



Medica Advantage Solution® H6154-002 (HMO-POS) offered by Medica Health Plans

Annual Notice of Changes for 2022

You are currently enrolled as a member of Medica Advantage Solution H6154-002 (HMO-POS). Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
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What to do now

1. **ASK:** Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Sections 1.1 and 1.5 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
 - Will your drugs be covered?
 - Are your drugs in a different tier, with different cost sharing?
 - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
 - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
 - Review the 2022 Drug List and look in Section 1.6 for information about changes to our drug coverage.

- Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit [go.medicare.gov/drugprices](https://www.medicare.gov/drugprices), and click the “dashboards” link in the middle of the second Note toward the bottom of the page. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.
- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 for information about our *Provider Directory*.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

2. **COMPARE:** Learn about other plan choices

- Check coverage and costs of plans in your area.
 - Use the personalized search feature on the Medicare Plan Finder at www.medicare.gov/plan-compare website.
 - Review the list in the back of your *Medicare & You 2022* handbook.
 - Look in Section 2.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

3. **CHOOSE:** Decide whether you want to change your plan

- If you don’t join another plan by December 7, 2021, you will be enrolled in Medica Advantage Solution H6154-002 (HMO-POS).
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2021**
- If you don't join another plan by **December 7, 2021**, you will be enrolled in Medica Advantage Solution H6154-002 (HMO-POS).
 - If you join another plan by **December 7, 2021**, your new coverage will start on **January 1, 2022**. You will be automatically disenrolled from your current plan.

Additional Resources

- Please contact our Medica Customer Service number at 1 (866) 269-6804 for additional information (TTY users should call 711). From **October 1 through March 31**, we are open from 8 a.m. to 8 p.m. Central Time, **seven days a week**. You'll speak with a representative. From **April 1 to September 30**, call us 8 a.m. to 8 p.m. Central Time, **Monday through Friday** to speak with a representative. On weekends and holidays, you can leave a voicemail message, which will be returned within 1 business day.
- This information is available in braille, large print, or other alternate formats. Please call Medica Customer Service if you need plan information in another format (phone numbers are in Section 6.1 of this booklet).
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Medica Advantage Solution H6154-002 (HMO-POS)

- Medica is an HMO-POS plan with a Medicare contract. Enrollment in Medica depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Medica Health Plans. When it says "plan" or "our plan," it means Medica Advantage Solution H6154-002 (HMO-POS).

Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for Medica Advantage Solution H6154-002 (HMO-POS) in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at Medica.com/MyPlanDocs. You may also call Medica Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	\$59	\$0
Deductible	\$400 for point-of-service (POS) benefits.	There is no deductible.
<p>Maximum out-of-pocket amount</p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	<p>From network providers: \$7,550</p> <p>From out-of-network providers: no maximum.</p>	<p>From network providers: \$5,600</p> <p>From out-of-network providers: \$7,500.</p>
Doctor office visits	<p>Primary care visits: In-Network: \$20 copay per visit</p> <p>Out-of-Network: 40% of the total cost per visit</p> <p>Specialist visits: In-Network: \$45 copay per visit</p> <p>Out-of-Network: 40% of the total cost per visit</p>	<p>Primary care visits: In-Network: \$0 per visit</p> <p>Out-of-Network: 40% of the total cost per visit</p> <p>Specialist visits: In-Network: \$50 copay per visit</p> <p>Out-of-Network: 40% of the total cost per visit</p>
<p>Inpatient hospital stays</p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of</p>	<p>In-Network: \$320 copay each day for days 1 through 5 and \$0 for days 6 through 90 for</p>	<p>In-Network: \$450 copay each day for days 1 through 4 and \$0 for days 5 through 90 for</p>

