January 1 – December 31, 2023

Evidence of Coverage:

Your Medicare Health Benefits and Services and Prescription Drug Coverage as a Member of Medica Group Prime Solution^{SM} w/Rx (Cost)

Vj ku'f qewo gpv'i kxgu'{qw'\yj g''f gvcknu''cdqw\'{qwt'O gf kectg''j gcnj ''ectg''cpf ''r tguetkr vkqp''f twi '' eqxgtci g''htqo ''Lcpwct{ ''3''ö''F gego dgt''53.''42450 **For questions about this document, please contact Medica Customer Service at 1 (800) 575-2330 for additional information (TTY users should call 711). We are available from Oct. 1 – March 31, 8 a.m. – 9 p.m. CT, 7 days a week and April 1 – Sept. 30 from 8 a.m. – 9 p.m. CT, Monday – Friday.**

This is an important legal document. Please keep it in a safe place.

Vj ku'r ncp.'O gf kec'I tqwr 'Rtko g'Uqnwkqp''y ITz.'ku''qhhgtgf ''d{ ''O gf kec''Kpuwtcpeg''Eqo r cp{0 *Y j gp''yj ku''*Evidence of Coverage*''uc{u''õy g.ö''õwu.ö''qt''õqwt.ö''kv''o gcpu''O gf kec''Kpuwtcpeg'' Eqo r cp{0Y j gp''kv''uc{u''õr ncpö''qt''õqwt'r ncp.ö''kv''o gcpu''O gf kec''I tqwr 'Rtko g''Uqnwkqp''y ITz0+''

Vj ku''kphqto cvkqp''ku''cxckncdng''kp''dtcknng.''kp''ncti g'r tkpv''qt''qyj gt''cnvgtpcvg''hqto cv0Rngcug''ecnn'' O gf kec''Ewuvqo gt''Ugtxkeg''kh'{qw'pggf ''r ncp''kphqto cvkqp''kp''cpqyj gt''hqto cv0

Dgpghkxu.''r tgo kwo u.''f gf wevkdngu.''cpf ''qt''eqr c{o gpv\eqkpuwtcpeg''o c{ ''ej cpi g''qp'' Lcpwct{ ''3.''42460

Vj g''hqto wnct{ .''r j cto ce{ ''pgwy qtm''cpf ''qt''r tqxkf gt''pgwy qtm''o c{ ''ej cpi g''cv''cp{ ''vko g0 { qw''y km' tgegkxg''pqvkeg''y j gp''pgeguuct{0Y g''y km'pqvkh{ ''chhgevgf ''gptqnngu''cdqwv''ej cpi gu''cv''ngcuv''52''f c{u'' kp''cf xcpeg0

Vj ku''f qewo gpv''gzr nckpu''{qwt''dgpghkxu''cpf ''tki j vu0Wug''yj ku''f qewo gpv''q''wpf gtuvcpf ''cdqwv<

- { qwt''r ncp''r tgo kwo ''cpf ''equv''uj ctkpi =''
- { qwt''o gf kecn''cpf ''r tguetkr vkqp''f twi ''dgpghkxu=''
- J qy ''q''hkng''c''eqo r nckpv''kh'{qw''ctg''pqv''uc\kuhkgf ''y kyj ''c''ugtxkeg''qt''vtgcvo gpv=''
- J qy ''q''eqpvcev''wu''kh'{qw''pggf ''hwtyj gt''cuukuvcpeg=''cpf .''
- Qyj gt''r tqvgevkqpu''tgs wktgf ''d{ ''O gf kectg''ncy 0

Multi-Language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1 (866) 745-9919.** Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **1 (866) 745-9919.** Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑 问。如果您需要此翻译服务，请致电 **1 (866) 745-9919**。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯 服務。如需翻譯服務，請致電 **1 (866) 745-9919**。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **1 (866) 745-9919.** Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à hotre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de hous appeler au **1 (866) 745-9919.** Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi **1 (866) 745-9919** sẽ có nhân viên hói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1 (866) 745-9919.** Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 **1 (866) 745-9919** 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: "Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **1 (866) 745-9919.** Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная."

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم بمساعدتك. هذه خدمة مجانية فوري، ليس عليك سوى الاتصال بنا على **1 (866) 745-9919**. سيقوم شخص ما يتحدث العربية.

Hindi: "हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें **1 (866) 745-9919** पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: "È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il humero **1 (866) 745-9919.** Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito."

Portuguese: "Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do hosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do húmero **1 (866) 745-9919.** Irá encontrar alguém que fale o idioma Português para o ajudar." Este serviço é gratuito."

French Creole: "Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg hou an. Pou jwenn yon entèprèt, jis rele hou han **1 (866) 745-9919.** Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis."

Polish: "Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod humer **1 (866) 745-9919.** Ta usługa jest bezpłatna."

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、**1 (866) 745-9919** にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサービスです。

Discrimination is Against the Law

O gf kec"eqo r nkgu"y kj "cr r nkecdng"Hgf gtcn"ekxkn"tki j vu"ncy u"cpf "y kn"pqv"f kuetko kpcvg"ci ckpuv"cp{ "r gtuqp"
dcugf "qp"j ku"qt"j gt"tceg."eqnqt."etggf ."tgnki kqp."pcvkqpcn"qtki kp."ugz."i gpf gt."i gpf gt"kf gpvkv{."j gcnj "uvcwu"
kpenwf kpi "o gpvcn"cpf "r j { ukecn"o gf kecn"eqpf kvkqpu."o ctkcn"uvcwu."hco knkcn"uvcwu."uvcwu"y kj "tgi ctf "vq"
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eqo o kuukqp."qt"cp{"qvj gt"encuukhkecvkqp"r tqvgevgf "d{"ncy 0"O gf kec<

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   S wcnkhkgf "kpvgtr tgvgtu"cpf "kphqto cvkqp"y tkwgp"kp"qvj gt"ncpi wci gu

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O gf kec"j cu"hckngf "vq"r tqxkf g"vj gug"ugtxkegu"qt"f kuetko kpcvgf "kp"cpqvj gt"y c{"qp"vj g"dcuku"qh"{qwt"tceg."eqnqt."
etggf ."tgnki kqp."pcvkqpcn"qtki kp."ugz."i gpf gt."i gpf gt"kf gpvkv{."j gcnj "uvcwu"kpenwf kpi "o gpvcn"cpf "r j { ukecn"
o gf kecn"eqpf kvkqpu."o ctkcn"uvcwu."hco knkcn"uvcwu."uvcwu"y kj "tgi ctf "vq"r wdnke"cuukuvcpeg."f kucdknkv{."ugzwcn"
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r tqvgevgf "d{"ncy ."{qw'ecp"hkng"c"i tkgxcpeg"y kj <"Ekxkn"Tki j vu"Eqqtf kpcvqt."O ckn"Tqwg"ER472."RQ"Dqz"
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[qw'ecp"hkng"c"i tkgxcpeg"kp"r gtuqp"qt"d{"o ckn"hcz."qt"go ckn0"[qw'o c{"cnuq"eqpvcev"vj g"Ekxkn"Tki j vu"
Eqqtf kpcvqt"kh"{qw'pggf "cuukuvcpeg"y kj "hknkpi "c"eqo r nckpv0"[qw'ecp"cnuq"hkng"c"ekxkntki j vu"eqo r nckpv"y kj "
vj g"WUU0F gr cto gpv"qh"J gcnj "cpf "J wo cp"Ugtxkegu."Qhhkeg"hqt"Ekxkn"Tki j vu."gngevtqpkecnn{ "vj tqwi j "vj g"
Qhhkeg"hqt"Ekxkn"Tki j vu"Eqo r nckpv"Rqtvcn"cxckncdng"cv"j wr u<1qetr qtvcn0j u0 qx1qetlr qtvcnlqdd{0uh"qt"d{ "
o ckn"qt"r j qpg"cv<"WUU0F gr cto gpv"qh"J gcnj "cpf "J wo cp"Ugtxkegu."422"Kpf gr gpf gpeg"Cxgpwg."UY "Tqqo "
72; H"J J J "Dwknf kpi ."Y cuj kpi vqp."F Œ042423": 22/58: /323; .": 22/759/98; 9"*VF F +0Eqo r nckpv"hqto u"ctg"
cxckncdng"cv"j wr u<1y y y (j j u0 qx1qetlqhhkeglhkng1kpf gz0 vo n0

MCR-0119-A

2023 Evidence of Coverage

Table of Contents

CHAPTER 1:

Getting started as a member

SECTION 1 Introduction

Section 1.1 You are enrolled in Medica Group Prime Solution w/Rx, which is a Medicare Cost Plan

[qw'ctg'eqxgtgf "d{ "O gf kectg. "cpf "{ qw'j cxg'ej qug p "vq'i gv'{ qwt"O gf kectg'j gcnj "ectg'cpf "{ qwt" r tguetkr vkqp"f twi "eqxgtci g'{ j tqwi j "qwt"r ncp. 'O gf kec'I tqwr "Rtko g"Uqnwkqp"y 1Tz0'Y g"ctg" tgs wktgf "vq'eqxgt"cnn'Rctv'C"cpf "Rctv'D"ugtxkegu0'J qy gxgt. "equv'uj ctkpi "cpf "r tqxkf gt"ceeguu"kp" y j ku'r ncp'f khhgt"htqo "Qtki kpcn'O gf kectg0'

O gf kec'I tqwr "Rtko g"Uqnwkqp"y 1Tz"ku'c'O gf kectg'Equv'Rncp0'Nkng'cnn'O gf kectg'j gcnj "r ncpu. 'y ku' O gf kectg'Equv'Rncp'ku'cr r tqxgf "d{ "O gf kectg'cpf "twp'd{ "c'r tkxcvg'eqo r cp{ 0'

Coverage under this Plan qualifies as Qualifying Health Coverage (QHC) "cpf "ucvkuhgu'y g" Rcvkgpv'Rtqvgevkqp"cpf "Chhqtf cdng'Ectg'Cev u "*CEC+"kpf kxkf wcn'uj ctgf "tgur qpukdkk{ " tgs wktgo gpv0'Rngcug'xkuk'y g'Kpvgtpcn'Tgxgpwg'Ugtxkeg"*KTU+'y gdukvg'cv'y y y 0ktu0 qx1" Chhqtf cdng/Ectg/Cev Kpf kxkf wcnu/cpf /Hco kkgu "hqt"o qtg"kphqto cvkqp0'

Section 1.2 What is the *Evidence of Coverage* document about?

