

## Catastrophic Coverage Special Payments Benefit

A small percentage of Medicare-eligible Americans may reach the Catastrophic level of Part D coverage. If you reach the Catastrophic level, you may qualify for the Catastrophic Coverage Special Payments Benefit. This benefit provides additional funds to reimburse you for prescription drug out-of-pocket expenses once you meet the catastrophic coverage threshold. In order to qualify for the Catastrophic Coverage Special Payments Benefit, you must enroll, and remain enrolled, in a medical plan through Via Benefits. The catastrophic coverage will begin once you have reached the true out-of-pocket limit for the year. You may not need to use this benefit provided by [The George Washington University](#), but in case you do, read on for more information.

Via Benefits is the administrative service provider for this benefit. You will submit your reimbursement requests to Via Benefits to be reimbursed from this benefit.

## Instructions for the Catastrophic Coverage Special Payments Benefit

The Catastrophic Coverage Special Payments Benefit is for participants with high prescription drug expenses. This benefit provides additional funds to reimburse you for prescription drug out-of-pocket expenses once you meet the catastrophic coverage threshold.

This threshold amount changes each year as directed by the Center for Medicare Services (CMS). The threshold is calculated by your Medicare prescription drug plan and documented on your Explanation of Benefits (EOB) statement. The threshold is defined as the true out-of-pocket cost (TrOOP).

## When do I submit a reimbursement request?

Once you have met the threshold, submit a Catastrophic Coverage Special Payments Reimbursement Request Form each time you incur a prescription expense. You will need to provide supporting documentation with the form, such as an EOB statement from your Medicare prescription drug plan. Eligible prescription drug expenses incurred in the calendar year are reimbursable for all participants.

## What else do I need to know?

In order to remain qualified for the Catastrophic Coverage Special Payments Benefit, you must remain enrolled in a medical plan through Via Benefits.

Prescription drug expenses that qualify toward the catastrophic coverage threshold are the same expenses that apply toward your Medicare Part D Stage 4 catastrophic coverage. These expenses include the amounts paid by you for deductibles, coinsurance, and copays for the cost of your prescription drugs. Your Medicare prescription drug plan will calculate the threshold amount and provide you with a monthly EOB statement. Medications not covered by your Medicare prescription drug plan are not eligible expenses and will not be included in the summary.

The reimbursement of your prescription drug expense is limited to the cost of drugs incurred after the date you meet the catastrophic coverage threshold. Prescription drug plan premium payments and prescription drug expenses reimbursed from any other source, are not eligible for reimbursement.



## How do I access these funds?

Once you have met the catastrophic coverage threshold, complete the two steps below to receive reimbursement. You must submit a Catastrophic Coverage Special Payments Reimbursement Request Form listing all the prescription expenses for which you wish to be reimbursed. You must call Via Benefits and ask to be mailed a reimbursement request form. While you are on the phone, a representative will be happy to answer any questions you have on completing your request. The form generally takes about 10 days to be received through the mail.

## Step 1: Qualification Documentation

Your EOB statement will document the date you met the catastrophic coverage threshold. Look for your year-to-date out-of-pocket drug cost. **Your EOB is the only document that can be used to qualify for this benefit.**

## Step 2: Reimbursement Documentation

After you have met the threshold, you can use two different documents for reimbursement. You can use your EOB statement or you can provide prescription drug receipts for prescription expenses incurred after the catastrophic coverage threshold qualification date. We encourage you to submit your monthly EOB as reimbursement documentation. Drug manufacturers that offer discounts on some prescription drugs may be included in your EOB and may not be included in your prescription drug receipts. The EOB may be used for both qualification and requesting your reimbursement.

Complete and sign the Catastrophic Coverage Special Payments Reimbursement Request Form and return it with the supporting documents.

## Additional Information

Reimbursement decisions will be made in accordance with the provisions of the plan. For more details refer to your Summary Plan Description.

Once your reimbursement request is approved, you will receive payment within 14 days of the request approval. For the fastest, safest payments, sign up for direct deposit.

When you are nearing your qualification threshold for the year, contact Via Benefits Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time, to request a Catastrophic Coverage Special Payments Reimbursement Request Form. A representative will be happy to help you complete your request or answer any questions on accessing these funds.