



CARE

RAILROAD HEALTHCARE

Serving Current and Former **BNSF** Railroaders

On Track!

Providing Health Care Benefits To Railroaders Since 1884

November 2021

Chief Executive Officer's Report October 7, 2021

FINANCIALS

Year to date through August 31, 2021 the unaudited financial for all plans combined reflects an excess of revenues over expenses of \$971,777. Although each plan is operating at a slight deficit, the excess in revenues is largely due to investment returns. We are seeing an increase in our investments of about 6% year to date through August.

STAFFING

Currently, we have 14 full time employees; 7 of which are working reduced hours. By years end, we will have 1 employee retiring and we do not plan to replace that position. Due to COVID-19 concerns, we began staggering our work force again on 9/27/21 so as to keep our operations running smoothly each and every week. We expect to receive notification of our employee benefit renewals for 2022 in the coming months.

OPERATIONS

For the time period of 1/1/20 through 8/31/21, we have had 348 members whose claims indicate at least one COVID-19 diagnosis with associated claims costs of approximately \$232,000.

We are replacing our current phone system with an AT&T product called Office@Hand. This new system will allow many more capabilities including reporting mechanisms and the ability to manage calls remotely. We will no longer have to pay for high maintenance agreements nor equipment since we are utilizing a cloud based system. The costs associated with this solution total approximately \$14,000. The ongoing savings will be approximately \$600 per month plus an additional savings of \$3,500 per year in annual maintenance agreement costs.

MEDICARE NEWS

At this time, we are compliant on all CMS requirements. We were notified by CMS on 8/18/21 that our Plan has been selected for an audit of our HCPP cost reports for years 2018, 2019 and 2020. We are awaiting the start date for this audit.

PHARMACY BENEFIT MANAGEMENT (PBM) NEWS

We finalized the 2022 Plan #4000 Prescription Drug Benefit Design which was approved by the **CARE** Board on 8/31/21. We've been working with

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Navitus on 2022 Open Enrollment materials for Plan #4000 members which should be mailed out sometime in October. Year to date through July 31st, **CARE** has received and/or expects to receive \$30,000 in direct subsidy reimbursements, \$130,000 in coverage gap payments and \$265,000 in reinsurance payments. All of these reimbursements are a direct result of **CARE** being enrolled in a Part D Prescription Drug Plan. The data indicates that our members are wisely utilizing generic medications vs. name brand medications. The generic fill rate is 88.7%. The data shows that our members utilize their retail pharmacy at a rate of 89.9% of the time and mail order at 9.6% of the time. A small percentage (less than 1%) of our members utilize a specialty pharmacy.

UPCOMING/ONGOING PROJECTS

In the coming weeks/months, we will be mailing out the 2022 marketing materials to include the Dues & Benefit notification letters, the On Track Newsletter and the Medicare Summary Plan Description booklets. In addition, our PBM, Navitus will be mailing out the Plan #4000 pharmacy benefit enrollment materials.

As always, our IT department will begin implementation of year end processes so that everything runs smoothly from one year to the next.

We will analyze the 3rd and 4th Quarter Navitus pharmacy data as well as manage and monitor the **CARE** investments while reviewing the Quarterly reports.

CONCLUSION

As we draw near to the closing of another year, our 137th year to be exact, I want to thank all who keep this great organization going. First of all, the **CARE** membership. We wouldn't be here without you, our loyal and devoted members. To the **CARE** Board who continues to care very deeply for the membership and the employees and who makes my job a pleasure. And to our 14 dedicated employees who not only make my job easier, they make me proud each and every day. To all I say **THANK YOU** for another great year at **CARE**. Have a safe, happy and healthy holiday season.

A Reminder about the EHO Discount Drug Benefit

Although Plan #4100 members DO NOT have a prescription drug benefit, members in this plan are eligible to receive discounts on prescription drugs using their EHO discount drug card. This allows the member to obtain the discounted retail network price for prescriptions. You can receive immediate, direct savings from discounted network prices at local U.S. retail pharmacies. Your prescriptions for brands and generics, controlled substances (narcotics, tranquilizers & sleeping pills), and immediate-need drugs (antibiotics, etc.) can be obtained most economically by accessing discounts through a local pharmacy when you use your EHO discount drug card.