Vj ku'*Evidence of Coverage* "f qewo gpv'vgnu'{ qw'j qy "vq'i gv'{ qwt'o gf kecn'ectg'cpf "r tguetkr vkqp" f twi u0'K'gzr nckpu'{ qwt'tki j vu'cpf "tgur qpukdkkkgu. 'y j cv'ku'eqxgtgf . 'y j cv'{ qw'r c{ "cu'c'o go dgt"qh" y g"r ncp. 'cpf "j qy "vq'hkng'c'eqo r nckpv'kh'{ qw'ctg'pqv'ucvkuhgf "y kj "c'f gekukqp"qt"vtgcvo gpv0'

Vj g"y qtf u'õeqxgtci gö'cpf "õeqxgtgf "ugtxkeguö'tghgt"vq'y g'o gf kecn'ectg'cpf "ugtxkegu'cpf "y g" r tguetkr vkqp"f twi u'cxckncdng'vq'{ qw'cu'c'o go dgt"qh'{ qwt'r ncp0'

Kku'ko r qtcpv'hqt"{ qw'vq'ngctp"y j cv'{ j g'r ncpøu'twngu'ctg'cpf "y j cv'ugtxkegu'ctg'cxckncdng'vq'{ qw0' Y g"gpeqwtci g"{ qw'vq'ugv'cukf g'uqo g"vko g'vq'nqqm'y tqwi j "y ku'*Evidence of Coverage* "f qewo gpv0'

Kh'{ qw'ctg'eqphwugf . 'eqpegtpgf . 'qt'lwuv'j cxg'c's wguvkqp. 'r ngcug'eqpvcev'O gf kec'Ewuvqo gt"Ugtxkeg0'

Section 1.3 Legal information about the *Evidence of Coverage*

Vj ku'*Evidence of Coverage* 'ku'r ctv'qh'qwt"eqpvtcev'y kj "{ qw'cdqwv'j qy "qwt'r ncp'eqxgtu'{ qwt'ectg0' Qy j gt"r ctvu'qh'y ku'eqpvtcev'kpenwf g'{ qwt'gptqno gpv'hqto . 'y g'*List of Covered Drugs (Formulary).* 'cpf "cp{ "pqvkegu'{ qw'tgegkxg'htqo "wu'cdqwv'ej cpi gu'vq'{ qwt'eqxgtci g'qt'eqpf kvkqpu" y j cv'chhgev'{ qwt'eqxgtci g0'Vj gug'pqvkegu'ctg'uqo gvko gu'ecngf "õtkf gtuö'qt"õco gpf o gpvu06"

Vj g"eqpvtcev'ku'kp"ghhgev'hqt"o qpj u'kp"y j kej "{ qw'ctg'gptqngf "kp"qwt'r ncp'dgvy ggp" Lcpwct{ "3. '4245. 'cpf "F gego dgt"53. '42450'

Gcej "ecngpf ct"{ gct. 'O gf kectg'cnqy u'wu'vq'o cmg'ej cpi gu'vq'y g'r ncpu'y j cv'y g'qhhgt0'Vj ku'o gcpu" y g"ecp"ej cpi g"y j g"equvu'cpf "dgpghkvu'qh'qwt'r ncp'chvgt"F gego dgt"53. '42450Y g"ecp"cnuq"ej qqug'vq" uvqr "qhhgtkpi "y j g"r ncp'kp"{ qwt"ugtxkeg'ctgc. 'chvgt"F gego dgt"53. '42450'

O gf kectg"*yj g"Egpvgtu"hqt"O gf kectg"("O gf keckf "Ugtxkegu+"o wuv"cr r tqxg"qwt"r ncp"gcej "{ gct0"[qw" ecp"eqpvkpwg"gcej "{ gct"vq"i gv"O gf kectg"eqxgti g"cu"c"o go dgt"qh"qwt"r ncp"cu"nqpi "cu"y g"ej qqug" vq"eqpvkpwg"vq"qhhgt"vj g"r ncp"cpf "O gf kectg"tgpgy u"kvu"cr r tqxcn"qh"vj g"r ncp0"

SECTION 2   What makes you eligible to be a plan member?

Section 2.1   Your eligibility requirements

You are eligible for membership in our plan as long as:

- [qw"j cxg"O gf kectg"Rctv"D"*"qt "{ qw"j cxg"dqyj "Rctv"C "cpf "Rctv"D+"

- *and*"//"{ qw"kkxg"kp"qwt"i gqi tcr j ke"ugtxkeg"ctgc"*Ugevkqp"404"dgny y "f guetkdgu"qwt"ugtxkeg" ctgc+0"Kpectcgtcvgf "kpf kxkf wcnu"ctg"pqv"eqpukf gtgf "kkxkpi "kp"vj g"i gqi tcr j ke"ugtxkeg"ctgc" gxgp"kh"vj g{ "ctg"r j {ukecmy"nqecvgf "kp"kv0"

- *and*"//"{ qw"ctg"c"Wpkvgf "Uvcvgu"ekvk|gp"qt"ctg"ncy hwn{ "r tgugpv"kp"vj g"Wpkvgf "Uvcvgu"

- *and*"//"{ qw"f q"*not*"j cxg"Gpf /Uvci g"Tgpcn"F kugcug"*GUTF +"y kvj "ko kvgf "gzegr vkqpu."uwej "cu" kh"{ qw"f gxgnqr "GUTF "y j gp"{ qw"ctg"cntgcf { "c"o go dgt"qh"c"r ncp"vj cv"y g"qhhgt0"

- *and*"//"{ qw"eqpvkpwg"vq"o ggv"vj g"gnki kdkkvk{ "tgs wktgo gpvu"qh"{ qw"hqto gt"go r nq{ gt"qt"wpkqp0"

Section 2.2   Here is the plan service area for our plan

Qwt"r ncp"ku"cxckncdng"qpn{ "vq"kpf kxkf wcnu"y j q"kxg"kp"qwt"r ncp"ugtxkeg"ctgc0"Vq"tgo ckp"c"o go dgt" qh"qwt"r ncp."{ qw'o wuv"eqpvkpwg"vq"tgukf g"kp"vj g"r ncp"ugtxkeg"ctgc0"Vj g"ugtxkeg"ctgc"ku"f guetkdgf " dgny y 0"

Qwt"ugtxkeg"ctgc"kpenwf gu"vj gug"eqwpvkgu"kp<
Iowa<"Cf ckt."Cf co u."Cmco cmgg."Cwf wdqp."Dqqpg."Ecttqn"Ecuu."Enc{ ."Etcy hqtf ."F kemkpuqp." Go o gv."Htgo qpv."I tggpg."I wvj tkg."J qy ctf ."Mquuwvj ."N{ qp."O kej gn."O qpqpc."O qpvi qo gt{ ." QøDtkgp."Quegqnc."Rcnq"Cnq."Rn{ o qwvj ."Uj gnd{ ."Ukqwz."Wpkqp."Y kppgdci q."cpf "Y qtvj ="

Kansas<"Dctdgr."Dwwtgt."Ej cug."Ej cwcws wc."Eqhhg{ ."Eqy ng{ ."Gml"I tcj co ."I tggpy qqf ."J ctr gr." J ctxg{ ."Lcemuqp."Lghhgtuqp."Lgy gn"Mkpi o cp."Nkpeqnp."N{ qp."O ctkqp."O kej gm"O qttku."P qtvqp." Quci g."Qwc{ c."Rj kmkr u."Rqwcy cvqo kg."Tgr wdike."Uo kj ."Uvchhqtf ."Y cdcwpugg."Y cuj kpi vqp."cpf " Y qqf uqp="

Minnesota<"Ckvmkp."Ectnvqp."Eqqm"I qqf j wg."Kcuec."Mcpcdge."Mqqej kej kpi ."Ncmg."Ng"Uwgwt." O eNgqf ."O ggmgt."O kmg"Nceu."Rkpg."Rkr guvqpg."Tkeg."Tqem"Ukdng{ ."Uv0Nqwku."Uvgxgpu."Vtcxgtug." cpf "[gmqy "O gf kekpg="

Missouri<"Dctt{ ."Dctvqp."Lcur gr."O eF qpcnf ."P gy vqp."cpf "Xgtpqp="

Nebraska<"Cf co u."Cpvgnqr g."Dcppgr."Dqqpg."Dqz"Dwvg."Dq{ f ."Dtqy p."Dwhhcnq."Dwtv."Egf ct." Ej g{ gppg."Enc{ ."Eqrhcz."Ewo kpi ."F cmqvc."F cy gu."F kzqp."Hkmo qtg."Htcpmkp."Htqpvkgt." Hwtpcu."I ci g."I ctikgnf ."I qur gr."I tggng{ ."J cm"J co kqp."J ctncp."J qn."J qy ctf ."Lghhgtuqp." Lqj puqp."Mgctpg{ ."Mg{ c"Rcj c."Mko dcm"Mpqz."Nqi cp."Nqwr ."O cf kuqp."O gttkem"O qttkm"P cpeg."

P go cj c. "P wemqmu. "Qvqg. "Rcy pgg. "Rj grr u. "Rkgteg. "Rncwg. "Rqm "Tqem "Ucrkpg. "Ucqwu "Dnwhh. "
Ugy ctf . "Uj gtkf cp. "Uj gto cp. "Ukqwz. "Uvcpvqp. "Vj c{gt. "Vj wuvwqp. "Xcmg{. "Y c{pg. "Y gduvgt. "
Y j ggrgt. "cpf "[qtm≅"

North Dakota≺"Cf co u. "Dctpgu. "Dgpuqp. "Dkmnkp u. "Dqy o cp. "Dwtrgki j . "Ecuu. "Ecxcrkgt. "F kemg{. "
F wpp. "Gff {. "Go o qpu. "Hquvgt. "I tcpf "Hqtmu. "I tcpv. "I tki i u. "J gwkpi gt. "Mkf f gr. "NcO qwtg. "Nqi cp. "
O eJ gpt{. "O eKpvquj . "O eNgcp. "O etegt. "O qtvqp. "P gnuqp. "Qrkxgr. "Rgo dkpc. "Rkgteg. "Tco ug{. "
Tcpuqo . "Tkej ncpf . "Tqngwg. "Ucti gpv. "Uj gtkf cp. "Ukqwz. "Unqr g. "Uvctm "Uvggng. "Uwwuo cp. "Vqy pgt. "
Vtckm "Y cnuj . "Y ctf . "Y gmu. "cpf "Y kmkco u≅"

Oklahoma≺"Cf ckt. "Crhcrhc. "F gncy ctg. "I tcpv. "Mc{. "O clqr. "P qdmg. "cpf "Qwcy c≅"

South Dakota≺"Cwtqtc. "Dgcf ng. "Dgppgw. "Dqp "J qo o g. "Dtqqmkpi u. "Dtqy p. "Dtwng. "Dwhhcrq. "Dwwg. "
Eco r dgm "Ej ctngu "O kz. "Enctm "Enc{. "Eqf kpi vqp. "Eqtuqp. "Ewuvgt. "F cxkuqp. "F c{. "F gwgn "F gwg{. "
F qwi rcu. "Gf o wpf u. "Hcm "Tkxgr. "Hcwm "I tcpv. "I tgi qr{. "J ccmqp. "J co nkp. "J cpf . "J cpuqp. "J ctf kpi . "
J wi j gu. "J wej kpuqp. "J {f g. "Lcemqp. "Lgtcwf . "Lqpgu. "Mkpi udwt{. "Ncmg. "Ncwtgpeg. "Nkpeqrp. "
N{o cp. "O ctuj cm "O eEqqm "O eRj gtuqp. "O gcf g. "O gmgwg. "O kpgr. "O kppgj cj c. "O qqf {. "Qi rcnc≺"
Nckqvc. "Rgppkpi vqp. "Rgtmkpu. "Rqwgr. "Tqdgtvu. "Ucpdqtp. "Ur kpm "Uvcpng{. "Uwm{. "Vqff . "Vtkr r . "
Vwtpgr. "Wpkqp. "Y cny qtvj . "[cpmqp. "cpf "\ kgdcej ≅"

Wisconsin≺"Cuj ncpf . "Dcttqp. "Dc{hkgrf . "Dwtpgw. "Ej kr r gy c. "F qwi rcu. "F wpp. "Gcw "Encktg. "Rkgteg. "
Rqm "Ucy {gt. "Uv0Etqkz. "cpf "Y cuj dwtp≅"

Wyoming≺"Etqqm "I quj gp. "P kqdtctc. "Rncwg. "cpf "Y guvqp0"

Kh "{qw'r ncp "vq "o qxg "qw'qh "vj e "ugtxkeg "ctgc. "r ngcug "eqpvcev "O gf kec "Ewuvqo gr "Ugtxkeg0"Y j gp "{qw "
o qxg. "{qw'o c{ "dg "grki kdng "vq "gprqm "kp "{qwr "go r nq{gr "I tqwr "Cf xcpvci g "Uqnwwkqp "*RRQ+"Rncp "cpf "
{qw'y km "j cxg "c "Ur gekcm "Gprqnm gpv "Rgtkqf "vj cv "y km "cmqy "{qw'vq "uy kej "vq "Qtki kpcm "O gf kectg "qr "
gprqm "kp "c "O gf kectg "j gcnvj "qr "f twi "r ncp "vj cv "ku "cxckrcdng "kp "{qwr "pgy "nqecvkqp0"

