

## **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 (1-3 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 Part B benefits administered by the Palmetto GBA Railroad Retirement Board Specialty Medicare Administrative Contractor (RRB SMAC) regardless of where they live. Members should be certain to advise providers of this when they receive treatment. Also, be sure to provide your Railroad 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 2016 is \$166.00. The annual deductible is satisfied with the first \$166.00 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 I am admitted to a hospital?**

A: Hospital charges are handled by Medicare Part A. If you have been an inpatient in the hospital or if you went to the hospital and received outpatient services, the hospital will bill Part A Medicare for your services. If you have questions about your Medicare Part A benefits, call Medicare toll-free at 1-800-663-4227 (1-800-MEDICARE), or visit the Medicare website at [www.Medicare.gov](http://www.Medicare.gov).

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

A: If you have internet access, you can use the 'Physician Compare' tool at [www.Medicare.gov](http://www.Medicare.gov) to locate doctors in your area that participate with Medicare.

Physician Compare is a website maintained by the Centers for Medicare and Medicaid Services (CMS), and it houses a wealth of information, including physicians':

- Names

- Specialties
- Gender
- Addresses and phone numbers
- Hospital affiliations
- Medicare assignment status
- Language spoken

If you do not have access to the Internet, you can either call 1-800-MEDICARE (1-800-663-4227) or the Palmetto GBA Railroad Medicare Beneficiary Contact Center (1-800-833-4455), and Customer Service staff can do the search with you on the telephone. The RRB SMAC Customer Service Line is available Monday through Friday, from 8:30 a.m. to 7 p.m. ET. For the hearing impaired, call TTY/TDD at 877-566-3572. This line is for the hearing impaired with the appropriate dial-up service and is available during the same hours Customer Service Representatives are available.

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

A: You may request a new or replacement card by one of the following options:

- Call Palmetto GBA Railroad Medicare toll-free at 1-800-833-4455. If you are hearing impaired, you can call (877) 566-3572.
- Call the Railroad Retirement Board's automated system at 1-800-808-0772.
- Submit an Online Service Request on the RRB website [www.RRB.gov](http://www.RRB.gov).

When requesting a new or replacement card, 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 the Palmetto GBA RRB SMAC and the Railroad Retirement Board any time your address changes.

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

A: You can generally disenroll from a Medicare Advantage plan only during the Medicare open enrollment period of October 15-December 7, the Medicare Advantage Plan disenrollment period of January 1-February 14, or when you qualify for a Special Enrollment Period (SEP). For more information on SEPs, go to [www.Medicare.gov](http://www.Medicare.gov).

**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. Call (877) 772-5772 to be transferred to your local RRB office.

**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. You can find the form on the Palmetto GBA Railroad Medicare website at [www.palmettogba.com/rr/me](http://www.palmettogba.com/rr/me) under Forms, or on the UTU Alumni Association website at [www.utu.org/alumni](http://www.utu.org/alumni) under the Your Retirement section. You may also obtain a form by calling Palmetto GBA Railroad Medicare at 800-833-4455

**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 require 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 1-800-MEDICARE (1-800-663-4227) or your State Health Insurance Assistance Program (SHIP), or on-line at [www.Medicare.gov](http://www.Medicare.gov).

**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: In most cases, Medicare does not cover dental services, specifically, services related to the care, treatment, filling, removal, or replacement of teeth, or structures directly supporting teeth. This would include check-ups, cleanings, and dental devices (such as dentures, dental plates, dental implants, or bridges) as well as extractions or other procedures performed to prepare the mouth for dentures (including reconstruction of the ridge) or titanium implants.

**Q: Does Medicare provide any benefits for hearing aids?**

A: No, Medicare does not pay for hearing aids or hearing exams, when the purpose of the exam is to determine whether you need hearing aids or for fitting hearing aids.

**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: No, Medicare does not cover this type of transportation.