan in 2024. No action is needed.
- 4. Why are Medical Mutual, AultCare and Paramount plans no longer available?** Transitioning to one plan administrator allows STRS Ohio to offer lower premiums for 99% of current enrollees and make improvements to Aetna Medicare Plan's coverage.
- 5. I have Medical Mutual, AultCare or Paramount coverage. Which plan will I transition to next year?** Medicare enrollees will automatically be enrolled in the Aetna Medicare Plan. Non-Medicare enrollees will automatically be enrolled in the Aetna Basic Plan. No action is needed to be enrolled in Aetna in 2024.
- 6. I'm transitioning to Aetna. Will my coverage be the same?** Most coverage features will remain the same. For detailed coverage information, please review your open-enrollment materials available in late October.
- 7. Will any amounts I've accumulated toward my annual deductible carry over to next year?** No, every year the annual deductible resets on Jan. 1. Accumulated amounts do not transfer to the next calendar year. There is also a separate annual deductible for prescription coverage that resets on Jan. 1.
- 8. Where can I find 2024 premiums and coverage information?** Watch your mail for information from STRS Ohio and Aetna. Premiums are also available on our website at [www.strsoh.org](https://www.strsoh.org).
- 9. Are my providers in Aetna's PPO network?** Contact Aetna to determine if your providers are in the network. If you use an out-of-network provider, you'll pay more.
- 10. Is prescription coverage included in my medical plan?** Yes, prescription coverage administered by CVS Caremark is included.
- 11. When will I receive my new ID cards?** You'll receive new ID cards from Aetna by mid-December. Start using your new card on Jan. 1, 2024. If you don't receive your new cards by the last week of December, contact Aetna.

## 2024 PRESCRIPTION COVERAGE

**SilverScript (Medicare):** 800-756-6859 (toll-free); [info.caremark.com/oe/strsegwpretiree](http://info.caremark.com/oe/strsegwpretiree) (website)

**CVS Caremark (Non-Medicare):** 800-756-6841 (toll-free); [info.caremark.com/oe/strscommercialretiree](http://info.caremark.com/oe/strscommercialretiree) (website)

- 1. What prescription coverage will I have in 2024?** Medicare enrollees will be covered by SilverScript, a Medicare Part D plan. SilverScript is an affiliate of CVS. Non-Medicare enrollees will be covered by CVS Caremark.
- 2. Where can I get my prescriptions filled?** You can fill your prescriptions at any CVS network retail pharmacy. CVS offers a broad retail network of nearly 66,000 chain and independent pharmacies, including Kroger, as well as nearly 9,000 CVS pharmacies. (You can use any network pharmacy; you are not limited to CVS store locations.) CVS also offers a convenient mail service pharmacy and specialty pharmacy. Contact SilverScript or CVS Caremark to find out if your local pharmacy participates in your plan's network.
- 3. Does my prescription annual deductible reset on Jan. 1? Is it separate from my medical deductible?** Yes, every year the annual deductible resets on Jan. 1. It is separate from your medical annual deductible.
- 4. Will my out-of-pocket costs stay the same?** Your annual deductible, maximum out-of-pocket limit and drug tier copayments/coinsurance will remain the same. Like every year, there will be changes to the formulary (covered drugs list). Some drugs will change coverage tiers which may result in higher or lower copayments.
- 5. How do I know if my drug is on the formulary (covered drug list)?** Contact SilverScript or CVS Caremark.
- 6. Who decides which drugs are on the formulary and drug tier status?** CVS determines this.
- 7. Do I pay the full cost of brand-name drugs until the annual deductible is met?** Yes, you will pay the full cost of brand-name drugs until the \$275 deductible is met. (Generic drug costs are not subject to nor applied to the deductible.)
- 8. Will my current medications be covered by my new plan?** Most medications will continue to be covered by your new plan. If any of your current prescriptions are impacted, you should receive a letter from CVS by mid-December. If you need to switch medications, STRS Ohio has arranged for you to obtain your current medication through March 30, 2024, to provide additional time to work with your physicians.
- 9. Do I need to get a new prescription for medications filled at a retail pharmacy?** If you have refills remaining and your prescription has not expired, you do not need a new prescription. Start using your new prescription ID card on Jan. 1, 2024.
- 10. Will my current mail-order prescriptions and credit card information be transferred to CVS?** Most mail-order prescriptions with refills remaining will automatically be transferred to CVS from Express Scripts if the prescription has not expired. Controlled medications cannot be transferred. A new prescription is required for these medications. For your protection, credit card information will not be transferred to CVS. You will need to provide payment information to CVS when you place your order.
- 11. Who will fill my specialty prescriptions and how do I know if the medications are covered?** CVS Specialty will now be STRS Ohio's exclusive specialty pharmacy for non-Medicare enrollees. Medicare enrollees can use any specialty pharmacy including CVS Specialty. You can have your specialty medication arrive at your home or pick it up at any CVS Pharmacy if ordered through CVS Specialty. Contact CVS to determine if your medication is covered.
- 12. I have prior authorization for a drug I take. What do I need to do with CVS?** Prior authorization with Express Scripts will transfer to CVS. If any action is required, you can still obtain your current medication through March 30, 2024, to provide time to work with your physicians.
- 13. When will I receive my new prescription ID cards?** You'll receive new prescription ID cards from CVS by mid-December. Start using your new card on Jan. 1, 2024. If you don't receive your new cards by the last week of December, contact SilverScript or CVS Caremark.