Kh "ku "cnuq "ko r qtvcpv "vj cv "{qw'ecm "Uqekcm "Ugewtkv{ "kh "{qw'o qxg "qr "ej cpi e "{qwr "o ckrkpi "cf f tguu0"
[qw'ecp "hkpf "r j qpe "pwo dgtu "cpf "eqpvcev "kphqro cvkqp "hqr "Uqekcm "Ugewtkv{ "kp "Ej cr vgr "4. "Ugevkqp "70

Section 2.3   U.S. Citizen or Lawful Presence

C "o go dgt "qh "c "O gf kectg "j gcnvj "r ncp "o wuv "dg "c "W0U0 "ekvk| gp "qr "ncy hwm{ "r tgugpv "kp "vj e "Wpkvgf "
Uvcvgu0"O gf kectg "*vj e "Egpvgtu "hqr "O gf kectg "(" "O gf keckf "Ugtxkegu+"y km "pqvkh{ "{qw'r ncp "kh "{qw'ctg "
pqv "grki kdng "vq "tgo ckp "c "o go dgr "qp "vj ku "dcuku0Qwt "r ncp "o wuv "f kugptqm "{qw'kh "{qw'f q "pqv "o ggv "
vj ku "tgs wktgo gpv0"

SECTION 3   Important membership materials you will receive

Section 3.1   Your plan membership card

Y g "y km 'ugpf "{qw'c "r ncp "o go dgtuj kr "ectf 0[qw'uj qwf "wug "vj ku "ectf "y j gpgxgr "{qwi gv "eqxgtgf "
ugtxkegu "qr "f twi u "htqo "c "O gf kec "I tqwr "Rtko g "Uqnwwkqp "y kRz "pgy "qtm "r tqxkf gr0[qw'uj qwf "cnuq "

uj qy "\j g'r tqxkf gt"{qwt'O gf keckf "ectf ."kh'cr r rkecdng0'J gtgøu"c"uco r rlg"o go dgtuj kr "ectf "vq "uj qy "
{qw'y j cv'{qwtu'y km'rqqm'rkng<

Kf "{qwt'r rcp"o go dgtuj kr "ectf "ku"f co ci gf ."rquv."qt'uvqrgp."ecrn'O gf kec'Ewuvqo gt'Ugtxkeg"tki j v'
cy c{'cpf "y g'y km'ugpf "{qw'c'pgy "ectf 0'

Dgecwug'qwt'r rcp'ku'c'O gf kectg'Equv'Rrcp."{qw'uj qwrf "cruq'**keep your red, white, and blue Medicare card with you**0'Cu'c'Equv'Rrcp'o go dgt."kh'{qw'tgegkxg'O gf kectg/eqxgtgf "ugtxkegu"
*gzegr v'hqt'go gti gpe{'qt'wti gpv'ectg+'htqo "cp"qw/qh/pgvy qtm'r tqxkfgt'qt'y j gp'{qw'ctg'qwvukf g"
qh'qwt'ugtxkeg'ctgc."vj gug'ugtxkegu'y km'dg'r ckf "hqt'd{ "Qtki kpcn'O gf kectg."pqv'qwt'r rcp0'Kp'vj gug"
ecugu."{qw'y km'dg'tgur qpukdng'hqt'Qtki kpcn'O gf kectg'f gf wevkdrgu'cpf "eqkpuwtcpeg0*Kf "{qw'tgegkxg'
go gti gpe{ "qt'wti gpv'ectg'htqo "cp"qw/qh/pgvy qtm'r tqxkfgt'qt'y j gp'{qw'ctg'qwvukf g'qh'qwt"
ugtxkeg'ctgc."qwt'r rcp'y km'r c{ "hqt'vj gug'ugtxkegu+0'Kf 'ku'io r qtvcpv'vj cv'{qw'mggr "{qwt'tgf ."y j kvg."
cpf "drwg'O gf kectg'ectf "y kj "{qw'hqt'y j gp'{qw'tgegkxg'ugtxkegu'r ckf "hqt'wpf gt'Qtki kpcn'
O gf kectg0'

Section 3.2 Provider Directory

Vj g'*Provider Directory*'rkuvu'qwt'pgvy qtm'r tqxkfgtu'cpf "f wtcdrg'o gf kecn'gs wkr o gpv'uwr r rkgtu0'
Network providers'ctg'vj g'f qevqtu'cpf "qyj gt'j gcrj "ectg'r tqhguukqpcru."o gf kecn'i tqwr u."f wtcdrg"
o gf kecn'gs wkr o gpv'uwr r rkgtu."j qur kvcru."cpf "qyj gt'j gcrj "ectg'hcekrkvkgu'yj cv'j cxg'cp'ci tggo gpv'
y kj "wu'vq "ceegr v'qwt'r c{o gpv'cpf "cp{ 'r rcp'equv'uj ctkpi "cu'r c{o gpv'kp'hwrn0'

[qw'o wuv'wug'pgvy qtm'r tqxkfgtu'vq 'i gv'{qwt'o gf kecn'ectg'cpf "ugtxkegu0'Kf '{qw'i q 'grugyj gtg"
y kj qwv'r rqr gt'cwj qtk| cvkqp"{qw'y km'j cxg'vq 'r c{ 'kp'hwrn0'Vj g'qpn{ 'gzegr vkqpu'ctg'go gti gpekgu."
wti gpvn{ 'pggf gf "ugtxkegu'y j gp'vj g'pgvy qtm'ku'pqv'cxckrcdrg'*j cv'ku."kp'ukwcvkqpu'y j gp'kv'ku"
wptgcuqpcdrg'qt'pqv'r quukdrg'vq 'qdvckp'ugtxkegu'kp/pgvy qtm+."qw/qh/ctgc'f kcn{uku'ugtxkegu."cpf "
ecugu'kp'y j kej "qwt'r rcp'cwj qtk| gu'wug'qh'qw/qh/pgvy qtm'r tqxkfgtu0'

Vj g'o quv'tgegpv'rkuv'qh'r tqxkfgtu'cpf "uwr r rkgtu'ku'cxckrcdrg'qp'qwt'y gdukg'cv'O gf kec0eqo _IF LRG0'

Kf "{qw'f qpøv'j cxg"{qwt'eqr { 'qh'vj g'*Provider Directory*."{qw'ecp'tgs wguv'c'eqr { 'htqo "O gf kec"
Ewuvqo gt'Ugtxkeg0'

õP gvy qtmö'o gcpu'vj g'r ctvkekr cvkpi "r tqxkfgtu'f guetkdgf "kp'vj g'*Provider Directory*0'

Section 3.3   Pharmacy Directory

Vj g"*Pharmacy Directory* rkuvu"qwt"pgy qtm'rj cto cekgu0"**Network pharmacies**"ctg"cm"qh"vj g"
rj cto cekgu"vj cv"j cxg"ci tggf "vq"hkm"ecxgtci gf "rtguetkrvkqpu"hqt"qwt"rncp"o go dgtu0"[qw"ecp"wug"vj g"
Pharmacy Directory "vq"hkpf "vj g"pgy qtm'rj cto ce{ "{ qw"cpv"vq"wug0"Ugg"Ej cr vgt"7."Ugevkqp"40"5"
hqt"kphqto cvkqp"qp"y j gp"{ qw"ecp"wug"rj cto cekgu"vj cv"ctg"pqv"kp"vj g"rncp)u"pgy qtm0

Vj g"*Pharmacy Directory* "y km'cnuq"vgm'{ qw"y j kej "qh"vj g"rj cto cekgu"kp"qwt"pgy qtm'j cxg"
rtghgttgf "equv"uj ctkpi ."y j kej "o c{ "dg"nqy gt"vj cp"vj g"uvcpf ctf "equv"uj ctkpi "qhhgtgf "d{ "qyj gt"
pgy qtm'rj cto cekgu"hqt"uqo g"f twi u0

Kh"{ qw'f qp)v"j cxg"vj g"*Pharmacy Directory."{ qw'ecp"i gv"c"eqr { "htqo "O gf kec"Ewuvqo gt"Ugtxkeg0"
[qw'ecp"cnuq"hkpf "vj ku"kphqto cvkqp"qp"qwt"y gdukvg"cv"O gf kec0eqo 1F IRG0"

Section 3.4   The plan's List of Covered Drugs *(Formulary)*

Vj g"rncp"j cu"c"*List of Covered Drugs (Formulary)0*Y g"ecm'kv"vj g"õF twi "Nkuvö"hqt"uj qtv0"Kv'vgmu"
y j kej "Rctv'F "rtguetkrvkqp"f twi u"ctg"eqxgtgf "wpf gt"vj g"Rctv'F "dgpghkv'kpenwf gf "kp"vj g"*Medica
2023 Formulary0*Vj g"f twi u"qp"vj ku"nkuv"ctg"ugngevgf "d{ "vj g"rncp"y kj "vj g"j gnr "qh"c"vgco "qh"f qevqtu"
cpf "rj cto ekuvu0Vj g"nkuv'o wuv'o ggv'tgs wktgo gpvu"ugv'd{ "O gf kectg0O gf kectg"j cu"cr r tqxgf "vj g"
Medica 2023 Formulary"F twi "Nkuv0"

Vj g"F twi "Nkuv'cnuq"vgmu"{ qw"kh"vj gtg"ctg"cp{ "twngu"vj cv'tguvtkev'eqxgtci g"hqt"{ qwt"f twi u0"

Y g"y km'r tqxkf g"{ qw"y kj "c"eqr { "qh"vj g"F twi "Nkuv0"Vq"i gv'vj g"o quv'eqo r ngvg"cpf "ewttgpv'
kphqto cvkqp"cdqwv'y j kej "f twi u"ctg"eqxgtgf ."{ qw'ecp"xkukv'vj g"r ncp)u"y gdukvg"*O gf kec0eqo 1F IRG+"
qt"ecm'O gf kec"Ewuvqo gt"Ugtxkeg0"

SECTION 4   Your monthly costs for our plan

[qwt"equvu"o c{ "kpenwf g"vj g"hqmqy kpi <"

-   Rncp"Rtgo kwo "*Ugevkqp"603+"

-   O qpyj n{ "O gf kectg"Rctv'D"Rtgo kwo "*Ugevkqp"604+"

-   Rctv'F "Ncvg"Gptqmo gpv'Rgpcn{ "*Ugevkqp"605+"

-   Kpeqo g"Tgncvgf "O qpyj n{ "Cf lwuvgf "Co qwpv'*Ugevkqp"606+"

In some situations, your plan premium could be <u>less</u>

Vj g"õGzvtc"J gnr ö"r tqi tco "j gnr u"r gqr ng"y kj "nko kvgf "tguqwtegu"r c{ "hqt"vj gkt"f twi u0Ej cr vgr "4."
Ugevkqp"9"vgmu"o qtg"cdqwv'vj ku"r tqi tco 0Kh"{ qw's wcnkh{ ."gptqmkpi "kp"vj g"r tqi tco "o ki j v'nqy gr "
{ qwt"o qpyj n{ "r ncp"r tgo kwo 0"

Kh"{ qw'ctg"*already enrolled* "cpf "i gvikpi "j gnr "htqo "qpg"qh"vj gug"r tqi tco u."**the information about
premiums in this *Evidence of Coverage* may not apply to you0**Y g"ugpv'{ qw'c"ugr ctcvg"kpugtv."
ecmgf "vj g"õGxkf gpeg"qh"Eqxgtci g"Tkf gt"hqt"Rgqr ng"Y j q"I gv'Gzvtc"J gnr "Rc{ kpi "hqt"Rtguetkrvkqp"

