



Your Medicare Health Benefits and Prescription Drug Coverage as a Member of SmartValue Plus

**For Select Counties in Colorado, Connecticut, Indiana, Kentucky,
Maine, New Hampshire, Virginia and Wisconsin**

This mailing gives you the details about your Medicare health and prescription drug coverage from January 1 – December 31, 2009, and explains how to get the health care and prescription drugs you need. This is an important legal document. Please keep it in a safe place.

SmartValue Customer Service:

For help or information, please call Customer Service (below), or go to our plan website at www.anthem.com/medicare.

1-888-445-8916

TTY/TDD users call: 1-800-425-5705

(Calls to these numbers are free.)

Hours of Operation: 8 a.m. to 8 p.m., 7 days a week.

This plan is offered by Anthem Blue Cross and Blue Shield, referred to throughout the EOC as “we,” “us” or “our.” SmartValue is referred to as “plan” or “our plan.” Our organization contracts with the federal government.

This information may be available in a different format, including Spanish and large print. Please call Customer Service at the number listed above if you need plan information in another format or language.

This is Your 2009 Evidence of Coverage (EOC)

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1. Introduction

Thank You for Being a Member of Our Plan

This is your Evidence of Coverage, which explains how to get your Medicare health care and drug coverage through our plan, a Private Fee-for-Service (PFFS) plan. You are still covered by Medicare, but you are getting your health care and Medicare prescription drug coverage through our plan.

This Evidence of Coverage, together with your enrollment form, riders, formulary, and amendments that we send to you, is our contract with you. The Evidence of Coverage explains your rights, benefits, and responsibilities as a member of our plan and is in effect from January 1, 2009 - December 31, 2009.

Our plan's contract with the Centers for Medicare & Medicaid Services (CMS) is renewed annually and availability of coverage beyond the end of the current contract year is not guaranteed.

This Evidence of Coverage will explain to you:

- What is covered by our plan and what isn't covered?
- How to get the care you need or your prescriptions filled, including some rules you must follow.
- What you will have to pay for your health care or prescriptions.
- What to do if you are unhappy about something related to getting your covered services or prescriptions filled.
- How to leave our plan, and other Medicare options that are available, including your options for continuing Medicare prescription drug coverage.

This section of the EOC has important information about:

- Eligibility requirements
- The geographic service area of our plan
- Keeping your membership record up to date
- Materials that you will receive from our plan

- Paying your plan premiums
- Late enrollment penalty
- Extra help available from Medicare to help pay your plan costs

Eligibility Requirements

To be a member of our plan, you must live in our service area, be entitled to Medicare Part A, and enrolled in Medicare Part B. If you currently pay a premium for Medicare Part A and/or Medicare Part B, you must continue paying your premium in order to keep your Medicare Part A and/or Medicare Part B and remain a member of this plan.

The Geographic Service Area for Our Plan

The state(s) and counties and parts of counties in our service area are listed below.

In Colorado, the counties of: Adams, Arapahoe, Baca, Bent, Boulder, Broomfield, Cheyenne, Clear Creek, Conejos, Crowley, Custer, Delta, Eagle, Garfield, Grand, Huerfano, Jackson, Kit Carson, La Plata, Lake, Larimer, Logan, Mesa, Moffat, Montezuma, Montrose, Morgan, Ouray, Pitkin, Prowers, Pueblo, Rio Blanco, Sedgwick, Summit, Washington and Yuma.

In Connecticut, the counties of: Litchfield, Middlesex, New London, Tolland and Windham.

In Indiana, the counties of: Elkhart County.

In Kentucky, the counties of: Fayette County.

In Maine, the counties of: Androscoggin, Aroostook, Franklin, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Somerset, Waldo and Washington.

In New Hampshire, the counties of: Belknap, Carroll, Cheshire, Grafton, Hillsborough, Merrimack, Rockingham, Strafford and Sullivan.

In Virginia, the counties of: Accomack, Albemarle, Alleghany, Amelia, Amherst, Appomattox, Augusta,

Bath, Bedford, Bedford City, Bland, Botetourt, Bristol City, Brunswick, Buchanan, Buckingham, Buena Vista City, Campbell, Caroline, Carroll, Charles City, Charlotte, Charlottesville City, Chesapeake City, Chesterfield, Clarke, Clifton Forge City, Colonial Heights City, Covington City, Craig, Culpeper, Cumberland, Danville City, Dickenson, Dinniddie, Emporia City, Essex, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Grayson, Greene, Greenville, Halifax, Hampton City, Hanover, Harrisonburg City, Henrico, Henry, Highland, Hopewell City, Isle Of Wight, James City Co, King And Queen, King George, King William, Lancaster, Lee, Lexington City, Loudoun, Louisa, Lunenburg, Lynchburg City, Madison, Manassas City, Manassas Park City, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Norton City, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Russell, Salem City, Scott, Shenandoah, Smyth, South Boston City, Southampton, Spotsylvania, Stafford, Staunton City, Suffolk City, Surry, Sussex, Tazewell, Virginia Beach City, Warren, Washington, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, Wise, Wythe and York.

In Wisconsin, the counties of: Adams, Clark, Milwaukee, Vilas, Walworth and Wood.

We offer coverage in several states. However, there may be cost or other differences between the plans we offer in each state. If you move out of the state where you live into a state listed above that is still within our service area, you must call Customer Service in order to update your information. If you move into a state not listed above, and outside of our service area, you cannot remain a member of our plan. Please call Customer Service to find out if we have a plan in your new state.

How Do I Keep My Membership Record Up To Date?

We have a membership record about you. Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage and other information. Doctors, hospitals, pharmacists and others use your membership record to know what services or drugs are covered for you. Section 3 tells how we protect the privacy of your personal health information.

Please help us keep your membership record up to date by telling Customer Service if there are changes to your name, address, or phone number, or if you go into a nursing home. Also, tell Customer Service about any changes in other health insurance coverage you have, such as from your employer, your spouse's employer, Workers' Compensation, Medicaid or liability claims, such as claims from an automobile accident.

Materials That You Will Receive From Our Plan

Plan Membership Card

While you are a member of our plan, you must use our membership card for services covered by this plan and prescription drug coverage at network pharmacies. While you are a member of our plan you must not use your red, white, and blue Medicare card to get covered services, items, and drugs. Keep your red, white, and blue Medicare card in a safe place in case you need it later. If you get covered services using your red, white, and blue Medicare card instead of using our membership card while you are a plan member, the Medicare Program won't pay for these services and you may have to pay the full cost yourself.

Please carry your membership card that we gave you at all times and remember to show your card when you get covered services, items, and drugs. If your membership card is damaged, lost, or stolen, call Customer Service right away and we will send you a new card. *There is a sample card in Section 10 to show you what it looks like.*

Plan Network Pharmacies

As a member of our Plan we will send you a complete Pharmacy Directory, which gives you a list of our network pharmacies, at least every three years, and an update of our Pharmacy Directory every year that we don't send you a complete Pharmacy Directory.

You can use it to find the network pharmacy closest to you. If you don't have the Pharmacy Directory, you can get a copy from Customer Service. The Customer Service representative can also give you the most up-to-date information about changes in this plan's pharmacy network. In addition, you can find this information on our website.

Part D Explanation of Benefits

What is the Explanation of Benefits?

The Explanation of Benefits (EOB) is a document you will get for each month you use your Part D prescription drug coverage. The EOB will tell you the total amount you have spent on your prescription drugs and the total amount we have paid for your prescription drugs. An Explanation of Benefits is also available upon request. To get a copy, please contact Customer Service.

What Information is Included in the Explanation of Benefits?

Your Explanation of Benefits will contain the following information:

- A list of prescriptions you filled during the month, as well as the amount paid for each prescription;
- Information about how to request an exception and appeal our coverage decisions;
- A description of changes to the formulary that will occur at least 60 days in the future and affect the prescriptions you have gotten filled;
- A summary of your coverage this year, including information about:
 - **Amount Paid for Prescriptions:** The amounts paid that count towards your initial coverage limit.

— **Total Out-Of-Pocket Costs That Count Toward Catastrophic Coverage:** The total amount you and/or others have spent on prescription drugs that count towards you qualifying for catastrophic coverage. This total includes the amounts spent for your coinsurance or copayments, and payments made on covered Part D drugs after you reach the initial coverage limit. (This amount doesn't include payments made by your current or former employer/union, another insurance plan or policy, a government-funded health program or other excluded parties.)

Your Monthly Plan Premium

The monthly premium amount described in this section does not include any late enrollment penalty you may be responsible for paying. See *"What Is the Medicare Prescription Drug Plan Late Enrollment Penalty?"* later in this section for more information.

As a member of our plan, you pay:

1. Your monthly Medicare Part B premium. Most people will pay the standard premium amount, which is \$96.40 in 2009. (Your Part B premium is typically deducted from your Social Security payment.) (If you receive benefits from your state Medicaid program, all or part of your Part B premium may be paid for you.)

Your monthly premium will be higher if you are single (file an individual tax return) and your yearly income is more than \$85,000, or if you are married (file a joint tax return) and your yearly income is more than \$170,000.)

If your yearly income is*		In 2009, you pay*
File individual tax return	File joint tax return	
\$85,000 or below	\$170,000 or below	\$96.40
\$85,001- \$107,000	\$170,001- \$214,000	\$134.90
\$107,001- \$160,000	\$214,001- \$320,000	\$192.70
\$160,001- \$213,000	\$320,001- \$426,000	\$250.50
Above \$213,000	Above \$426,000	\$308.30

* If you pay a Part B late-enrollment penalty, the premium amount is higher.

- Your monthly Medicare Part A premium, if necessary (most people don't have to pay this premium).

What Is the Medicare Prescription Drug Plan Late Enrollment Penalty?

If you don't join a Medicare drug plan when you are first eligible, and/or you go without creditable prescription drug coverage for a continuous period of 63 days or more, you may have to pay a late enrollment penalty when you enroll in a plan later. The Medicare drug plan will let you know what the amount is and it will be added to your monthly premium.

This penalty amount changes every year, and you have to pay it as long as you have Medicare prescription drug coverage. However, if you qualify for extra help, you may not have to pay a penalty.

If you must pay a late enrollment penalty, your penalty is calculated when you first join a Medicare drug plan. To estimate your penalty, take 1% of the national base beneficiary premium for the year you join. (In 2008, the national base beneficiary premium is \$27.93. This amount may change in 2009.) Multiply it by the number of full months you were eligible to join a Medicare drug plan but didn't, and then round that amount to the nearest ten cents. This is your estimated penalty amount, which is added each month to your Medicare drug plan's premium for as long as you are in that plan.

If you disagree with your late enrollment penalty, you may be eligible to have it reconsidered (reviewed). Call Customer Service to find out more about the late enrollment penalty reconsideration process and how to ask for such a review.

You won't have to pay a late enrollment penalty if:

- You had creditable coverage (coverage that expects to pay, on average, at least as much as Medicare's standard prescription drug coverage)
- You had prescription drug coverage but you were not adequately informed that the coverage was *not* creditable (as good as Medicare's drug coverage)
- Any period of time that you didn't have creditable prescription drug coverage was less than 63 continuous days
- You lived in an area affected by Hurricane Katrina at the time of the hurricane (August 2005) and you signed up for a *Medicare Prescription Drug plan* by December 31, 2006, and you stay in a *Medicare Prescription Drug plan*
- You received or are receiving extra help.

What Extra Help Is Available to Help Pay My Plan Costs?

Medicare provides "extra help" to pay prescription drug costs for people who have limited income and resources. Resources include your savings and stocks, but not your home or car. If you qualify, you will get help paying for any Medicare drug plan's monthly premium, and prescription copayments. If you qualify, this extra help will count toward your out-of-pocket costs.

Do You Qualify for Extra Help?

People with limited income and resources may qualify for extra help one of two ways. The amount of extra help you get will depend on your income and resources.

- You automatically qualify for extra help and don't need to apply:** If you have full coverage from a state Medicaid program, get help from Medicaid paying your Medicare premiums

(belong to a Medicare Savings Program), or get Supplemental Security Income benefits, you automatically qualify for extra help and do not have to apply for it. Medicare mails a letter to people who automatically qualify for extra help.

2. **You apply and qualify for extra help:** You may qualify if your yearly income in 2008 is less than \$15,600 (single with no dependents) or \$21,000 (married and living with your spouse with no dependents), and your resources are less than \$11,990 (single) or \$23,970 (married and living with your spouse). These resource amounts include \$1,500 per person for burial expenses. Resources include your savings and stocks but not your home or car.

If you think you may qualify, call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778) or visit

www.socialsecurity.gov on the Web. You may also be able to apply at your State Medical Assistance (Medicaid) office. After you apply, you will get a letter in the mail letting you know if you qualify and what you need to do next.

The above income and resource amounts are for 2008 and will change in 2009. If you live in Alaska or Hawaii, or pay at least half of the living expenses of dependent family members, income limits are higher.

How Do Costs Change When You Qualify for Extra Help?

If you qualify for extra help, we will send you by mail an “Evidence of Coverage Rider for Those Who Receive Extra Help Paying for Their Prescription Drugs” that explains your costs as a member of our plan. If the amount of your extra help changes during the year, we will also mail you an updated “Evidence of Coverage Rider for Those Who Receive Extra Help Paying for Their Prescription Drugs.”

What If You Believe You Have Qualified for Extra Help and You Believe That You Are Paying An Incorrect Copayment Amount?

If you believe you have qualified for extra help and you believe that you are paying an incorrect copayment amount when you get your prescription at a pharmacy, our plan has established a process that will allow you to either request assistance in obtaining evidence of your proper copayment level, or, if you already have the evidence, to provide this evidence to us.

Please fax or mail a copy of your paperwork showing you qualify for a subsidy. Below are examples of the paperwork you can provide:

- A copy of a member’s Medicaid card if it includes the member’s eligibility date during the discrepant period;
- A copy of a letter from the state or SSA showing Medicare Low-Income Subsidy status;
- A copy of a state document that confirms active Medicaid status during the discrepant period;
- A screen print from the state’s Medicaid systems showing Medicaid status during the discrepant period;
- Evidence at point-of-sale of recent Medicaid billing and payment in the pharmacy’s patient profile, backed up by one of the above indicators post point-of-sale.
- If you have been a resident of a long-term-care facility (like a nursing home), instead of providing one of the items above, you should provide one of the items listed below. If you do, you may be eligible for the highest level of subsidy.
- A remittance from the facility showing Medicaid payment for a full calendar month for that individual during the discrepant period;
- A copy of a state document that confirms Medicaid payment to the facility for a full calendar month on behalf of the individual;
- A screen print from the state’s Medicaid systems showing that individual’s institutional status based on at least a full calendar month stay for Medicaid payment purposes during the discrepant period.

Once we have received your paperwork and verified your status, we will call you so you can begin filling your prescriptions at the low-income copay.

When we receive the evidence showing your copayment level, we will update our system or implement other procedures so that you can pay the correct copayment when you get your next prescription at the pharmacy.

Please be assured that if you overpay your copayment, we will reimburse you. Either we will forward a check to you in the amount of your overpayment or we will offset future copayments. Of course, if the pharmacy hasn't collected a copayment from you and is carrying your copayment as a debt owed by you, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Please contact Customer Service if you have questions.

Important Information

We will send you a Coordination of Benefits Survey so that we can know what other health and/or drug coverage you have besides our plan. Medicare requires us to collect this information from you, so when you get the survey, please fill it out and send it back. If you have additional health and/or drug coverage, you must provide that information to our plan.

The information you provide helps us calculate how much you and others have paid for your prescription drugs. The information you provide helps us calculate how much you and others have paid for your prescription drugs. In addition, if you lose or gain additional health and/or prescription drug coverage, please call Customer Service to update your membership records.

2. How You Get Care and Prescription Drugs

How You Get Care

What Are “Providers”?

“Providers” is the term we use for doctors, other health care professionals, hospitals, and other health care facilities that are licensed by the state and as appropriate eligible to receive payment from Medicare.

What Are “Covered Services”?

“Covered services” is the term we use for all the medical care, health care services, supplies, and equipment that are covered by our plan. Covered services are listed in the Benefits Chart in Section 10.

What Do You Pay for “Covered Services”?

The amount you pay for covered services is listed in Section 10.

Providers You Can Use to Get Services Covered by Our Plan

As a member of our plan, you may get health care services from any provider, such as a doctor or hospital, in the United States who is eligible to be paid by Medicare and agrees to accept the plan’s terms and conditions of payment prior to providing healthcare services to you.

Not all providers may accept our plan’s payment terms or agree to treat you. Therefore, you must show your plan membership ID card every time you visit a health care provider so that the provider is aware of your membership in a PFFS plan. There is a telephone number or website on the card for the provider to find out about our plan’s terms and conditions of payment. This gives your provider the

right to choose whether to accept our plan’s terms and conditions of payment before treating you.

The provider cannot change his/her mind about accepting the plan’s terms and conditions of payment after furnishing services. If you need emergency care, it is covered whether the provider agrees to accept the plan’s payment terms or not.

If your provider agrees to accept our plan, then the provider must follow the plan’s terms and conditions for payment, and bill the plan for the services they provide for you. You are only required to pay the copayment or coinsurance amount allowed by our plan at the time of the visit. A provider can decide at every visit whether or not to accept our plan’s payment terms and agree to treat you.

As soon as you have told your provider that you are a member of our plan (for example, by showing them your plan ID card) and they agree to treat you, your provider is bound by the terms and conditions of payment of the plan even if they don’t explicitly accept them. We call these providers “deemed providers.”

If your provider doesn’t agree to our plan’s terms and conditions of payment, then the provider shouldn’t provide services to you, except for emergencies. In this case, you will need to find another provider that will accept our plan’s payment terms. If the provider chooses to treat you, then they may not bill you. They must bill the plan for your covered health care services. You are only required to pay the copayment or coinsurance amount allowed by the plan and listed in Section 10 at the time of the service.

What Should You Do With Your Provider Bills?

You should only pay the provider the cost sharing allowed by our plan and listed in Section 10. You should ask your provider to bill us for the rest of

the fee and we will pay the provider according to our plan's terms and conditions of payment.

If the provider asks you to pay the full amount of the bill, and have you get paid back by the plan, tell the provider that you only have to pay the cost sharing amount. Your membership card in our plan will indicate how the provider can contact us for information on our terms and conditions of payment. If the provider wants further information on payment for covered services, please have them contact us at the address or phone number below.

Anthem Blue Cross and Blue Shield
P.O. Box 795180
San Antonio, TX 78279
1-888-445-8916
1-800-425-5705

If you get a bill for the services, you may send the bill to us for payment. We will pay your provider for our share of the bill and will let you know if you must pay any cost sharing.

However, if you have already paid for the covered services we will reimburse you for our share of the cost.

If you have any questions about whether our plan will pay for a certain health care service, you can ask us for a written advance coverage decision before you get the service. We will let you know if our plan will pay for the service.

Getting Care If You Have a Medical Emergency or an Urgent Need for Care

What Is a “Medical Emergency”?

A “medical emergency” is when you believe that your health is in serious danger. A medical emergency includes severe pain, a bad injury, a sudden illness, or a medical condition that is quickly getting much worse.

If You Have a Medical Emergency

- Get medical help as quickly as possible. Call 911 for help or go to the nearest emergency room, hospital, or urgent care center. You don't

need to get approval or a referral first from your doctor or other network provider.

- As soon as possible, make sure that we know about your emergency, because we need to be involved in following up on your emergency care. Call the phone number shown on the back of your membership card.

What Is Covered If You Have a Medical Emergency?

- You may get covered emergency medical care whenever you need it, anywhere in the United States. We discuss filling prescriptions when you cannot access a network pharmacy later in this section.
- **Ambulance** services are covered in situations where other means of transportation in the United States would endanger your health.
- Worldwide emergency care is covered. *See the Benefits Chart in Section 10 for more detailed information.*

What If It Wasn't a Medical Emergency?

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care — thinking that your health is in serious danger — and the doctor may say that it was not a medical emergency after all. If you decide to get follow-up care from the provider treating you, then you should advise them of your plan enrollment as soon as possible, for example by showing them your member ID card with your plan information.

The plan will pay for all medically necessary plan covered services furnished by the provider and non-emergency care that you get from any provider in the United States to whom you have informed, by showing your member ID card, that you are a plan member, and who agrees to accept our plan's terms and conditions of payment. (There is more information later in this section on filling your prescription drugs when you are getting urgently needed care and when you are outside the plan's service area.)

What Is Urgently Needed Care?

Urgent care refers to non-emergency care received outside the service area of the plan. However, as discussed in detail earlier in this section, a PFFS plan allows enrollees to access care from any Medicare-approved provider in the United States who agrees to accept our plan's terms and conditions of payment prior to treating you.

Consequently, the concept of urgent care does not apply, since you may always obtain care outside of the service area.

Urgently needed care is covered worldwide.

What Is Your Cost for Services That Aren't Covered by Our Plan?

Our plan covers all of the medically necessary services that are covered under Medicare Part A and Part B. Our plan uses Medicare's coverage rules to decide what services are medically necessary. You are responsible for paying the full cost of services that aren't covered by our plan. Other sections of this booklet describe the services that are covered under our plan and the rules that apply to getting your care as a plan member. Our plan might not cover the costs of services that aren't medically necessary under Medicare, even if the service is listed as covered by our plan.

If you need a service that our plan decides isn't medically necessary based on Medicare's coverage rules, you may have to pay all of the costs of the service if you didn't ask for an advance coverage determination. However, you have the right to appeal the decision.

If you have any questions about whether our plan will pay for a service or item, including inpatient hospital services, you have the right to have an organization determination or a coverage determination made for the service. You may call Customer Service and tell us you would like a decision on whether the service will be covered before you get the service.

For covered services that have a benefit limitation, you pay the full cost of any services you get after you have used up your benefit for that type of covered service. These costs will not count toward your out-of-pocket maximum. You can call

Customer Service when you want to know how much of your benefit limit you have already used.

How Can You Participate in a Clinical Trial?

A "clinical trial" is a way of testing new types of medical care, like how well a new cancer drug works. A clinical trial is one of the final stages of a research process that helps doctors and researchers see if a new approach works and if it is safe.

The Original Medicare Plan pays for routine costs if you take part in a clinical trial that meets Medicare requirements (meaning it's a "qualified" clinical trial and Medicare-approved). Routine costs include costs like room and board for a hospital stay that Medicare would pay for even if you weren't in a trial, an operation to implant an item that is being tested, and items and services to treat side effects and complications arising from the new care. Generally, Medicare will not cover the costs of experimental care, such as the drugs or devices being tested in a clinical trial.