Cost	2021 (this year)	2022 (next year)
<p>Inpatient hospital stays (continued) inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor’s order. The day before you are discharged is your last inpatient day.</p>	<p>Medicare-covered hospital care. \$0 for an additional 60 lifetime reserve days. Out-of-Network: 40% of the total cost per visit.</p>	<p>Medicare-covered hospital care. \$0 for an additional 60 lifetime reserve days. Out-of-Network: 40% of the total cost per visit.</p>
<p>Part D prescription drug coverage (See Section 1.6 for details.) To find out which drugs are select insulins, review the most recent Drug List we provided electronically. If you have questions about the Drug List, you can also call Medica Customer Service (phone numbers for Medica Customer Service are printed in Section 6 of this booklet).</p>	<p>Deductible: \$445 for your Tier 2, Tier 3, Tier 4, and Tier 5 drugs Copay/Coinsurance during the Initial Coverage Stage: Preferred Pharmacy cost sharing:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$6 • Drug Tier 2: \$11 • Drug Tier 3: \$47 • Drug Tier 4: 50% • Drug Tier 5: 25% • Select insulins: Program not available. <p>Standard Pharmacy cost sharing:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$15 • Drug Tier 2: \$20 • Drug Tier 3: \$47 • Drug Tier 4: 50% • Drug Tier 5: 25% • Select insulins: Program not available. 	<p>Deductible: \$395 for your Tier 3, Tier 4, and Tier 5 drugs Copay/Coinsurance during the Initial Coverage Stage: Preferred Pharmacy cost sharing:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$4 • Drug Tier 2: \$14 • Drug Tier 3: \$47 • Drug Tier 4: 50% • Drug Tier 5: 26% • Select insulins: \$35 <p>Standard Pharmacy cost sharing:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$15 • Drug Tier 2: \$20 • Drug Tier 3: \$47 • Drug Tier 4: 50% • Drug Tier 5: 26% • Select insulins: \$35

Annual Notice of Changes for 2022

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2021 (this year)	2022 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$59	\$0

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 5 regarding “Extra Help” from Medicare.

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. This limit is called the “maximum out-of-pocket amount.” Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2021 (this year)	2022 (next year)
Maximum out-of-pocket amount	In-Network	In-Network
Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$7,550	\$5,600
	Out-of-Network	Out-of-Network
	No maximum out-of-pocket amount.	\$7,500
		Once you have paid \$7,500 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated *Provider Directory* is located on our website at [Medica.com/MyPlanDocs](https://www.Medica.com/MyPlanDocs). You may also call Medica Customer Service for updated provider information or to ask us to mail you a *Provider Directory*. **Please review the 2022 *Provider Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan, you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.

Section 1.4 – Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. An updated *Pharmacy Directory* is located on our website at [Medica.com/MyPlanDocs](https://www.Medica.com/MyPlanDocs). You may also call Medica Customer Service for updated provider information or to ask us to mail you a *Pharmacy Directory*. **Please review the 2022 *Pharmacy Directory* to see which pharmacies are in our network.**

Section 1.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your *2022 Evidence of Coverage*.

Opioid treatment program services

Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:

- U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications
- Dispensing and administration of MAT medications (if applicable)
- Substance use counseling
- Individual and group therapy
- Toxicology testing
- Intake activities
- Periodic assessments

Cost	2021 (this year)	2022 (next year)
Acupuncture for chronic low back pain	<p>In-Network You pay a \$20 copay for each Medicare-covered acupuncture service received from a primary care provider.</p> <p>You pay a \$45 copay for each Medicare-covered acupuncture service received from a specialist visit.</p>	<p>In-Network \$0 for each Medicare-covered acupuncture service received from a primary care provider.</p> <p>You pay a \$50 copay for each Medicare-covered acupuncture service received from a specialist visit.</p>
Ambulance services	You pay a \$275 copay for a one-way trip for each Medicare-covered ground ambulance service in-network and out-of-network.	You pay a \$290 copay for a one-way trip for each Medicare-covered ground ambulance service in-network and out-of-network.
Cardiac rehabilitation services	<p>In-Network You pay a \$45 copay for Medicare-covered cardiac rehabilitation services and intensive cardiac rehabilitation services.</p>	<p>In-Network You pay a \$30 copay for Medicare-covered cardiac rehabilitation services and intensive cardiac rehabilitation services.</p>