Ftwi uö"*cruq"npqy p"cu"vj g"öNqy "Kpeqo g"Uwdukf{ "Tkf gtö"qt"vj g"öNKU"Tkf gtö÷."y j kej "vgnu"{qw"cdqw"{qwt"ftwi "eqxgtci g0Kf"{qwf qpø/'j cxg"vj ku"kpugtv."r ngcug"ecm"O gf kec"Ewunqo gt"Ugtxkeg"cpf cum'hqt"vj g"öNKU"Tkf gt0ö"

O gf kectg"Rctv"D"cpf "Rctv"F "r tgo kwo u"f khhgt"hqt"r gqr ng"y kj "f khhgtgpv"kpeqo gu0Kf"{qwj cxg" swguvkqpu"cdqw"vj ueg"r tgo kwo u"tgxkgy "{qwt"eqr {"qh"*Medicare & You 2023*"j cpf dqqm"vj g" ugevkqp"ecmf "õ4245'O gf kectg"Equw0ö"Kf"{qwpggf "c"eqr {."{qw'ecp'f qy pmqcf "kv'htqo "vj g" O gf kectg"y gdukvg"*y y y 0o gf kectg0 qx÷0Qt."{qw'ecp'qtf gt"c"r tkpvgf "eqr {"d{ "r j qpg"cv" 3/: 22/O GF KECTG"*3/: 22/855/6449÷."46'j qwtu"c"f c{."9'f c{u"c"y ggm0VV["wugtu"ecm" 3/: 99/6: 8/426: 0'

Section 4.1   Plan premium

Cu"c"o go dgt"qh"qwt"r ncp."{qw'r c{"c"o qpyj n{"r ncp"r tgo kwo 0'

[qwt"eqxgtci g"ku"r tqxkf gf "vj tqwi j "c"eqpvtcev"y kj "{qwt"ewttgpv"go r nq{gt"qt"hqto gt"go r nq{gt"qt" wpkqp0Rngcug"eqpvcev"vj g"go r nq{gtøu"qt"wpkqpøu"dgpghkw'cf o kpkuvcvqt"hqt"kphqto cvkqp"cdqw"{qwt" r ncp"r tgo kwo 0'

Section 4.2   Monthly Medicare Part B Premium

Many members are required to pay other Medicare premiums

Kp"cf f kvkqp"vq"r c{kpi "vj g"o qpyj n{"r ncp"r tgo kwo ."**you must continue paying your Medicare premiums to remain a member of the plan.**"Vj ku"kpenwf gu"{qwt"r tgo kwo "hqt"Rctv"D0K/'o c{ "cnuq"kpenwf g"c"r tgo kwo "hqt"Rctv"C"y j kej "chhgew'o go dgtu"y j q"ctgpøv"gnki kdng"hqt"r tgo kwo "htgg" Rctv"C0'

Section 4.3   Part D Late Enrollment Penalty

Uqo g"o go dgtu"ctg"tgs wktgf "vq"r c{"c"Rctv"F "**late enrollment penalty**0Vj g"Rctv"F "ncvg"gptqnno gpv" r gpcnv{ "ku"cp"cf f kvkqpcn"r tgo kwo "vj cv"o wuv"dg"r ckf "hqt"Rctv"F "eqxgtci g"kh'cv"cp"vko g"chvgt"{qwt" kpkvkcn'gptqnno gpv"r gtkqf "ku"qxgt."vj tg"ku"c"r gtkqf "qh'85'f c{u"qt"o qtg"kp"c"tqy "y j gp"{qwf kf "pqv" j cxg"Rctv"F "qt"qyj gt"etgf kvcdng"r tguetkr vkqp"f twi "eqxgtci g0õEtgf kvcdng"r tguetkr vkqp"f twi " eqxgtci gö"ku"eqxgtci g"vj cv"o ggw'O gf kectgøu"o kpko wo "uvcpf ctf u"ukpeg"kv'ku"gzr gevgf "vq"r c{."qp" cxgtci g."cv'ncuv"cu"o wej "cu"O gf kectgøu"uvcpf ctf "r tguetkr vkqp"f twi "eqxgtci g0Vj g"equv"qh'vj g"ncvg" gptqnno gpv"r gpcnv{ "f gr gpf u"qp"j qy "nqpi "{qw'y gpv"y kj qw'Rctv"F "qt"qyj gt"etgf kvcdng"r tguetkr vkqp" f twi "eqxgtci g0[qw'y km'j cxg"vq"r c{ "vj ku"r gpcnv{ "hqt"cu"nqpi "cu"{qwj cxg"Rctv"F "eqxgtci g0'

Vj g"Rctv"F "ncvg"gptqnno gpv"r gpcnv{ "ku"cf f gf "vq"{qwto qpyj n{ "qt"s wctvgtn{ "r tgo kwo 0Y j gp"{qw" hktuv"gptqmkp"qwt"r ncp."y g"ngv"{qw'mpqy "vj g"co qwpv'qh'vj g"r gpcnv{0Kf"{qwf q"pqv"r c{ "{qwt"Rctv"F " ncvg"gptqnno gpv"r gpcnv{."{qw'eqwnf "nqug"{qwt"r tguetkr vkqp"f twi "dgpghkw0'

[qwt"Rctv"F "ncvg"gptqnno gpv"r gpcnv{ "ku"eqpukf gtgf "r ctv'qh'{qwt"r ncp"r tgo kwo 0Kf"{qw'qt"{qwt" hqto gt"go r nq{gt"qt"wpkqp"f q"pqv"r c{ "{qwt"Rctv"F "ncvg"gptqnno gpv"r gpcnv{."{qw'eqwnf "dg" f kugptqnngf "hqt"hcknwtg"vq"r c{ "{qwt"r ncp"r tgo kwo 0'

[qw'**will not**'j cxg'vq'r c{ 'kv'kh<'

- [qw'tgegkxg'öGzvtc'J gnn ö'htqo 'O gf kectg'vq'r c{ 'hqt'{ qwt'r tguetkrvkqp'f twi u0'

- [qw'j cxg'i qpg'nguu'vj cp'85'f c{ u'kp'c'tqy 'y kj qw'etgf kcdng'eqxgtci g0'

- [qw'j cxg'j cf 'etgf kcdng'f twi 'eqxgtci g'j tqwi j 'cpqvj et'uqwtec'uwej 'cu'c'hqto et'go r nq{ et.' wpkqp.'VT KECTG.'qt'F gr ctvo gpv'qh'Xgvgtcpu'Chhcktu0[qwt'kpuwtet'qt'{ qwt'j wo cp' tguqwteus'f gr ctvo gpv'y knn'vgnn'{ qw'gach '{ ear 'kh'{ qwt'f twi 'eqxgtci g'ku'etgf kcdng'eqxgtci g0' Vj ku'kphqto cvkqp'o c{ 'dg'ugpv'vq'{ qw'kp'c'ngwet'qt'kpenwf gf 'kp'c'pgy urgwet'htqo 'vj g'r ncp0' Mggr 'vj ku'kphqto cvkqp'dgecwug'{ qw'o c{ 'pggf 'kv'kh'{ qw'lqkp'c'O gf kectg'f twi 'r ncp'ncvet0'
  - **Note:**'Cp{ 'pqvkeg'o wuv'uvcvg'vj cv'{ qw'j cf 'öetgf kcdng'r tguetkrvkqp'f twi 'eqxgtci g' vj cv'ku'gzr gevgf 'vq'r c{ 'cu'o wej 'cu'O gf kectgöu'uvcpf ctf 'r tguetkrvkqp'f twi 'r ncp'r c{ u0'
  - **Note:**'Vj g'hqnnqy kpi 'ctg'*not*'etgf kcdng'r tguetkrvkqp'f twi 'eqxgtci g<'r tguetkrvkqp'f twi ' f kueqwpv'ectf u.'htgg'enkpkeu.'cpf 'f kueqwpv'y gdukvgu0'

Medicare determines the amount of the penalty0'J gtg'ku'j qy 'kv'y qtmu<'

- Kh'{ qw'y gpv'85'f c{ u'qt'o qtg'y kj qw'Rctv'F 'qt'qvj et'etgf kcdng'r tguetkrvkqp'f twi 'eqxgtci g' chvet'{ qw'y gtg'hktuv'gnki kdng'vq'gptqnn'kp'Rctv'F .'vj g'r ncp'y knl'eqwpv'vj g'pwo det'qh'hwnn' o qpvj u'vj cv'{ qw'f kf 'pqv'j cxg'eqxgtci g0'Vj g'r gpcn{ 'ku'3''hqt'gxet{ 'o qpvj 'vj cv'{ qw'f kf ' pqv'j cxg'etgf kcdng'eqxgtci g0'Hqt'gzco r ng.'kh'{ qw'i q'36'o qpvj u'y kj qw'eqxgtci g.'vj g' r gpcn{ 'y knl'dg'36''0'

- Vj gp'O gf kectg'f gvgto kpgu'vj g'co qwpv'qh'vj g'cxgtci g'o qpvj n{ 'r tgo kwo 'hqt'O gf kectg'f twi ' r ncpu'kp'vj g'pcvkqp'htqo 'vj g'r tgxkqwu'{ gct0'Hqt'4245.'vj ku'cxgtci g'r tgo kwo 'co qwpv' ku'&540960'

- Vq'ecnewncvg'{ qwt'o qpvj n{ 'r gpcn{ .'{ qw'o wnkr n{ 'vj g'r gpcn{ 'r getepvci g'cpf 'vj g'cxgtci g' o qpvj n{ 'r tgo kwo 'cpf 'vj gp'tqwpf 'kv'vq'vj g'pgctguv'32'egpvu0'Kp'vj g'gzco r ng'j gtg.'kv'y qwf ' dg'36''kko gu'&540960.'y j kej 'gs wcnu'&607: 0'Vj ku'tqwpf u'vq'&60820'Vj ku'co qwpv'y qwf 'dg' cf f gf '**to the monthly premium for someone with a Part D late enrollment penalty**0'

Vj gtg'ctg'vj tgg'ko r qtvcpv'vj kpi u'vq'pqvg'cdqwv'vj ku'o qpvj n{ 'Rctv'F 'ncvg'gptqnno gpv'r gpcn{ <'

- Hktuv.'**the penalty may change each year**'dgecwug'vj g'cxgtci g'o qpvj n{ 'r tgo kwo 'ecp' ej cpi g'gach '{ gct0'

- Ugeqpf .'**you will continue to pay a penalty**'gxet{ 'o qpvj 'hqt'cu'nqpi 'cu'{ qw'ctg'gptqnngf 'kp' c'r ncp'vj cv'j cu'O gf kectg'Rctv'F 'f twi 'dgpghkvu.'gxgp'kh'{ qw'ej cpi g'r ncpu0'

- Vj kf .'kh'{ qw'ctg'wpf gt'87'cpf 'ewttgpvn{ 'tgegkxkpi 'O gf kectg'dgpghkvu.'vj g'Rctv'F 'ncvg' gptqnno gpv'r gpcn{ 'y knl'tgugv'y j gp'{ qw'wtp'870'Chvet'ci g'87.'qt'Rctv'F 'ncvg'gptqnno gpv' r gpcn{ 'y knl'dg'dcugf 'qpn{ 'qp'vj g'o qpvj u'vj cv'{ qw'f qpøv'j cxg'eqxgtci g'chvet'{ qwt'kpkvkcn' gptqnno gpv'r gtkqf 'hqt'ci kpi 'kpvq'O gf kectg0'

