



# Orthodox HealthPlan

## 2026 Information Guide for Medicare-Eligible Retirees & Their Spouses

### Retiree Prescription Drug Benefits



# Your 2026 Retiree Prescription Drug Plan Benefits

Having quality insurance is of utmost importance. To provide the best insurance value available, factoring coverage, service, and price, **Orthodox HealthPlan** is excited to offer a new retiree prescription drug program to eligible members. The new Post-65 retiree prescription drug program will be effective **January 1, 2026**, and will replace your current plan with Optum United Healthcare.

Program enrollment and servicing will be handled by Amwins Group Benefits, LLC., a division of Amwins Group, Inc. Amwins is known for its high customer service standards and will be managing your policy. **Orthodox HealthPlan** will be handling monthly premium processing.

## Understanding Your Retiree Group Prescription Drug Program

The group sponsored retiree prescription drug coverage will be Retiree RxCare underwritten by MedImpact. By enrolling in this prescription drug plan, you will be enrolling in a Medicare Part D plan. Your current Medicare Part D plan will automatically be terminated when you are enrolled in the new plan. Please review the enclosed information in this packet for more details about your plan.

Automatic Enrollment:  
Orthodox HealthPlan  
Retiree Prescription Drug Plan

- Review the plan and details enclosed within this kit.
- You will be **automatically enrolled** in the Retiree Rx Care prescription drug plan as of January 1, 2026.
- You will receive your new prescription drug plan ID card prior to January 1<sup>st</sup>.
- If you do not wish to be enrolled, please call Amwins to request your disenrollment.

Amwins Customer Care  
Center

1-888-883-3757

Monday through Friday  
8:00 A.M. – 8:00 P.M. (EST)



## 2026 Prescription Drug Benefit Medicare Part D

January 1, 2026 – December 31, 2026

### Prescription Drug Benefits

#### Deductible and Limits on How Much You Pay for Covered Services

##### Annual Deductible

There is no deductible for Retiree RxCare. You begin in the Initial Coverage Stage when you fill your first prescription of the year.

##### Initial Coverage

You pay the following until your total out of pocket costs reach \$2,100. You may get your drugs at network retail pharmacies and mail order pharmacies.

Tier	30 Day Retail Pharmacy Copay	90 Day Retail/Mail Order Pharmacy Copay
Tier 1	\$5	\$10
Tier 2	\$10	\$20
Tier 3	\$25	\$50
Tier 4	\$60	\$120

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.

If you reside in a long-term care facility, you pay the same as at a retail pharmacy.

You may get drugs from an out-of-network pharmacy but may pay more than you pay at an in-network pharmacy.

##### Catastrophic Coverage

You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$2,100 limit for the calendar year. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year.

During this payment stage, the plan pays the full cost for your covered Part D drugs, and you pay nothing.

##### Enhanced Benefits

Your plan has an enhanced benefit, Retiree RxCare Specialty Savings Program. This program allows members the opportunity to fill certain high-cost medications at \$0 at a designated, preferred pharmacy for the plan year if they choose to opt into the program. Eligible members will receive information directly regarding the program.



50 Whitecap Drive  
North Kingstown, RI 02852

**RETIREE RxCARE Information:**

**Orthodox HealthPlan** is enrolling you in **Retiree RxCare** as your retiree prescription drug plan beginning January 1, 2026, unless you tell us that you don't want to join our plan. If you do not want to join our plan, you have 21 days from the date of this letter to let us know you want to opt out. **Retiree RxCare** is a Medicare Prescription Drug (Part D) plan. This enrollment will automatically cancel your enrollment in a different Medicare Prescription Drug (Part D) plan or a Medicare Advantage plan effective as of January 1, 2026. Please call us if you think you might be enrolled in a different Medicare Prescription Drug plan or a Medicare Advantage plan.

**What do I need to do if I agree to be automatically enrolled by Orthodox HealthPlan in Retiree RxCare?**

You do not need to do anything. Please look for welcome materials from **Retiree RxCare** in the upcoming weeks.

**What do I need to know as a member of Retiree RxCare?**

This mailing includes important information about **Retiree RxCare** and the coverage it offers, including a summary of benefits document. Please review this information carefully. If you want to be enrolled in this Medicare prescription drug plan, you don't have to do anything, and your coverage will start on January 1, 2026.

Once you are a member of **Retiree RxCare**, you have the right to appeal plan decisions about payment or services if you disagree. When you receive your Evidence of Coverage document from **Retiree RxCare**, please read it to know which rules you must follow to receive coverage with this Medicare prescription drug plan.

**Retiree RxCare** is a Medicare drug plan and is in addition to your coverage under Medicare Part A or Part B. Your enrollment in **Retiree RxCare** doesn't affect your coverage under Medicare Part A or Part B. It is your responsibility to inform **Retiree RxCare** of any prescription drug coverage that you have or may get in the future. You can be in only one Medicare prescription drug plan at a time. If you are currently in a Medicare prescription drug plan, your enrollment in **Retiree RxCare** will end that enrollment. Enrollment in **Retiree RxCare** is generally for the entire year.