There are certain requirements for Medicare coverage of clinical trials. If you participate as a patient in a clinical trial that meets Medicare requirements, the Original Medicare Plan (and not our plan) pays the clinical trial doctors and other providers for the covered services you get that are related to the clinical trial. When you are in a clinical trial, you may stay enrolled in our plan and continue to get the rest of your care, like diagnostic services, follow-up care, and care that is unrelated to the clinical trial through our plan. Our plan is still responsible for coverage of certain investigational devices exemptions (IDE), called Category B IDE devices, needed by our members.

You will have to pay the same coinsurance amounts charged under Original Medicare for the services you receive when participating in a qualifying clinical trial, but you do not have to pay the Original Medicare Part A or Part B deductibles because you are enrolled in our plan.

You don't need to get a referral (approval in advance) from a network provider to join a clinical trial, and the clinical trial providers don't need to be network providers. However, please be sure to **tell us before you start participation in a clinical**

trial so that we can keep track of your health care services. When you tell us about starting participation in a clinical trial, we can let you know whether the clinical trial is Medicare-approved, and what services you will get from clinical trial providers instead of from our plan.

You may view or download the publication “Medicare and Clinical Trials” at www.medicare.gov under “Search Tools” select “Find a Medicare Publication.” Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

How to Access Care in Religious Non-Medical Health Care Institutions

Care in a Medicare-certified Religious Non-Medical Health Care Institution (RNHCI) is covered by our plan under certain conditions. Covered services in an RNHCI are limited to non-religious aspects of care. To be eligible for covered services in a RNHCI, you must have a medical condition that would allow you to receive inpatient hospital or skilled nursing facility care.

You may get services furnished in the home, but only items and services ordinarily furnished by home health agencies that are not RNHCIs. In addition, you must sign a legal document that says you are conscientiously opposed to the acceptance of “non-excepted” medical treatment. (“Excepted” medical treatment is medical care or treatment that you receive involuntarily or that is required under federal, state or local law. “Non-excepted” medical treatment is any other medical care or treatment.) Medicare inpatient hospital coverage limits apply.

How You Get Prescription Drugs

What Do You Pay For Covered Drugs?

The amount you pay for covered drugs is listed in Section 10.

If You Have Medicare and Medicaid

Medicare, not Medicaid, will pay for most of your prescription drugs. You will continue to get your

health coverage under both Medicare and Medicaid as long as you qualify for Medicaid benefits.

If You Are a Member of a State Pharmacy Assistance Program (SPAP)

If you are currently enrolled in an SPAP, you may get help paying your premiums, and cost sharing. Please contact your SPAP to determine what benefits are available to you. SPAPs have different names in different states. *See Section 8 for the name and phone number for the SPAP in your area.*

What Drugs Are Covered by This Plan?

What Is a Formulary?

A formulary is a list of the drugs that we cover. We will generally cover the drugs listed in our formulary as long as the drug is medically necessary, the prescription is filled at a network pharmacy and other coverage rules are followed. For certain prescription drugs, we have additional requirements for coverage or limits on our coverage. These requirements and limits are described later in this section under “Utilization Management.”

The drugs on the formulary are selected by our plan with the help of a team of health care providers. Both brand-name drugs and generic drugs are included on the formulary. A generic drug is a prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand-name drug. Generally, generic drugs cost less than brand-name drugs.

Not all drugs are covered by our plan. In some cases, the law prohibits Medicare coverage of certain types of drugs. *See Section 10 for more information about the types of drugs that are not normally covered under a Medicare Prescription Drug plan.*

In other cases, we have decided not to include a particular drug on our formulary. In certain situations, prescriptions filled at an out-of-network pharmacy may also be covered. See information

later in this section about filling a prescription at an out-of-network pharmacy.

How Do You Find Out What Drugs Are on the Formulary?

Each year, we send you an updated formulary so you can find out what drugs are on our formulary. You can get updated information about the drugs our plan covers by visiting our website. You may also call Customer Service to find out if your drug is on the formulary or to request an updated copy of our formulary.

What Are Drug Tiers?

Drugs on our formulary are organized into different drug tiers, or groups of different drug types. Your coinsurance or copayment depends on which drug tier your drug is in.

You may ask us to make an exception (which is a type of coverage determination) to your drug's tier placement. *See Section 5 to learn more about how to request an exception.*

Can the Formulary Change?

We may make certain changes to our formulary during the year. Changes in the formulary may affect which drugs are covered and how much you will pay when filling your prescription. The kinds of formulary changes we may make include:

- Adding or removing drugs from the formulary
- Adding prior authorizations, quantity limits, and/or step-therapy restrictions on a drug
- Moving a drug to a higher or lower cost-sharing tier

If we remove drugs from the formulary, or add prior authorizations, quantity limits and/or step-therapy restrictions on a drug or move a drug to a higher cost-sharing tier and you are taking the drug affected by the change, you will be permitted to continue taking that drug at the same level of cost sharing for the remainder of the plan year.

However, if a brand-name drug is replaced with a new generic drug, or our formulary is changed as a result of new information on a drug's safety or effectiveness, you may be affected by this change. We will notify you of the change at least 60 days

before the date that the change becomes effective or provide you with a 60 day supply at the pharmacy.

This will give you an opportunity to work with your physician to switch to a different drug that we cover or request an exception.

(If a drug is removed from our formulary because the drug has been recalled from the pharmacies, we will not give 60 days notice before removing the drug from the formulary. Instead, we will remove the drug immediately and notify members taking the drug about the change as soon as possible.)

What If Your Drug Isn't on the Formulary?

If your prescription isn't listed on your copy of our formulary, you should first check the formulary on our website, which we update at least monthly (if there is a change). In addition, you may contact Customer Service to be sure it isn't covered. If Customer Service confirms that we don't cover your drug, you have two options:

1. You may ask your doctor if you can switch to another drug that is covered by us. If you would like to give your doctor a list of covered drugs that are used to treat similar medical conditions, please contact Customer Service or go to our formulary on our website.
2. You or your doctor may ask us to make an exception (a type of coverage determination) to cover your drug. If you pay out-of-pocket for the drug and request an exception that we approve, the plan will reimburse you. If the exception isn't approved, you may appeal the plan's denial. *See Section 5 for more information on how to request an exception or appeal.*

In some cases, we will contact you if you are taking a drug that isn't on our formulary. We can give you the names of covered drugs that also are used to treat your condition so you can ask your doctor if any of these drugs are an option for your treatment.

If you recently joined this plan, you may be able to get a temporary supply of a drug you were taking when you joined our plan if it isn't on our formulary.

Transition Policy

New members in our plan may be taking drugs that aren't on our formulary or that are subject to certain restrictions, such as prior authorization or step therapy. Current members may also be affected by changes in our formulary from one year to the next. Members should talk to their doctors to decide if they should switch to a different drug that we cover or request a formulary exception in order to get coverage for the drug. *See Section 5 under "What Is an Exception?" to learn more about how to request an exception.*

Please contact Customer Service if your drug is not on our formulary, is subject to certain restrictions, such as prior authorization or step therapy, or will no longer be on our formulary next year and you need help switching to a different drug that we cover or requesting a formulary exception.

During the period of time members are talking to their doctors to determine the right course of action, we may provide a temporary supply of the non-formulary drug if those members need a refill for the drug during the first 90 days of new membership in our plan.

If you are a current member affected by a formulary change from one year to the next, we will provide a temporary supply of the non-formulary drug if you need a refill for the drug during the first 90 days of the new plan year.

When a member goes to a network pharmacy and we provide a temporary supply of a drug that isn't on our formulary, or that has coverage restrictions or limits (but is otherwise considered a "Part D drug"), we will cover a 30-day supply (unless the prescription is written for fewer days). After we cover the temporary 30-day supply, we generally will not pay for these drugs as part of our transition policy again.

We will provide you with a written notice after we cover your temporary supply. This notice will explain the steps you can take to request an exception and how to work with your doctor to decide if you should switch to an appropriate drug that we cover.

If a new member is a resident of a long-term-care facility (like a nursing home), we will cover a temporary 34-day transition supply (unless the

prescription is written for fewer days). If necessary, we will cover more than one refill of these drugs during the first 90 days a new member is enrolled in our plan. If the resident has been enrolled in our plan for more than 90 days and needs a drug that isn't on our formulary or is subject to other restrictions, such as step therapy or dosage limits, we will cover a temporary 34-day emergency supply of that drug (unless the prescription is for fewer days) while the new member pursues a formulary exception.

Please note that our transition policy applies only to those drugs that are "Part D drugs" and bought at a network pharmacy. The transition policy can't be used to buy a non-Part D drug or a drug out of network, unless you qualify for out of network access. *See Section 10 for information about non-Part D drugs.*

Drug Management Programs

Utilization Management

For certain prescription drugs, we have additional requirements for coverage or limits on our coverage. These requirements and limits ensure that our members use these drugs in the most effective way and also help us control drug plan costs. A team of doctors and/or pharmacists developed these requirements and limits for our plan to help us provide quality coverage to our members. *Please consult your copy of our formulary or the formulary on our website for more information about these requirements and limits.*

The requirements for coverage or limits on certain drugs are listed as follows:

- **Prior Authorization:** We require you to get prior authorization (prior approval) for certain drugs. This means that your provider will need to contact us before you fill your prescription. If we don't get the necessary information to satisfy the prior authorization, we may not cover the drug.
- **Quantity Limits:** For certain drugs, we limit the amount of the drug that we will cover per prescription or for a defined period of time. For example, we will provide up to 30 tablets per prescription for Simcor.

- **Step Therapy:** In some cases, we require you to first try one drug to treat your medical condition before we will cover another drug for that condition. For example, if Drug A and Drug B both treat your medical condition, we may require your doctor to prescribe Drug A first. If Drug A does not work for you, then we will cover Drug B.
- **Generic Substitution:** When there is a generic version of a brand-name drug available, our network pharmacies may recommend and/or provide you the generic version, unless your doctor has told us that you must take the brand-name drug and we have approved this request.

You can find out if the drug you take is subject to these additional requirements or limits by looking in the formulary or on our website, or by calling Customer Service. If your drug is subject to one of these additional restrictions or limits and your physician determines that you aren't able to meet the additional restriction or limit for medical necessity reasons, you or your physician may request an exception (which is a type of coverage determination). *See Section 5 for more information about how to request an exception.*

Drug Utilization Review

We conduct drug utilization reviews for all of our members to make sure that they are getting safe and appropriate care. These reviews are especially important for members who have more than one doctor who prescribes their medications.

We conduct drug utilization reviews each time you fill a prescription and on a regular basis by reviewing our records. During these reviews, we look for medication problems such as:

- Possible medication errors
- Duplicate drugs that are unnecessary because you are taking another drug to treat the same medical condition
- Drugs that are inappropriate because of your age or gender
- Possible harmful interactions between drugs you are taking
- Drug allergies
- Drug dosage errors

If we identify a medication problem during our drug utilization review, we will work with your doctor to correct the problem.

Medication Therapy Management Programs

We offer medication therapy management programs at no additional cost to members who have multiple medical conditions, who are taking many prescription drugs, and who have high drug costs. These programs were developed for us by a team of pharmacists and doctors.

We use these medication therapy management programs to help us provide better coverage for our members. For example, these programs help us make sure that our members are using appropriate drugs to treat their medical conditions and help us identify possible medication errors.

We may contact members who qualify for these programs. If we contact you, we hope you will join so that we can help you manage your medications. Remember, you don't need to pay anything extra to participate.

If you are selected to join a medication therapy management program, we will send you information about the specific program, including information about how to access the program.

How Does Your Enrollment in This Plan Affect Coverage for the Drugs Covered Under Medicare Part A or Part B?

We cover drugs under both Parts A and B of Medicare, as well as Part D. The Part D coverage we offer doesn't affect Medicare coverage for drugs that would normally be covered under Medicare Part A or Part B.

Depending on where you may receive your drugs, for example, in the doctor's office versus from a network pharmacy, there may be a difference in your cost sharing for those drugs. You may contact our plan about different costs associated with drugs available in different settings and situations.

If You Are a Member of an Employer or Retiree Group

If you currently have other prescription drug coverage through your (or your spouse's) employer or retiree group, please contact your benefits administrator to determine how your current prescription drug coverage will work with this plan. In general, if you are currently employed, the prescription drug coverage you get from us will be secondary to your employer or retiree group coverage.

Each year (prior to November 15), your employer or retiree group should provide a disclosure notice to you that indicates if your prescription drug coverage is creditable (meaning it expects to pay, on average, at least as much as Medicare's standard prescription drug coverage) and the options available to you.

You should keep the disclosure notices that you get each year in your personal records to present to a Part D plan when you enroll to show that you have maintained creditable coverage. If you didn't get this disclosure notice, you may get a copy from the employer's or retiree group's benefits administrator or employer/union.

Using Network Pharmacies to Get Your Prescription Drugs

With few exceptions, which are noted later in this section under "How Do You Fill Prescriptions Outside the Network?" **you must use network pharmacies to get your prescription drugs covered.**

A network pharmacy is a pharmacy that has a contract with us to provide your covered prescription drugs. The term "covered drugs" means all of the outpatient prescription drugs that are covered by our plan. Covered drugs are listed in our formulary.

In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies. You aren't required to always go to the same pharmacy to fill your prescription; you may go to any of our network pharmacies. However, if you switch to a different network pharmacy than the one you have previously used, you must either have

a new prescription written by a doctor or have the previous pharmacy transfer the existing prescription to the new pharmacy if any refills remain.

To find a network pharmacy in your area, please review your Pharmacy Directory. You can also visit our website or call Customer Service.

What Is a Preferred Pharmacy?

Preferred pharmacies are pharmacies in our network in which our plan has negotiated lower cost sharing for its plan members for covered prescription drugs than at non-preferred pharmacies. However, you will still have access to lower drug prices at non-preferred pharmacies than at out-of-network pharmacies.

You may go to either of these types of network pharmacies to receive your covered prescription drugs. **Note:** As of January 1, 2009, your network did not include any non-preferred pharmacies.

What If a Pharmacy Is No Longer a Network Pharmacy?

Sometimes a pharmacy might leave the plan's network. If this happens, you will have to get your prescriptions filled at another plan network pharmacy. *Please refer to your Pharmacy Directory or call Customer Service to find another network pharmacy in your area.*

How Do You Fill a Prescription at a Network Pharmacy?

To fill your prescription, you must show your plan membership card at one of our network pharmacies. If you don't have your membership card with you when you fill your prescription, you may have the pharmacy call 1-888-445-8916 (TTY/TDD users call 1-800-425-5705) to obtain the necessary information.

If the pharmacy is unable to obtain the necessary information, you may have to pay the full cost of the prescription. If you pay the full cost of the prescription (rather than paying just your coinsurance or copayment) you may ask us to

reimburse you for our share of the cost by submitting a claim to us.

To learn how to submit a paper claim, please refer to the paper claims process described in the subsection below called “How Do You Submit a Paper Claim?”

How Do You Fill a Prescription Through Our Plan’s Network Mail-Order-Pharmacy Service?

When you order prescription drugs through our network mail-order-pharmacy service, you must order at least a 30-day supply, and no more than a 90-day supply of the drug.

Generally, it takes the mail-order pharmacy 14 days to process your order and ship it to you. However, sometimes your mail-order may be delayed.

If your prescription is delayed within the mail-order facility, you will be notified. If there is a delay for either a new prescription or a refill request that the mail-order pharmacy receives after the refill date shown on your prescription bottle, you can call Customer Service and the service representative can help you decide whether to wait for the drug or cancel the mail order and fill the prescription at a local pharmacy.

You are not required to use mail-order prescription drug services to obtain an extended supply of maintenance medications. Instead, you have the option of using another network retail pharmacy in our network to obtain a supply of maintenance medications. Some of these retail pharmacies may agree to accept the mail-order cost-sharing amount for an extended supply of maintenance medications, which may result in no out-of-pocket payment difference to you.

Other retail pharmacies may not agree to accept the mail-order cost-sharing amounts for an extended supply of maintenance medications. In this case, you will be responsible for the difference in price. Your Pharmacy Directory contains information about retail pharmacies in our network at which you can obtain an extended supply of maintenance medications. You can also call Customer Service for more information.

To get order forms and information about filling your prescriptions by mail, call Customer Service at

1-800-293-2202. TTY/TDD users should call 1-800-425-5705. Hours are 7 a.m. to 9 p.m. CST, Monday through Friday and 8:00 a.m. to 7:00 p.m. CST Saturday. Our Interactive Voice Response (IVR) service is available 24 hours a day, 7 days a week. Please note that you must use our network mail-order service. Prescription drugs that you get through any other mail-order services are not covered.

How Do You Fill Prescriptions Outside the Network?

We have network pharmacies outside of the service area where you can get your drugs covered as a member of our plan. Generally, we only cover drugs filled at an out-of-network pharmacy in limited, non-routine circumstances when a network pharmacy is not available.

Below are some circumstances when we would cover prescriptions filled at an out-of-network pharmacy. *Before you fill your prescription in these situations, call Customer Service to see if there is a network pharmacy in your area where you can fill your prescription.* If you do go to an out-of-network pharmacy for the reasons listed below, you may have to pay the full cost (rather than paying just coinsurance *or* copayment) when you fill your prescription.

You may ask us to reimburse you for our share of the cost by submitting a paper claim. You should submit a claim to us if you fill a prescription at an out-of-network pharmacy, as any amount you pay for a covered Part D drug will help you qualify for catastrophic coverage. To learn how to submit a paper claim, please refer to the paper claims process described in the subsection below called “How Do You Submit a Paper Claim?” If we do pay for the drugs you get at an out-of-network pharmacy, you may still pay more for your drugs than what you would have paid if you had gone to an in-network pharmacy.

We will cover your prescription at a non-network pharmacy if at least one of the following applies:

- You are traveling within the United States and territories and become ill, lose or run out of your prescription drugs.

- The prescription is for a medical emergency or urgent care.
- You are unable to obtain a covered drug in a timely manner within our service area because a network pharmacy that provides 24-hour service is not available within a 25-mile driving distance.
- You are filling a prescription for a covered drug and that particular drug (for example, an orphan drug or other specialty pharmaceutical) is not regularly stocked at an accessible network retail or mail-order pharmacy.

How Do You Submit a Paper Claim?

You may submit a paper claim for reimbursement of your drug expenses in the situations described below:

- **Drugs purchased out-of-network:** When you go to a network pharmacy and use our membership card, your claim is automatically submitted to us by the pharmacy. However, if you go to an out-of-network pharmacy and attempt to use our membership card for one of the reasons listed in the section above (“How Do You Fill Prescriptions Outside the Network?”), the pharmacy may not be able to submit the claim directly to us. When that happens, you will have to pay the full cost of your prescription and submit a paper claim to us. *This type of reimbursement request is considered a request for a coverage determination and is subject to the rules contained in Section 5.*
- **Drugs paid for in full when you don’t have your membership card:** If you pay the full cost of the prescription (rather than paying just your coinsurance or copayment) because you don’t have your membership card with you when you fill your prescription, you may ask us to reimburse you for our share of the cost by submitting a paper claim to us. *This type of reimbursement request is considered a request for a coverage determination and is subject to the rules contained in Section 5.*
- **Drugs paid for in full in other situations:** If you pay the full cost of the prescription (rather than paying just your coinsurance or copayment) because it is not covered for some

reason (for example, the drug is not on the formulary or is subject to coverage requirements or limits) and you need the prescription immediately, you may ask us to reimburse you for our share of the cost by submitting a paper claim to us. In these situations, your doctor may need to submit additional documentation supporting your request. *This type of reimbursement request is considered a request for a coverage determination and is subject to the rules contained in Section 5.*

- **If you are retroactively enrolled in our plan because you were Medicaid eligible:** As discussed in the section below (“Reimbursing Plan Members for Coverage During Retroactive Periods”), you must submit a paper claim in order to be reimbursed for out-of-pocket expenses you had during this time period (and that were not reimbursed by other insurance). *This type of reimbursement request is considered a request for a coverage determination and is subject to the rules contained in Section 5.*
- **Drugs purchased at a better cash price:** In rare circumstances when you are in a coverage gap or deductible period and have bought a covered Part D drug at a network pharmacy under a special price or discount card that is outside the plan’s benefit, you may submit a paper claim to have your out-of-pocket expense count towards qualifying you for catastrophic coverage.
- **Copayments for drugs provided under a drug manufacturer patient assistance program:** If you get help from, and pay copayments under, a drug manufacturer patient assistance program outside our plan’s benefit, you may submit a paper claim to have your out-of-pocket expense count towards qualifying you for catastrophic coverage.

You may ask us to reimburse you for our share of the cost of the prescription by sending a written request to us. Although not required, you may use our reimbursement claim form to submit your written request. You can get a copy of our reimbursement claim form on our website or by calling Customer Service. **Please include your receipt(s) with your written request.**

Please send your written reimbursement request to the address listed under **Part D Reimbursement Requests** in Section 8.

How Does Your Prescription Drug Coverage Work If You Go to a Hospital or Skilled Nursing Facility?

If you are admitted to a hospital for a Medicare-covered stay, our plan's medical (Part C) benefit should generally cover the cost of your prescription drugs while you are in the hospital. Once you are released from the hospital, our plan's Part D benefit will cover your prescription drugs as long as the drugs meet all of our coverage requirements (such as that the drugs are on our formulary and filled at a network pharmacy) and they aren't covered by our medical benefit (Part C). We will also cover your prescription drugs if they are approved under the Part D coverage determination, exceptions, or appeals process.

If you are admitted to a skilled nursing facility for a Medicare-covered stay: After our plan's medical benefit (Part C) stops paying for your prescription drug costs as part of a Medicare-covered skilled nursing facility stay, our plan's Part D benefit will cover your prescription drugs as long as the drug meets all of our coverage requirements (such as that the drugs are on our formulary, the skilled nursing facility pharmacy is in our pharmacy network and the drugs aren't otherwise covered by our plan's medical benefit (Part C).

When you enter, live in, or leave a skilled nursing facility, you are entitled to a special enrollment period, during which time you will be able to leave this plan and join a new Medicare Advantage plan, prescription drug plan, or the Original Medicare Plan. *See Section 6 for more information about leaving this plan and joining a new Medicare plan.*

Long-Term-Care (LTC) Pharmacies

Generally, residents of a long-term-care facility (like a nursing home) may get their prescription drugs

through the facility's LTC pharmacy or another network LTC pharmacy.

Please refer to your Pharmacy Directory to find out if your LTC pharmacy is part of our network. If it isn't, or for more information, contact Customer Service.

Indian Health Service/Tribal/Urban Indian Health Program (I/T/U) Pharmacies

Only Native Americans and Alaska Natives have access to Indian Health Service/Tribal/Urban Indian Health Program (I/T/U) Pharmacies through our plan's pharmacy network. Others may be able to use these pharmacies under limited circumstances (e.g., emergencies).