If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review0'I gpgtcn{ .'{ qw'o wuv'tgs wuv'vj ku'tgxkgy 'within 60 days'**within 60 days**'htqo 'vj g'f cvg'qp'vj g' hktuv'ngwet'{ qw'tgegkxg'uvcvkpi '{ qw'j cxg'vq'r c{ 'c'ncvg'gptqnno gpv'r gpcn{ 0'J qy gxet.'kh'{ qw'y gtg'

r c{kpi "c'r gpcnv{ "dghqtg"lqkpkpi "qwt'r ncp."{qw'o c{ "pqv'j cxg"cpqyj gt'ej cpcg"vq'tgs wguv'c'tgxkgy "qh'
yj cv'ncvg"gptqnro gpv'r gpcnv{ 0

Important: F q'pqv'uqr r c{kpi {qwt'Rctv'F "ncvg"gptqnro gpv'r gpcnv{ 'y j kng"{qw'tg"y ckkpi "hqt"c"
tgxkgy "qh'yj e'f gekukqp'cdqwv'{qwt'ncvg "gptqnro gpv'r gpcnv{ 0Kh'{qw'f q."{qw'eqwd'dg'f kugptqneqf "hqt"
hcknwtg"vq'r c{ "{qwt'r ncp'r tgo kwo u0

Section 4.4   Income Related Monthly Adjustment Amount

Uqo g'o go dgtu'o c{ "dg'tgswktgf "vq'r c{ 'cp"gzvtc"ej cti g. "npqy p'cu'yj g"Rctv'F "Kpeqo g'Tgncvgf "
O qpyj n{ "Cf luvuo gpv'Co qwpv. "cnuq "nqy p'cu"KTO CC0Vj g"gzvtc"ej cti g"ku'hki wtgf "qw'wukpi "{qwt'
o qf khkgf "cf luvuf "i tquu "kpeqo g'cu'tgr qtvgf "qp'{qwt"KTU"\cz "tgwwtp'htqo "4 "{gctu'ci q0Kh'yj ku "
co qwpv'ku"cdqxg"c"egtvckp'co qwpv."{qw'o'r c{ "yj g"uvcpf ctf "r tgo kwo "co qwpv'cpf "yj g'cf f kvkqpcn "
KTO CC0Hqt'o qtg'kphqto cvkqp'qp'yj g'gzvtc"co qwpv'qw'o c{ 'j cxg"vq'r c{ "dcugf "qp'{qwt'kpeqo g."
xkukv'[hwws<//y y y 0o gf kectg0i qv]f twi /eqxgti g/r ctvf /equwu/hqt/o gf kectg/f twi /eqxgti g](https://www.medicare.gov/drug-coverage-partd/costs-for-medicare-drug-coverage)
[o qpyj n{/r tgo kwo /hqt/f twi /r ncpu](https://www.medicare.gov/drug-coverage-partd/costs-for-medicare-drug-coverage)0

Kh'{qw'j cxg"vq'r c{ 'cp"gzvtc"co qwpv."Uqekcn'Ugewtkv{ ."pqv"{qwt'O gf kectg'r ncp. "y knn'ugpf "{qw'c"
ngwgt"vgnnkpi "{qw'yj cv'yj cv'gzvtc"co qwpv'y knn'dg0Vj g'gzvtc"co qwpv'y knn'dg'y kyj j gnf "htqo "{qwt"
Uqekcn'Ugewtkv{ ."Tckntqcf 'Tgvktgo gpv'Dqctf ."qt'Qhhkeg'qh'Rgtuqppgn'O cpai go gpv'dgpghkv'ej gen"
pq 'o cwgt'j qy "{qw'wuwcn{ 'r c{ "{qwt'r ncp'r tgo kwo ."wpnguu'{qwt'o qpyj n{ "dgpghkv'kup'v'gpqwi j "vq"
eqxgt'yj g'gzvtc"co qwpv'qy gf 0Kh'{qwt'dgpghkv'ej gen'kup'v'gpqwi j "vq'eqxgt'yj g'gzvtc"co qwpv."{qw'
y knn'i gv'c'dknn'htqo "O gf kectg0**You must pay the extra amount to the government. It cannot
be paid with your monthly plan premium. If you do not pay the extra amount, you will be
disenrolled from the plan and lose prescription drug coverage**0

Kh'{qw'f kuci tgg'cdqwv'r c{kpi "cp"gzvtc"co qwpv."{qw'ecp'cun'Uqekcn'Ugewtkv{ "vq'tgxkgy "yj g'f gekukqp0
Vq 'hkpf "qw'o qtg'cdqwv'j qy "vq'f q'yj ku."eqpvcev'Uqekcn'Ugewtkv{ "cv'3: 22/994/3435"*VV["
3: 22/547/299: +0

SECTION 5   More information about your monthly premium

Section 5.1   There are several ways you can pay your plan premium

Kh'{qw'ctg'r c{kpi "{qwt'r tgo kwo u'vq'{qwt'hqto gt'go r nq{gt'qt'wpkqp'i tqwr ."yj g'y knn'tgo kv'yj g"
r tgo kwo "vq'O gf kec"Kpuwtcpeg"Eqo r cp{ 'qp'{qwt'dgj cnh'cpf "yj g'kphqto cvkqp'kp'yj ku'ugevkqp'f qgu"
pqv'cr r n{ "vq'{qw0[qw'o c{ "f kutgi ctf "yj g'tguv'qh'yj ku'ugevkqp0

Kh'{qw'ctg'r c{kpi "{qwt'r tgo kwo u'f ktgevn{ "vq'O gf kec"Kpuwtcpeg"Eqo r cp{."yj gp'yj gtg'ctg"
y q'y c{u'{qw'ecp'r c{ "{qwt'r ncp'r tgo kwo 0

Option 1: Paying by check

[qw'o c{ "f gekf g'vq'r c{ "{qwt'o qpyj n{ "r ncp'r tgo kwo "f ktgevn{ "vq'qwt'r ncp0[qw'y knn'dg'ugpv'c"
o qpyj n{ "dknnkpi "uvcvgo gpv'y j kej "{qw'wug'vq'r c{ "{qwt'r tgo kwo 0Vj g'r tghgttgf "y c{ 'vq'ugf "{qwt"
r c{o gpv'ku'vq'wug"yj g'r tg/cf f tguugf "tgwwtp'gpxgqr g'vq'o ckn'{qwt'r c{o gpv'co f g'qwv'vq'O gf kec0

[qwt'r tgo kwo "ku'f wg''yj g'ugxgpyj "f c{'qh'gxgt{'o qpyj "uq''o cmg'uwtg'{qw'o ckri'kv'y gm'kp'cf xcpeg0'
Qt.''{qw'ecp'f tqr "kv'qhh'kp'r gtuqp"cv'qwt'qhhkeg.''623''Ectuqp''Rctmy c{.'O kppgvqpmc.'O P '775270'

Option 2: Paying by automatic withdrawal

[qw'ecp''j cxg''{qwt'o qpyj n{'r cp'r tgo kwo "cwqo cvkecm{'y kj f tcy p'htqo "{qwt'ej gemkpi "qt"
ucxkpi u'dcpm'ceeqwpv0'Eqpvcev'O gf kec'Ewuqo gt"Ugtxkeg'q''qdvckp''yj g'pgeguuct{'r cr gty qtm'q''
ugv'wr "yj ku'qr vkqp0'Qpeg''yj ku'kphqto cvkqp'ku'r tqeguugf "d{'O gf kec.'{qw'y km'tgegkxg''y kjwgt"
pqvkhkecvkqp''qh'yj g'ghhgevkxg''f cvg''qh''{qwt'cwqo cvke'O gf kec'r tgo kwo "f gf wevkqpu0'Rtgo kwo "
f gf wevkqpu'y km'qeewt''qp''yj g'hkhj "y qtmkpi "f c{'qh'gxgt{'o qpyj 0'

Changing the way you pay your premium.''Kh''{qw'f gekf g''q'ej cpi g''yj g'y c{''{qw'r c{''{qwt
r tgo kwo .'kv'ecp''cmg'wr "q''yj tgg''o qpyj u'hqt''{qwt'pgy "r c{o gpv'o gyj qf "q''cmg'ghhgev0'Yj kng''y g''
ctg'r tqeguukpi "{qwt'tgswguv'hqt'c'pgy "r c{o gpv'o gyj qf .'{qw'ctg'tgurqpukdng'hqt'o ckpi "uwtg''yj cv''
{qwt'r cp'r tgo kwo "ku'r ckf "qp'vko g0'Vq"ej cpi g''yj g'r c{o gpv'o gyj qf .'eqpvcev'O gf kec'Ewuqo gt"
Ugtxkeg0'

What to do if you are having trouble paying your plan premium

[qwt'r cp'r tgo kwo "ku'f wg''kp'qwt'qhhkeg'd{''yj g'ugxgpyj "f c{''qh'gxgt{'o qpyj 0'Kh''y g'j cxg'pqv''
tgegkxgf "{qwt'r c{o gpv'd{''yj g'ugxgpyj "f c{''qh'gxgt{'o qpyj .'y g'y km'ugpf "{qw'c'pqvkeg''gmkpi "{qw''
yj cv''{qwt'r cp'o go dgtuj kr "y km'gpf "kh''y g'f q''pqv'tgegkxg''{qwt'r tgo kwo "y kj kp''yj g'hqmqy kpi "'y q''
o qpyj u0'Kh''{qw'ctg'tgswktgf "q'r c{'c'Rctv'F "ncvg'gptqmo gpv'r gpcm{.''{qw'o wuv'r c{''yj g'r gpcm{''q''
mggr "{qwt'r tguetkr vkqp'f twi "eqxgtci g0'

Kh''{qw'ctg'j cxkpi "vtqwdng'r c{kpi "{qwt'r cp'r tgo kwo "qp''ko g.''r ngcug'eqpvcev'O gf kec'Ewuqo gt"
Ugtxkeg''q''ugg''kh''y g'ecp'f ktgev'{qw''q'r tqi tco u'yj cv''y km'j gr "y kj "{qwt'equu0'

Kh''y g'gpf "{qwt'o go dgtuj kr "dgecwug''{qw'f kf "pqv'r c{''{qwt'r cp'r tgo kwo u.''{qw'y km'j cxg'j gcnj "
eqxgtci g''wpf gt''Qtki kpcm'O gf kectg0'Kp''cf f kvkqp.''{qw'o c{"pqv'dg'cdng''q'tgegkxg'Rctv'F "eqxgtci g''
wpvkn''yj g'hqmqy kpi "{gct'kh''{qw'gptqm'kp'c'pgy "r cp'f wtkpi "yj g'cppwcn'gptqmo gpv'r gtkqf 0''*Kh''{qw''
i q''y kjqw'öetgf kcdng'f twi "eqxgtci g''hqt'o qtg''yj cp'85 "f c{u.''{qw'o c{'j cxg''q'r c{'c'Rctv'F "ncvg''
gptqmo gpv'r gpcm{'hqt'cu'nqpi "cu'{qw'j cxg'Rctv'F "eqxgtci g0+"

Cv''yj g''ko g''y g'gpf "{qwt'o go dgtuj kr .'{qw'o c{'uvkm'qy g'wu'hqt'r tgo kwo u''{qw'j cxg'pqv'r ckf 0'Y g''
j cxg''yj g'tki j v''q'r wtuwg'eqmgevkqp'qh''yj g'co qwpv''{qw'qy g0'Kp''yj g'hwwwtg.''kh''{qw'y cpv''q'gptqm'
ci ckp'kp''qwt'r cp'*qt'cpqyj gt'r cp''yj cv''y g'qhhgt+.''{qw'y km'pggf ''q'r c{''yj g'co qwpv'{qw'qy g'dghqtg''
{qw'ecp'gptqm0'