To participate in the discounted retail network pricing, members must purchase prescriptions at a retail pharmacy that honors the EHO discount drug card. For more information regarding this feature for Plan #4100 members, please contact **CARE** at 1.800.334.1330 or EHO at 1.800.650.1817. To request an EHO Discount Drug Card contact EHO at 1.800.650.1817.

The next scheduled meeting of the CARE Board will be held June 7, 2022

Our People Make **CARE** Successful

Employees Celebrating Years of Service with **CARE**



Berenice Hensley
40 Years Member Services

a wonderful and caring person. This is such an honor, and she is more than a coworker to me, she is family. Congratulations Berenice!! **Kimberly Stinnett**

Berenice was honored by the **CARE** Board of Directors and her fellow coworkers during the Board meeting held October 7th. She was presented with flowers as the Board thanked her for her dedicated service to **CARE** and its members. In addition, a luncheon was held in her honor in which her two lovely daughters, Sarah and Stacey were in attendance.



Berenice Hensley
Appointed to the position of
Corporate Secretary to the Board

Congratulations to Berenice Hensley, Membership Services Director, on 40 years of dedicated service. To my knowledge Berenice is the first **CARE** employee to ever reach this milestone. She has spent most of her career in the Membership Department serving the **CARE** membership and supporting her fellow coworkers in day to day operations. Berenice has been invaluable to me with her experience and knowledge of the Membership Department and in many other areas of **CARE** operations. She never turns down an opportunity to step up and take on new challenges, many times taking her work home with her so that she can meet deadlines. Thank you Berenice for all that you have done for **CARE**, your coworkers and me. **Shelly Cumby**

Berenice and I met at the Association when it was located at the First Federal Building on 31st street. We became friends and to this day when we greet each other we say "Hello my friend!" **CARE** has been blessed to have an employee such as Berenice. She takes pride in handling the Membership Department which she has for years. Many **CARE** members will specifically ask to speak to Berenice for any matter. Congratulations on your years of service My Friend. Well done! **Terry (TJ) Hargrove**

I have known Berenice since I was 15 years old and I have witnessed some of her greatest achievements in her life from having babies to now 40 years with **CARE**. I have laughed at her and with her. She is such

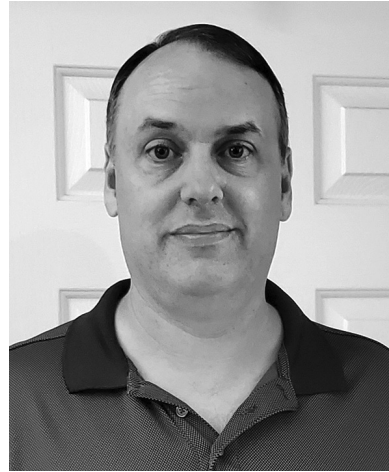
At the **CARE** Board meeting held October 7, 2021, Mrs. Hensley was appointed to the position of Corporate Secretary. She will replace long time Secretary, Mrs. Debbie McCoy, who will be retiring at the end of 2021.

Mrs. Hensley has 40 years of experience with **CARE** operations and will be a great asset to the **CARE** Board. Congratulations Berenice on this appointment.

Our People Make **CARE** Successful Employees Celebrating Years of Service with **CARE**



Debbie McCoy
27 Years - Retiring



Jeff Thomas
25 Years Systems Analyst/
Programmer

Congratulations to Debbie McCoy on her upcoming retirement. After 27 years, Debbie will be retiring from her positions of Executive Secretary to the Administrator and Corporate Secretary to the Board. Most of Debbie's career was spent in the Administrative Department. She wears many hats while assisting the Administrator and offering support to the **CARE** Managers and the **CARE** Board. Debbie says she is looking forward to spending time with her new granddaughter, Avery Lynn who was born November 13, 2020. Debbie also looks forward to spending time with her husband Rocky who also recently retired after many, many years in the oil field industry. Good luck Debbie in this new chapter for you and your family. You will be missed.