Please refer to your Pharmacy Directory to find an I/T/U pharmacy in your area. For more information, contact Customer Service.

Home Infusion Pharmacies

Our plan will cover home infusion therapy if:

- Your prescription drug is on our plan's formulary or a formulary exception has been granted for your prescription drug,
- Your prescription drug is not otherwise covered under our plan's medical benefit,
- Our plan has approved your prescription for home infusion therapy, and
- Your prescription is written by an authorized prescriber.

Please refer to your Pharmacy Directory to find a home infusion pharmacy provider in your area. For more information, contact Customer Service.

Some Vaccines and Drugs May Be Administered in Your Doctor's Office

We may cover vaccines that are preventive in nature and aren't already covered by our plan's medical benefit (Part C). This coverage includes the cost of vaccine administration. *See Section 10 for more information about your costs for covered vaccinations.*

3. Your Rights and Responsibilities as a Member of Our Plan

Introduction to Your Rights and Protections

Since you have Medicare, you have certain rights to help protect you. In this section, we explain your Medicare rights and protections as a member of our plan, and we explain what you can do if you think you are being treated unfairly or your rights are not being respected.

Your Right to Be Treated With Dignity, Respect and Fairness

You have the right to be treated with dignity, respect, and fairness at all times. Our plan must obey laws that protect you from discrimination or unfair treatment. We don't discriminate based on a person's race, disability, religion, sex, sexual orientation, health, ethnicity, creed, age, or national origin.

If you need help with communication, such as help from a language interpreter, please call Customer Service. Customer Service can also help if you need to file a complaint about access (such as wheel chair access). You may also call the Office for Civil Rights at 1-800-368-1019 or TTY/TDD 1-800-537-7697, or your local Office for Civil Rights.

Also, we do not discriminate based on a person's educational background, economic or health status, English proficiency, reading skills or source of payment for your care. Expect these rights to be upheld by both the plan and network providers.

You also have the right to:

- Expect this plan to provide thoughtful and courteous care that takes into account your personal privacy and human dignity.
- Expect to get health care services in a language you can understand and in a culturally sensitive

way, and to be treated with dignity, respect and fairness at all times.

- Expect that your health care records will be kept confidential, except when law permits or requires their release. This includes the right to talk with your health care providers in private, and to have us keep confidential all communications about your care and all information in your medical records.
- Extend your rights to any person legally authorized by you to represent you regarding your medical care.
- Refuse treatment, or leave a medical facility, even against the advice of your doctor and be told the consequences of your refusal.
- Be involved in decisions to withhold resuscitative services, or to forego or withdraw life-sustaining treatment.

Your Right to the Privacy of Your Medical Records and Personal Health Information

There are federal and state laws that protect the privacy of your medical records and personal health information. We protect your personal health information under these laws. Any personal information that you give us when you enroll in this plan is protected.

We will make sure that unauthorized people don't see or change your records. Generally, we must get written permission from you (or from someone you have given legal power to make decisions for you) before we can give your health information to anyone who isn't providing your care or paying for your care.

There are exceptions allowed or required by law, such as release of health information to government agencies that are checking on quality of care. The plan will release your information, including your

prescription drug event data, to Medicare, which may release it for research and other purposes that follow all applicable federal statutes and regulations.

The laws that protect your privacy give you rights related to getting information and controlling how your health information is used. We are required to provide you with a notice that tells about these rights and explains how we protect the privacy of your health information.

You have the right to look at medical records held at the plan, and to get a copy of your records (there may be a fee charged for making copies). You also have the right to ask us to make additions or corrections to your medical records (if you ask us to do this, we will review your request and figure out whether the changes are appropriate).

You have the right to know how your health information has been given out and used for non-routine purposes. *If you have questions or concerns about privacy of your personal information and medical records, please call Customer Service.*

Protecting Your Records

When you became covered under your plan, you agreed that your plan, or its designee, may use or disclose confidential information for payment purposes, review of claims, and any services related to the managed care operations of your plan, or as permitted or required by law.

In addition you agreed that any health care provider, health care payer or government agency shall furnish your plan or its designee all records pertaining to medical history, services rendered, and payments made for use and/or disclosure by your plan to administer the terms of this plan.

Release of confidential information to outside vendors for purposes of payment for health care operations is made only in accordance with appropriate confidentiality agreements and contractual arrangements; release of confidential information to outside vendors for purposes of research is presented in a way that maintains member confidentiality and does not allow doctor or member identification. Identifiable personal health information is not shared with an employer, unless permitted or required by law.

Accessing Your Records

- Because your plan is not a provider of actual medical services, it does not maintain medical records created by your medical service provider.
- If you would like access to your personal medical records, please contact your doctor to learn how to obtain this information.
- If you would like access to your confidential information maintained by your plan, please contact a Customer Service representative to arrange for access.
- Your plan requires all of its employees to comply with state and federal laws regarding confidentiality of patient records to ensure privacy of members' personal and medical information.
- You have the right to know how your health information has been given out and used for non-routine purposes.

Releasing Your Records

- Your plan does not release members' confidential medical information without specific written authorization from the member, except as stated above for payment activities and plan administration, and as may be permitted or required by law.
- The written authorization shall specify what information may be disclosed, the purpose for which the information will be used and a time period for which the authorization applies, and that it may be revoked at any time.
- In the case of adults lacking capacity to provide authorization, your plan shall request authorization from a person with legal authority to provide authorization.

Confidentiality Policy

- Your plan is committed to keeping all members' medical information confidential. Your plan uses and enforces appropriate measures to protect the confidentiality, security and integrity of members' confidential medical information.

- Members' confidential medical information is available only to those your plan's employees and authorized third persons who need the documents to perform their jobs.
- There are state and federal laws, along with your plan's policies, which everyone must obey concerning the use, disclosure, release, security, storage and destruction of members' medical information.

Questions or Concerns

If you have questions or concern about privacy of your personal information and medical records, please call Customer Service at the phone number on the cover of this booklet.

Your Right to Get Covered Services and Get Your Prescriptions Filled Within a Reasonable Period of Time

As explained in this booklet, you will get most or all of your care from licensed providers who have agreed to accept our plan's terms and conditions of payment and treat you. You have the right to seek care from any provider in the U.S. who is eligible to be paid by Medicare and agrees to accept our plan's terms and conditions of payment. You have the right to timely access to providers. "Timely access" means that you can get services within a reasonable amount of time.

In addition, you have the right to:

- Receive medically necessary care, as described in this Evidence of Coverage (EOC).
- Timely access to your prescriptions at any network pharmacy.

Your Right to Know Your Treatment Options and Participate in Decisions About Your Health Care

You have the right to get full information from your providers when you go for medical care, and

the right to participate fully in decisions about your health care. Your providers must explain things in a way that you can understand. Your rights include knowing about all of the treatment options that are recommended for your condition, no matter what they cost or whether they are covered by our plan.

This includes the right to know about the different Medication therapy management programs we offer and in which you may participate. You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment, and be given the choice of refusing experimental treatments.

You have the right to receive a detailed explanation from us if you believe that a provider has denied care that you believe you were entitled to receive or care you believe you should continue to receive. In these cases, you must request an initial decision called an organization determination or a coverage determination. Organization determinations and coverage determinations are discussed in Section 5.

You have the right to refuse treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. This includes the right to stop taking your medication. If you refuse treatment, you accept responsibility for what happens as a result of your refusing treatment.

Your Right to Use Advance Directives (Such as a Living Will or a Power of Attorney)

You have the right to ask someone such as a family member or friend to help you with decisions about your health care. Sometimes, people become unable to make health care decisions for themselves due to accidents or serious illness.

If you want to, you can use a special form to give someone the legal authority to make decisions for you if you ever become unable to make decisions for yourself. You also have the right to give your doctors written instructions about how you want them to handle your medical care if you become unable to make decisions for yourself.

The legal documents that you can use to give your directions in advance in these situations are called “advance directives.” There are different types of advance directives and different names for them. Documents called “living will” and “power of attorney for health care” are examples of advance directives.

If you want to have an advance directive, you can get a form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare.

Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.

It is important to sign this form and keep a copy at home. You should give a copy of the form to your doctor and to the person you name on the form as the one to make decisions for you if you can't. You may want to give copies to close friends or family members as well.

If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, take a copy with you to the hospital. If you are admitted to the hospital, they will ask you whether you have signed an advance directive form and whether you have it with you.

If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

Remember, it is your choice whether you want to fill out an advance directive (including whether you want to sign one if you are in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you have signed an advance directive.

If you have signed an advance directive, and you believe that a doctor or hospital hasn't followed the instructions in it, you may file a complaint with the Department of Health in your state.

Your Right to Get Information About Our Plan

You have the right to get information from us about our plan. This includes information about

our financial condition, and how our plan compares to other health plans. To get any of this information, call Customer Service.

You have the right to:

- Receive information about this plan that is easy to understand, on a regular, consistent basis. This includes getting information about which medical services are covered and not covered by this plan, what costs are covered by this plan, what you must pay deemed or non-participating providers, member rights and responsibilities, and what to do if you have a concern or complaint.
- Have someone help you make decisions, or to give another person the legal responsibility to make decisions about medical care on your behalf.
- Receive information regarding how medical treatment decisions and payments are made by this plan or another entity to which it delegates medical treatment decisions.
- Receive information about your medications — what they are, how to take them and possible side effects.
- Receive an explanation of the reason why the plan is denying payment for a service, including the right to file a request for reconsideration or appeal our decision to not cover a service.
- Receive prompt notification of termination or changes in benefits or services.
- Offer suggestions to improve your health care plan's policies and procedures.
- Make recommendations regarding the organization's members rights and responsibilities policy.
- Request and receive information on the procedures we use to control utilization of services and expenditures.
- Request and receive information on the number and disposition in aggregate of grievances and appeals filed by members of this plan.
- Request and receive a description of our financial condition, including a summary of our most recently audited financial statement.
- Request and receive a summary description of the method of compensation for physicians used by this plan.

- Receive a document as a hospital patient called *Important Messages From Medicare*, which explains your rights as a hospital patient. These include the right to be told why you are being discharged (released from the hospital), and what to do if you feel you are being discharged too soon.
- Request and receive a summary description of your plan's quality improvement program including our goals and achievements.
- Request and receive this EOC in large print, if you are visually impaired.

To get any of this information, call Customer Service at the phone number on the cover of this booklet.

Your Right to Get Information in Other Formats

You have the right to get your questions answered. Our plan must have individuals and translation services available to answer questions from non-English speaking beneficiaries, and must provide information about our benefits that is accessible and appropriate for persons eligible for Medicare because of disability. If you have difficulty obtaining information from your plan based on language or a disability, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Your Right to Get Information About Our Network Pharmacies

You have the right to get information from us about our network pharmacies. To get this information, call Customer Service.

Your Right to Get Information About Your Prescription Drugs, Part C Medical Care or Services and Costs

You have the right to an explanation from us about any prescription drugs or Part C medical care or service not covered by our plan. We must tell you

in writing why we will not pay for or approve a prescription drug, or Part C medical care or service, and how you can file an appeal to ask us to change this decision. *See Section 5 for more information about filing an appeal.*

You also have the right to this explanation even if you obtain the prescription drug, or Part C medical care or service from a pharmacy or provider not affiliated with our organization. You also have the right to receive an explanation from us about any utilization-management requirements, such as step therapy or prior authorization, which may apply to your plan. Please review our formulary website or call Customer Service for more information.

Your Right to Make Complaints

You have the right to make a complaint if you have concerns or problems related to your coverage or care. *See Section 4 and Section 5 for more information about complaints.*

If you make a complaint, we must treat you fairly (i.e., not retaliate against you) because you made a complaint. You have the right to get a summary of information about the appeals and grievances that members have filed against our plan in the past. *To get this information, call Customer Service.*

HIPAA Notice of Privacy Practices

Effective July 1, 2007

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

We keep the health and financial information of our current and former members private as required by law, accreditation standards, and our rules. This notice explains your rights. It also explains our legal duties and privacy practices. We are required by federal law to give you this notice.

Your Protected Health Information

We may collect, use, and share your Protected Health Information (PHI) for the following reasons

and others as allowed or required by law, including the HIPAA Privacy rule:

For Payment: We use and share PHI to manage your account or benefits, or to pay claims for health care you get through your plan. For example, we keep information about your premium and deductible payments. We may give information to a doctor's office to confirm your benefits.

For Health Care Operations: We use and share PHI for our health care operations. For example, we may use PHI to review the quality of care and services you get. We may also use PHI to provide you with case management or care coordination services for conditions like asthma, diabetes, or traumatic injury.

For Treatment Activities: We do not provide treatment. This is the role of a health care provider such as your doctor or a hospital. But, we may share PHI with your health care provider so that the provider may treat you.

To You: We must give you access to your own PHI. We may also contact you to let you know about treatment options or other health-related benefits and services. When you or your dependents reach a certain age, we may tell you about other products or programs for which you may be eligible. This may include individual coverage. We may also send you reminders about routine medical checkups and tests.

To Others: You may tell us in writing that it is OK for us to give your PHI to someone else for any reason. Also, if you are present, and tell us it is OK, we may give your PHI to a family member, friend or other person. We would do this if it has to do with your current treatment or payment for your treatment. If you are not present, if it is an emergency, or you are not able to tell us it is OK, we may give your PHI to a family member, friend or other person if sharing your PHI is in your best interest.

As Allowed or Required by Law: We may also share your PHI, as allowed by federal law, for many types of activities. PHI can be shared for health oversight activities. It can also be shared for judicial or administrative proceedings, with public health authorities, for law enforcement reasons, and to coroners, funeral directors or medical examiners (about decedents). PHI can also be shared for

certain reasons with organ donation groups, for research, and to avoid a serious threat to health or safety. It can be shared for special government functions, for Workers' Compensation, to respond to requests from the U.S. Department of Health and Human Services and to alert proper authorities if we reasonably believe that you may be a victim of abuse, neglect, domestic violence or other crimes. PHI can also be shared as required by law.

If you are enrolled with us through an employer sponsored group health plan, we may share PHI with your group health plan. We and/or your group health plan may share PHI with the sponsor of the plan. Plan sponsors that receive PHI are required by law to have controls in place to keep it from being used for reasons that are not proper.

Authorization: We will get an OK from you in writing before we use or share your PHI for any other purpose not stated in this notice. You may take away this OK at any time, in writing. We will then stop using your PHI for that purpose. But, if we have already used or shared your PHI based on your OK, we cannot undo any actions we took before you told us to stop.

Your Rights

Under federal law, you have the right to:

- Send us a written request to see or get a copy of certain PHI or ask that we correct your PHI that you believe is missing or incorrect. If someone else (such as your doctor) gave us the PHI, we will let you know so you can ask them to correct it.
- Send us a written request to ask us not to use your PHI for treatment, payment or health care operations activities. We are not required to agree to these requests.
- Give us a verbal or written request to ask us to send your PHI using other means that are reasonable. Also let us know if you want us to send your PHI to an address other than your home if sending it to your home could place you in danger.
- Send us a written request to ask us for a list of certain disclosures of your PHI.

Call Customer Service at the phone number printed on your identification (ID) card to use any

of these rights. They can give you the address to send the request. They can also give you any forms we have that may help you with this process.

How We Protect Information

We are dedicated to protecting your PHI. We set up a number of policies and practices to help make sure your PHI is kept secure.

We keep your oral, written, and electronic PHI safe using physical, electronic, and procedural means. These safeguards follow federal and state laws. Some of the ways we keep your PHI safe include offices that are kept secure, computers that need passwords, and locked storage areas and filing cabinets. We require our employees to protect PHI through written policies and procedures.

The policies limit access to PHI to only those employees who need the data to do their job. Employees are also required to wear ID badges to help keep people who do not belong out of areas where sensitive data is kept. Also, where required by law, our affiliates and non-affiliates must protect the privacy of data we share in the normal course of business. They are not allowed to give PHI to others without your written OK, except as allowed by law.

Potential Impact of Other Applicable Laws

HIPAA (the federal privacy law) generally does not preempt, or override other laws that give people greater privacy protections. As a result, if any state or federal privacy law requires us to provide you with more privacy protections, then we must also follow that law in addition to HIPAA.

Complaints

If you think we have not protected your privacy, you can file a complaint with us. You may also file a complaint with the Office for Civil Rights in the U.S. Department of Health and Human Services. We will not take action against you for filing a complaint.

Contact Information

Please call Customer Service at the phone number printed on your ID card. They can help you apply your rights, file a complaint, or talk with you about privacy issues.

Copies and Changes

You have the right to get a new copy of this notice at any time. Even if you have agreed to get this notice by electronic means, you still have the right to a paper copy. We reserve the right to change this notice. A revised notice will apply to PHI we already have about you as well as any PHI we may get in the future.

We are required by law to follow the privacy notice that is in effect at this time. We may tell you about any changes to our notice in a number of ways. We may tell you about the changes in a member newsletter or post them on our website. We may also mail you a letter that tells you about any changes.

Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente que aparece al dorso de su tarjeta de identificación o en el folleto de inscripción.

This notice is provided by the following companies:
Anthem Blue Cross and Blue Shield

State Notice of Privacy Practices

Effective July 1, 2007

As we told you in our HIPAA notice, we must follow state laws that are more strict than the federal HIPAA privacy law. This notice explains your rights and our legal duties under state law.

Your Personal Information

We may collect, use and share your nonpublic personal information (PI) as described in this notice. PI identifies a person and is often gathered in an insurance matter. PI could also be used to make judgments about your health, finances, character, habits, hobbies, reputation, career, and credit.

We may collect PI about you from other persons or entities such as doctors, hospitals, or other carriers.

We may share PI with persons or entities outside of our company without your OK in some cases.

If we take part in an activity that would require us to give you a chance to opt-out, we will contact you. We will tell you how you can let us know that you do not want us to use or share your PI for a given activity.

You have the right to access and correct your PI.

We take reasonable safety measures to protect the PI we have about you.

A more detailed state notice is available upon request. Please call the phone number printed on your ID card.

Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente que aparece al dorso de su tarjeta de identificación o en el folleto de inscripción.

This notice is provided by the following companies:

Anthem Blue Cross and Blue Shield

How to Get More Information About Your Rights

If you have questions or concerns about your rights and protections, you can:

1. Call Customer Service at the number on the cover of this booklet.
2. Get free help and information from your State Health Insurance Assistance Program (SHIP). *Contact information for your SHIP is in Section 8 of this booklet.*
3. Visit **www.medicare.gov** to view or download the publication “Your Medicare Rights & Protections.”
4. Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

What Can You Do If You Think You Have Been Treated Unfairly or Your Rights Are Not Being Respected?

If you think you have been treated unfairly or your rights have not been respected, you may call Customer Service or:

- If you think you have been treated unfairly due to your race, color, national origin, disability, age, or religion, you can call the Office for Civil Rights at 1-800-368-1019 or TTY/TDD 1-800-537-7697, or call your local Office for Civil Rights.
- If you have any other kind of concern or problem related to your Medicare rights and protections described in this section, you can also get help from your SHIP.

Your Responsibilities as a Member of Our Plan Include

- Getting familiar with your coverage and the rules you must follow to get care as a member. You can use this booklet to learn about your coverage, what you have to pay, and the rules you need to follow. *Call Customer Service if you have questions.*
- Using all of your insurance coverage. If you have additional health insurance coverage *or* prescription drug coverage besides our plan, it is important that you use your other coverage in combination with your coverage as a member of our plan to pay your health care *or* prescription drug expenses. This is called “coordination of benefits” because it involves coordinating all of the health *or* drug benefits that are available to you.
- **You are required to tell our plan if you have additional health insurance or drug coverage. Call Customer Service.**
- Playing an active role in your health care decisions.
- Notifying providers when seeking care (unless it is an emergency) that you are enrolled in our plan and you must present your plan membership card to the provider.

- Playing an active role in your health care decisions.
- Giving your doctor, other providers and your health plan the information they need to care for you, and following the treatment plans and instructions that you and your doctors agree upon. Be sure to ask your doctors and other providers if you have any questions and have them explain your treatment in a way you can understand.
- Acting in a way that supports the care given to other patients and helps the smooth running of your doctor's office, hospitals, and other offices.
- Paying your plan premiums and coinsurance or copayment for your covered services. You must pay for services that aren't covered.
- Notifying us if you move. If you move within our service area, we need to keep your membership record up to date. If you move outside of our plan service area, you cannot remain a member of our plan, but we can let you know if we have a plan in that area.
- Letting us know if you have any questions, concerns, problems, or suggestions. *If you do, please call Customer Service.*

4. How to File a Grievance

What Is a Grievance?

A grievance is any complaint, other than one that involves a request for an initial determination or an appeal as described in Section 5 of this manual.

Grievances do not involve problems related to approving or paying for Part D drugs or Part C medical care or services, problems about having to leave the hospital too soon, and problems about having Skilled Nursing Facility (SNF), Home Health Agency (HHA), or Comprehensive Outpatient Rehabilitation Facility (CORF) services ending too soon.

If we will not pay for or give you the Part C medical care or services or Part D drugs you want, you believe that you are being released from the hospital or SNF too soon, or your HHA or CORF services are ending too soon, you must follow the rules outlined in Section 5.

What Types of Problems Might Lead to Your Filing a Grievance?

- Problems with the service you receive from Customer Service.
- If you feel that you are being encouraged to leave (disenroll from) the plan.
- If you disagree with our decision not to give you a “fast” decision or a “fast” appeal. We discuss these fast decisions and appeals in Section 5.
- We don’t give you a decision within the required time frame.
- We don’t give you required notices.
- You believe our notices and other written materials are hard to understand.
- Waiting too long for prescriptions to be filled.
- Rude behavior by network pharmacists or other staff.
- We don’t forward your case to the Independent Review Entity if we do not give you a decision on time.

- Problems with the quality of the medical care or services you receive, including quality of care during a hospital stay.
- Problems with how long you have to wait on the phone, in the waiting room, or in the exam room.
- Problems getting appointments when you need them, or waiting too long for them.
- Rude behavior by doctors, nurses, receptionists, or other staff.
- Cleanliness or condition of doctor’s offices, clinics, or hospitals.

If you have one of these types of problems and want to make a complaint, it is called “filing a grievance.”

Who May File a Grievance?

You or someone you name may file a grievance. The person you name would be your “representative.” You may name a relative, friend, lawyer, advocate, doctor, or anyone else to act for you. Other persons may already be authorized by the court or in accordance with state law to act for you.