Kh''{qw'j kpm'y g'j cxg'y tqpi hwm{'gpf gf "{qwt'o go dgtuj kr .''{qw'ecp'o cmg'c'eqo r nckpv'*cnuq'ecmgf "
c'i tkgxcpeg+.''ugg'Ej cr vgt; "hqt'j qy "q'hkng'c'eqo r nckpv0'Kh''{qw'j cf "cp'go gti gpe{'ektewo uvcpeg''
yj cv''y cu'qw'qh''{qwt'eqpvtqn'cpf "kv'ecwugf "{qw''q'pqv'dg'cdng''q'r c{''{qwt'r cp'r tgo kwo "y kj kp''
qwt'i tceg'r gtkqf .''{qw'ecp'o cmg'c'eqo r nckpv0'Hqt'eqo r nckpvu.''y g'y km'tgxkgy "qwt'f gekukqp'ci ckp0'
Ej cr vgt; .''Ugevkqp'32'qh''yj ku'f qewo gpv'gmu'j qy "q'o cmg'c'eqo r nckpv'qt''{qw'ecp'ecm'wu'cv''
3''*: 22+'797/4552'dgw ggp'Ccv03''ó'O ctej "53.'': 'c0o 0ó'; 'r 0o 0EV.'9''f c{u'c'y ggm'cpf 'Cr tkn'3''ó''
Ugr v052'htqo ": 'c0o 0ó'; 'r 0o 0EV.'O qpfc{'ó'Htkfc{0'VV["wugtu'uj qwf 'ecm'9330[qw'o wuv'o cmg''
{qwt'tgswguv'pq''ncvgt''yj cp'82'f c{u'chvgt''yj g'f cvg''{qwt'o go dgtuj kr "gpf u0'

Section 5.2   Can we change your monthly plan premium during the year?

No."Y g"ctg"pqv"cnqy gf "vq"ej cpi g"vj g"co qwpv"y g"ej cti g"hqt"vj g"r ncp…"o qpvj n{"r ncp"r tgo kwo "
f wtkpi "vj g"{ gct0"Kh"vj g"o qpvj n{"r ncp"r tgo kwo "ej cpi gu"hqt"pgzv"{ gct"y g"qt"y qwt"dgpghkwu"
cf o kpkuvtcvqt"y kn"vgn"{qw"f wtkpi "vj g"i tqwr…"qr gp"gptqno gpv0"Vj g"ej cpi g"y kn"vcmg"ghhgev"qp"
Lcpwct{"30'

J qy gxgt."kp"uqo g"ecugu"vj g"r ctv"qh"vj g"r tgo kwo "vj cv"{qw"j cxg"vq"r c{"ecp"ej cpi g"f wtkpi "vj g"{ gct0"
Vj ku"j cr r gpu"kh"{qw"dgeqo g"gnki kdng"hqt"vj g"õGzvtc"J gnr ö"r tqi tco "qt"kh"{qw"nqug"{qwt"gnki kdknkv{ "
hqt"vj g"õGzvtc"J gnr ö"r tqi tco "f wtkpi "vj g"{ gct0"Kh"c"o go dgt"s wcnkhkgu"hqt"õGzvtc"J gnr ö"y kj "vj gkt"
r tguetkr vkqp"f twi "equvu."vj g"õGzvtc"J gnr ö"r tqi tco "y kn"r c{"r ctv"qh"vj g"o go dgt…u"o qpvj n{"r ncp"
r tgo kwo 0"C"o go dgt"y j q"nqugu"vj gkt"gnki kdknkv{ "f wtkpi "vj g"{ gct"y kn"pggf "vq"uvctv"r c{kpi "vj gkt"hwnn"
o qpvj n{"r tgo kwo 0"[qw"ecp"hkpf "qwt"o qtg"cdqwv"vj g"õGzvtc"J gnr ö"r tqi tco "kp"Ej cr vgt"4."
Ugevkqp"90'

SECTION 6   Keeping your plan membership record up to date

[qwt"o go dgtuj kr "tgeqtf "j cu"kphqto cvkqp"htqo "{qwt"gptqno gpv"hqto ."kpenwf kpi "{qwt"cf f tguu"cpf "
vgngr j qpg"pwo dgt0"Kv"uj qy u"{qwt"ur gekhke"r ncp"eqxgtci g0'

Vj g"f qevqtu."j qur kvcnu."r j cto cekuvu."cpf "qvj gt"r tqxkf gtu"kp"vj g"r ncp…u"pgvy qtm"pggf "vq"j cxg"
eqttgev"kphqto cvkqp"cdqwv"{qw0"**These network providers use your membership record to
know what services and drugs are covered and the cost-sharing amounts for you0**"Dgecwug"
qh"vj ku."kv"ku"xgt{ "ko r qtvcpv"vj cv"{qw"j gnr "wu"mggr "{qwt"kphqto cvkqp"wr "vq"f cvg0'

Let us know about these changes:

- Ej cpi gu"vq"{qwt"pco g."{qwt"cf f tguu."qt"{qwt"r j qpg"pwo dgt"

- Ej cpi gu"kp"cp{ "qvj gt"j gcnj "kpuwtcpeg"eqxgtci g"{qw"j cxg"*uwej "cu"htqo "{qwt"go r nq{gt."
{qwt"ur qwug…u"go r nq{gt."y qtmgtu…"eqo r gpucvkqp."qt"O gf keckf +"

- Kh"{qw"j cxg"cp{ "nkcdknkv{ "encko u."uwej "cu"encko u"htqo "cp"cwvqo qdkng"ceekf gpv"

- Kh"{qw"j cxg"dggp"cf o kvgf "vq"c"pwtukpi "j qo g"

- Kh"{qw"tgegkxg"ectg"kp"cp"qwv/qh/ctgc"qt"qwv/qh/pgvy qtm"j qur kvcn"qt"go gti gpe{ "tqqo "

- Kh"{qwt"f guki pcvgf "tgur qpukdng"r ctv{ "*uwej "cu"c"ectgi kxgt+"ej cpi gu"

- Kh"{qw"ctg"r ctvkekr cvkpi "kp"c"enkpkecn"tgugctej "uwf { "*"**Note:** [qw"ctg"pqv"tgs wktgf "vq"vgn"{qwt"
r ncp"cdqwv"vj g"enkpkecn"tgugctej "uwf kgu."{qw"kpvgpf "vq"r ctvkekr cvg"kp."dwv"y g"gpeqwtci g"{qw"
vq"f q"uq+0'

- Kh"{qw"nqug"gnki kdknkv{ "hqt"{qwt"i tqwr "

Kh"cp{ "qh"vj ku"kphqto cvkqp"ej cpi gu."r ngcug"ngv"wu"mpqy "d{ "ecnkpi "O gf kec"Ewuvqo gt"Ugtxkeg0'

Kv"ku"cnuq"ko r qtvcpv"vq"eqpvcev"Uqekcn"Ugewtkv{ "kh"{qw"o qxg"qt"ej cpi g"{qwt"o cknkpi "cf f tguu0"[qw"
ecp"hkpf "r j qpg"pwo dgtu"cpf "eqpvcev"kphqto cvkqp"hqt"Uqekcn"Ugewtkv{ "kp"Ej cr vgt"4."Ugevkqp"50'

SECTION 7   How other insurance works with our plan

Other insurance

O gf kectg'tgs wktgu''yj cv'y g'eqmgev'kphqto cvkqp''htqo ''{qw'cdqw''cp{''qyj gt''o gf kecn''qt''f twi ''kpuwtcpeg''eqxgtci g''yj cv'{qw'j cxg0'Vj cv'u''dgecwug''y g''o wuv''eqqtf kpcvg''cp{''qyj gt''eqxgtci g''{qw'j cxg''y kyj ''{qwt''dgpghku''wpf gt''qwt'r ncp0'Vj ku'ku''ecmgf ''**Coordination of Benefits**0'

Qpeg''gcej ''{gct.'y g'y kmi''ugpf ''{qw'c''ngwgt'y kyj 'rkuvu''cp{''qyj gt''o gf kecn''qt''f twi ''kpuwtcpeg''eqxgtci g''yj cv'y g''npqy ''cdqw0'Rngcug''tgcf ''qxgt'yj ku'kphqto cvkqp''ecgrhwm{0'Kh'kv'ku''eqttgev.''{qw'f qpø'pggf ''vq''f q''cp{yj kpi 0'Kh'yj g''kphqto cvkqp''ku''kpeqttgev.''qt'kh''{qw'j cxg''qyj gt''eqxgtci g''yj cv'ku''pqv'rkuvgf .''r ngcug''ecm'O gf kec'Ewuqo gt''Ugtxkeg0''[qw'o c{''pggf ''vq''i kxg''{qwt'r ncp''o go dgt''KF ''pwo dgt''vq''{qwt''qyj gt''kpuwtgtu''*qpeg''{qw'j cxg''eqphkto gf ''yj gkt'kf gpvkv{+''uq''{qw'dkmi''ctg'r ckf ''eqttgevn{''cpf ''qp''vko g0'

Y j gp''{qw'j cxg''qyj gt'kpuwtcpeg''*rkmg''go r nq{gt'i tqwr ''j gcnj ''eqxgtci g+.'yj gtg''ctg''twngu''ugv'd{ ''O gf kectg''yj cv'f gekf g''y j gyj gt''qwt'r ncp''qt''{qwt''qyj gt'kpuwtcpeg''r c{u''hktuv0'Vj g''kpuwtcpeg''yj cv'r c{u''hktuv'ku''ecmgf ''yj g''õr tko ct{''r c{gtö''cpf ''r c{u''wr ''vq''yj g''rko ku''qh'ku''eqxgtci g0'Vj g''qpg''yj cv'r c{u''ugeqpf .''ecngf ''yj g''õugeqpf ct{''r c{gt.ö''cpn{''r c{u'kh''yj gtg''ctg''equvu''rghv'wpeqxgtgf ''d{ ''yj g''r tko ct{''eqxgtci g0'Vj g''ugeqpf ct{''r c{gt''o c{''pqv'r c{''cm'qh''yj g''wpeqxgtgf ''equvu0'Kh''{qw'j cxg''qyj gt''kpuwtcpeg.''vgm''{qwt'f qevqt.''j qur kvcn''cpf ''r j cto ce{0'

Vj gug''twngu''cr r n{ ''hqt''go r nq{gt''qt''wpkqp''i tqwr ''j gcnj ''r ncp''eqxgtci g<

- Kh''{qw'j cxg''tgvktgg''eqxgtci g.''O gf kectg'r c{u''hktuv0'

- Kh''{qwt'i tqwr ''j gcnj ''r ncp''eqxgtci g'ku''dcugf ''qp''{qwt''qt''c''hco kn{''o go dgtøu''ewttgpv''go r nq{o gpv.''y j q'r c{u''hktuv'f gr gpf u''qp''{qwt''ci g.''yj g''pwo dgt''qh'r gqr ng''go r nq{gf ''d{ ''{qwt''go r nq{gt.''cpf ''y j gyj gt''{qw'j cxg''O gf kectg''dcugf ''qp''ci g.''f kucdkrkv{ .''qt''Gpf /Uvci g''Tgpcn''F kugcug''*GUTF +<'

  - Kh''{qwøtg''wpf gt''87''cpf ''f kucdngf ''cpf ''{qw''qt''{qwt''hco kn{ ''o go dgt''ku''uvkm'y qtmkpi .''{qwt'i tqwr ''j gcnj ''r ncp'r c{u''hktuv'kh''yj g''go r nq{gt'j cu''322''qt''o qtg''go r nq{ggu''qt''cv'ngcuv'qpg''go r nq{gt'kp''c''o wnkr ng''go r nq{gt'r ncp''yj cv'j cu''o qtg''yj cp''322''go r nq{ggu0'

