

## **Informational Update Vol 15 #5 June 3,2004**

### **1. Medicare Vision Coverage**

There is some confusion regarding Medicare Vision Coverage. To clarify, Medicare covers most medical eye-related issues, such as diagnosing tests for eye problems and treatment of eye diseases. Unfortunately, Medicare does not cover routine eye exams or eyeglasses.

Under Medicare Part B, Medicare will cover some preventative and diagnostic eye exams such as:

- Yearly Diabetic-Related Exam for patients with diabetes or ocular disease symptoms (covered whether conducted by an ophthalmologist or optometrist).
- Yearly Glaucoma Screening Tests for people with high risk for glaucoma. You are at high risk if you have diabetes, a family history of glaucoma, are an African American 50 or older, or Hispanic American 65 or older. The screening must be done or supervised by a doctor certified to perform it in your state.
- Macular Degeneration – covers certain diagnostic tests and treatment of the disease, including injections. Those receiving treatment must have age-related macular degeneration (AMD).

Medicare Part B will also cover surgery to correct ongoing vision problems, such as cataract surgery. However, Medicare will cover this surgery only if you have traditional or laser surgery.

The CSA Retiree Welfare Fund also reimburses laser vision correction \$500 once in a lifetime and multi-focus lens (after cataract surgery) \$500 per eye once in a lifetime.

After cataract surgery, Part B will cover one set of contact lenses or standard eyeglass frames. If you wish to upgrade the frames, you will have to pay for it. The eyeglass provider must also be a Medicare-approved supplier to qualify.

### **2. Express Scripts Pharmacy**

Express Scripts is a prominent online pharmacy and pharmacy benefits manager (PBM) that began in St. Louis, Missouri in 1986. Initially a small PBM that provided services to local businesses, Express Scripts expanded its services to include mail order pharmacy and specialty pharmacy services.

Express Scripts administers and manages prescription drug plans for numerous organizations including those covering retired NYC retired employees. This relationship is important because it impacts on the retirees' ability to access necessary medications at affordable prices.

Most Medicare-eligible CSA retirees have Part D coverage through Express Scripts. They can have prescriptions filled at an Express Scripts network pharmacy, like CVS or Publix, or filled online from Express Scripts. While Express Scripts aims to keep their drug prices low, you should shop the network pharmacies for the best possible prices.

For those Medicare-eligible members who use Express Scripts, I strongly urge you to open an Express Scripts account to avail yourself of its many benefits.

Here are some of them:

1. You can print out your prescription ID card.
2. You can access your list of medications.
3. You can compare your local pharmacy's prices with Express Scripts' prices. Interestingly, in comparing my medications, my local pharmacy always charged less than Express Scripts
4. You can access your Medicare, Part D Explanation of Benefits (EOB). This monthly document can go paperless or mailed to your home.
5. You can see the process Express Scripts follows if your medication requires Prior Authorization from your doctor.

### 3. Question of the Month

Q. I am a retired member and bought glasses from a GVC participating provider. I recently received \$65 from the CSA Retiree Chapter but never received \$150 (glasses cost \$326) from the CSA Retiree Welfare Fund. Why?

A. To begin, the CSA Welfare Fund no longer reimburses you directly for your glasses, A participating GVC does. However, GVC will either reimburse you up to \$150 or, as most likely happened in your case, took \$150 off the price of your glasses instead.