If you want someone to act for you who is not already authorized by the court or under state law, then you and that person must sign and date a statement that gives the person legal permission to be your representative. *To learn how to name your representative, you may call Customer Service.*

Filing a Grievance With Our Plan

If you have a complaint, you or your representative may call the phone number for **Part C Grievances** (for complaints about Part C medical care or services) or **Part D Grievances** (for complaints about Part D drugs) in Section 8. We will try to resolve your complaint over the phone. If you ask for a written response, file a written grievance, or your complaint is related to quality of care, we will respond in writing to you.

If we cannot resolve your complaint over the phone, we have a formal procedure to review your complaints. We call this the Grievance Procedure.

Expedited grievances can be filed concerning decisions not to conduct expedited organization determinations or reconsiderations, or to take an extension on initial decisions or appeals. The plan must respond to your expedited grievance within 24 hours.

The grievance must be submitted within 60 days of the event or incident. We must address your grievance as quickly as your case requires based on your health status, but no later than 30 days after receiving your complaint.

We may extend the time frame by up to 14 days if you ask for the extension, or if we justify a need for additional information and the delay is in your best interest. If we deny your grievance in whole or in part, our written decision will explain why we denied it, and will tell you about any dispute resolution options you may have.

Fast Grievances

In certain cases, you have the right to ask for a “fast grievance,” meaning we will answer your grievance within 24 hours. We discuss situations where you may request a fast grievance in Section 5.

For Quality of Care Problems, You May Also Complain to the QIO

You may complain about the quality of care received under Medicare, including care during a hospital stay. You may complain to us using the grievance process, to the Quality Improvement Organization (QIO), or both. If you file with the QIO, we must help the QIO resolve the complaint. *See Section 8 for more information about the QIO and for the name and phone number of the QIO in your state.*

5. Complaints and Appeals About Your Part D Prescription Drugs or Part C Medical Care and Services

Introduction

This section explains how you ask for coverage of your Part D drugs or Part C medical care or services or payments in different situations. This section also explains how to make complaints when you think you are being asked to leave the hospital too soon, or you think your skilled nursing facility (SNF), home health (HHA) or comprehensive outpatient rehabilitation facility (CORF) services are ending too soon. These types of requests and complaints are discussed below in Part 1, Part 2, or Part 3.

Other complaints that do not involve the types of requests or complaints discussed below in Part 1, Part 2, or Part 3 are considered **grievances**. You would file a grievance if you have any type of problem with us or one of our network providers that does not relate to coverage for Part D drugs or Part C medical care or services. *For more information about grievances, see Section 4.*

Part 1. Requests for Part D Drugs or Part C Medical Care or Services or Payments

Part 2. Complaints If You Think You Are Asked to Leave the Hospital Too Soon

Part 3. Complaints If You Think Your Skilled Nursing Facility (SNF), Home Health (HHA) or Comprehensive Outpatient Rehabilitation Facility (CORF) Services Are Ending Too Soon

Part 1. Requests for Part D Drugs or Medical Care or Services or Payments

This part explains what you can do if you have problems getting the Part D drugs or Part C medical care or service you request, or payment (including the amount you paid) for a Part D drug

or Part C medical care or service you already received.

If you have problems getting the Part D drugs or Part C medical care or services you need, or payment for a Part D drug or Part C service you already received, you must request an initial determination with the plan.

Initial Determinations

The initial determination we make is the starting point for dealing with requests you may have about covering a Part D drug or Part C medical care or service you need, or paying for a Part D drug or Part C medical care or service you already received. Initial decisions about Part D drugs are called “**coverage determinations.**”

Initial decisions about Part C medical care or services are called “**organization determinations.**” With this decision, we explain whether we will provide the Part D drug or Part C medical care or service you are requesting, or pay for the Part D drug or Part C medical care or service you already received.

The following are examples of requests for initial determinations:

- You ask us to pay for a prescription drug you have received.
- You ask for a Part D drug that is not on your plan sponsor’s list of covered drugs (called a “formulary”). This is a request for a “formulary exception.” See “*What Is an Exception?*” below for more information about the exceptions process.
- You ask for an exception to our utilization management tools, such as prior authorization, dosage limits, quantity limits, or step therapy requirements. Requesting an exception to a utilization management tool is a type of

formulary exception. See “*What Is an Exception?*” below for more information about the exceptions process.

- You ask for a non-preferred Part D drug at the preferred cost-sharing level. This is a request for a “tiering exception.” See “*What Is an Exception?*” below for more information about the exceptions process.
- You ask us to pay you back for the cost of a drug you bought at an out-of-network pharmacy. In certain circumstances, out-of-network purchases, including drugs provided to you in a physician’s office, will be covered by the plan. See “*Filling Prescriptions Outside of Network*” in Section 2 for a description of these circumstances.
- You are not getting Part C medical care or services you want, and you believe that this care is covered by the plan.
- We will not approve the medical treatment your doctor or other medical provider wants to give you, and you believe that this treatment is covered by the plan.
- You are being told that a medical treatment or service you have been getting will be reduced or stopped, and you believe that this could harm your health.
- You have received Part C medical care or services that you believe should be covered by the plan, but we have refused to pay for this care.

What Is an Exception?

An exception is a type of initial determination (also called a “coverage determination”) involving a Part D drug. You or your doctor may ask us to make an exception to our Part D coverage rules in a number of situations.

- You may ask us to cover your Part D drug even if it is not on our formulary. Excluded drugs cannot be covered by a Part D plan unless coverage is through an enhanced plan that covers those excluded drugs.
- You may ask us to waive coverage restrictions or limits on your Part D drug. For example, for certain Part D drugs, we limit the amount of the drug that we will cover. If your Part D drug

has a quantity limit, you may ask us to waive the limit and cover more. See Section 2 (“*Utilization Management*”) to learn more about our additional coverage restrictions or limits on certain drugs.

- You may ask us to provide a higher level of coverage for your Part D drug. If your Part D drug is contained in our non-preferred tier, you may ask us to cover it at the cost-sharing amount that applies to drugs in the preferred tier instead. This would lower the coinsurance/ copayment amount you must pay for your Part D drug. Please note, if we grant your request to cover a Part D drug that is not on our formulary, you may not ask us to provide a higher level of coverage for the drug. Also, you may not ask us to provide a higher level of coverage for Part D drugs that are in the non-preferred tier.

Generally, we will only approve your request for an exception if the alternative Part D drugs included on the plan formulary or the Part D drug in the preferred tier would not be as effective in treating your condition and/or would cause you to have adverse medical effects.

Your doctor must submit a statement supporting your exception request. In order to help us make a decision more quickly, the supporting medical information from your doctor should be sent to us with the exception request.

If we approve your exception request, our approval is valid for the remainder of the plan year, so long as your doctor continues to prescribe the Part D drug for you and it continues to be safe for treating your condition. If we deny your exception request, you may appeal our decision.

Note: If we approve your exception request for a Part D non-formulary drug, you cannot request an exception to the copayment or coinsurance amount we require you to pay for the drug.

You may call us at the phone number shown under **Part D Coverage Determinations** in Section 8 to ask for any of these requests.

Who May Ask for an Initial Determination?

You, your prescribing physician, or someone you name may ask us for an initial determination. The person you name would be your “appointed representative.” You may name a relative, friend, advocate, doctor, or anyone else to act for you. Other persons may already be authorized under state law to act for you.

If you want someone to act for you who is not already authorized under state law, then you and that person must sign and date a statement that gives the person legal permission to be your appointed representative.

If you are requesting Part C medical care or services, this statement must be sent to us at the address or fax number listed under “Part C Organization Determinations” in Section 8. If you are requesting Part D drugs, this statement must be sent to us at the address or fax number listed under “Part D Coverage Determinations” in Section 8. To learn how to name your appointed representative, you may call Customer Service.

You also have the right to have a lawyer act for you. You may contact your own lawyer, or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify.

Asking for a “Standard” or “Fast” Initial Determination

A decision about whether we will give you, or pay for, the Part D drug or Part C medical care or service you are requesting can be a “standard” decision that is made within the standard time frame, or it can be a “fast” decision that is made more quickly. A fast decision is also called an “expedited” decision.

Asking for a Standard Decision

To ask for a standard decision for a Part D drug or Part C medical care or service you, your doctor, or your representative should call, fax or write us at the numbers or address listed under **Part D Coverage Determinations** (for appeals about Part

D drugs) or **Part C Organization Determinations** (for appeals about Part C medical care or services) in Section 8.

For review requests made outside of regular weekday business hours, please call Customer Service at one of the numbers listed in Section 8. You, your doctor or your appointed representative will be instructed on how to leave a message.

Asking for a Fast Decision

You may ask for a fast decision *only* if you or your doctor believe that waiting for a standard decision could seriously harm your health or your ability to function. (Fast decisions apply only to requests for benefits that you have not yet received. You cannot get a fast decision if you are asking us to pay you back for a benefit that you already received.)

If you are requesting a Part D drug or Part C medical care or service that you have not yet received, you, your doctor, or your representative may ask us to give you a fast decision by calling, faxing, or writing us at the numbers or address listed under **Part D Coverage Determinations** (for appeals about Part D drugs) or **Part C Organization Determinations** (for appeals about Part C medical care or services) in Section 8.

For review requests made outside of regular weekday business hours, please call Customer Service at one of the numbers listed in Section 8. You, your doctor or your appointed representative will be instructed on how to leave a message.

Be sure to ask for a “fast” or “expedited” review. If your doctor asks for a fast decision for you, or supports you in asking for one, and the doctor indicates that waiting for a standard decision could seriously harm your health or your ability to function, we will automatically give you a fast decision. If you ask for a fast decision without support from a doctor, we will decide if your health requires a fast decision.

If we decide that your medical condition does not meet the requirements for a fast decision, we will send you a letter informing you that if you get a doctor’s support for a fast review, we will automatically give you a fast decision. The letter will also tell you how to file a “fast grievance.” You have the right to file a fast grievance if you disagree with our decision to deny your request for a fast

review (*for more information about fast grievances, see Section 4*). If we deny your request for a fast initial determination, we will give you a standard decision.

What Happens When You Request an Initial Determination?

- *For a **standard** initial determination about a **Part D drug** (including a request to pay you back for a Part D drug that you have already received):*

Generally, we must give you our decision no later than 72 hours after we receive your request, but we will make it sooner if your request is for a Part D drug that you have not received yet and your health condition requires us to.

However, if your request involves a request for an exception (including a formulary exception, tiering exception, or an exception from utilization management rules, such as prior authorization, dosage limits, quantity limits, or step therapy requirements, we must give you our decision no later than 72 hours after we receive your physician's "supporting statement" explaining why the drug you are asking for is medically necessary.

If you have not received an answer from us within 72 hours after we receive your request (or your physician's supporting statement if your request involves an exception), your request will automatically go to Appeal Level 2.

- *For a **fast** initial determination about a **Part D drug** that you have not yet received:*

If we give you a fast review, we will give you our decision within 24 hours after you or your doctor ask for a fast review. We will give you the decision sooner if your health condition requires us to.

If your request involves a request for an exception, we will give you our decision no later than 24 hours after we have received your physician's "supporting statement," which explains why the drug you are asking for is medically necessary.

If we decide you are eligible for a fast review and you have not received an answer from us within 24 hours after receiving your request (or your physician's supporting statement if your

request involves an exception), your request will automatically go to Appeal Level 2.

- *For a decision about **payment for Part C medical care or services** you already received:*

If we do not need more information to make a decision, we have up to 30 days to make a decision after we receive your request, although a small number of decisions may take longer. However, if we need more information in order to make a decision, we have up to 60 days from the date of the receipt of your request to make a decision. You will be told in writing when we make a decision.

If you have not received an answer from us within 60 days of your request, you have the right to appeal.

- *For a **standard** decision about **Part C medical care or services** you have not yet received:*

We have 14 days to make a decision after we receive your request. However, we can take up to 14 more days if you ask for additional time, or if we need more information (such as medical records) that may benefit you. If we take additional days, we will notify you in writing.

If you believe that we should not take additional days, you can make a specific type of complaint called a "fast grievance." *For more information about fast grievances, see Section 4.*

If you have not received an answer from us within 14 days of your request (or by the end of any extended time period), you have the right to appeal.

- *For a **fast** decision about **Part C medical care or services** you have not yet received:*

If you receive a "fast" decision, we will give you our decision about your requested medical care or services within 72 hours after we receive the request.

However, we can take up to 14 more days if we find that some information is missing that may benefit you, or if you need more time to prepare for this review. If we take additional days, we will notify you in writing. If you believe that we should not take any extra days, you can file a fast grievance. We will call you as soon as we make the decision.

If we do not tell you about our decision within 72 hours (or by the end of any extended time period), you have the right to appeal. If we deny your request for a fast decision, you may file a “fast grievance.” *For more information about fast grievances, see Section 4.*

What Happens If We Decide Completely in Your Favor?

- *For a **standard** decision about a **Part D drug** (including a request to pay you back for a Part D drug that you have already received):*

We must cover the Part D drug you requested as quickly as your health requires, but no later than 72 hours after we receive the request. If your request involves a request for an exception, we must cover the Part D drug you requested no later than 72 hours after we receive your physician’s “supporting statement.”

If you are asking us to pay you back for a Part D drug that you already paid for and received, we must send payment to you no later than 30 calendar days after we receive the request (or supporting statement if your request involves an exception).

- *For a **fast** decision about a **Part D drug** that you have not yet received:*

We must cover the Part D drug you requested no later than 24 hours after we receive your request. If your request involves a request for an exception, we must cover the Part D drug you requested no later than 24 hours after we receive your physician’s “supporting statement.”

- *For a decision about **payment** for **Part C medical care or services** you already received:*

Generally, we must send payment no later than 30 days after we receive your request, although a small number of decisions may take up to 60 days. If we need more information in order to make a decision, we have up to 60 days from the date of the receipt of your request to make payment.

- *For a **standard** decision about **Part C medical care or services** you have not yet received:*

We must authorize or provide your requested care within 14 days of receiving your request. If

we extended the time needed to make our decision, we will authorize or provide your medical care before the extended time period expires.

- *For a **fast** decision about **Part C medical care or services** you have not yet received:*

We must authorize or provide your requested care within 72 hours of receiving your request. If we extended the time needed to make our decision, we will authorize or provide your medical care before the extended time period expires.

What Happens If We Decide Against You?

If we decide against you, we will send you a written decision explaining why we denied your request. If an initial determination does not give you all that you requested, you have the right to appeal the decision. (*See Appeal Level 1.*)

Appeal Level 1: Appeal to the Plan

You may ask us to review our initial determination, even if only part of our decision is not what you requested. An appeal to the plan about a Part D drug is also called a plan “**redetermination.**” An appeal to the plan about Part C medical care or services is also called a plan “**reconsideration.**” When we receive your request to review the initial determination, we give the request to people at our organization who were not involved in making the initial determination. This helps ensure that we will give your request a fresh look.

Who May File Your Appeal of the Initial Determination?

If you are appealing an initial decision about a Part D drug, you or your representative may file a **standard appeal** request, or *you, your representative, or your doctor* may file a **fast appeal** request. *Please see “Who May Ask for an Initial Determination?” for information about appointing a representative.*

If you are appealing an initial decision about Part C medical care or services, the rules about who may

file an appeal are the same as the rules about who may ask for an organization determination.

Follow the instructions under “Who May Ask for an Initial Determination?” However, providers who do not have a contract with the plan may also appeal a payment decision as long as the provider signs a “waiver of payment” statement saying it will not ask you to pay for the Part C medical care or service under review, regardless of the outcome of the appeal.

How Soon Must You File Your Appeal?

You must file the appeal request within *60 calendar days* from the date included on the notice of our initial determination. We may give you more time if you have a good reason for missing the deadline.

How to File Your Appeal

1. Asking for a standard appeal:

To ask for a standard appeal about a Part D drug, or Part C medical care or service, a signed, *written* appeal request must be sent to the address listed under **Part D Appeals** (for appeals about Part D drugs) or **Part C Appeals** (for appeals about medical care or services) in Section 8.

You may also ask for a standard appeal by calling us at the phone number shown under **Part D Appeals** (for appeals about Part D drugs) or **Part C Appeals** (for appeals about Part C medical care or services) in Section 8.

2. Asking for a fast appeal:

If you are appealing a decision we made about giving you a Part D drug or Part C medical care or service that you have not received yet, you and/or your doctor will need to decide if you need a fast appeal. The rules about asking for a fast appeal are the same as the rules about asking for a fast initial determination.

You, your doctor, or your representative may ask us for a fast appeal by calling, faxing, or writing us at the numbers or address listed under **Part D Appeals** (for appeals about Part D drugs) or **Part C Appeals** (for appeals about Part C medical care or services) in Section 8.

For review requests made outside of regular weekday business hours, please call Customer

Service at one of the numbers listed in Section 8. You, your doctor or your appointed representative will be instructed on how to leave a message.

Be sure to ask for a “fast” or “expedited” review. Remember, if your doctor provides a written or oral supporting statement explaining that you need the fast appeal, we will automatically give you a fast appeal.

If you ask for a fast decision without support from a doctor, we will decide if your health requires a fast decision. If we decide that your medical condition does not meet the requirements for a fast decision, we will send you a letter informing you that if you get a doctor’s support for a fast review, we will automatically give you a fast decision.

The letter will also tell you how to file a “fast grievance.” You have the right to file a fast grievance if you disagree with our decision to deny your request for a fast review (*for more information about fast grievances, see Section 4*). If we deny your request for a fast appeal, we will give you a standard appeal.

Getting Information to Support Your Appeal

We must gather all the information we need to make a decision about your appeal. If we need your assistance in gathering this information, we will contact you or your representative.

You have the right to obtain and include additional information as part of your appeal. For example, you may already have documents related to your request, or you may want to get your doctor’s records or opinion to help support your request. You may need to give the doctor a written request to get information.

You may give us your additional information to support your appeal by calling, faxing, or writing us at the numbers or address listed under **Part D Appeals** (for appeals about Part D drugs) or **Part C Appeals** (for appeals about Part C medical care or services) in Section 8.

You may also deliver additional information in person to the address listed under **Part D Appeals** (for appeals about Part D drugs) or **Part C Appeals**

(for appeals about Part C medical care or services) in Section 8.

You also have the right to ask us for a copy of information regarding your appeal. You may call or write us at the phone number or address listed under **Part D Appeals** (for appeals about Part D drugs) or **Part C Appeals** (for appeals about Part C medical care or services) in Section 8. We are allowed to charge a fee for copying and sending this information to you.

How Soon Must We Decide On Your Appeal?

- *For a **standard** decision about a **Part D drug** that includes a request to pay you back for a **Part D drug** you have already paid for and received:*
We will give you our decision within seven calendar days of receiving the appeal request. We will give you the decision sooner if you have not received the drug yet and your health condition requires us to. If we do not give you our decision within seven calendar days, your request will automatically go to Appeal Level 2.
- *For a **fast** decision about a **Part D drug** that you have not yet received:*
We will give you our decision within 72 hours after we receive the appeal request. We will give you the decision sooner if your health condition requires us to. If we do not give you our decision within 72 hours, your request will automatically go to Appeal Level 2.
- *For a decision about **payment for Part C medical care or services** you already received:*
After we receive your appeal request, we have 60 days to decide. If we do not decide within 60 days, your appeal automatically goes to Appeal Level 2.
- *For a **standard** decision about **Part C medical care or services** you have not yet received:*
After we receive your appeal, we have 30 days to decide, but will decide sooner if your health condition requires. However, if you ask for more time, or if we find that helpful information is missing, we can take up to 14 more days to make our decision. If we do not tell you our decision within 30 days (or by the

end of the extended time period), your request will automatically go to Appeal Level 2.

- *For a **fast** decision about **Part C medical care or services** you have not yet received:*
After we receive your appeal, we have 72 hours to decide, but will decide sooner if your health condition requires. However, if you ask for more time, or if we find that helpful information is missing, we can take up to 14 more days to make our decision. If we do not decide within 72 hours (or by the end of the extended time period), your request will automatically go to Appeal Level 2.

What Happens If We Decide Completely in Your Favor?

- *For a **standard** decision about a **Part D drug** (including a request to pay you back for a **Part D drug** that you have already received):*
We must cover the Part D drug you requested as quickly as your health requires, but no later than seven calendar days after we receive the request. If you are asking us to pay you back for a Part D drug that you already paid for and received, we must send payment to you no later than 30 calendar days after we receive the request.
- *For a **fast** decision about a **Part D drug** that you have not yet received:*
We must cover the Part D drug you requested no later than 72 hours after we receive your request.
- *For a **decision** about **payment for Part C medical care or services** you already received:*
We must pay within 60 days of receiving your appeal request.
- *For a **standard** decision about **Part C medical care or services** you have not yet received:*
We must authorize or provide your requested care within 30 days of receiving your appeal request. If we extended the time needed to decide your appeal, we will authorize or provide your requested care before the extended time period expires.

- *For a fast decision about Part C medical care or services you have not yet received:*

We must authorize or provide your requested care within 72 hours of receiving your appeal request. If we extended the time needed to decide your appeal, we will authorize or provide your requested care before the extended time period expires.

Appeal Level 2: Independent Review Entity (IRE)

At the second level of appeal, your appeal is reviewed by an outside Independent Review Entity (IRE) that has a contract with the Centers for Medicare & Medicaid Services (CMS), the government agency that runs the Medicare program. The IRE has no connection to us.

You have the right to ask us for a copy of your case file that we sent to this entity. We are allowed to charge you a fee for copying and sending this information to you.

How to File Your Appeal

If you asked for Part D drugs or payment for Part D drugs and we did not rule completely in your favor at Appeal Level 1, you may file an appeal with the IRE. If you choose to appeal, you must send the appeal request to the IRE.

The decision you receive from the plan (Appeal Level 1) will tell you how to file this appeal, including who can file the appeal and how soon it must be filed.

If you asked for Part C medical care or services, or payment for Part C medical care or services, and we did not rule completely in your favor at Appeal Level 1, your appeal is automatically sent to the IRE.

How Soon Must the IRE Decide?

The IRE has the same amount of time to make its decision as the plan had at **Appeal Level 1**.

If the IRE Decides Completely in Your Favor

The IRE will tell you in writing about its decision and the reasons for it.

- For a decision to pay you back for a *Part D drug* you already paid for and received, we must send payment to you within 30 calendar days from the date we receive notice reversing our decision.
- For a *standard* decision about a *Part D drug* you have not yet received, we must cover the Part D drug you asked for within 72 hours after we receive notice reversing our decision.
- For a *fast* decision about a *Part D drug* you have not yet received, we must cover the Part D drug you asked for within 24 hours after we receive notice reversing our decision.
- *For a decision about payment for Part C medical care or services you already received:*
We must pay within 30 days after we receive notice reversing our decision.
- *For a standard decision about Part C medical care or services you have not yet received.:*
We must authorize your requested Part C medical care or service within 72 hours, or provide it to you within 14 days after we receive notice reversing our decision.
- *For a fast decision about Part C medical care or services:*
We must authorize or provide your requested Part C medical care or services within 72 hours after we receive notice reversing our decision.