  - Kh''{qwøtg''qxgt''87''cpf ''{qw''qt''{qwt''ur qwug''ku''uvkm'y qtmkpi .''{qwt'i tqwr ''j gcnj ''r ncp'r c{u''hktuv'kh''yj g''go r nq{gt'j cu''42''qt''o qtg''go r nq{ggu''qt''cv'ngcuv''qpg''go r nq{gt'kp''c''o wnkr ng''go r nq{gt'r ncp''yj cv'j cu''o qtg''yj cp''42''go r nq{ggu0'

- Kh''{qw'j cxg''O gf kectg''dgecwug''qh'GUTF .''{qwt'i tqwr ''j gcnj ''r ncp''y km'r c{ ''hktuv'hqt''yj g''hktuv''52''o qpyj u''chvgt''{qw'dgeqo g''gnki kdng''hqt''O gf kectg0'

Vj gug''v{ r gu''qh'eqxgtci g''wuwcm{ ''r c{ ''hktuv'hqt''ugtxkegu'tgncvgf ''vq''gcej ''v{ r g<

- P q/hcwn'kpuwtcpeg''*kpenwf kpi ''cwvq o qdkng'kpuwtcpeg+'

- Nkcdkrkv{ ''*kpenwf kpi ''cwvq o qdkng'kpuwtcpeg+'

- Dnrcem'nwpi ''dgpghku'

- Y qtmgtuø'eqo r gpucvkqp'

O gf keckf "cpf "VT KECTG "pgxgt "r c{ "hktuv "hqt "O gf lectg/eqxgtgf "ugtxlegu0 "Vj g{ "qpn{ "r c{ "chvgt "O gf lectg. "go r nq{ gt "i tqwr "j gcnj "r ncpu. "cpf "qt "O gf ki cr "j cxg "r ckf 0

CHAPTER 2:

Important phone numbers and resources

SECTION 1   Our plan contacts
(how to contact us, including how to reach Medica Customer Service)

How to contact our plan's Customer Service

Hqt "cuukucpeg'y kj "encko u. "dkmkpi "qt"o go dgt"ectf "s wguvkqpu."r ngcug"ecrri'qt"y tkxg"vq"O gf kec"
Ewurqo gt "Ugtxkeg0Y g"y kni'dg"j cr r {"vq"j grr "{qw0

Method	Medica Customer Service "ö"Contact Information
CALL	3"*: 22+'797/4552" Ecrru"vq"vj ku"pwo dgt"ctg "htgg0 Y g"ctg "cxckncdng"htqo "Qev0'3"ö"O ctej "53." "c0o 0ö"; "r 0o 0EV."9"f c{u"c" y ggrri'cpf "Cr tkni'3"ö"Ugr v052"htqo ": "c0o 0ö"; "r 0o 0EV."O qpf c{"ö"Htkf c{0 O gf kec"Ewurqo gt "Ugtxkeg"cnuq"j cu"htgg"ncpi wci g"kpvgtr tgvgt"ugtxkegu" cxckncdng"hqt "pqp/Gpi rkuj "ur gcmgtu0
TTY	933" Vj ku"pwo dgt"tgs wktgu"ur gekcri'vgrgr j qpg"gs wkr o gpv"cpf "ku"qpn{"hqt "r gqr rg" y j q'j cxg"f khhkewrikgu"y kj "j gctkpi "qt"ur gcmkpi 0 Ecrru"vq"vj ku"pwo dgt"ctg "htgg0 Y g"ctg "cxckncdng"htqo "Qev0'3"ö"O ctej "53." "c0o 0ö"; "r 0o 0EV."9"f c{u"c" y ggrri'cpf "Cr tkni'3"ö"Ugr v052"htqo ": "c0o 0ö"; "r 0o 0EV."O qpf c{"ö"Htkf c{0
FAX	*; 74+'; ; 4/5882"
WRITE	O gf kec"Ewurqo gt "Ugtxkeg" Tqwvg"ER742" RQ"Dqz"; 532" O kppgcr qnku. "O P "77662" [O gf kec@eqo IHqto u"]()
WEBSITE	[O gf kec@eqo IO go dgtu"]()

How to contact us when you are asking for a coverage decision or appeal, or making a complaint about your medical care or your Part D prescription drugs.

C "eqxgtci g"f gekukqp"ku"c"f gekukqp"y g"o cmg"cdqwv"{qwt"dgpghkvu"cpf "eqxgtci g"qt"cdqwv"vj g"co qwpv"
y g"y kni'r c{ "hqt "{qwt"o gf kecni'ugtxkegu"qt"Rctv"F "r tguetkr vkqp"f twi u0Cp"cr r gcni'ku"c"hqto cri'y c{"qh"
cumkpi "wu"vq"tgxkgy "cpf "ej cpi g"c"eqxgtci g"f gekukqp"y g"j cxg"o cf g0[qw'ecp"o cmg"c"eqo r nckpv"
cdqwv"wu"qt"qpg"qh"qwt"pgw qtmi'r tqxkf gtu"qt"r j cto cekgu. "kpenwf kpi "c"eqo r nckpv"cdqwv"vj g"s wcnkv{ "
qh"{qwt"ectg0Vj ku"t{ r g"qh"eqo r nckpv"f qgu"pqv"kpxqnxg"eqxgtci g"qt"r c{o gpv"f kur wgu0Hqto o qtg"
kphqto cvkqp"qp"cumkpi "hqt "eqxgtci g"f gekukqpu"qt"cr r gcnu. "qt"qp"o cmkpi "c"eqo r nckpv"cdqwv"{qwt"

o gf kecri'ectg"qt"Rctv'F "r tguetkr vkqp"f twi u."ugg"Ej cr vgt"; "*(What to do if you have a problem or complaint (coverage decisions, appeals, complaints))0'*

Method	Coverage Decisions and Appeals, or Complaints for Medical Care or Part D Prescription Drugs ó'Contact Information
CALL	3"*: 22+'797/4552" Ecmi"\q"\j ku'pwo dgt"ctg"htgg0' Y g'ctg"cxckncdrg"htqo "Qev0'3"ó"O ctej "53.": "c0b 0'ó"; "r 0b 0'EV."9"fc{u"c"y ggm'cpf "Cr tkrl'3"ó"Ugr v0'52'htqo ": "c0b 0'ó"; "r 0b 0'EV."O qpfc{"ó"Htkfc{0' Hqt"gzr gf kgf "tgs wguvu."ecml'3"*: 22+'456/: 9770Ki''{qw'ecml'f wtkpi "qhh"j qwtu."{qwt"xqkeg"o guuci g'y kml'dg'tgvwtpgf "\j g'pgzv'dwukpguu"fc{0'
TTY	933" Vj ku'pwo dgt"tgs wktgu"ur gekcnl'vgrgr j qpg"gs wkr o gpv'cpf "ku'qpn{"hqt"r gqr rg"y j q'j cxg'f khhkewnkgu'y kj "j gctkpi "qt"ur gcmkpi 0' Y g'ctg"cxckncdrg"htqo "Qev0'3"ó"O ctej "53.": "c0b 0'ó"; "r 0b 0'EV."9"fc{u"c"y ggm'cpf "Cr tkrl'3"ó"Ugr v0'52'htqo ": "c0b 0'ó"; "r 0b 0'EV."O qpfc{"ó"Htkfc{0' Ecmi"\q"\j ku'pwo dgt"ctg"htgg0'
FAX	*; 74+'; ; 4/5882"
WRITE	O gf kec'Ewuvqo gt"Ugtxkeg" Tqwvg"ER742" RQ"Dqz"; 532" O kppgcr qrku."O P "77662" [O gf kec@eqo]Hqto u"
WEBSITE	[O gf kec@eqo]O go dgtu"
MEDICARE WEBSITE	[qw'ecp"uwdo kv'c"eqo r nckpv'cdqw'qwt"r ncp"f ktgevn{'\q"O gf kectg0'Vq" uwdo kv'cp"qpnkpg"eqo r nckpv'\q"O gf kectg. "i q"\q'[y y y 0o gf kectg0i qx]" [O gf kectgEqo r nckpvHqto]"j qo g0'cur z0'

Where to send a request asking us to pay for our share of the cost for medical care or a drug you have received

Kh"{qw'j cxg''tgegkxgf "c'dknn''qt''r ckf "hqt''ugtxkegu"*uwej "cu'c''r tqxkfgt''dknn+"yj cv'{qw'yj kpm'y g'uj qwrf "r c{"hqt."{qw'o c{'pggf "q''cum'wu'hqt''tgko dwtugo gpv'qt''q'r c{"yj g''r tqxkfgt''dkm0'Ugg''Ej cr vgt''9" *Asking us to pay our share of a bill you have received for covered medical services or drugs+0'

Rngcug'pqvg<'Kh''{qw'ugpf "wu'c''r c{o gpv'tgswguv'cpf "y g'f gp{'cp{'r ctv'qh''{qwt'tgswguv."{qw'ecp" cr r gcn'qwt'f gekukqp0'Ugg''Ej cr vgt''; "*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)+'hqt''o qtg'kphqto cvkqp0'

Method	Payment Requests"ó"Contact Information
WRITE	**Part C (Medical) Claims:** O gf kec''I qxgrpo gpv'Rtqi tco u" RQ"Dqz"52; ; 2" Ucnv'Ncng'Ekv{."WV"; 6352" **Part D (Prescription) Claims:** O gf kec''Ewuvqo gt''Ugtxkeg" Tqwvg''ER742" RQ"Dqz"; 532" O kppgcr qnku."O P "77662" Hqt''j gnr "y kyj "yj ku."eqpvcev'wu'qpnkpg<'O gf kec0eqo 1Hqto u"

SECTION 2   Medicare
(how to get help and information directly from the Federal Medicare program)

O gf kectg''ku'yj g'Hgf gtcn'j gcnj "kpuwtcpeg''r tqi tco "hqt''r gqr ng''87"{ gctu'qh''ci g''qt''qnf gt."uqo g" r gqr ng'wpf gr''ci g''87'y kyj "f kucdknkvkgu."cpf "r gqr ng'y kyj "Gpf /Uvci g''Tgpcn'F kugcug"*r gto cpgpv' nkf pg{"hcknwtg''tgswktkpi "f kcn{uku''qt''c''nkf pg{"vtcpur ncpv+0'

Vj g''Hgf gtcn'ci gpe{"kp'ej cti g''qh'O gf kectg''ku'yj g''Egpvgtu'hqt''O gf kectg''("O gf keckf "Ugtxkegu" *uqo gvko gu'ecngf "õEO Uö+0'Vj ku'ci gpe{"eqpvtcevu'y kyj "O gf kectg''Cf xcpvci g''cpf "O gf kectg''Equv' Rncp"qti cpk| cvkqpu'kpenwf kpi "wu0'

Method	Medicare"ó"Contact Information
CALL	3/: 22/O GF KECTG."qt''3/: 22/855/6449" Ecnnu''vq''yj ku''pwo dgr''ctg''htgg0' 46'j qwtu''c''f c{."9''f c{u''c''y ggm0'

Method	Medicare'ő'Contact Information
TTY	3/: 99/6: 8/426: " Vj ku'pwo dgt'tgs wktgu'ur gekcn'vgngr j qpg'eg swkr o gpv'cpf 'ku'qpn{ 'hqt'r gqr ng' y j q'j cxg'f khhewnkgu'y kj 'j gctkpi 'qt'ur gcmkpi 0' Ecnn'vq 'vj ku'pwo dgt'ctg'htgg0'

WEBSITE	[y y y 0o gf kectg0i qx"](#)
	
