

American Airlines - 2021 Plan FAQ's (Medical)

The CommunityCare medical benefit plan design for 2021 will be the same as current. This plan is an HMO plan, however, incorporates a low calendar year deductible and coinsurance on some items. Basic day-to-day services such as PCP, specialist, chiropractic care, and maternity and urgent care services still continue to have only a low copay amount. Routine lab & x-ray as well as preventive care visits are all covered at 100% with no cost to you!

1. Q. What is a calendar deductible, and how does it work?

- A. The deductible is the amount you pay for covered health care services before the insurance plan starts to pay (excluding copays, coinsurance, and non-covered expenses). For example, on an approved MRI; the individual deductible of \$500 must be met before the 20% coinsurance would apply. Deductibles are based on a calendar year basis (January 1st - December 31st).

Please note: The deductible is applied to claims in the order they are received and processed. This is not always the same order in which services were rendered.

2. Q. What is deductible carryover on the CommunityCare plan?

- A. Expenses incurred during the last three months of the calendar year and applied to the current year's deductible may be used to help meet the deductible requirement of the next year.

Please note: As noted above, deductibles start over each calendar year. You are subject to only one calendar year deductible. (Individual and/or Family)

3. Q. What does Out-of-Pocket mean?

- A. An out-of-pocket maximum is the most you'll have to pay during a policy period (usually a year) for health care services. Once you've reached your out-of-pocket maximum, your plan begins to pay 100 percent of the allowed amount for covered services - including pharmacy copays.

The individual out-of-pocket is \$3,500 and family is \$7,000.

4. Q. What providers are available on the CommunityCare plan?

- A. The CommunityCare Standard HMO network includes Ascension St. John, Saint Francis Health Systems and OSU Medical Center hospitals as well as affiliated providers in the Tulsa metro and surrounding areas. There are also many rural networks of providers available. Please refer to the custom microsite <http://aa.ccok.com> for complete network details including specialists, urgent care and other providers available.
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Resources available to assist you!

American Airlines custom website: <http://aa.ccok.com>
CommunityCare Member Services 918-594-5242 or 1-800-278-7563

American Airlines - 2021 Plan FAQ's (Pharmacy)

The CommunityCare pharmacy benefit plan design for 2021 will be the same as current.

5. Q. What is a formulary and how does it affect me?

A. A prescription drug formulary is a list of preferred prescription medications developed by Physicians and pharmacists, that promotes clinically useful and cost-effective drug therapy. CommunityCare's drug formulary consists of many *preferred* name brand, generic and specialty drugs. The prescription copays are **\$0, \$15, \$40, \$70 or \$160**.

Please note: If the actual cost of the drug is less than the copay, you will be charged the full cost of the medicine.

6. Q. What medications are FREE?

- Antidepressants: Fluoxetine, Paroxetine, Sertraline, Citalopram, Bupropion, Bupropion SR and Mirtazepine
- Anticholesterol Agents: Lovastatin, Simvastatin and Pravastatin
- Blood Pressure Agents: Benazepril, Captopril, Captopril/HCTZ, Lisinopril, Lisinopril/HCTZ, Enalapril, Enalapril/HCTZ, Hydrochlorothiazide, Chlorthalidone, Atenolol and Metoprolol
- Anti-inflammatory Agents: Diclofenac, Indomethacin, Piroxicam and Sulindac

Please note: Refer to the American Airlines microsite for complete details of this program.

7. Q. What about mail order - can I use this program?

A. Mail order can be used on most medications, including medications that need climate control. You will need to make the prescribing physician aware of your intent to use mail order so they will write the prescription properly. The prescription must be written for a "90-day supply" to process correctly. You'll only pay for two of the three months' supply by using Walgreens or CVS home delivery services.

Please note: The mail order program for non-specialty drugs allows you to receive your medicine at home and get one month free!

8. Q. Do I have any control over what my doctor prescribes to me?

A. It is encouraged that you have open dialogue with your physician to find ways to lower your prescription cost while maintaining an effective treatment plan. Utilizing the FREE medications when possible is one easy way to control cost. Another way to lower cost is to use preferred generics when possible. Please visit <http://aa.ccok.com> for a complete list of formulary drugs and network pharmacies.