Appeal Level 3: Administrative Law Judge (ALJ)

If the IRE does not rule completely in your favor, you or your representative may ask for a review by an Administrative Law Judge (ALJ) if the dollar value of the Part D drug or Part C medical care or service you asked for meets the minimum requirement provided in the IRE's decision.

During the ALJ review, you may present evidence, review the record (by either receiving a copy of the file or accessing the file in person when feasible), and be represented by counsel.

How to File Your Appeal

The request must be filed with an ALJ within *60 calendar days* of the date you were notified of the decision made by the IRE (Appeal Level 2). The ALJ may give you more time if you have a good reason for missing the deadline. The decision you receive from the IRE will tell you how to file this appeal, including who can file it.

The ALJ will not review your appeal if the dollar value of the requested Part D drug or Part C medical care or service does not meet the minimum requirement specified in the IRE's decision. If the dollar value is less than the minimum requirement, you may not appeal any further.

How Soon Will the Judge Make a Decision?

The ALJ will hear your case, weigh all of the evidence, and make a decision as soon as possible.

If the Judge Decides in Your Favor:

See the section "Favorable Decisions by the ALJ, MAC or a Federal Court Judge" below for information about what we must do if our decision denying what you asked for is reversed by an ALJ.

Appeal Level 4: Medicare Appeals Council (MAC)

If the ALJ does not rule completely in your favor, you or your representative may ask for a review by the Medicare Appeals Council (MAC).

How to File Your Appeal

The request must be filed with the MAC within *60 calendar days* of the date you were notified of the decision made by the ALJ (Appeal Level 3). The MAC may give you more time if you have a good reason for missing the deadline. The decision you receive from the ALJ will tell you how to file this appeal, including who can file it.

How Soon Will the Council Make a Decision?

The MAC will first decide whether to review your case (it does not review every case it receives). If the MAC reviews your case, it will make a decision as soon as possible. If it decides not to review your case, you may request a review by a Federal Court Judge (*see Appeal Level 5*).

The MAC will issue a written notice explaining any decision it makes. The notice will tell you how to request a review by a Federal Court Judge.

If the Council Decides in Your Favor

See the section "Favorable Decisions by the ALJ, MAC or a Federal Court Judge" below for information about what we must do if our decision denying what you asked for is reversed by the MAC.

Appeal Level 5: Federal Court

You have the right to continue your appeal by asking a Federal Court Judge to review your case if the amount involved meets the minimum requirement specified in the Medicare Appeals Council's decision, you received a decision from the Medicare Appeals Council (Appeal Level 4), and:

- the decision is not completely favorable to you, or
- the decision tells you that the MAC decided not to review your appeal request.

How to File Your Appeal

In order to request judicial review of your case, you must file a civil action in a United States district court within *60 calendar days* after the date you were notified of the decision made by the Medicare Appeals Council (Appeal Level 4). The letter you get from the Medicare Appeals Council will tell you how to request this review, including who can file the appeal.

Your appeal request will not be reviewed by a federal court if the dollar value of the requested Part D drug or Part C medical care or service does not meet the minimum requirement specified in the MAC's decision.

How Soon Will the Judge Make a Decision?

The Federal Court Judge will first decide whether to review your case. If it reviews your case, a decision will be made according to the rules established by the federal judiciary.

If the Judge Decides in Your Favor

See the section “Favorable Decisions by the ALJ, MAC or a Federal Court Judge” below for information about what we must do if our decision denying what you asked for is reversed by a Federal Court Judge.

If the Judge Decides Against You

You may have further appeal rights in the federal courts. Please refer to the judge’s decision for further information about your appeal rights.

Favorable Decisions by the ALJ, MAC or a Federal Court Judge

This section explains what we must do if our initial decision denying what you asked for is reversed by the ALJ, MAC or a Federal Court Judge.

- For a decision to pay you back for a *Part D drug* you already paid for and received, we must send payment to you within 30 calendar days from the date we receive notice reversing our decision.
- For a *standard* decision about a *Part D drug* you have not yet received, we must cover the Part D drug you asked for within 72 hours after we receive notice reversing our decision.
- For a *fast* decision about a *Part D drug* you have not yet received, we must cover the Part D drug you asked for within 24 hours after we receive notice reversing our decision.
- For a decision about *Part C medical care or services*, we must pay for, authorize, or provide the medical care or service you have asked for within 60 days of the date we receive the decision.

Part 2. Complaints (Appeals) If You Think You Are Being Discharged From the Hospital Too Soon

When you are admitted to the hospital, you have the right to get all the hospital care covered by the plan that is necessary to diagnose and treat your illness or injury. The day you leave the hospital (your discharge date) is based on when your stay in the hospital is no longer medically necessary. This part explains what to do if you believe that you are being discharged too soon.

Information You Should Receive During Your Hospital Stay

Within two days of admission as an inpatient or during pre-admission, someone at the hospital must give you a notice called the *Important Message From Medicare* (call Customer Service or 1-800-MEDICARE (1-800-633-4227) to get a sample notice or see it online at <http://www.cms.hhs.gov/BNI>. This notice explains:

- Your right to get all medically necessary hospital services paid for by the plan (except for any applicable copayments or deductibles).
- Your right to be involved in any decisions that the hospital, your doctor, or anyone else makes about your hospital services and who will pay for them.
- Your right to get services you need after you leave the hospital.
- Your right to appeal a discharge decision and have your hospital services paid for by us during the appeal (except for any applicable copayments or deductibles).

You (or your representative) will be asked to sign the *Important Message From Medicare* to show that you received and understood this notice. **Signing the notice does not mean that you agree that the coverage for your services should end – only that you received and understand the notice.**

If the hospital gives you the *Important Message From Medicare* more than 2 days before your discharge day, it must give you a copy of your

signed *Important Message From Medicare* before you are scheduled to be discharged.

Review of Your Hospital Discharge by the Quality Improvement Organization

You have the right to request a review of your discharge. You may ask a Quality Improvement Organization to review whether you are being discharged too soon.

What Is the “Quality Improvement Organization”?

“QIO” stands for Quality Improvement Organization. The QIO is a group of doctors and other health care experts paid by the federal government to check on and help improve the care given to Medicare patients. They are not part of the plan or the hospital. There is one QIO in each state. QIOs have different names, depending on which state they are in. The doctors and other health experts in the QIO review certain types of complaints made by Medicare patients. These include complaints from Medicare patients who think their hospital stay is ending too soon.

Getting the QIO to Review Your Hospital Discharge

You must quickly contact the QIO. The Important Message From Medicare gives the name and telephone number of the QIO and tells you what you must do.

- You must ask the QIO for a **“fast review”** of your discharge. This “fast review” is also called an “immediate review.”
- You must request a review from the QIO no later than the day you are scheduled to be discharged from the hospital. **If you meet this deadline, you may stay in the hospital after your discharge date without paying for it while you wait to get the decision from the QIO.**
- The QIO will look at your medical information provided to the QIO by us and the hospital.
- During this process, you will get a notice called the *Detailed Notice of Discharge* giving the reasons why we believe that your discharge date

is medically appropriate. Call Customer Service or 1-800-MEDICARE (1-800-633-4227 — TTY users should call 1-877-486-2048) to get a sample notice or see it online at <http://www.cms.hhs.gov/BNI/>.

- The QIO will decide, within one day after receiving the medical information it needs, whether it is medically appropriate for you to be discharged on the date that has been set for you.

What Happens If the QIO Decides in Your Favor?

We will continue to cover your hospital stay (except for any applicable copayments or deductibles) for as long as it is medically necessary and you have not exceeded our plan coverage limitations as described in Section 10.

What Happens If the QIO Agrees With the Discharge?

You will not be responsible for paying the hospital charges until noon of the day after the QIO gives you its decision. However, you could be financially liable for any inpatient hospital services provided after noon of the day after the QIO gives you its decision. You may leave the hospital on or before that time and avoid any possible financial liability.

If you remain in the hospital, you may still ask the QIO to review its first decision if you make the request within 60 days of receiving the QIO’s first denial of your request. However, you could be financially liable for any inpatient hospital services provided after noon of the day after the QIO gave you its first decision.

What Happens If You Appeal the QIO Decision?

The QIO has 14 days to decide whether to uphold its original decision or agree that you should continue to receive inpatient care. If the QIO agrees that your care should continue, we must pay for or reimburse you for any care you have received since the discharge date on the *Important Message From Medicare*, and provide you with inpatient care (except for any applicable copayments or deductibles) for as long as it is medically necessary

and you have not exceeded our plan coverage limitations as described in Section 10.

If the QIO upholds its original decision, you may be able to appeal its decision to an Administrative Law Judge (ALJ). Please see Appeal Level 3 in Part 1 of this section for guidance on the ALJ appeal. If the ALJ upholds the decision, you may also be able to ask for a review by the Medicare Appeals Council (MAC) or a federal court.

If any of these decision makers agree that your stay should continue, we must pay for or reimburse you for any care you have received since the discharge date, and provide you with inpatient care (except for any applicable copayments or deductibles) for as long as it is medically necessary and you have not exceeded our plan coverage limitations as described in Section 10.

What If You Do Not Ask the QIO for a Review by the Deadline?

If you do not ask the QIO for a fast review of your discharge by the deadline, you may ask us for a “fast appeal” of your discharge, which is discussed in Part 1 of this section. If you ask us for a fast appeal of your discharge and you stay in the hospital past your discharge date, you may have to pay for the hospital care you receive past your discharge date. Whether you have to pay or not depends on the decision we make.

- If we decide, based on the fast appeal, that you need to stay in the hospital, we will continue to cover your hospital care (except for any applicable copayments or deductibles) for as long as it is medically necessary and you have not exceeded our plan coverage limitations as described in Section 10.
- If we decide that you should not have stayed in the hospital beyond your discharge date, we will not cover any hospital care you received after the discharge date.

If we uphold our original decision, we will forward our decision and case file to the Independent Review Entity (IRE) within 24 hours. Please see Appeal Level 2 in Part 1 of this section for guidance on the IRE appeal. If the IRE upholds our decision, you may also be able to ask for a review by an ALJ, MAC or a federal court.

If any of these decision makers agree that your stay should continue, we must pay for or reimburse you for any care you have received since the discharge date on the notice you got from your provider, and provide you with any services you asked for (except for any applicable copayments or deductibles) for as long as it is medically necessary and you have not exceeded our plan coverage limitations as described in Section 10.

Part 3. Complaints (Appeals) If You Think Coverage for Your Skilled Nursing Facility, Home Health Agency, or Comprehensive Outpatient Rehabilitation Facility Services, Is Ending Too Soon

When you are a patient in a Skilled Nursing Facility (SNF), Home Health Agency (HHA), or Comprehensive Outpatient Rehabilitation Facility (CORF), you have the right to get all the SNF, HHA or CORF care covered by the plan that is necessary to diagnose and treat your illness or injury.

The day we end coverage for your SNF, HHA or CORF services is based on when these services are no longer medically necessary. This part explains what to do if you believe that coverage for your services is ending too soon.

Information You Will Receive During Your SNF, HHA or CORF Stay

Your provider will give you written notice called the Notice of Medicare Non-Coverage at least 2 days before coverage for your services ends (call Customer Service or 1-800-MEDICARE (1-800-633-4227) to get a sample notice or see it online at <http://www.cms.hhs.gov/BNI/>. You (or your representative) will be asked to sign and date this notice to show that you received it.

Signing the notice does not mean that you agree that coverage for your services should end – only that you received and understood the notice.

Getting QIO Review of Our Decision to End Coverage

You have the right to appeal our decision to end coverage for your services. As explained in the notice you get from your provider, you may ask the Quality Improvement Organization (the “QIO”) to do an independent review of whether it is medically appropriate to end coverage for your services.

How Soon Do You Have to Ask for QIO Review?

You must quickly contact the QIO. The written notice you got from your provider gives the name and telephone number of your QIO and tells you what you must do.

If you get the notice 2 days before your coverage ends, you must contact the QIO no later than noon of the day after you get the notice.

If you get the notice more than 2 days before your coverage ends, you must make your request no later than noon of the day *before* the date that your Medicare coverage ends.

What Will Happen During the QIO’s Review?

The QIO will ask why you believe coverage for the services should continue. You don’t have to prepare anything in writing, but you may do so if you wish. The QIO will also look at your medical information, talk to your doctor, and review information that we have given to the QIO.

During this process, you will get a notice called the *Detailed Explanation of Non-Coverage* giving the reasons why we believe coverage for your services should end. Call Customer Service or 1-800-MEDICARE (1-800-633-4227, TTY users should call 1-877-486-2048) to get a sample notice or see it online at <http://www.cms.hhs.gov/BNI/>.

The QIO will make a decision within one full day after it receives all the information it needs.

What Happens If the QIO Decides in Your Favor?

We will continue to cover your SNF, HHA or CORF services (except for any applicable

copayments or deductibles) for as long as it is medically necessary and you have not exceeded our plan coverage limitations as described in Section 10.

What Happens If the QIO Agrees that Your Coverage Should End?

You will not be responsible for paying for any SNF, HHA, or CORF services provided before the termination date on the notice you get from your provider. You may stop getting services on or before the date given on the notice and avoid any possible financial liability. If you continue receiving services, you may still ask the QIO to review its first decision if you make the request within 60 days of receiving the QIO’s first denial of your request.

What Happens If You Appeal the QIO Decision?

The QIO has 14 days to decide whether to uphold its original decision or agree that you should continue to receive services. If the QIO agrees that your services should continue, we must pay for or reimburse you for any care you have received since the termination date on the notice you got from your provider, and provide you with any services you asked for (except for any applicable copayments or deductibles) for as long as it is medically necessary and you have not exceeded our plan coverage limitations as described in Section 10.

If the QIO upholds its original decision, you may be able to appeal its decision to an Administrative Law Judge (ALJ). Please see Appeal Level 3 in Part 1 of this section for guidance on the ALJ appeal. If the ALJ upholds our decision, you may also be able to ask for a review by the Medicare Appeals Council (MAC) or a federal court.

If either the MAC or federal court agrees that your stay should continue, we must pay for or reimburse you for any care you have received since the termination date on the notice you got from your provider, and provide you with any services you asked for (except for any applicable copayments or deductibles) for as long as it is medically necessary and you have not exceeded our plan coverage limitations as described in Section 10.

What If You Do Not Ask the QIO for a Review by the Deadline?

If you do not ask the QIO for a review by the deadline, you may ask us for a fast appeal, which is discussed in Part 1 of this section. If you ask us for a fast appeal of your coverage ending and you continue getting services from the SNF, HHA, or CORF, you may have to pay for the care you get after your termination date.

Whether you have to pay or not depends on the decision we make.

- If we decide, based on the fast appeal, that coverage for your services should continue, we will continue to cover your SNF, HHA, or CORF services (except for any applicable copayments or deductibles) for as long as it is medically necessary and you have not exceeded our plan coverage limitations as described in Section 10.

- If we decide that you should not have continued getting services, we will not cover any services you received after the termination date.

If we uphold our original decision, we will forward our decision and case file to the Independent Review Entity (IRE) within 24 hours. Please see Appeal Level 2 in Part 1 of this section for guidance on the IRE appeal. If the IRE upholds our decision, you may also be able to ask for a review by an ALJ, MAC or a federal court.

If any of these decision makers agree that your stay should continue, we must pay for or reimburse you for any care you have received since the discharge date on the notice you got from your provider, and provide you with any services you asked for (except for any applicable copayments or deductibles) for as long as it is medically necessary and you have not exceeded our plan coverage limitations as described in Section 10.

6. Ending Your Membership

Ending your membership in our plan may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you *want* to leave.
- There are also limited situations where we are required to end your membership. For example, if you move permanently out of our geographic service area.

Voluntarily Ending Your Membership

There are only certain times during the year when you may voluntarily end your membership in our plan.

The key time to make changes is the Medicare fall open enrollment period (also known as the “Annual Election period”), which occurs every year from November 15 through December 31. This is the time to review your health care and drug coverage for the following year and make changes to your Medicare health or prescription drug coverage. Any changes you make during this time will be effective January 1.

Certain individuals, such as those with Medicaid, those who get extra help, or who move, can make changes at other times. *For more information on when you can make changes see the enrollment period table later in this section.*

If you want to end your membership in our plan during this time, this is what you need to do:

- *If you are planning on enrolling in a new Medicare Advantage plan:* Simply join the new plan. You will be disenrolled from our plan

when your new plan’s coverage begins on January 1.

- *If you want to switch to the Original Medicare Plan and join a Medicare Prescription Drug plan:* Simply join the new plan. You will be disenrolled from our plan and enrolled in Original Medicare when your new plan’s coverage begins on January 1.
- *If you are planning on switching to the Original Medicare Plan without a Medicare Prescription Drug plan:* Contact Customer Service for information on how to request disenrollment. You may also call 1-800-MEDICARE (1-800-633-4227) to request disenrollment from our plan. TTY users should call 1-877-486-2048. Your enrollment in Original Medicare will be effective January 1.
- *If you want to switch to Original Medicare Plan:* You must request to disenroll from our plan. For more information on how to request disenrollment, contact Customer Service or call 1-800-MEDICARE (1-800-633-4227) to request disenrollment from our plan. TTY users should call 1-877-486-2048. Your enrollment in Original Medicare will be effective January 1. If you are already enrolled in a Medicare Prescription Drug plan, you will continue to be enrolled in your current plan — disenrollment from our plan will not affect your enrollment. However, if you want to join a new Medicare Prescription Drug plan, you must request enrollment in the plan of your choice. Enrollment in the new drug plan will not automatically disenroll you from our plan. Your coverage will be effective January 1.

Enrollment Period	When?	Effective Date
<p>Fall Open Enrollment (Annual Election Period) Time to review health and drug coverage and make changes.</p>	Every year from November 15 to December 31	January 1
<p>Medicare Advantage (MA) Open Enrollment MA-eligible beneficiaries can make one change to their health plan coverage. However, you cannot use this period to add, drop or change your Medicare prescription drug coverage. <i>Examples:</i></p> <ul style="list-style-type: none"> ▪ If you are in a MA plan that does not have Medicare prescription drug coverage, you can switch to another Medicare Advantage plan that does not offer drug coverage or go to Original Medicare ▪ If you are in Original Medicare Plan and have a Medicare Prescription Drug plan, you can join a Medicare Advantage plan that offers Medicare drug coverage ▪ If you are in an MA plan that offers Medicare drug coverage, you can leave and join Original Medicare Plan and a Medicare Prescription Drug plan 	Every year from January 1 to March 31	First day of next month after plan receives your enrollment request
<p>Special Enrollment Periods For limited special exceptions, such as:</p> <ul style="list-style-type: none"> ▪ You have a change in residence ▪ You have Medicaid ▪ You are eligible for extra help with Medicare prescriptions ▪ You live in an institution (such as a nursing home) 	Determined by exception.	Generally, first day of next month after plan receives your enrollment request

For more information about the options available to you during these enrollment periods, contact Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486--2048.

Additional information can also be found in the *Medicare & You* handbook. This handbook is mailed to everyone with Medicare each fall. You may view or download a copy from www.medicare.gov - under "Search Tools," select "Find a Medicare Publication."

Until Your Membership Ends, You Must Keep Getting Your Medicare Services and Prescription Drug Coverage Through Our Plan

If you leave our plan, it may take some time for your membership to end and your new way of getting Medicare to take effect. We discuss when the change takes effect earlier in this section.

While you are waiting for your membership to end, you are still a member and must continue to get your care and prescription drugs as usual through our plan. If you happen to be hospitalized on the day your membership ends, generally you will be

covered by our plan until you are discharged. Call Customer Service for more information and to help us coordinate with your new plan.

Until your prescription drug coverage with our plan ends, use our network pharmacies to fill your prescriptions. While you are waiting for your membership to end, you are still a member and must continue to get your prescription drugs as usual through our plan's network pharmacies.

In most cases, your prescriptions are covered only if they are filled at a network pharmacy, including our mail-order-pharmacy service; these are listed on our formulary and you follow other coverage rules.

We Cannot Ask You to Leave the Plan Because of Your Health

We cannot ask you to leave your health plan for any health-related reasons.

If you ever feel that you are being encouraged or asked to leave our plan because of your health, you should call 1-800-MEDICARE (1-800-633-4227), which is the national Medicare help line. TTY users should call 1-877-486-2048. You may call 24 hours a day, 7 days a week.

Involuntarily Ending Your Membership

If any of the following situations occur, we will end your membership in our plan.

- If you do not stay continuously enrolled in Medicare A or B (or both)
- If you move out of the service area or are away from the service area for more than 6 months you cannot remain a member of our plan. And we must end your membership ("disenroll you"). *If you plan to move or take a long trip,*

please call Customer Service to find out if the place you are moving to or traveling to is in our plan's service area. If your plan has a traveler benefit, Section 10 gives more information about getting care when you are away from the service area.

- If you knowingly falsify or withhold information about other parties that provide reimbursement for your prescription drug coverage.
- If you intentionally give us incorrect information on your enrollment request that would affect your eligibility to enroll in our plan.
- If you behave in a way that is disruptive, to the extent that you continued enrollment seriously impairs our ability to arrange or provide medical care for you or for others who are members of our plan. We cannot make you leave our plan for this reason unless we get permission first from Medicare.
- If you let someone else use your plan membership card to get medical care. If you are disenrolled for this reason, CMS may refer your case to the Inspector General for additional investigation.
- If you do not pay the plan premiums, we will tell you in writing that you have a 90-day grace period during which you may pay the plan premiums before your membership ends.

You Have the Right to Make a Complaint If We End Your Membership in Our Plan

If we end your membership in our plan we will tell you our reasons in writing and explain how you may file a complaint against us if you want to.

7. Definitions of Important Words Used in the EOC

Allowed Amount – The allowed amount is either: 1) the rate negotiated with network providers; 2) the Medicare-allowable amount for non-network providers who accept Medicare assignment; 3) the limiting charge for providers who do not accept assignment but who are subject to the limiting amount; and 4) the provider’s actual charge when the provider does not accept assignment and is not subject to the limiting amount.

Appeal – An appeal is a special kind of complaint you make if you disagree with a decision to deny a request for health care services or prescription drugs or payment for services or prescription drugs you already received. You may also make a complaint if you disagree with a decision to stop services that you are receiving. For example, you may ask for an appeal if our plan doesn’t pay for a drug/item/service you think you should be able to receive. Section 5 explains appeals, including the process involved in making an appeal.