CARE DUES RATES EFFECTIVE JANUARY 1, 2022

PLAN #3000 - SUPPLEMENTAL TO COMPREHENSIVE HEALTH CARE BENEFIT (CHCB) - AETNA, AETNA US HEALTHCARE, BCBS ILLINOIS, CIGNA, HIGHMARK BCBS, UNITED HEALTHCARE GA23000, UNITED HEALTHCARE 0690100, UNITED HEALTHCARE GA107300 & UNITED HEALTHCARE GA23111

	Monthly	Quarterly
Employee.....	\$ 58.00	\$ 174.00
Employee and One Dependent.....	\$ 116.00	\$ 348.00
Employee and Two or more Dependents.....	\$ 174.00	\$ 522.00

PLAN #3100 - SUPPLEMENTAL TO MEDICAL MANAGED CARE PLANS (MMCP) - AETNA US HEALTHCARE, HIGHMARK BCBS, UNITED HEALTHCARE GA23000 & UNITED HEALTHCARE 0690100

Employee.....	\$ 47.00	\$ 141.00
Employee and One Dependent.....	\$ 95.00	\$ 285.00
Employee and Two or more Dependents.....	\$ 143.00	\$ 429.00

PLAN #4000 / SUPPLEMENTAL TO MEDICARE PARTS A & B WITH PART D COVERAGE

Retired Employee, Spouse, or Surviving Spouse.....	\$ 325.00	\$ 975.00
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PLAN #4100 / SUPPLEMENTAL TO MEDICARE PARTS A & B ONLY – NO DRUG COVERAGE

Retired Employee, Spouse, or Surviving Spouse.....	\$ 174.00	\$ 522.00
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If your dues are currently being paid through payroll deduction or bank draft, the deduction will remain the same for the month of January 2022. If you pay dues direct to **CARE**, you should remit payment on or before January 1, 2022.

2022 BENEFIT UPDATES

CARE PLAN #4000 - PRESCRIPTION DRUG BENEFIT (PART D) CHANGE:

For Plan Year 2022, **Navitus MedicareRx** (PDP) will continue to administer pharmacy benefits for Plan #4000 members. **CARE** will continue to provide you with an “*enhanced*” Part D prescription drug benefit.

- ▶ The Annual deductible of \$300 will remain the same for 2022. There are no changes to your copayments.
- ▶ Initial Coverage Limit increased from \$4,130 to **\$4,430**
- ▶ Coverage Gap Amount increased from \$6,550 to **\$7,050**

Navitus MedicareRx (PDP) Summary of Benefits 2022

The benefit period for Plan #4000 is January 1 through December 31. Please see the chart below for further explanation of the stages plus your copayments for 2022.

For questions regarding your prescription drug benefit contact the **CARE** Customer Service Department at 1.800.334.1330.

Initial Coverage Stage	\$0 - \$4,430
Deductible	After you have met your annual deductible of \$300 you will pay the applicable copayment/coinsurance listed below until your total drug costs reach \$4,430 .

Coverage Gap Stage \$4,430 - \$7,050	After your total drug costs reach \$4,430 , you will continue to pay the same applicable copayment and/or coinsurance listed below as in the Initial Coverage Stage until you reach \$7,050 .
Catastrophic Coverage Stage > Greater than \$7,050	After your out-of-pocket drug costs reach \$7,050 for Part D drugs, you pay the greater of Either 5% coinsurance OR a \$3.95 copayment for a generic drug (including brand drugs treated as generic) or a \$9.85 copayment for all other drugs.