Cost	2021 (this year)	2022 (next year)
Chiropractic services	<p>In-Network You pay a \$15 copay for each Medicare-covered chiropractic visit.</p>	<p>In-Network You pay a \$20 copay for each Medicare-covered chiropractic visit.</p>
Dental services	<p>In-Network You pay 20% of the total cost for each Medicare-covered comprehensive dental service visit from any licensed dentist within the U.S. and its territories. Our plan provides up to \$400 reimbursement for non-Medicare-covered dental services every calendar year from any licensed dentist within the U.S. and its territories.</p>	<p>In-Network You pay a \$50 copay for each Medicare-covered comprehensive dental service visit from any licensed dentist within the U.S. and its territories. Our plan provides up to \$250 reimbursement for non-Medicare-covered dental services every calendar year from any licensed dentist within the U.S. and its territories.</p>
Diabetic supplies	<p>In-Network You pay 20% of the total cost for diabetic testing supplies.</p> <p>Out-of-Network You pay 40% of the total cost for diabetic testing supplies.</p>	<p>In-Network \$0 for diabetic testing supplies from LifeScan™ and Roche.</p> <p>You pay 20% of the total cost for diabetic testing supplies purchased through other manufacturers.</p> <p>Out-of-Network \$0 for diabetic testing supplies from LifeScan™ and Roche.</p> <p>You pay 20% of the total cost for diabetic testing supplies purchased through other manufacturers.</p>

Cost	2021 (this year)	2022 (next year)
<p>Health and wellness fitness program</p>	<p>In-Network Fitness program available through SilverSneakers® for \$0 annual fee. Physical fitness benefit includes access to 16,000+ fitness locations and at-home kits.</p>	<p>In-Network Fitness program available through One Pass™ for \$0 annual fee. Physical fitness benefit includes access to 20,000+ fitness locations, on-demand and live-streaming fitness classes, and at-home kits. Memory fitness benefit includes BrainHQ online platform with activities that support brain speed, memory and cognitive resilience.</p>
<p>Inpatient hospital care</p>	<p>In-Network You pay a \$320 copay each day for days 1 through 5 and \$0 for days 6 through 90 each day for Medicare-covered hospital care. \$0 for 60 lifetime reserve days.</p>	<p>In-Network You pay a \$450 copay each day for days 1 through 4 and \$0 for days 5 through 90 for Medicare-covered hospital care. \$0 for 60 lifetime reserve days.</p>
<p>Inpatient mental health care</p>	<p>In-Network You pay a \$320 copay each day for days 1 through 5 and \$0 for days 6 through 90 for Medicare-covered hospital care. \$0 for an additional 60 lifetime reserve days.</p>	<p>In-Network You pay a \$450 copay each day for days 1 through 4 and \$0 for days 5 through 90 for Medicare-covered hospital care. \$0 for an additional 60 lifetime reserve days.</p>
<p>Opioid treatment program services</p>	<p>In-Network You pay a \$35 copay for each Medicare-covered service.</p>	<p>In-Network You pay a \$50 copay for each Medicare-covered service.</p>

Cost	2021 (this year)	2022 (next year)
Outpatient diagnostic tests and therapeutic services and supplies	Prior authorization <u>is</u> required for diagnostic procedures and tests.	Prior authorization is <u>not</u> required for diagnostic procedures and tests.
Outpatient hospital observation	In-Network You pay a \$320 copay per stay for each Medicare-covered service.	In-Network You pay a \$450 copay per stay for each Medicare-covered service.
Outpatient mental health care	In-Network You pay a \$35 copay for each individual therapy visit. You pay a \$35 copay for each group therapy visit.	In-Network You pay a \$40 copay for each individual therapy visit. You pay a \$40 copay for each group therapy visit.
Outpatient substance abuse services	In-Network You pay a \$20 copay for each individual therapy visit. You pay a \$20 copay for each group therapy visit.	In-Network You pay a \$40 copay for each individual therapy visit. You pay a \$40 copay for each group therapy visit.
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers	In-Network You pay a \$250 copay for each Medicare-covered service.	In-Network You pay a \$395 copay for each Medicare-covered service.
Over-the-counter (OTC) items	In-Network You are eligible for a \$25 credit every quarter to be used toward the purchase of over-the-counter (OTC) health and wellness products available through our mail-order service.	In-Network You are eligible for a \$40 credit every quarter to be used toward the purchase of over-the-counter (OTC) health and wellness products available through our mail-order service.