Benefit Period – For both our plan and the Original Medicare Plan, a benefit period is used to determine coverage for inpatient stays in hospitals and skilled nursing facilities. A benefit period begins on the first day you go to a Medicare-covered inpatient hospital or a skilled nursing facility. The benefit period ends when you haven’t been an inpatient at any hospital or SNF for 60 days in a row. If you go to the hospital (or SNF) after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have.

The type of care that is covered depends on whether you are considered an inpatient for hospital and SNF stays. You must be admitted to the hospital as an inpatient, not just under observation. You are an inpatient in an SNF only if your care in the SNF meets certain standards for skilled level of care. Specifically, in order to be an inpatient in an SNF, you must need daily skilled-nursing or skilled-rehabilitation care, or both.

Brand-Name Drug – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand-name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand-name drug has expired.

Catastrophic Coverage – The phase in the Part D Drug Benefit where you pay a low copayment or coinsurance for your drugs after you or other qualified parties on your behalf have spent \$4,350 in covered drugs during the covered year.

Centers for Medicare & Medicaid Services (CMS) – The federal agency that runs the Medicare program. Section 8 explains how to contact CMS.

Cost Sharing – Cost sharing refers to amounts that a member has to pay when drugs/services are received. It includes any combination of the following three types of payments: 1) any deductible amount a plan may impose before drugs/services are covered; 2) any fixed “copayment” amounts that a plan may require be paid when specific drugs/services are received; or 3) any “coinsurance” amount that must be paid as a percentage of the total amount paid for a drug/service.

Coverage Determination – A decision from your Medicare drug plan about whether a drug prescribed for you is covered by the plan and the amount, if any, you are required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn’t covered under your plan, that isn’t a coverage determination. You need to call or write to your plan to ask for a formal decision about the coverage if you disagree.

Covered Drugs – The term we use to mean all of the prescription drugs covered by our plan.

Covered Services – The general term we use in this EOC to mean all of the health care services and supplies that are covered by our plan.

Creditable Prescription Drug Coverage – Coverage (for example, from an employer or union) that is at least as good as Medicare’s prescription drug coverage.

Custodial Care – Care for personal needs rather than medically necessary needs. Custodial care is care that can be provided by people who don’t have professional skills or training. This care includes help with walking, dressing, bathing, eating, preparation of special diets, and taking medication. Medicare does not cover custodial care unless it is provided as other care you are getting in addition to daily skilled nursing care and/or skilled rehabilitation services.

Deductible – The amount you must pay for the health care services or drugs you receive before our plan begins to pay its share of your covered services or drugs.

Disenroll or Disenrollment – The process of ending your membership in our plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice). Section 6 discusses disenrollment.

Durable Medical Equipment – Certain medical equipment that is ordered by your doctor for use in the home. Examples are walkers, wheel chairs or hospital beds.

Emergency Care – Covered services that are: 1) rendered by a provider qualified to furnish emergency services; and 2) needed to evaluate or stabilize an emergency medical condition.

Evidence of Coverage (EOC) and Disclosure Information – This document, along with your enrollment form, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

Exception – A type of coverage determination that, if approved, allows you to get a drug that is not on your plan sponsor’s formulary (a formulary exception), or get a non-preferred drug at the preferred cost-sharing level (a tiering exception). You may also request an exception if your plan

sponsor requires you to try another drug before receiving the drug you are requesting, or the plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

Formulary – A list of covered drugs provided by the plan.

Generic Drug – A prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand-name drug. Generally, generic drugs cost less than brand-name drugs.

Grievance – A type of complaint you make about us or one of our network providers/pharmacies, including a complaint concerning the quality of your care. This type of complaint does not involve coverage or payment disputes. *See Section 4 for more information about grievances.*

Home Health Aide – A home health aide provides services that don’t need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises). Home health aides do not have a nursing license or provide therapy.

Home Health Care – Skilled nursing care and certain other health care services that you get in your home for the treatment of an illness or injury. Covered services are listed in the Benefits Chart in Section 10 under the heading “Home Health Care.”

If you need home health care services, our plan will cover these services for you provided the Medicare coverage requirements are met. Home health care can include services from a **home health aide** if the services are part of the home health plan of care for your illness or injury.

They aren’t covered unless you are also getting a covered skilled service. Home health services don’t include the services of housekeepers, food service arrangements, or full-time nursing care at home.

Hospice Care – A special way of caring for people who are terminally ill and providing counseling for their families. Hospice care is physical care and counseling that is given by a team of people who are part of a Medicare-certified public agency or private company.

Depending on the situation, this care may be given in the home, a hospice facility, a hospital, or a nursing home. Care from a hospice is meant to help patients in the last months of life by giving comfort and relief from pain. The focus is on care, not cure. For more information on hospice care visit www.medicare.gov and under “Search Tools” choose “Find a Medicare Publication” to view or download the publication “Medicare Hospice Benefits.” Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048).

Inpatient Care – Health care that you get when you are admitted to a hospital.

Initial Coverage Limit – The maximum limit of coverage under the initial coverage period.

Initial Coverage Period – This is the period before your total drug expenses, have reached \$2,700, including amounts you’ve paid and what our plan has paid on your behalf.

Late Enrollment Penalty – An amount added to your monthly premium for Medicare drug coverage if you go without creditable coverage (coverage that expects to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more. You pay this higher amount as long as you have a Medicare drug plan. There are some exceptions.

Medically Necessary – Services or supplies that are proper and needed for the diagnosis or treatment of your medical condition; are used for the diagnosis, direct care, and treatment of your medical condition; meet the standards of good medical practice in the local community; and are not mainly for your convenience or that of your doctor.

Medicare – The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with end-stage renal disease (generally those with permanent kidney failure who need dialysis or a kidney transplant).

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A (Hospital) and Part B (Medical) benefits. A MA plan offers a

specific set of health benefits at the same premium and level of cost sharing to all people with Medicare who live in the service area covered by the plan. Medicare Advantage Organizations can offer one or more Medicare Advantage plan in the same service area. A Medicare Advantage plan can be an HMO, PPO, a Private Fee-for-Service (PFFS) plan, or a Medicare Medical Savings Account (MSA) plan. In most cases, Medicare Advantage plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage plans with prescription drug coverage**. Everyone who has Medicare Part A and Part B is eligible to join any Medicare Health plan that is offered in their area, except people with end-stage renal disease (unless certain exceptions apply).

Medicare Cost Plan– Cost plan means a plan operated by a Health Maintenance Organization (HMO) or Competitive Medical Plan (CMP) in accordance with a cost-reimbursed contract under section 1876(h) of the Social Security Act.

Medicare Prescription Drug Coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

“Medigap” (Medicare Supplement Insurance) Policy – Medicare supplement insurance sold by private insurance companies to fill “gaps” in the Original Medicare Plan coverage. Medigap policies only work with the Original Medicare Plan. (A Medicare Advantage plan is not a Medigap policy.)

Member (Member of Our Plan, or “Plan Member”) – A person with Medicare who is eligible to get covered services, who has enrolled in our plan and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

Customer Service – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals. *See Section 8 for information about how to contact Customer Service.*

Network Pharmacy – A network pharmacy is a pharmacy where members of our plan can get their prescription drug benefits. We call them “network pharmacies” because they contract with our plan. In

most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Organization Determination – The Medicare Advantage organization has made an organization determination when it, or one of its providers, makes a decision about MA services or payment that you believe you should receive.

Original Medicare Plan (“Traditional Medicare” or “Fee-for-Service” Medicare) – The Original Medicare Plan is the way many people get their health care coverage. It is the national pay-per-visit program that lets you go to any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (hospital insurance) and Part B (medical insurance) and is available everywhere in the United States.

Out-of-Network Pharmacy – A pharmacy that doesn’t have a contract with our plan to coordinate or provide covered drugs to members of our plan. As explained in this Evidence of Coverage, most drugs you get from out-of-network pharmacies are not covered by our plan unless certain conditions apply.

Part C – *see “Medicare Advantage (MA) plan.”*

Part D – The voluntary Medicare prescription drug benefit program. (For ease of reference, we will refer to the prescription drug benefit program as Part D.)

Part D Drugs – Drugs that Congress permitted our plan to offer as part of a standard Medicare prescription drug benefit. We may or may not offer all Part D drugs. *See your formulary for a specific list of covered drugs.*

Certain categories of drugs, such as benzodiazepines, barbiturates, and over-the-counter drugs were specifically excluded by Congress from the standard prescription drug package. (*See Section 10 for a listing of these drugs.*) These drugs are not considered Part D drugs.

Preferred Provider Organization Plan – A Preferred Provider Organization plan is an MA plan that has a network of contracted providers that have agreed to treat plan members for a specified

payment amount. A PPO plan must cover all plan benefits whether they are received from network or out-of-network providers. Member cost sharing may be higher when plan benefits are received from out-of-network providers.

Prior Authorization – Approval in advance to get services or certain drugs that may or may not be on our formulary. In a PFFS plan you do not need prior authorization to obtain services. However, you may want to check with your plan before obtaining services to confirm that the service is covered by your plan and what your cost share responsibility is. Some drugs are covered only if your doctor or other network provider gets “prior authorization” from us. Covered drugs that need prior authorization are marked in the formulary.

Quality Improvement Organization (QIO) – Groups of practicing doctors and other health care experts that are paid by the federal government to check and improve the care given to Medicare patients. They must review your complaints about the quality of care given by Medicare Providers. *See Section 8 for information about how to contact the QIO in your state and Section 5 for information about making complaints to the QIO.*

Rehabilitation Services – These services include physical therapy, speech and language therapy, and occupational therapy.

Quantity Limits – A management tool that is designed to limit the use of selected drugs for quality, safety, or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

Screening Exam – A routine exam to detect evidence of unsuspected disease.

Service Area – “Service area” is the geographic area approved by the Centers for Medicare & Medicaid Services (CMS) within which an eligible individual may enroll in a certain plan.

Skilled Nursing Facility (SNF) Care – A level of care in an SNF ordered by a doctor that must be given or supervised by licensed health care professionals. It may be skilled nursing care, or skilled rehabilitation services, or both. Skilled nursing care includes services that require the skills of a licensed nurse to perform or supervise. Skilled

rehabilitation services are physical therapy, speech therapy, and occupational therapy.

Physical therapy includes exercise to improve the movement and strength of an area of the body, and training on how to use special equipment, such as how to use a walker or get in and out of a wheel chair. Speech therapy includes exercise to regain and strengthen speech and/or swallowing skills. Occupational therapy helps you learn how to perform usual daily activities, such as eating and dressing by yourself.

Step Therapy – A utilization tool that requires you to first try another drug to treat your medical

condition before we will cover the drug your physician may have initially prescribed.

Supplemental Security Income (SSI) – A monthly benefit paid by the Social Security Administration to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

Urgently Needed Care – Section 2 explains about “urgently needed” services. These are different from emergency services.

8. Helpful Phone Numbers and Resources

Contact Information for Our Plan Customer Service

If you have any questions or concerns, please call or write to our plan Customer Service. We will be happy to help you.

- Hours:** 8 a.m. to 8 p.m., 7 days a week
- Call:** 1-888-445-8916. Calls to this number are free.
- TTY/TDD:** 1-800-425-5705. This number requires special telephone equipment. Calls to this number are free.
- Write:** SmartValue Plus
P.O. Box 795180
San Antonio, TX 78279
- Website:** www.anthem.com/medicare

Contact Information for Grievances, Organization Determinations, Coverage Determinations and Appeals

Part C Organization Determinations (About Your Medicare Care and Services)

- Call:** 1-866-797-9884. Calls to this number are free.
- TTY/TDD:** 1-877-247-1657. This number requires special telephone equipment. Calls to this number are free.
- Fax:** 1-404-682-3262
- Write:** SmartValue Plus Part C Organization Determinations
3350 Peachtree Road NE, Mail code: GAG008-001
Atlanta, GA 30326

For information about Part C organization determinations, see Section 5.

Part C Grievances (About Your Medical Care and Services)

- Call:** 1-888-445-8916. Calls to this number are free.
- TTY/TDD:** 1-800-425-5705. This number requires special telephone equipment. Calls to this number are free.
- Fax:** 1-877-811-5116
- Write:** SmartValue Plus Part C Grievances
P.O. Box 1975
Fond du Lac, WI 54936-1975

For information about Part C grievances, see Section 4.

Part C Appeals (About Your Medical Care and Services)

- Call:** 1-888-445-8916. Calls to this number are free.
- TTY/TDD:** 1-800-425-5705. This number requires special telephone equipment. Calls to this number are free.
- Fax:** 1-877-811-5116
- Write:** SmartValue Plus Part C Appeals
P.O. Box 1975
Fond du Lac, WI 54936-1975

For information about Part C appeals, see Section 5.

Part D Coverage Determinations (About Your Part D Prescription Drugs)

- Call:** 1-888-445-8916. Calls to this number are free.
- TTY/TDD:** 1-800-425-5705. This number requires special telephone equipment. Calls to this number are free.
- Write:** SmartValue Plus Part D Coverage Determinations
P.O. Box 145433
Cincinnati, OH 45250-5433

For information about Part D coverage determinations, see Section 5.

Part D Reimbursement Requests (About Your Part D Prescription Drugs)

- Call:** 1-888-445-8916. Calls to this number are free.
- TTY/TDD:** 1-800-425-5705. This number requires special telephone equipment. Calls to this number are free.
- Write:** SmartValue Plus Part D Reimbursement Requests
P.O. Box 145433
Cincinnati, OH 45250-5433

Part D Grievances (About Your Part D Prescription Drugs)

- Call:** 1-888-445-8916. Calls to this number are free.
- TTY/TDD:** 1-800-425-5705. This number requires special telephone equipment. Calls to this number are free.
- Fax:** 1-877-811-5116
- Write:** SmartValue Plus Part D Grievances
P.O. Box 1975
Fond du Lac, WI 54936-1975

For information about Part D grievances, see Section 4.

Part D Appeals (About Your Part D Prescription Drugs)

- Call:** 1-888-445-8916. Calls to this number are free.
- TTY/TDD:** 1-800-425-5705. This number requires special telephone equipment. Calls to this number are free.

Fax: 1-877-811-5116

Write: SmartValue Plus Part D Appeals
P.O. Box 1975
Fond du Lac, WI 54936-1975

For information about Part D appeals, see Section 5.

Other Important Contacts

Below is a list of other important contacts. For the most up-to-date contact information, check your *Medicare & You* handbook, visit

www.medicare.gov and choose “Find Helpful Phone Numbers and Resources,” or call 1-800-Medicare (1-800-633-4227). TTY users should call 1-877-486-2048.

State Health Insurance Assistance Program (SHIP)

State Health Insurance Assistance Programs (SHIPs) are state programs that get money from the federal government to give free local health insurance counseling to people with Medicare.

Your SHIP can explain your Medicare rights and protections, help you make complaints about care or treatment, and help straighten out problems with Medicare bills.

Your SHIP has information about Medicare Advantage plans, Medicare Prescription Drug plans, Medicare Cost plans and about Medigap (Medicare supplement insurance) policies. This includes information about whether to drop your Medigap policy while enrolled in a Medicare Advantage plan and special Medigap rights for people who have tried a Medicare Advantage plan for the first time.

You may contact the SHIP in your state at the address and telephone number shown below. You may also find the website for your local SHIP at **www.medicare.gov** under “Search Tools” by selecting “Helpful Phone Numbers and Websites.”

In Colorado:

Department of Regulatory Agencies
1560 Broadway Suite 1550
Denver, CO 80202
1-888-696-7213
TTY/TDD: 1-303-894-7880

In Connecticut:

Connecticut Department of Social Services
25 Sigourney Street
Hartford, CT 06106
1-800-994-9422
TTY/TDD: 711

In Indiana:

Senior Health Insurance Information Program
SHIP Indiana Department of Insurance
714 West 53rd Street
Anderson, IN 46013
1-800-452-4800
TTY/TDD: 1-800-743-3333

In Kentucky:

Kentucky Insurance Program for Seniors KIPS
P.O. Box 517
Frankfort, KY 40602-0517
1-800-595-6053
TTY/TDD: 1-800-462-2081

In Maine:

Maine State Health Insurance Assistance Program
SHIP Office of Elder Services
11 State House Station
442 Civic Center Drive
Augusta, ME 04333
1-877-353-3771
TTY/TDD: 1-800-606-0215

In New Hampshire:

NH SHIP Service Link Resource Center NH
DHHS Bureau of Elderly and Adult Services
129 Pleasant Street
State office Park
South Concord, NH 03301-3857
1-866-634-9412
TTY/TDD: 1-800-735-2964

In Virginia:

Virginia Insurance Counseling and Assistance
Program Commonwealth of Virginia Department
for the Aging
1610 Forest Avenue
Suite 100
Richmond, VA 23229-5009
1-800-552-3402
TTY/TDD: 1-800-552-3402

In Wisconsin:

Wisconsin Department of Health and Family
Services
P.O. Box 7850
1 W. Wilson St. Rm. 618
Madison, WI 53707-7850
1-800-242-1060
TTY/TDD: 1-888-701-1255 press1

Quality Improvement Organization

“QIO” stands for Quality Improvement Organization. The QIO is a group of doctors and health professionals in your state that reviews medical care and handles certain types of complaints from patients with Medicare, and is paid by the federal government to check on and help improve the care given to Medicare patients. There is a QIO in each state. QIOs have different names, depending on which state they are in.

The doctors and other health experts in the QIO review certain types of complaints made by Medicare patients. These include complaints about quality of care and appeals filed by Medicare patients who think the coverage for their hospital, skilled nursing facility, home health agency, or comprehensive outpatient rehabilitation stay is ending too soon. *See Sections 4 and 5 for more information about complaints, appeals and grievances.*

You may contact the QIO at the address and number shown below.

In Colorado:

Colorado Foundation for Medical Care
23 Inverness Way East
Suite 100
Englewood, CO 80112-5708
1-303-695-3300

In Connecticut:

Qualidigm
100 Roscommon Drive
Middletown, CT 06457
1-860-632-2008
TTY/TDD: 711

In Indiana:

Healthcare Excel
P.O. Box 3
9300 Shelbyville Rd. St 600
Louisville, KY 40222-5155
1-800-288-1499
TTY/TDD: 1-800-648-6057

In Kentucky:

Health Care Excel Incorporated
1951 Bishop Lane
Suite 300
Louisville, KY 40218
1-502-454-5112
TTY/TDD: 1-800-648-6057

In Maine:

Northeast Health Care Quality Foundation
15 Old Rollinsford Road
Suite 1-302
Dover, NH 03820-2830
1-800-772-0151
TTY/TDD: 711

In New Hampshire:

Northeast Health Care Quality Foundation
15 Old Rollinsford Road
Suite 1-302
Dover, NH 03820-2830
1-800-772-0151
TTY/TDD: 711

In Virginia:

Virginia Health Quality Center
4510 Cox Rd.
Suite 400
Glen Allen, VA 23060
1-804-289-5320
TTY/TDD: 711

In Wisconsin:

MetaStar Inc
2909 Landmark Place
Madison, WI 53713
1-800-362-2320
TTY/TDD: 711

How to Contact the Medicare Program

Medicare is the federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with end-stage renal disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). Our organization contracts with the federal government.

- Call 1-800-MEDICARE (1-800-633-4227) to ask questions or get free information booklets from Medicare 24 hours a day, 7 days a week. TTY users should call 1-877-486--2048. Customer service representatives are available 24 hours a day, including weekends.
- Visit www.medicare.gov for information. This is the official government website for Medicare. This website gives you up-to-date information about Medicare and nursing homes and other current Medicare issues. It includes booklets you can print directly from your computer. It has tools to help you compare Medicare Advantage plans and Medicare Prescription Drug plans in your area. You can also search under “Search Tools” for Medicare contacts in your state. Select “Helpful Phone Numbers and Websites.” If you don’t have a computer, your local library or senior center may be able to help you visit this website using its computer.

Medicaid

Medicaid is a state government program that helps with medical costs for some people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid. Medicaid has programs that can help pay for your Medicare premiums and other costs, if you qualify.

To find out more about Medicaid and its programs, contact the agency in your state at the address or phone number shown below.

In Colorado:

Colorado Department of Healthcare Policy and Financing
1570 Grant Street
Denver, CO 80203
1-303-866-2993
TTY/TDD: 1-303-866-3883

In Connecticut:

Department of Social Services of Connecticut
25 Sigourney Street
Hartford, CT 06106
1-800-842-1508
TTY/TDD: 711

In Indiana:

Indiana Medicaid Family and Social Services Administration of Indiana
402 W. Washington St.
P.O. Box 7083
Indianapolis, IN 46207
1-800-889-9949
TTY/TDD: 1-800-743-3333

In Kentucky:

Kentucky Department for Medicaid Services
275 East Main
6WC
Frankfort, KY 40601
1-800-635-2570
TTY/TDD: 1-800-648-6056

In Maine:

Maine Department of Health and Human Services
442 Civic Center Drive
11 State House Station
Augusta, ME 04333
1-800-977-6740
TTY/TDD: 1-800-977-6741

In New Hampshire:

New Hampshire Department of Health and Human Services
15 Old Rollinsford Road
Suite 1-302
Dover, NH 03820-2830
1-800-852-3345

In Virginia:

Virginia Department of Medical Assistance Services
600 East Broad Street
Suite 1300
Richmond, VA 23219
1-804-786-7933
TTY/TDD: 711

In Wisconsin:

Wisconsin Department of Health and Family Services
1 West Wilson Street
Madison, WI 53702
1-800-362-3002
TTY/TDD: 711

Social Security

Social Security programs include retirement benefits, disability benefits, family benefits, survivors' benefits, and benefits for the aged and blind. You may call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You may also visit www.ssa.gov on the Web.

State Pharmacy Assistance Program (SPAP)

State Pharmacy Assistance Programs (SPAPs) are state organizations that provide limited income and medically needy senior citizens and individuals with disabilities financial help for prescription drugs. You may contact the SPAP in your state at the address, telephone number or website shown below.

In Colorado:

An SPAP is not available in this state.

In Connecticut:

Pharmaceutical Assistance Contract to the Elderly and Disabled Program (PACE)
P.O. Box 5011
Hartford, CT 06102
1-800-423-5026
TTY/TDD: 711

In Indiana:

HoosiersRX
P.O. Box 6224
Indianapolis, IN 46206
1-317-234-1381

In Kentucky:

An SPAP is not available in this state.

In Maine:

Low Cost Drugs for the Elderly or Disabled Program Office of Maine Care Services
442 Civic Center Drive
Augusta, ME 04333
www.maine.gov/dhhs/beas/medbook.htm
1-866-796-2463
TTY/TDD: 711

In New Hampshire:

An SPAP is not available in this state.

In Virginia:

An SPAP is not available in this state.

