

FREQUENTLY ASKED QUESTIONS BY RAILROAD MEDICARE BENEFICIARIES

NOTE: The information below is intended to be for general reference. Any discrepancy between the information below and actual Medicare benefits will be resolved in accordance with the Medicare Program provisions as contained in the relevant laws, regulations and rulings.

Q: Have you ever had a problem with your doctor's office confusing Railroad Medicare with Social Security Medicare?

A: This can easily happen as the two Medicare cards are very similar. The doctor's office should pay close attention to the specific details printed on your Railroad Medicare card.

While Social Security and Railroad Medicare cards are red, white, and blue in color, there are a few differences that we want you to know about. The front of your Medicare card shows **Medicare Health Insurance provided by the Railroad Retirement Board**, instead of a Social Security Medicare card showing their toll-free phone number. Your card also displays your Medicare Claim Number with the **alpha-prefix (letters) in front of your number**, instead of the Social Security Medicare Claim Number, which ends with a letter. The last detail shown on the back of your Medicare card is the Railroad Retirement Board Home Office address, to return a lost card.

Q: What is the difference between Medicare applicable to railroad retirees and Medicare applicable to retirees covered by Social Security?

A: The **ONLY** difference is that retired railroad beneficiaries have their benefits administered by Palmetto GBA. Members should be certain to advise providers of this when they receive treatment. Also, be sure to provide your Medicare card at time of service as the information on the card identifies you as a railroad Medicare beneficiary to the provider.

Q: What is my Medicare deductible and how is that deductible met?

A: The Medicare Part B annual deductible for 2010* is \$155.00. The annual deductible is satisfied with the first \$155.00 of allowed charges billed to Medicare for which you are responsible.

*The Part B deductible amount is subject to increase each January 1.

Q: Does Medicare pay for charges when confined to a hospital?

A: Hospital charges are handled by Medicare Part A. If you have been in the hospital or if you just went to the hospital and received outpatient services, the hospital will bill Part A Medicare for your services. If you have questions about your Part A Medicare, call Medicare toll-free at 1-800-663-4227 (1-800-MEDICARE).

Q: How can I find out which doctors in my area participate with Medicare?

A: Contact Palmetto GBA at 800-833-4455 or if you are hearing impaired, you can call (877) 566-3572, for a list of participating Medicare providers in your area. Customer Service Representatives are available from 8:30 a.m. to 4:30 p.m. for all time zones with the exception of Pacific Standard Time, which receives service from 8 a.m. to 4 p.m. PST.

Q: How can I get a new or replacement Medicare card?

A: You can call Palmetto GBA toll-free at 1-800-833-4455. If you are hearing impaired, you can call (877) 566-3572.

You also can request a Medicare card by calling the Railroad Retirement Board's automated system at 1-800-808-0772. You will need to have your Social Security number and your Medicare number available.

Q: Who do I need to notify when I change my address?

A: You should notify both Palmetto GBA and the Railroad Retirement Board any time your address changes.

Q: If I join a HMO plan, can I go back on Medicare at any time?

A: Yes. You will need to contact your HMO plan and tell them that you want to cancel the policy and go back on Medicare. The HMO plan should take care of the required paperwork for you. If have any problems canceling your HMO plan, you can contact the Railroad Retirement Board for assistance.

Q: Does Medicare provide any benefits for hearing aides?

A: No, Medicare does not pay for these types of services.

Q: If I need transportation to and from the doctor's office, will Medicare allow claims for such transportation by wheel chair vans, senior citizen's vans, etc?

A: Medicare does not allow for these services to be covered expenses.

Q: How do I know if I'm eligible for both Medicare Part A and Part B?

A: Contact your nearest Railroad Retirement Board Office to obtain this information. Their staff can tell you if you are eligible for Part A and Part B Medicare.

Q: I am 65 (or older) and still actively working for the railroad or full-time for the union. Do I need to sign up for Medicare Part A and B?

A: As an active employee covered under the active employee H&W Plan, you do not need to sign up for Medicare Part B. You should, however, sign up for Medicare Part A (for which there is no cost) to avoid any future Medicare enrollment problems. It is strongly recommended that you contact the Railroad Retirement Board three (3) months before you turn age 65 to start the Medicare enrollment process.

Q: I am unable to obtain any information from Medicare about my spouse's claims. How can I obtain this information?

A: In order to obtain this information, you must have a signed Beneficiary

Authorization Form on file. Federal law (HIPPA) prohibits the release of information about a beneficiary without their permission. A copy of this form can be obtained by calling Palmetto GBA at 800-833-4455 or by clicking on the UTU Alumni link on the UTU web site Home Page (www.utu.org) and scrolling to the bottom of the column entitled Preparing for Retirement.

Q: Does Medicare provide for prescription drug benefits?

A: Only in limited instances will Medicare Part B provide for prescription drug coverage, such as for certain injectable cancer drugs or immunosuppressive drugs. All other Medicare benefits for prescription drugs requires enrollment in a Part D Prescription Drug Program.

Q: How do I sign up for a Part D drug program?

A: You should sign up for a Part D program when you sign up for Medicare Part B. Information about Part D program offerings in your area can be obtained by calling Palmetto GBA, your State Health Insurance Assistance Program (SHIP) or on-line at www.palmettogba.com/medicare.

Q: What is the cost of Medicare Part D?

A: The cost will vary depending on the Plan you select and the company administering the prescription drug benefit. It is important to compare the available plans in order to choose the plan that best meets your individual needs.

Q: Is it necessary that I enroll in Part D even though I don't take any prescription medication?

A: Yes. Failure to enroll in a Part D program when you first become eligible could result in late enrollment penalties and additional monthly costs.

Q: Does Medicare provide any benefits for dental care and/or dentures?

A: Dental care and dentures are not covered expenses under Medicare, except under very limited circumstances.