Cost	2021 (this year)	2022 (next year)
<p>Physician/Practitioner services, including doctor’s office visits</p>	<p>In-Network You pay a \$20 copay for primary care office visit. You pay a \$45 copay for service received from a specialist or specialist’s office.</p>	<p>In-Network \$0 for primary care office visit. You pay a \$50 copay for service received from a specialist or specialist’s office.</p>
<p>Physician/Practitioner services, including doctor’s office visits – Certain telehealth services</p>	<p>In-Network You pay a \$20 copay for Medicare-covered individual sessions for outpatient substance abuse. You pay a \$35 copay for Medicare-covered individual sessions for mental health specialty services. You pay a \$35 copay for Medicare-covered individual sessions for psychiatric services. Certain telehealth services for primary care provider, specialist, other health care professionals, and urgently needed services are not available.</p>	<p>In-Network You pay a \$40 copay for Medicare-covered individual sessions for outpatient substance abuse. You pay a \$40 copay for Medicare-covered individual sessions for mental health specialty services. You pay a \$40 copay for Medicare-covered individual sessions for psychiatric services. \$0 for Medicare-covered services received from a primary care provider or other health care professionals at a primary care provider. You pay a \$50 copay for Medicare-covered services received from a specialist or other health care professionals at a specialist’s office. \$0 for Medicare-covered urgently needed services at retail convenience care clinics.</p>

Cost	2021 (this year)	2022 (next year)
Physician/Practitioner services, including doctor’s office visits – Certain telehealth services (continued)		You pay a \$40 copay for Medicare-covered urgently needed services at traditional urgent care centers.
Podiatry services	In-Network You pay a \$40 copay for each Medicare-covered service.	In-Network You pay a \$50 copay for each Medicare-covered service.
Skilled nursing facility (SNF) care	In-Network You pay a \$177 copay each day for days 21 through 100.	In-Network You pay a \$184 copay each day for days 21 through 100.
Urgently needed services	You pay a \$30 copay for Medicare-covered services at convenience care/retail clinics.	\$0 for Medicare-covered services at convenience care/retail clinics.
Vision care – Medicare-covered eye exam	In-Network You pay a \$45 copay for each Medicare-covered diagnostic exam.	In-Network You pay a \$50 copay for each Medicare-covered diagnostic exam.
Vision care – Medicare-covered eyewear	In-Network You pay a \$25 copay for Medicare-covered eyewear following cataract surgery.	In-Network \$0 for Medicare-covered eyewear following cataract surgery.
Vision care – non-Medicare-covered eyewear	In-Network Non-Medicare-covered eyewear is <u>not</u> available.	In-Network Our plan provides up to \$100 reimbursement for non-Medicare-covered contact lenses, eyeglasses (lenses and frames), eyeglass lenses, eyeglass frames, and upgrades every calendar year.

Cost	2021 (this year)	2022 (next year)
Visitor/Travel benefit	Visitor/Travel benefit is <u>not</u> covered.	Visitor/Travel benefit is covered. You may receive all plan covered services at in-network cost sharing when temporarily and continuously absent from Minnesota for at least one month, but no more than six consecutive months. Please contact your plan for more details.

Section 1.6 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

If you are affected by a change in drug coverage, you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug.
 - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call Medica Customer Service.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Medica Customer Service to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If an authorization or exception has been given for your current drug, there will be an expiration date applied that may be valid past your benefit year.

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about changes we may make to the Drug List, see Chapter 5, Section 6 of the *Evidence of Coverage*.)

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. Because you receive “Extra Help” if you haven’t received this insert by September 30, 2021, please call Medica Customer Service and ask for the “LIS Rider.”

There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at Medica.com/MyPlanDocs. You may also call Medica Customer Service to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Tier 3, Tier 4, and Tier 5 drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$445.</p> <p>During this stage, you pay \$6 - \$15 cost sharing for drugs on Tier 1: Preferred Generic and the full cost of drugs on Tier 2: Generic, Tier 3: Preferred Brand, Tier 4:</p>	<p>The deductible is \$395.</p> <p>During this stage, you pay \$4 - \$15 cost sharing for drugs on Tier 1: Preferred Generic; \$14 - \$20 cost sharing for drugs on Tier 2: Generic and the full cost of drugs on</p>

Stage	2021 (this year)	2022 (next year)
<p>Stage 1: Yearly Deductible Stage (continued)</p>	<p>Non-Preferred Drug, and Tier 5: Specialty Tier until you have reached the yearly deductible.</p>	<p>Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug, and Tier 5: Specialty Tier until you have reached the yearly deductible.</p> <p>There is no deductible for our plan for select insulins. You pay \$35 for select insulins.</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2021 (this year)	2022 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1 (Preferred Generic):</p> <p><i>Standard cost sharing:</i> You pay \$15 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$6 per prescription.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1 (Preferred Generic):</p> <p><i>Standard cost sharing:</i> You pay \$15 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$4 per prescription.</p>