TIERS	COPAYMENTS		
	Network Retail Pharmacy		Mail Order
	Up to 31-Day Supply	32 to 90 Day Supply	Up to 90-Day Supply
Tier 1: Generic products	\$15	\$15	\$15
Tier 2: Preferred brand products	\$40	\$120	\$100
Tier 3: Non-preferred brand products	\$60	\$180	\$150
Tier 4: Specialty products	25% coinsurance (\$250 minimum \$500 maximum)	25% coinsurance (\$500 minimum \$1500 maximum)	25% coinsurance (\$500 minimum, \$1500 maximum)

MEDICARE OPEN ENROLLMENT

You may make changes to your plan from October 15 through December 7, 2021. Be advised that Plan #4000 members who choose to transfer to Plan #4100 WILL NOT have the option of returning to Plan #4000 once they have made the decision to leave the plan, as enrollment in Plan #4000 has been suspended.

CARE OPEN ENROLLMENT

CARE is currently having an open enrollment for our Medicare Secondary Plan #4100. Retired Burlington Northern Santa Fe (BNSF) employees, spouses or surviving spouses who have Medicare Part A (Hospital) and Medicare Part B (Medical) are eligible for this plan. Please note, Plan #4100 does NOT include a prescription drug benefit.

Since this plan is available to some who might NOT receive this newsletter explaining the cost savings it may offer, please feel free to discuss this Open Enrollment opportunity with your friends and/or a surviving spouse who might qualify for this plan.

SENIOR CORNER

2022 Medicare Deductibles

At the time of printing of this newsletter, the 2022 Medicare Part A & B deductibles had not been published by the Centers for Medicare and Medicaid Services (CMS).

As a reminder, **CARE** Plans #4000 and #4100 (both secondary to Medicare) pay your Medicare Part A & B deductibles.

2022 Plan #4000 Part D Deductible

Navitus MedicareRx PDP - \$300

IS YOUR PROVIDER HAVING ISSUES VERIFYING YOUR HEALTH COVERAGE?

Recently, we have been receiving calls from members saying they are being told by their healthcare provider that we are a Medicare Replacement Plan or a Medicare Advantage Plan. When the providers billing office verifies your health insurance, their Medicare Eligibility Screen is showing **CARE** as primary instead of Medicare being primary. **CARE** is NOT a Medicare Replacement Plan or a Managed Care Plan. Our members have Railroad Medicare and/or Social Medicare as their primary plan and **CARE** is a Medicare supplemental plan.

Although, not all healthcare providers are having this problem, and are correctly billing **CARE** as secondary for the majority of our members, it has unfortunately been an issue for others. If possible, have your doctor's office and/or hospital contact **CARE** prior to your visit or admission to verify your health insurance. If they have an issue showing **CARE** as a Managed Care plan, have them contact us and we will walk them through the procedure of verifying your correct insurance. This will avoid having issues at the time of your appointment.



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The **CARE** staff would
like to wish you and your family
a safe and happy
holiday season!

Navitus MedicareRx (PDP)

If you have questions, please
call Navitus MedicareRx
Customer Care toll-free at
1.866.270.3877 or TTY users
can call 711.

Members can reach Navitus
MedicareRx Customer Care
24 hours a day, 7 days a
week, excluding Thanks-
giving and Christmas.

Navitus MedicareRx (PDP)
Website and Navi-Gate® for
Members: <https://medicarex.navitus.com>

CARE Members

**For Questions You May Have contact
the CARE office at 1.800.334.1330**

Benefits/Claims Processing/

Customer Service

Kimberly Stinnett

Member Services

Berenice Hensley

Provider Relations

Terry Hargrove

Medicare Compliance Officer

Kathy Hampton

CARE 2021 / 2022 Holiday Schedule

CARE office closed Thursday,
November 25 and Friday,
November 26, 2021

CARE office closed Friday,
December 24, 2021
and Monday,
December 27, 2021.

CARE office closed
Friday,
December 31, 2021.

The "On Track" newsletter is published by the Consolidated Associations of Railroad Employees. If you would like to submit articles or announcements concerning Health & Welfare for publication in future editions, you may contact Berenice Hensley at bereniceh@carehealthplan.com. Inclusion of articles will be subject to space available and appropriateness as judged by **CARE** Administration.