

Retirees/ spouses 65 and older move to this Humana plan.



2025 – CWA Local 1182 and 1183 Prescription Drug Plan (PDP)

Frequently Asked Questions

Plan Design

Prescription Carrier			
Prescription	30-day Retail You pay up to	90-day Retail You pay up to	90-day Mail Order You pay up to
Annual Deductible: \$0			
Annual Maximum Out of Pocket (MOOP): \$2,000			
Tier 1 Generic	\$3	\$3	\$3
Tier 2 Preferred Brand	\$15	\$15	\$15
Tier 3 Non-Preferred Brand	\$40	\$40	\$40
Tier 4 Specialty	\$40	N/A	N/A

Plan Questions

1. How do I enroll in this plan?

To finalize your enrollment into the plan, the enclosed application and an authorized representative form need to be completed and returned to RetireeFirst in the included pre-paid envelope.

2. Can I stay with the current plan?

No, all Medicare-eligible retirees and/or dependents must change over to this plan. Your current plan will no longer be available.

3. If I leave the plan, will it affect any of my other benefits?

Yes, it may.

4. How much do I have to pay for the plan?

CWA 1182 and 1183 advised retirees will have a \$0 premium for this plan.

5. Who do I call if I need assistance with the plan?

Please call RetireeFirst at (718)-635-2422 (TTY 711) or toll free (888)-979-7793 (TTY 711) to reach your dedicated CWA 1182 and 1183 Retiree Advocacy Team, Monday-Friday, 8am-5pm, EST.

Prescription Questions

6. Is there a prescription deductible?

No, there is no deductible for this plan.

7. Is there co-insurance or copays?

Yes, dependent on the tier level of your prescriptions.

8. Can I go to the same retail pharmacy?

Most likely, yes. There should be little to no pharmacy disruption. Humana has over 66,000 pharmacies in network. You do NOT need new prescriptions for retail pharmacy refills.

9. Is there a mail order pharmacy?

There is a mail order pharmacy called CenterWell which can be reached at (800)-379-0092. You can also call RetireeFirst at (718)-635-2422 (TTY 711) or toll free (888)-979-7793 (TTY 711) with questions about mail order prescriptions.

10. Will my prescriptions transfer from the old plan?

If you use the retail pharmacy, and have refills remaining, you do NOT need to obtain new prescriptions. If you use mail order, you WILL need to obtain new prescriptions from your provider.

11. Do I need prior authorizations for certain prescription medicines?

Some prescriptions may require a prior authorization. Please contact RetireeFirst at (718)-635-2422 (TTY 711) or toll free (888)-979-7793 (TTY 711) if you have questions or need assistance with prior authorizations as well as any other requirements such as step therapy, quantity limit, or formulary exceptions.

12. What is the catastrophic phase and is there coverage?

The catastrophic phase is a phase of coverage designed to protect you from having to pay very high out-of-pocket costs for prescription drugs. It is the final phase in your prescription drug plan and your copays will be \$0. You will remain in this phase for the rest of the plan year. This coverage phase kicks in when you reach a true out of pocket total of \$2000 for prescription drugs. Keep in mind, lifestyle and non-part D prescription drugs do not count toward your out-of-pocket total.

13. What is the annual maximum out-of-pocket (MOOP) and how does it work?

Once your out-of-pocket costs for prescription drugs reaches \$2,000, your copays will be \$0. You will remain in this phase of coverage for the rest of the plan year. Keep in mind, lifestyle and non-part D prescription drugs do not count toward your out-of-pocket total.

CWA 1182 and 1183 Card Sample:

Front:



Back:



Disclaimer: For complete benefit details please refer to the carrier issued materials. This document includes a simplified summary of benefits and does not create any contractual rights.