Stage	2021 (this year)	2022 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p>	<p>Tier 2 (Generic):</p> <p><i>Standard cost sharing:</i> You pay \$20 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$11 per prescription.</p>	<p>Tier 2 (Generic):</p> <p><i>Standard cost sharing:</i> You pay \$20 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$14 per prescription.</p>
<p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Tier 3 (Preferred Brand):</p> <p><i>Standard cost sharing:</i> You pay \$47 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$47 per prescription.</p>	<p>Tier 3 (Preferred Brand):</p> <p><i>Standard cost sharing:</i> You pay \$47 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$47 per prescription.</p>
	<p>Tier 4 (Non-Preferred Drug):</p> <p><i>Standard cost sharing:</i> You pay 50% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 50% of the total cost.</p>	<p>Tier 4 (Non-Preferred Drug):</p> <p><i>Standard cost sharing:</i> You pay 50% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 50% of the total cost.</p>
	<p>Tier 5 (Specialty):</p> <p><i>Standard cost sharing:</i> You pay 25% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 25% of the total cost.</p>	<p>Tier 5 (Specialty):</p> <p><i>Standard cost sharing:</i> You pay 26% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 26% of the total cost.</p>

Stage	2021 (this year)	2022 (next year)
Stage 2: Initial Coverage Stage (continued)	<p>Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Part D Senior Savings Program:</p> <p>You pay \$35 per prescription for select insulins.</p> <hr/> <p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.** For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

Medica Advantage Solution H6154-002 (HMO-POS) offers additional gap coverage for select insulins. During the Coverage Gap stage, your out-of-pocket costs for select insulins will be a \$35 copay for a one-month (30-day) supply.

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in Medica Advantage Solution H6154-002 (HMO-POS)

To stay in our plan you don’t need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Medica Advantage Solution H6154-002 (HMO-POS).

Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2022 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,

- – *OR* – You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read the *Medicare & You 2022* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to www.medicare.gov/plan-compare. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, Medica Health Plans offers other Medicare health plans with Medicare prescription drug coverage. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from our plan.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from our plan.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Medica Customer Service if you need more information on how to do this (phone numbers are in Section 6.1 of this booklet).
 - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2022.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2022, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2022. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Minnesota, the SHIP is called Minnesota Board on Aging/Senior LinkAge Line®.

Minnesota Board on Aging/Senior LinkAge Line is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Minnesota Board on Aging/Senior LinkAge Line counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Minnesota Board on Aging/Senior LinkAge Line at 1 (800) 333-2433 (toll free) (TTY users call 1 (800) 627-3529). You can learn more about Minnesota Board on Aging/Senior LinkAge Line by visiting their website (www.mn.gov/board-on-aging/).

SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the AIDS Drug

Assistance Program (ADAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1 (651) 431-2414 or 1 (800) 657-3761 (toll free).

SECTION 6 Questions?

Section 6.1 – Getting Help from Medica Advantage Solution H6154-002 (HMO-POS)

Questions? We're here to help. Please call Medica Customer Service at 1 (866) 269-6804 (TTY only, call 711). We are available for phone calls. From **October 1 through March 31**, we are open from 8 a.m. to 8 p.m. Central Time, **seven days a week**. You'll speak with a representative. From **April 1 to September 30**, call us 8 a.m. to 8 p.m. Central Time, **Monday through Friday** to speak with a representative. On weekends and holidays, you can leave a voicemail message, which will be returned within 1 business day. Calls to these numbers are free.

Read your 2022 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2022. For details, look in the 2022 *Evidence of Coverage* for our plan. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [Medica.com/MyPlanDocs](https://www.Medica.com/MyPlanDocs). You may also call Medica Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at [Medica.com/Members](https://www.Medica.com/Members). As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*) and our list of covered drugs (Formulary/Drug List).

Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

You can visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the

Medicare website. (To view the information about plans, go to www.medicare.gov/plan-compare).

Read *Medicare & You 2022*

You can read the *Medicare & You 2022* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

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