In Wisconsin:

Senior Care
P.O. Box 6710
Madison, WI 53716
www.dhfs.state.wi.us/seniorcare/index.htm
1-800-657-2038
TTY/TDD: 711

Railroad Retirement Board

If you get benefits from the Railroad Retirement Board, you may call your local Railroad Retirement Board office or 1-800-808-0772. TTY users should call 1-312-751-4701. You may also visit www.rrb.gov on the Web.

Employer (or "Group") Coverage

If you get, or your spouse gets, benefits from your current or former employer or union, or from your spouse's current or former employer or union, call the employer/union benefits administrator or Customer Service if you have any questions about your employer/union benefits, plan premiums, or the open enrollment season.

Important Note: You (or your spouse's) employer/union benefits may change, or you (or your spouse) may lose the benefits, if you enroll in Medicare Part D. Call your employer/union benefits administrator or Customer Service to find out whether the benefits will change or be terminated if you or your spouse enrolls in Part D.

9. Legal Notices

Notice About Governing Law

Many laws apply to this Evidence of Coverage and some additional provisions may apply because they are required by law. This may affect your rights and responsibilities even if the laws are not included or explained in this document.

The principal law that applies to this document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS.

In addition, other federal laws may apply and, under certain circumstances, the laws of the state you live in.

Notice About Non-Discrimination

We don't discriminate based on a person's race, disability, religion, sex, sexual orientation, health, ethnicity, creed, age, or national origin.

All organizations that provide Medicare Advantage plans or Medicare Prescription Drug plans, like our

plan, must obey federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, all other laws that apply to organizations that get federal funding, and any other laws and rules that apply for any other reason.

Our Quality Improvement Program Keeps Improving

We're committed to continuously improving the access to quality care and services we provide to our members through our quality improvement program. Through ongoing comprehensive analyses of patient care and services, we're able to consistently make improvements to how our members access their care.

Our current program concentrates on member satisfaction and safety, accessibility and availability, preventive health care, health promotion, chronic care initiatives, care management and improving health outcomes.

10. How Much You Pay for Your Part C Medical Benefits and Part D Prescription Drugs

Our plan is a Medicare Advantage Private Fee-for-Service plan. A Medicare Advantage Private Fee for Service plan works differently than a Medicare supplement plan. Your doctor or hospital is not required to agree to accept the plan's terms and conditions, and thus may choose not to treat you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may choose not to provide health care services to you, except in emergencies. Providers can find the plan's terms and conditions on our website at: www.anthem.com/medicare.

Your Monthly Premium for Our Plan

This plan does not have a monthly premium.

How Much You Pay for Part C Medical Benefits

This section has a Benefits Chart that gives a list of your covered services and tells what you must pay for each covered service. These are the benefits and coverage you get as a member of our plan. Later in this section under "General Exclusions" you can find information about services that are not covered. It also tells about limitations on certain services. Information about how much you pay for your Part D prescription drug benefits is later in this section.

What Do You Pay for Covered Services?

"Copayments," and "coinsurance" are the amounts you pay for covered services.

- A "**copayment**" is a payment you make for your share of the cost of certain covered services you get. A copayment is a set amount per service. You pay it when you get the service.
- "**Coinsurance**" is a payment you make for your share of the cost of certain covered services you receive. Coinsurance is a percentage of the cost of the service. You pay your coinsurance when you get the service.

What Is the Maximum Amount You Will Pay for Covered Medical Services?

There is a limit to how much you have to pay out-of-pocket for covered health care services each year. If, during the year, your costs for these services reach the annual out-of-pocket limit amount, you do not pay any further costs for these covered services for the rest of the year. Your out-of-pocket maximum is \$4,000.

In addition to the overall out-of-pocket maximum, your plan specifically limits the amount you would pay out-of-pocket annually for inpatient hospital care. These out-of-pocket costs also apply to the overall out-of-pocket maximum.

Prescription drug costs do not apply toward the medical out-of-pocket maximum explained above. Those plans have separate limits on prescription drug costs. Your prescription drug out-of-pocket maximum is \$4,350.

Benefits Chart

The Benefits Chart on the following pages lists the services our plan covers and what you pay for each service. The covered services listed in the

Benefits Chart in this section are covered only when all requirements listed below are met:

- Services must be provided according to the Medicare coverage guidelines established by the Medicare program.
- The medical care, services, supplies, and equipment that are listed as covered services must be medically necessary. Certain preventive care and screening tests are also covered.
- The plan should be notified for planned inpatient hospital admissions, SNF admissions and inpatient psychiatric admissions.

Benefits Chart – Your Covered Services	What you must pay when you get these covered services
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Inpatient Services

<p>Inpatient Hospital Care</p> <p>Covered services include:</p> <ul style="list-style-type: none"> ▪ Semiprivate room (or a private room if medically necessary) ▪ Meals, including special diets ▪ Regular nursing services ▪ Costs of special care units (such as intensive or coronary care units) ▪ Drugs and medications ▪ Lab tests ▪ X-rays and other radiology services ▪ Necessary surgical and medical supplies ▪ Use of appliances, such as wheel chairs ▪ Operating and recovery room costs ▪ Physical, occupational, and speech language therapy ▪ Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we will arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you are a candidate for a transplant. ▪ Blood — including storage and administration. Coverage begins with the first pint used. ▪ Physician services 	<p>For Medicare-covered hospital stays:</p> <p>Days 1 - 5: \$275 copay per day</p> <p>Days 6 - 90: \$0 copay per day</p> <p>\$0 copay for additional hospital days</p> <p>\$1,375 out of pocket limit every year.</p> <p>No limit to the number of days covered by the plan each benefit period.</p> <p>Pre-notification of a planned inpatient hospital admission is requested from the member.</p>
<p>Inpatient Mental Health Care</p>	<p>For hospital stays:</p> <p>Days 1 - 5: \$275 copay per day</p>

Benefits Chart – Your Covered Services

What you must pay when you get these covered services

Covered services include mental health care services that require a hospital stay. There is a 190-day lifetime limit for inpatient services in a psychiatric hospital. The 190-day limit does not apply to mental health services provided in a psychiatric unit of a general hospital.

Days 6 - 90: \$0 copay per day
 \$1,375 out of pocket limit every year.
 You get up to 190 days in a Psychiatric Hospital in a lifetime.
 Pre-notification of a planned inpatient hospital admission is requested from the member.

Skilled Nursing Facility (SNF) Care

Covered services include:

- Semiprivate room (or a private room if medically necessary)
- Meals, including special diets
- Regular nursing services
- Physical therapy, occupational therapy, and speech therapy
- Drugs administered to you as part of your plan of care (This includes substances that are naturally present in the body, such as blood-clotting factors)
- Blood — including storage and administration. Coverage begins with the first pint used.
- Medical and surgical supplies ordinarily provided by SNFs
- Laboratory tests ordinarily provided by SNFs
- X-rays and other radiology services ordinarily provided by SNFs
- Use of appliances such as wheel chairs ordinarily provided by SNFs
- Physician services

For SNF stays:
 Days 1 - 20: \$0 copay per day
 Days 21 - 100: \$125 copay per day
 Plan covers up to 100 days each benefit period
 No prior hospital stay is required.
 Pre-notification of a planned skilled nursing facility admission is requested from the member.

Inpatient Services Covered When the Hospital or SNF Days Aren't, or Are No Longer, Covered

Covered services include:

- Physician services
- Tests (like X-ray or lab tests)
- X-ray, radium, and isotope therapy, including technician materials and services
- Surgical dressings, splints, casts and other devices used to reduce fractures and dislocations
- Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including

Member is responsible for 100% of the cost share.

Benefits Chart – Your Covered Services

What you must pay when you get these covered services

contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices

- Leg, arm, back, and neck braces; trusses and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient’s physical condition
- Physical therapy, speech therapy, and occupational therapy

Home Health Agency Care

Covered services include:

- Part-time or intermittent skilled nursing and home health aide services (to be covered under the home health care benefit, your skilled nursing and home health aide services combined must total less than eight hours per day and 35 or fewer hours per week)
- Physical therapy, occupational therapy, and speech therapy
- Medical social services
- Medical equipment and supplies

\$0 copay for Medicare-covered home health visits.

Hospice Care

You may receive care from any Medicare-certified hospice program. The Original Medicare Plan (rather than our plan) will pay the hospice provider for the services you receive. Your hospice doctor can be a network provider or an out-of-network provider. You will still be a plan member and will continue to get the rest of your care that is unrelated to your terminal condition through our plan. Covered services include:

- Drugs for symptom control and pain relief, short-term respite care and other services not otherwise covered by the Original Medicare Plan
- Home care

Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn’t elected the hospice benefit.

You must get care from a Medicare-certified hospice.

Outpatient Services

Physician Services (Including Doctor Office Visits)

You may go to any doctor, Specialist, or hospital that accepts the plan's payment.

Benefits Chart – Your Covered Services	What you must pay when you get these covered services
<p>Covered services include:</p> <ul style="list-style-type: none"> ▪ Office visits, including medical and surgical care in a physician’s office or certified ambulatory surgical center ▪ Consultation, diagnosis, and treatment by a specialist ▪ Hearing and balance exams, if your doctor orders it to see if you need medical treatment. ▪ Telehealth office visits, including consultation, diagnosis and treatment by a specialist ▪ Second opinion prior to surgery ▪ Outpatient hospital services ▪ Non-routine dental care (covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a doctor) 	<p>See "Physical Exams," for more information.</p> <p>\$20 copay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$30 copay for each Specialist visit for Medicare-covered benefits.</p> <p>If a provider bills for a telehealth office visit, then a \$20 copayment will be applied for office services from a primary care physician or a \$30 copayment will be applied for office services billed from a specialist.</p>
<p>Chiropractic Services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> ▪ Manual manipulation of the spine to correct subluxation 	<p>\$30 copay for Medicare-covered visits.</p> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct a displacement or misalignment of a joint or body part.</p>
<p>Podiatry Services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> ▪ Treatment of injuries and diseases of the feet (such as hammer toe or heel spurs). ▪ Routine foot care for members with certain medical conditions affecting the lower limbs. 	<p>\$30 copay for each Medicare-covered visit.</p> <p>Medicare-covered podiatry benefits are for medically-necessary foot care.</p>
<p>Outpatient Mental Health Care (Including Partial Hospitalization Services)</p> <p>Covered services include:</p> <ul style="list-style-type: none"> ▪ Mental health services provided by a doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, or other Medicare-qualified mental health care professional as allowed under applicable state laws. “Partial hospitalization” is a structured program of active treatment that is more intense than the care received in your doctor’s or therapist’s office and is an alternative to inpatient hospitalization. 	<p>50% of the cost for each Medicare-covered individual or group therapy visit.</p>

Benefits Chart – Your Covered Services	What you must pay when you get these covered services
Outpatient Substance Abuse Services	\$30 copay for Medicare-covered individual or group visits.
Outpatient Surgery (Including Services Provided at Ambulatory Surgical Centers)	<p>\$100 copay for each elective scheduled (non-urgent, non-emergency) Medicare-covered ambulatory surgical center surgery.</p> <p>\$30 copay for any associated physician services (non-surgical) rendered in an outpatient hospital facility.</p> <p>\$200 copay for each elective scheduled (non-urgent, non-emergency) Medicare covered Outpatient Hospital surgeries.</p>
<p>Ambulance Services</p> <p>Covered ambulance services include fixed wing, rotary wing and ground ambulance services to the nearest appropriate facility that can provide care only if they are furnished to a member whose medical condition is such that other means of transportation are contraindicated (could endanger the person’s health). The member’s condition must require both the ambulance transportation itself and the level of service provided in order for the billed service to be considered medically necessary. Non-emergency transportation by ambulance is appropriate if it is documented that the members’ condition is such that other means of transportation are contraindicated (could endanger the person’s health) and that transportation by ambulance is medically required.</p>	\$150 copay for Medicare-covered ambulance benefits.
<p>Emergency Care</p> <p>This coverage is worldwide and is limited to what is allowed under the Medicare fee schedule.</p>	<p>\$50 copay for Medicare-covered emergency room visits.</p> <p>Worldwide coverage.</p> <p>If you are admitted to the hospital within 72-hour(s) for the same condition, you pay \$0 for the emergency room visit</p> <p>Coverage for foreign travel emergency room services while traveling outside the United States during a temporary absence of less than 6 months is \$50</p>

Benefits Chart – Your Covered Services	What you must pay when you get these covered services
	per visit. Inpatient copay applies if member is admitted to hospital (this benefit is limited to 60 days)
<p>Urgently Needed Care</p> <p>This coverage is worldwide and is limited to what is allowed under the Medicare fee schedule.</p>	\$20 copay for Medicare-covered urgently needed care by a primary care doctor. \$30 copay for Medicare-covered urgently needed care by a Specialist.
<p>Outpatient Rehabilitation Services</p> <p>Covered services include: physical therapy, occupational therapy, speech language therapy, and cardiac rehabilitative therapy.</p>	<p>\$30 copay for Medicare-covered Occupational Therapy visits.</p> <p>\$30 copay for Medicare-covered Physical and/or Speech/Language Therapy visits.</p>
<p>Durable Medical Equipment and Related Supplies</p> <p>Covered items include: wheel chairs, crutches, hospital bed, IV infusion pump, oxygen equipment, nebulizer, and walker. See definition of “Durable Medical Equipment” in Section 7.</p>	30% of the cost for Medicare-covered items.
<p>Prosthetic Devices and Related Supplies (Other Than Dental) That Replace a Body Part or Function</p> <p>These include colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic devices, and repair and/or replacement of prosthetic devices. Also includes some coverage following cataract removal or cataract surgery – see “Vision Care” later in this section for more detail.</p>	30% of the cost for Medicare-covered items.
<p>Diabetes Self-Monitoring, Training and Supplies – for All People Who Have Diabetes (Insulin and Non-Insulin Users)</p> <p>Covered services include:</p> <ul style="list-style-type: none"> ▪ Blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors ▪ One pair per calendar year of therapeutic shoes for people with diabetes who have severe diabetic foot disease, including fitting of shoes or inserts 	<p>\$0 copay for Diabetes self-monitoring training.</p> <p>\$0 copay for Nutrition Therapy for Diabetes.</p> <p>20% member cost sharing for Diabetic Supplies (lancets, syringes, test strips, and all others). 30% member cost sharing for DME and glucose meters.</p> <p>The office visit copayment may apply if an office visit service is billed in addition to the Diabetes Self-</p>

Benefits Chart – Your Covered Services	What you must pay when you get these covered services
<ul style="list-style-type: none"> ▪ Self-management training is covered under certain conditions ▪ For persons at risk of diabetes: Fasting plasma glucose tests. Fasting plasma glucose tests are covered twice per year. 	<p>Monitoring Training or Nutrition Therapy. The office visit copayment will be \$20 for services received from a primary care physician, or \$30 for services received by a specialist.</p>
<p>Medical Nutrition Therapy – for People With Diabetes, Renal (Kidney) Disease (But Not on Dialysis), and After a Transplant When Referred By Your Doctor</p>	<p>\$0 copay for Nutrition Therapy.</p>
<p>Outpatient Diagnostic Tests and Therapeutic Services and Supplies</p> <p>Covered services include:</p> <ul style="list-style-type: none"> ▪ X-rays ▪ Radiation therapy ▪ Surgical supplies, such as dressings ▪ Supplies, such as splints and casts ▪ Laboratory tests ▪ Blood — Coverage begins with the first pint of blood that you need. ▪ Other outpatient diagnostic tests 	<p>\$20 copay for Medicare-covered lab services.</p> <p>\$20 copay for Medicare-covered diagnostic procedures and tests.</p> <p>\$30 copay for Medicare-covered X-rays.</p> <p>\$100 copay for Medicare-covered diagnostic radiology services</p> <p>20% of the cost for Medicare-covered therapeutic radiology services, radiation therapy, and chemotherapy.</p> <p>A \$100 copayment applies for tier 2 diagnostic tests and x-rays, and are considered complex and include heart catheterizations, sleep studies, computed tomography (CT), magnetic resonance procedures (MRIs and MRAs), and nuclear medicine studies, which includes PET scans. A member copayment may apply for associated office visit.</p> <p>The office visit copayment may apply if an office visit service is billed in addition to the diagnostic procedure, test, lab service, therapeutic radiology service, radiation therapy, or chemotherapy. The office visit copayment will be \$20 for services received from a primary care physician, or \$30 for services received by a specialist.</p>

Benefits Chart – Your Covered Services	What you must pay when you get these covered services
	<p>\$0 copay for Blood, storage, processing and administration services.</p> <p>\$0 copay for Surgical dressings and supplies such as casts and splints.</p>
<p>Vision Care</p> <p>Covered services include:</p> <ul style="list-style-type: none"> ▪ Outpatient physician services for eye care. ▪ For people who are at high risk of glaucoma, such as people with a family history of glaucoma, people with diabetes, and African Americans who are age 50 and older: glaucoma screening once per year ▪ One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. Corrective lenses/frames (and replacements) needed after a cataract removal without a lens implant. <p>For information on routine vision care, see “Vision Care” later in the Benefits Chart.</p>	<p>\$30 copay for exams to diagnose and treat diseases and conditions of the eye.</p> <p>\$0 copay for one pair of eyeglasses or contact lenses after cataract surgery.</p>

Preventive Care and Screening Tests

<p>Abdominal Aortic Aneurysm Screening</p> <p>A one-time screening ultrasound for people at risk. Medicare only covers this screening if you get a referral for it as a result of your Welcome to Medicare physical exam.</p>	<p>\$0 copay for Medicare-covered abdominal aortic aneurysm screening</p> <p>The office visit copayment may apply if an office visit service is billed in addition to the abdominal aortic aneurysm screening. The office visit copayment will be \$20 for services received from a primary care physician, or \$30 for services received by a specialist.</p>
<p>Bone-Mass Measurements</p> <p>For qualified individuals (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 2 years or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician’s interpretation of the results.</p>	<p>\$0 copay for Medicare-covered bone mass measurement.</p> <p>The office visit copayment may apply if an office visit service is billed in addition to the bone mass measurement. The office visit copayment will be \$20 for services received from a primary care physician, or \$30 for services received</p>

Benefits Chart – Your Covered Services	What you must pay when you get these covered services
<p>Colorectal Screening</p> <p>For people 50 and older, the following are covered:</p> <ul style="list-style-type: none"> ▪ Flexible sigmoidoscopy (or screening barium enema as an alternative) every 48 months ▪ Fecal occult blood test, every 12 months <p>For people at high risk of colorectal cancer, we cover:</p> <ul style="list-style-type: none"> ▪ Screening colonoscopy (or screening barium enema as an alternative) every 24 months <p>For people not at high risk of colorectal cancer, we cover:</p> <ul style="list-style-type: none"> ▪ Screening colonoscopy every 10 years, but not within 48 months of a screening sigmoidoscopy 	<p>by a specialist.</p> <p>\$0 copay for Medicare-covered colorectal screenings.</p> <p>The office visit copayment may apply if an office visit service is billed in addition to the colorectal screening. The office visit copayment will be \$20 for services received from a primary care physician, or \$30 for services received by a specialist. In the event the procedure goes beyond a screening exam and involves biopsy or removal of any growth during the procedure, the procedure will be considered outpatient surgery and the outpatient surgery member copayment of \$200 will apply.</p>
<p>Immunizations</p> <p>Covered services include:</p> <ul style="list-style-type: none"> ▪ Pneumonia vaccine ▪ Flu shots, once a year in the fall or winter ▪ Hepatitis B vaccine if you are at high or intermediate risk of getting hepatitis B ▪ Other vaccines if you are at risk <p>We also cover some vaccines under our outpatient prescription drug benefit.</p>	<p>\$0 copay for Flu and Pneumonia vaccines.</p> <p>\$0 copay for Hepatitis B vaccine for persons at risk and immunizations required because of an injury or risk of infection will be covered.</p> <p>The office visit copayment may apply if an office visit service is billed in addition to the immunization. The office visit copayment will be \$20 for services received from a primary care physician, or \$30 for services received by a specialist.</p>
<p>Mammography Screening</p> <p>Covered services include:</p> <ul style="list-style-type: none"> ▪ One baseline exam between the ages of 35 and 39 ▪ One screening every 12 months for women age 40 and older 	<p>\$0 copay for Medicare-covered screening mammograms.</p> <p>The office visit copayment may apply if an office visit service is billed in addition to the mammography screening. The office visit copayment will be \$20 for services received from a primary care physician, or \$30 for services received by a specialist.</p>

Benefits Chart – Your Covered Services	What you must pay when you get these covered services
<p>Pap Tests, Pelvic Exams, and Clinical Breast Exam</p> <p>Covered services include:</p> <ul style="list-style-type: none"> ▪ For all women, Pap tests, pelvic exams, and clinical breast exams are covered once every 24 months ▪ If you are at high risk of cervical cancer or have had an abnormal Pap test and are of childbearing age: one Pap test every 12 months 	<p>\$0 copay for Medicare-covered pap smears and pelvic exams.</p> <p>The office visit copayment may apply if an office visit service is billed in addition to the pap/pelvic exam. The office visit copayment will be \$20 for services received from a primary care physician, or \$30 for services received by a specialist.</p>
<p>Prostate Cancer Screening Exams</p> <p>For men age 50 and older, covered services include the following once every 12 months:</p> <ul style="list-style-type: none"> ▪ Digital rectal exam ▪ Prostate Specific Antigen (PSA) test 	<p>\$0 copay for Medicare-covered prostate cancer screening.</p> <p>The office visit copayment may apply if an office visit service is billed in addition to the prostate cancer screening exam. The office visit copayment will be \$20 for services received from a primary care physician, or \$30 for services received by a specialist.</p>
<p>Cardiovascular Disease Testing</p> <p>Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) as appropriate.</p>	<p>\$ 0 copay for cardiovascular disease testing</p> <p>The office visit copayment may apply if an office visit service is billed in addition to the cardiovascular disease testing. The office visit copayment will be \$20 for services received from a primary care physician, or \$30 for services received by a specialist.</p>
<p>Physical Exams</p> <p>A one-time physical exam for members within the first 12 months that they have Medicare Part B. Includes measurement of height, weight, body mass index, blood pressure; end-of-life planning; education, counseling and referral with respect to covered screening and preventive services. Doesn't include lab tests.</p>	<p>\$0 copay for routine exams.</p> <p>Members are covered for one routine physical exam each year with a \$0 copay (not including lab services). If an office visit, other than a routine physical exam, is billed in addition to the preventive service, a \$20 copayment will be applied for office service received from a primary care physician or \$30 copayment will be applied for office services received from a specialist.</p>

Benefits Chart – Your Covered Services

What you must pay when you get these covered services

Other Services

Dialysis (Kidney)

Covered services include:

- Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Section 2)
- Inpatient dialysis treatments (if you are admitted to a hospital for special care)
- Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments)
- Home dialysis equipment and supplies
- Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply)

20% of the cost for renal dialysis
\$0 copay for Nutrition Therapy for End-Stage Renal Disease.

