

QUESTIONS AND ANSWERS

1	Q: What are the operating hours of the AmWINS Customer Care Center?	A: Monday through Friday, from 7 a.m. to 7 p.m. (Central Standard Time).
2	Q: How do I find a doctor?	A: The UnitedHealthcare plans use the Choice Plus Network. Participants may visit myuhc.com to search for providers.
3	Q: What services are not covered by these Medical plans?	A: Please see the complete benefit summary at www.valero.amwins.com .
4	Q: If I am not on Medicare and my spouse or dependent child is on Medicare, what should I do?	A: Your Medicare eligible spouse or dependent child will receive a separate enrollment kit for the Medicare plans. Also, two months prior to attaining age 65, a Medicare welcome packet will be mailed to you along with a complete Valero enrollment kit similar to this one.
5	Q: Does everyone in my household have to be enrolled in the same plan?	A: Yes, unless you have a split dependent household where some individuals are Medicare eligible and others are not Medicare eligible. If you have a split dependent household, those who are Medicare eligible must be enrolled in the same plan, and those who are not Medicare eligible must be enrolled in the same plan.
6	Q: Will I have to re-enroll in the Plan next year?	A: No. The Valero sponsored retiree plans have a passive open enrollment. This means that if you do not wish to make any changes during an open enrollment period, you do not need to re-elect. We will simply continue your coverage from year to year. We will inform you about plan changes and any changes to your monthly premiums. During open enrollment, if you wish to change your coverage, you must contact the AmWINS Customer Care Center at (877) 422-4170.
7	Q: Will I receive new ID Cards?	A: All retirees enrolling in the plans will receive new ID Cards from UnitedHealthcare. Express Scripts prescription drug cards will only be issued if you were previously enrolled in a Kaiser plan or if you waived medical coverage as an active employee.
8	Q: Do my prescription drug copayments count toward my medical plan Deductible or Out-of-Pocket costs?	A: No. Any copayments you make for prescription drugs do not count toward the deductible or out-of-pocket maximum amounts of your medical plan. Prescription Drug OOP maximums are separate from Medical OOP maximums. Prescription Drug OOP maximums are \$4,100/individual and \$8,200/family.
9	Q: How can I lower my drug expenses?	A: Generic medications often cost less than their brand-name counterparts. Please talk to your doctor to determine if a generic is available. You may also have the option of up to a 90-day supply through mail order or Retail 90 for additional savings.
10	Q: How can I get help comparing my current plan to these plan options?	A: You can simply call the AmWINS Customer Care Center and a trained agent will assist you. 877-422-4170.