By joining this Medicare prescription drug plan, you acknowledge that **Retiree RxCare** will release your information to Medicare and other plans as is necessary for treatment, payment and health care operations. You also acknowledge that **Retiree RxCare** will release your information, including your prescription drug event data, to Medicare, who may release it for research and other purposes which follow all applicable Federal statutes and regulations.

**Retiree RxCare** is a PDP with a Medicare contract. Enrollment in **Retiree RxCare** depends on contract renewal.



**What should I do if I don't want to join Retiree RxCare?**

You aren't required to be enrolled in this plan. To request that you not be enrolled, please call our Contact Center number at 1-888-883-3757, Monday through Friday, 8:00 AM to 8:00 PM (EST). You can also decide to join a different Medicare drug plan but this may affect your eligibility and other benefits under **Orthodox HealthPlan's** retiree health programs. Before you choose to opt out of this plan, you should first contact your Group Benefits Administrator. You can also call 1-800-MEDICARE (1-800-633-4227) 24 hours per day, 7 days per week for help in learning how. TTY uses should call 1-877-486-2048.

**What if I want to leave Retiree RxCare?**

Medicare limits when you can make changes to your coverage. You may leave this plan only at certain times of the year or under certain special circumstances. To request to leave, call our Contact Center number at 1-888-883-3757, Monday through Friday, 8:00 AM to 8:00 PM (EST).

Keep in mind that if you leave our plan and don't have or get other Medicare prescription drug coverage or creditable coverage (as good as Medicare's), you may have to pay a late enrollment penalty in addition to your premium for Medicare prescription drug coverage in the future.

**Whom should I call if I have questions?**

If you have any questions about the new plan, please call our Contact Center number at 1-888-883-3757, Monday through Friday, 8:00 AM to 8:00 PM (EST).

Thank you,

**Retiree RxCare**

**Retiree RxCare** is a PDP with a Medicare contract. Enrollment in **Retiree RxCare** depends on contract renewal.

## ANSWERS to YOUR QUESTIONS

**Q: Who can I call if I have questions?**

**A:** Please contact the Amwins Group Benefits Customer Care Center toll-free at 1-888-883-3757, Monday through Friday, from 8 a.m. to 8 p.m. EST.

**Q: Will I have to re-enroll in the Plan next year?**

**A:** No, once you enroll, you remain in the plan until you elect or terminate coverage.

**Q: When will I receive my ID Card?**

**A:** The Prescription Drug ID card will be sent before your coverage effective date.

**Q: Do my prescription drug co-payments count toward my medical plan deductible?**

**A:** No. Any co-payments you make for prescription drugs do not count toward deductibles or out of pocket maximum amounts for your medical plan.

**Q: How do I get my prescriptions filled?**

**A:** Simply present your ID card and prescription to a participating pharmacy in the plan network. You will also receive information about mail order prescriptions when you enroll. You can find more information about your prescription coverage by visiting [RetireeRxCarePDP.com](http://RetireeRxCarePDP.com) or by calling Amwins Group Benefits at 1-888-883-3757.

**Q: Where can I get information on using Mail Order Services?**

**A:** Once you enroll in the plan, you will receive a Welcome kit in the mail which will include mail order information from Birdi Rx, the preferred Mail Order Pharmacy for Retiree RxCare. Please be aware that you will need to obtain new prescriptions from your Doctor before ordering prescriptions from this new mail order program. The necessary forms and instructions on how to order prescriptions through the mail order service will be included in your fulfillment packet. Please expect your package and materials to arrive shortly before your plan effective date.

**Q: How can I find out if my drugs are covered on the new plan?**

**A:** You can review your plan's full formulary (List of Covered Drugs) by visiting [RetireeRxCarePDP.com](http://RetireeRxCarePDP.com). Some covered drugs may have additional requirements or limits on coverage. You can find out if your drug has any additional requirements or limits by reviewing the formulary. If your drug is not included on the formulary, you should first contact us and ask if your drug is covered. Please contact Amwins Group Benefits Customer Care toll-free at 1-888-883-3757 for more information about your prescriptions.

**Q: How can I lower my drug expenses?**

**A:** Generic medications often cost less than brand-name counterparts. Talk to your doctor to determine if a generic alternative is available. You may also have the option of mail order, where you can receive up to a 90-day supply for one mail order co-payment. If you have any questions on any of your medications, their costs, and potential lower cost alternatives, please call the Retiree RxCare Customer Care Team at 1-855-693-3921 to talk with a member of our in-house Clinical team.



Disclaimer: The benefit information contained in this brochure is subject to change at any time, and the plan sponsor reserves the unlimited right to make benefit plan changes at any time. Any changes to the benefit plans implemented by the plan sponsor will be considered effective, regardless of whether notice has been given, on the date set by the plan sponsor. If you are ever in doubt about your benefits, please contact Amwins Group Benefits at 1-888-883-3757.