Medicare Part B Prescription Drugs

These drugs are covered under Part B of the Original Medicare Plan. Members of our plan receive coverage for these drugs through our plan. Covered drugs include:

- Drugs that usually aren't self-administered by the patient and are injected while you are getting physician services
- Drugs you take using durable medical equipment (such as nebulizers) that was authorized by the plan
- Clotting factors you give yourself by injection if you have hemophilia
- Immunosuppressive drugs, if you were enrolled in Medicare Part A at the time of the organ transplant
- Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug
- Antigens
- Certain oral anti-cancer drugs and anti-nausea drugs
- Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary, topical anesthetics and erythropoiesis-stimulating agents (such as Epogen®, Procrit®, Epoetin Alfa, Aranesp® or Darbepoetin Alfa)

20% of the cost for Part B-covered drugs (not including Part B-covered chemotherapy drugs).

20% of the cost for Part B-covered chemotherapy drugs.

Benefits Chart – Your Covered Services	What you must pay when you get these covered services
<ul style="list-style-type: none"> ▪ Intravenous immune globulin for the home treatment of primary immune deficiency diseases <p>Section 2 explains the Part D prescription drug benefit, including rules you must follow to have prescriptions covered. What you pay for your Part D prescription drugs through our plan is listed later in this section.</p>	

Additional Benefits

<p>Dental Services</p> <p>Services by a dentist or oral surgeon are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic disease or services that would be covered when provided by a doctor.</p>	<p>\$0 copay for Medicare-covered dental benefits</p> <p>In general, preventive dental benefits (such as cleaning) not covered.</p>
<p>Hearing Services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> ▪ Diagnostic hearing exams ▪ Routine hearing exams (limited to 1 exam every 12 months) <p>Routine hearing exams are performed without relationship to treatment or diagnosis for a specific illness, symptom, complaint or injury and are not required by third parties (i.e., insurance companies, business establishments, government agencies).</p>	<p>Hearing aids are not covered.</p> <ul style="list-style-type: none"> - \$30 copay for Medicare-covered diagnostic hearing exams - \$30 copay for up to 1 routine hearing test(s) every year
<p>Vision Care</p> <p>Covered services include:</p> <ul style="list-style-type: none"> ▪ Routine eye exams (limited to 1 exam per calendar year); routine exams for the purpose of prescribing, fitting, changing eyeglasses (and contacts) or determining refractive state of the eyes. ▪ Frames and lenses (limited to 1 pair of glasses every 2 years). 	<ul style="list-style-type: none"> - \$30 copay for up to 1 routine eye exam(s) every year <p>\$50 limit for eye wear every two years.</p> <ul style="list-style-type: none"> - up to 1 pair(s) of glasses every two years - up to 1 pair(s) of contacts every two years

Benefits Chart – Your Covered Services	What you must pay when you get these covered services
<p>Health and Wellness Education Programs</p> <p>A nurse hotline is available 24 hours a day, 7 days a week.</p>	<p>This plan covers the following health/wellness education benefits:</p> <p>Nursing Hotline: You can get answers to your health care questions 24 hours a day, 7 days a week, at no additional charge. Call the nurse line at 1-800-700-9184. TTY users should call 1-800-425-5705.</p>

How Much You Pay for Part D Prescription Drugs

This section has a chart that tells you what you must pay for covered drugs. These are the benefits you get as a member of our plan. (Covered Part B drugs were described earlier in this section, and later in this section under “General Exclusions” you can find information about drugs that are not covered.) *For more detailed information about your benefits, please refer to our Summary of Benefits.*

If you do not have a current copy of the Summary of Benefits you can view it on our website or contact Customer Service to request one.

How Much Do You Pay for Drugs Covered by This Plan?

When you fill a prescription for a covered drug, you may pay part of the costs for your drug. The amount you pay for your drug depends on what coverage level you are in (i.e., initial coverage period, the period after you reach your initial coverage limit, and catastrophic level), the type of drug it is, and whether you are filling your prescription at an in-network or out-of-network

pharmacy. Each phase of the benefit is described below. Refer to your plan formulary to see what drugs we cover and what tier they are on. (More information on the formulary is included later in this section.)

If you qualify for extra help with your drug costs, your costs for your drugs may be different from those described below. *For more information, see the “Evidence of Coverage Rider for Those Who Receive Extra Help Paying for Their Prescription Drugs.” If you do not already qualify for extra help, see “Do You Qualify for Extra Help?” in Section 1 for more information.*

Initial Coverage Period

During the **initial coverage period**, we will pay part of the costs for your covered drugs and you will pay the other part. The amount you pay when you fill a covered prescription is called the coinsurance or copayment. Your coinsurance or copayment will vary depending on the drug and where the prescription is filled.

You will pay the following for your covered prescription drugs:

Cost Sharing During the Initial Coverage Period	SmartValue Plus
Copayment for Tier 1 Preferred Generic Drugs and Generic Benzodiazepines and Barbiturates***	
(We have revised the name of our Tier 1 drugs to better reflect that not all covered generic drugs are considered Tier 1 drugs.)	
30-day supply at Retail Network Pharmacies and at Out-of-Network Pharmacies** and 34-day supply at Long-Term-Care Pharmacies	\$10.00
90-day supply at Preferred Mail-Order Pharmacy	\$15.00
90-day supply at Select Retail Network Pharmacies* and Non-Preferred Mail-Order Pharmacies	\$30.00
Copayment for Tier 2 Preferred Brand Drugs	
30-day supply at Retail Network Pharmacies and at Out-of-Network Pharmacies** and 34-day supply at Long-Term-Care Pharmacies	\$35.00
90-day supply at Preferred Mail-Order Pharmacy	\$87.50
90-day supply at Select Retail Network Pharmacies* and Non-Preferred Mail-Order Pharmacies	\$105.00
Copayment for Tier 3 Non-Preferred Brand or Non-Preferred Generic Drugs (As of January 1, 2009 , Tier 3 does not include any non-preferred generic drugs, but a few non-preferred generic drugs may be added to Tier 3 during the year.)	
30-day supply at Retail Network Pharmacies and at Out-of-Network Pharmacies** and 34-day supply at Long-Term-Care Pharmacies	\$75.00
90-day supply at Preferred Mail-Order Pharmacy	\$187.50
90-day supply at Select Retail Network Pharmacies* and Non-Preferred Mail-Order Pharmacies	\$225.00
Coinsurance for Tier 4 Non-Specialty Injectable Drugs	
30-day supply at Retail Network Pharmacies and at Out-of-Network Pharmacies and 34-day supply at Long-Term-Care Pharmacies	33%
90-day supply at Preferred Mail-Order Pharmacy	33%
90-day supply at Select Retail Network Pharmacies* and Non-Preferred Mail-Order Pharmacies	33%
Coinsurance for Tier 5 Specialty Drugs	
30-day supply at Retail Network Pharmacies and at Out-of-Network Pharmacies and 34-day supply at Long-Term-Care Pharmacies	33%
30-day supply at Preferred Mail-Order Pharmacies	33%
30-day supply at Non-Preferred Mail-Order Pharmacy	33% (90 day supply not available)

Once your total drug costs reach \$2,700, you will reach your **initial coverage limit**. Your initial coverage limit is calculated by adding payments made by this plan and you.

If other individuals, organizations, current or former employer/union, and another insurance plan or policy help pay for your drugs under this plan, the amount they spend may count towards your initial coverage limit. We offer additional coverage on some prescription drugs that are not normally covered in a Medicare Prescription Drug plan. Payments made for these drugs will not count towards your initial coverage limit or total out-of-pocket costs. To find out which drugs our plan covers, refer to your formulary.

Coverage Gap

After your total drug costs reach \$2,700, we will continue to provide some prescription drug coverage until your total out-of-pocket costs reach \$4,350.

You, or others on your behalf, will pay the copayments for generic drugs (as shown in the previous chart) and 100% of the cost for all other drugs. Once your total out-of-pocket costs reach \$4,350, you will qualify for catastrophic coverage.

Catastrophic Coverage

All Medicare Prescription Drug plans include catastrophic coverage for people with high drug costs. In order to qualify for catastrophic coverage, you must spend \$4,350 out of pocket for the year.

When the total amount you have paid toward coinsurance or copayments, and the cost for covered Part D drugs after you reach the initial coverage limit reaches \$4,350, you will qualify for catastrophic coverage.

During catastrophic coverage you will pay: the greater of 5% coinsurance or \$2.40 for generics or drugs that are treated like generics and \$6 for all other drugs. We will pay the rest.

Note: As mentioned earlier, we offer additional coverage on some prescription drugs not normally

covered in a Medicare Prescription Drug plan. The amount you pay when you fill a prescription for these drugs does not count toward your initial coverage limit, or total out-of-pocket costs (that is, the amount you pay does not help you move through the benefit or qualify for catastrophic coverage).

Vaccine Coverage (Including Administration)

Our plan's prescription drug benefit covers a number of vaccines, including vaccine administration. The amount you will be responsible for will depend on how the vaccine is dispensed and who administers it.

Also, please note that in some situations, the vaccine and its administration will be billed separately. When this happens, you may pay separate cost-sharing amounts for the vaccine and for the vaccine administration.

The following chart describes some of these scenarios. Note that in some cases, you will be receiving the vaccine from someone who is not part of our pharmacy network and that you may have to pay for the entire cost of the vaccine and its administration in advance.

You will need to mail us the receipts, following our out-of-network paper claims policy (*see Section 2*), and then you will be reimbursed up to our normal coinsurance or copayment for that vaccine. In some cases you will be responsible for the difference between what we pay and what the out-of-network provider charges you.

The following chart provides examples of how much it might cost to obtain a vaccine (including its administration) under our plan. Actual vaccine costs will vary by vaccine type and by whether your vaccine is administered by a pharmacist or by another provider.

Remember, you are responsible for all of the costs associated with vaccines (including their administration) during the coverage gap phase of your benefit.

If you obtain the vaccine at:	And get it administered by:	You pay (and/or are reimbursed)
The pharmacy	The pharmacy (not possible in all states)	You pay your normal coinsurance or copayment for the vaccine.
Your doctor	Your doctor	You pay up-front for the entire cost of the vaccine and its administration. You are reimbursed this amount less your normal coinsurance or copayment for the vaccine (including administration) less any difference between the amount the doctor charges and what we normally pay.*
The pharmacy	Your doctor	You pay your normal coinsurance or copayment for the vaccine at the pharmacy and the full amount charged by the doctor for administering the vaccine. You are reimbursed the amount charged by the doctor less any applicable in-network charge for administering the vaccine less any difference between what the doctor charges for administering the vaccine and what we normally pay.*

**If you receive extra help, we will reimburse you for this difference.*

We can help you understand the costs associated with vaccines (including administration) available under our plan before you go to your doctor. For more information, please contact Customer Service.

How Is Your Out-of-Pocket Cost Calculated?

What Type of Prescription Drug Payments Count Toward Your Out-of-Pocket Costs?

The following types of payments for prescription drugs may count toward your out-of-pocket costs and help you qualify for catastrophic coverage as long as the drug you are paying for is a Part D drug or transition drug, on the formulary (or if you get a favorable decision on a coverage-determination request, exception request or appeal), obtained at a network pharmacy (or you have an approved claim from an out-of-network pharmacy), and otherwise meets our coverage requirements:

- Your coinsurance or copayments up to the initial coverage limit
- Any payment you make for drugs in the coverage gap

- Payments you made this year under another Medicare Prescription Drug plan prior to your enrollment in our plan

When you have spent a total of \$4,350 for these items, you will reach the catastrophic coverage level.

What Type of Prescription Drug Payments Will Not Count Toward Your Out-of-Pocket Costs?

The amount you pay for your monthly premium doesn't count toward reaching the catastrophic coverage level. In addition, the following types of payments for prescription drugs **do not count** toward your out-of-pocket costs:

- Prescription drugs purchased outside the United States and its territories
- Prescription drugs not covered by the plan
- Prescription drugs obtained at an out-of-network pharmacy when that purchase does not meet our requirements for out-of-network coverage

- Prescription drugs covered by Part A or Part B
- Non-Part D drugs that are covered under our additional coverage but are not normally covered in a Medicare Prescription Drug plan. Payments made for these drugs will also not count towards your initial coverage limit. There is information later in this section on the excluded non-Part D drugs we may cover as part of our additional coverage.

Who Can Pay for Your Prescription Drugs, and How Do These Payments Apply to Your Out-of-Pocket Costs?

Except for your premium payments, any payments you make for Part D drugs covered by us count toward your out-of-pocket costs and will help you qualify for catastrophic coverage. In addition, when the following individuals or organizations pay your costs for such drugs, these payments will count toward your out-of-pocket costs and will help you qualify for catastrophic coverage:

- Family members or other individuals
- Qualified State Pharmacy Assistance Programs (SPAPs) (SPAPs have different names in different states. *See Section 8 for the name and phone number for the SPAP in your area.*)
- Medicare programs that provide extra help with prescription drug coverage and
- Most charities or charitable organizations that pay cost sharing on your behalf. Please note that if the charity is established, run or controlled by your current or former employer or union, the payments usually will not count toward your out-of-pocket costs.

Payments made by the following don't count toward your out-of-pocket costs:

- Group health plans
- Insurance plans and government-funded health programs (e.g., TRICARE, the VA, the Indian Health Service, AIDS Drug Assistance Programs) and
- Third-party arrangements with a legal obligation to pay for prescription costs (e.g., Workers' Compensation).

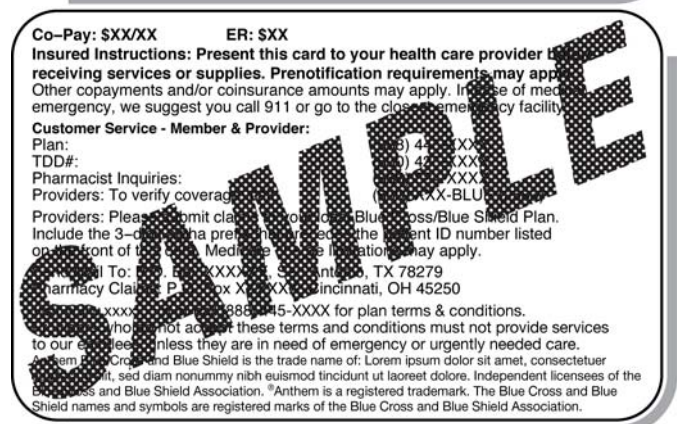
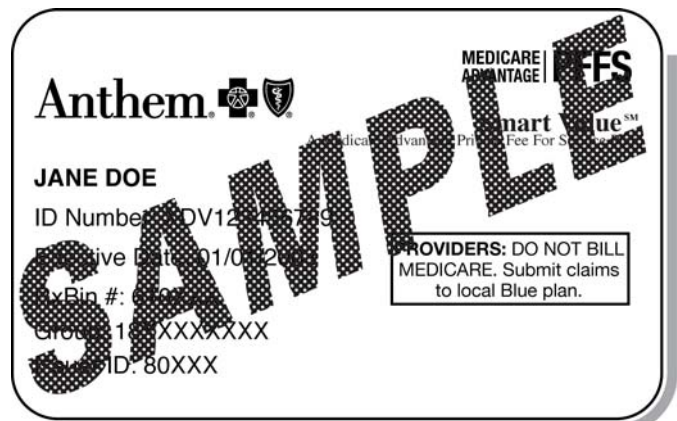
If you have coverage from a third party such as those listed above that pays a part of or all of your out-of-pocket costs, you must let us know.

We will be responsible for keeping track of your out-of-pocket expenses and will let you know when you have qualified for catastrophic coverage.

If you are in a coverage gap or deductible period and have purchased a covered Part D drug at a network pharmacy under a special price or discount card that is outside the plan's benefit, you may submit documentation and have it count towards qualifying you for catastrophic coverage. In addition, for every month in which you purchase covered prescription drugs through us, you will get an Explanation of Benefits that shows your out-of-pocket cost amount to date.

Sample Plan Membership Card

Here is an example of what your plan membership card looks like. *See Section 1 for more information on using your plan membership card.*



General Exclusions

Introduction

The purpose of this part of Section 10 is to tell you about medical care and services, items, and drugs that aren't covered ("are excluded") or are limited by our plan. The list below tells about these exclusions and limitations.

The list describes services, items, and drugs that aren't covered under any conditions, and some services that are covered only under specific conditions. (The Benefits Chart earlier also explains about some restrictions or limitations that apply to certain services).

If You Get Services, Items or Drugs That Are Not Covered, You Must Pay for Them Yourself

We won't pay for the exclusions that are listed in this section (or elsewhere in this EOC), and neither will the Original Medicare Plan, unless they are found upon appeal to be services, items, or drugs that we should have paid or covered (appeals are discussed in Section 5).

What Services Are Not Covered or Are Limited by Our Plan?

In addition to any exclusions or limitations described in the Benefits Chart, or anywhere else in this EOC, **the following items and services aren't covered under the Original Medicare Plan or by our plan:**

1. Services that aren't reasonable and necessary, according to the standards of the Original Medicare Plan, unless these services are otherwise listed by our plan as a covered service.
2. Experimental or investigational medical and surgical procedures, equipment and medications, unless covered by the Original Medicare Plan or unless, for certain services, the procedures are covered under an approved clinical trial. The Centers for Medicare and Medicaid Services (CMS) will continue to pay through Original Medicare for clinical trial items and services covered under the September 2000 National Coverage Determination that

are provided to plan members. Experimental procedures and items are those items and procedures determined by our plan and the Original Medicare Plan to not be generally accepted by the medical community.

3. Surgical treatment of morbid obesity unless medically necessary and covered under the Original Medicare Plan.
4. Private room in a hospital, unless medically necessary.
5. Private duty nurses.
6. Personal convenience items, such as a telephone or television in your room at a hospital or skilled nursing facility.
7. Nursing care on a full-time basis in your home.
8. Custodial care unless it is provided in conjunction with covered skilled nursing care and/or skilled rehabilitation services. This includes care that helps people with activities of daily living like walking, getting in and out of bed, bathing, dressing, eating and using the bathroom, preparation of special diets, and supervision of medication that is usually self administered.
9. Homemaker services.
10. Charges imposed by immediate relatives or members of your household.
11. Meals delivered to your home.
12. Elective or voluntary enhancement procedures, services, supplies and medications including but not limited to: Weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging and mental performance unless medically necessary.
13. Cosmetic surgery or procedures, unless needed because of accidental injury or to improve the function of a malformed part of the body. All stages of reconstruction are covered for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.
14. Unless otherwise stated in your Benefits Chart, routine dental care (such as cleanings, fillings, or dentures) or other dental services. However, non-routine dental services received at a hospital may be covered.
15. Chiropractic care is generally not covered under the plan, (with the exception of manual

manipulation of the spine,) and is limited according to Medicare guidelines.

16. Unless otherwise stated in your Benefits Chart, routine foot care is generally not covered under the plan and is limited according to Medicare guidelines.
17. Unless otherwise stated in your Benefits Chart, orthopedic shoes unless they are part of a leg brace and are included in the cost of the brace. Exception: Therapeutic shoes are covered for people with diabetic foot disease.
18. Supportive devices for the feet. Exception: Orthopedic or therapeutic shoes are covered for people with diabetic foot disease.
19. Unless otherwise stated in your Benefits Chart, hearing aids
20. Radial keratotomy, LASIK surgery, vision therapy and other low vision aids and services.
21. Self-administered prescription medication for the treatment of sexual dysfunction, including erectile dysfunction, impotence, and anorgasmia or hyporgasmia.
22. Reversal of sterilization procedures, sex change operations, and nonprescription contraceptive supplies and devices.
23. Acupuncture.
24. Naturopath services.
25. Services provided to veterans in Veterans Affairs (VA) facilities. However, in the case of emergency services received at a VA hospital, if the VA cost sharing is more than the cost sharing required under our plan, we will reimburse veterans for the difference. Members are still responsible for our plan cost-sharing amount.
26. Any of the services listed above that aren't covered will remain not covered even if received at an emergency facility. For example, non-authorized, routine conditions that do not appear to a reasonable person to be based on a medical emergency are not covered if received at an emergency facility.

Excluded Drugs

This part of Section 10 talks about drugs that are “excluded,” meaning they aren't normally covered

by a Medicare drug plan. If you get drugs that are excluded, you must pay for them yourself.

We won't pay for the exclusions that are listed in this section (or elsewhere in this EOC), and neither will the Original Medicare Plan, unless they are found upon appeal to be drugs that we should have paid or covered. (*Appeals are discussed in Section 5.*)

- A Medicare Prescription Drug plan can't cover a drug that would be covered under Medicare Part A or Part B.
- A Medicare Prescription Drug plan can't cover a drug purchased outside the United States and its territories.
- A Medicare Prescription Drug plan can cover off-label uses (meaning for uses other than those indicated on a drug's label as approved by the Food and Drug Administration) of a prescription drug only in cases where the use is supported by certain reference-book citations. Congress specifically listed the reference books that list whether the off-label use would be permitted. (These reference books are: American Hospital Formulary Service Drug Information, the DRUGDEX Information System, and USPDI or its successor.) If the use is not supported by one of these reference books, known as compendia, then the drug is considered a non-Part D drug and cannot be covered by our plan.

In addition, by law, certain types of drugs or categories of drugs are not normally covered by Medicare Prescription Drug plans. These drugs are not considered Part D drugs and may be referred to as “exclusions” or “non-Part D drugs.” These drugs include:

- Non-prescription drugs (or over-the-counter drugs)
- Drugs when used for treatment of anorexia, weight loss, or weight gain
- Drugs when used to promote fertility
- Drugs when used for cosmetic purposes or to promote hair growth
- Drugs when used for the symptomatic relief of cough or colds
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations

- Outpatient drugs for which the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale
- Drugs, such as Viagra, Cialis, Levitra, and Caverject, when used for the treatment of sexual or erectile dysfunction
- Barbiturates and benzodiazepines*

**We offer additional coverage of some prescription drugs not normally covered in a Medicare Prescription Drug plan. We cover generic barbiturates and benzodiazepines to the same extent that we cover other*

generic drugs. The amount you pay when you fill a prescription for these drugs does not count towards qualifying you for catastrophic coverage. In addition, if you are receiving extra help from Medicare to pay for your prescriptions, the extra help will not pay for these drugs. Please refer to your formulary or call Customer Service for more information.

If you receive extra help, your state Medicaid program may cover some prescription drugs not normally covered in a Medicare drug plan. Please contact your state Medicaid program to determine what drug coverage may be available to you.

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