	Vj ku'ku'vj g'qhhkekcn'i qxgtpo gpv'y gdukvg'hqt'O gf kectg0'Kv'i kxgu'{qw'
	wr /vq/f cvg'kphqto cvkqp"cdqwv'O gf kectg'cpf "ewttgpv'O gf kectg'kuuwgu0'Kv'
	cnuq'j cu'kphqto cvkqp"cdqwv'j qur kcnu."pwtukpi 'j qo gu.'r j {ukekcpu.'j qo g"
	j ecnj "ci gpekgu."cpf "f kcn{uku'hcekrkvkgu0'Kv'kpenwfgu'f qewo gpvu"{qw'ecp"
	r tkpv'f ktgevn{ "htqo "{qwt'eqo r wgt0'[qw'ecp'cnuq'hkpf "O gf kectg'eqpvcevu'kp"
	{qwt'uvcvg0'
	
	Vj g'O gf kectg'y gdukvg'cnuq'j cu'f gvckngf 'kphqto cvkqp"cdqwv'{qwt'O gf kectg'
	grki kdkrkv{ 'cpf "gptqnro gpv'qr vkqpu'y kj "vj g'hqrny kpi 'vqqnu<'
	
	   • **Medicare Eligibility Tool:** "Rtqxkf gu'O gf kectg'grki kdkrkv{ 'uvcwu'
	       kphqto cvkqp"
	
	   • **Medicare Plan Finder:** "Rtqxkf gu'r gtuqpcrk| gf "kphqto cvkqp"cdqwv'
	       cxckncdrg'O gf kectg'r tguetkr vkqp'f twi 'r ncpu.'O gf kectg'j gcnj 'r ncpu."
	       cpf "O gf ki cr "*O gf kectg'Uwr r ngo gpv'Kpuwtcpeg+'r qrkekgu'kp"{qwt'
	       ctgc0'Vj gug'vqqnu'r tqxkf g'cp"*estimate*'qh'y j cv'{qwt'qwv/qh/r qemgv'
	       equvu'o ki j v'dg'kp'f khhgtgpv'O gf kectg'r ncpu0'
	
	[qw'ecp"cnuq'wug'vj g'y gdukvg'vq 'vgrn'O gf kectg'cdqwv'cp{ 'eqo r nckpvu'{qw'
	j cxg'cdqwv'qwt'r ncp<'
	
	   • **Tell Medicare about your complaint:** '[qw'ecp'uwdo kv'c"
	       eqo r nckpv'cdqwv'qwt'r ncp'f ktgevn{ "vq'O gf kectg0'Vq'uwdo kv'c"
	       eqo r nckpv'vq'O gf kectg.'i q'vq'[y y y 0o gf kectg0i qx1"](#)
	       [O gf kectgEqo r nckpvHqto 1j qo g0cur z0](#)'O gf kectg'vcmgu'{qwt'
	       eqo r nckpvu'ugtkqwun{ 'cpf 'y kn'wug'vj ku'kphqto cvkqp'vq'j gnr 'ko r qxg'
	       vj g's wcrkv{ 'qh'vj g'O gf kectg'r tqi tco 0'
	
	Kh'{qw'f qpØ'j cxg'c'eqo r wgt.'{qwt'nqecn'hkdtct{ 'qt'ugpkqt'egpvgt'o c{ 'dg'
	cdng'vq 'j gnr "{qw'xkukv'vj ku'y gdukvg'wukpi 'ku'eqo r wgt0'Qt.'{qw'ecp'ecn'
	O gf kectg'cpf 'vgn'vj go 'y j cv'kphqto cvkqp"{qw'ctg'nqqmkpi 'hqt0'Vj g{'y kn'
	hkpf 'vj g'kphqto cvkqp"qp'vj g'y gdukvg'cpf 'tgxkgy 'vj g'kphqto cvkqp"y kj '"{qw0'
	*[qw'ecp'ecn'O gf kectg'cv'3/: 22/O GF KECTG'*3/: 22/855/6449+."46"
	j qwtu'c'f c{.'9'f c{u'c'y ggm0'VV['wugtu'uj qwnf 'ecn'3/: 99/6: 8/426: 0+

SECTION 3   State Health Insurance Assistance Program
(free help, information, and answers to your questions about Medicare)

Vj g"Uvcvg"J gcnij "Kpuwtcpeg"Cuukuvcpeg"Rtqi tco "*UJ KR+"ku"c"i qxgtpo gpv"r tqi tco "y kj "vtckpgf " eqwpugnqtu"kp"gxgt{ "uvcvg0Tghgt"vq"Cf f gpfwo "C"cv"vj g"dcem"qh"vj ku"*Evidence of Coverage*"hqt"vj g" pco g"cpf "eqpvcev"kphqto cvkqp"qh"vj g"Uvcvg"J gcnij "Kpuwtcpeg"Cuukuvcpeg"Rtqi tco "kp"{qwt"uvcvg0

C"UJ KR"ku"cp"kpfgr gpfgpv"*pqv"eqppgevgf "y kj "cp "kpuwtcpeg"eqo r cp{ "qt"j gcnij "r ncp+"uvcvg" r tqi tco "vj cv"i gwu"o qpg{ "htqo "vj g"Hgf gtcn"i qxgtpo gpv"vq"i kxg"htgg"nqecn"j gcnij "kpuwtcpeg" eqwpugnkpi "vq"r gqr ng"y kj "O gf kectg0

UJ KR"eqwpugnqtu"ecp"j gnr "{qw"wpf gtuvcpf "{qwt"O gf kectg"tki j vu."j gnr "{qw"o cmg"eqo r ncjpvu"cdqwv' {qwt"o gf kecn"ectg"qt"vtgcvo gpv."cpf "j gnr "{qw"uvtcki j vgp"qwv"r tqdngo u"y kj "{qwt"O gf kectg"dkmu0' UJ KR"eqwpugnqtu"ecp"cnuq"j gnr "{qw"y kj "O gf kectg"s wguvkqpu"qt"r tqdngo u"cpf "j gnr "{qw" wpf gtuvcpf "{qwt"O gf kectg"r ncp"ej qkegu"cpf "cpuy gt"s wguvkqpu"cdqwv"sy kej kpi "r ncpu0

"O GVJ QF "VQ"CEEGUU"UJ KR"cpf "QVJ GT "TGUQWTEGUぐ"

- Xkukv "*www.medicare.gov*
- Enkem"qp "ő**Talk to Someone**ö"kp"vj g"o kf f ng"qh"vj g"j qo gr ci g"
- [qw'pqy "j cxg"vj g"hqmqy kpi "qr vkqpu"
    - Qr vkqp"%3ぐ[qw'ecp"j cxg"c"**live chat with a 1-800-MEDICARE representative**
    - Qr vkqp"%4ぐ[qw'ecp"ugngev"{qwt"**STATE**"htqo "vj g"f tqr f qy p"o gpw"cpf "enkem"I Q0' Vj ku"y km"vcmg"{qw"vq"c"r ci g"y kj "r j qpg"pwo dgtu"cpf "tguqwtegu"ur gekhke"vq"{qwt" uvcvg0'

SECTION 4   Quality Improvement Organization

Vj gtg"ku"c"f guki pcvgf "S wcnkv{ "Ko r tqxgo gpv"Qti cpk| cvkqp"hqt"ugtxkpi "O gf kectg"dgpghkekctkgu"kp " gcej "uvcvg0Tghgt"vq"Cf f gpfwo "C"cv"vj g"dcem"qh"vj ku"*Evidence of Coverage*"hqt"vj g"pco g"cpf " eqpvcev"kphqto cvkqp"qh"vj g"S wcnkv{ "Ko r tqxgo gpv"Qti cpk| cvkqp"kp"{qwt"uvcvg0

C'S KQ'j cu'c"i tqwr "qh'f qevqtu"cpf "qvj gt"j gcnij "ectg"r tqhguukqpcnu"y j q"ctg"r cjf "d{ "O gf kectg"vq" ej gem"qp "cpf "j gnr "ko r tqxg"vj g"s wcnkv{ "qh'ectg"hqt"r gqr ng"y kj "O gf kectg0Vj g"S KQ"ku"cp" kpf gr gpf gpv"qti cpk| cvkqp0Kv"ku"pqv"eqppgevgf "y kj "qwt"r ncp0

[qw'uj qwnf "eqpvcev"vj g"S KQ"kp"cp{ "qh"vj gug"ukwcvkqpuぐ

- [qw'j cxg"c"eqo r ncjpv"cdqwv"vj g"s wcnkv{ "qh"ectg"{qw'j cxg"tgegkxgf "
- [qw'vj kpm"eqxgtci g"hqt"{qwt"j qur kcn"uvc{ "ku"gpf kpi "vqq"uqqp"

- [qw'yj kpm'eqxgtci g'hqt'"{qw'"j qo g'"j gcnj "ectg."unkngf "pwtukpi "hceknky{"ectg."qt"
Eqo r tgj gpukxg'Qwr cvkgpv'Tgj cdknkvcvkqp''Hceknky{ "*EQTH+'ugtxkegu"ctg"gpf kpi "vqq"uqqp"

SECTION 5   Social Security

Uqekcn'Ugewtkv{ "ku'tgur qpukdng'hqt'f gvgto kpkpi "gnki kdknkv{ "cpf "j cpf nkpi "gptqnno gpv'hqt'O gf kectg0' WUU0'ekvk| gpu'cpf "ncy hwn'r gtm cpgpv'tgukf gpvu'y j q'ctg'87"qt'qnf gt."qt'y j q'j cxg'c'f kucdknkv{ "qt" Gpf /Uvci g'Tgpcn'F kugcug'cpf "o gg'egtvckp'eqpf kkqpu."ctg'gnki kdng'hqt'O gf kectg0'Kh'{qw'ctg' cntgcf { "i gwkpi "Uqekcn'Ugewtkv{ "ej gem."gptqnno gpv'kpvq'O gf kectg'ku'cwwo cvke0'Kh'{qw'ctg'pqv' i gwkpi "Uqekcn'Ugewtkv{ "ej gem."{qw'j cxg'vq'gptqnn'kp'O gf kectg0'Vq'cr r n{ "hqt'O gf kectg."{qw'ecp' ecnn'Uqekcn'Ugewtkv{ "qt'xkukv'{qwr'nqecn'Uqekcn'Ugewtkv{ "qhhkeg0'

Uqekcn'Ugewtkv{ "ku'cnuq'tgur qpukdng'hqt'f gvgto kpkpi "y j q'j cu'vq'r c{ "cp'gzvtc'co qwpv'hqt'vj gkt" Rctv'F 'f twi "eqxgtci g'dgecwug'vj g{'j cxg'c'j ki j gt'kpeqo g0'Kh'{qw'i qv'c'ngwgt'htqo "Uqekcn'Ugewtkv{ " vgnkpi "{qw'{qw'j cxg'vq'r c{ "vj g'gzvtc'co qwpv'cpf "j cxg's wguvkqpu'cdqwv'vj g'co qwpv'qt'kh'{qwr' kpeqo g'y gpv'f qy p'dgecwug'qh'c'nkhg/ej cpi kpi "gxgpv."{qw'ecp'ecnn'Uqekcn'Ugewtkv{ "vq'cum'hqt' tgeqpukf gtcvkqp0'

Kh'{qwo qxg'qt'ej cpi g'{qwr'o cknkpi "cff tguu."kv'ku'ko r qtvcpv'vj cv'{qw'eqpvcev'Uqekcn'Ugewtkv{ "vq' ngv'vj go "mpqy 0'

Method	Social Security "ó"Contact Information
CALL	3/: 22/994/3435" Ecnn''vq''vj ku''pwo dgt''ctg''htgg0' Cxckncdng": <22'co "vq'9<22'r o ."O qpf c{'vj tqwi j "Htkf c{0' [qw'ecp'wug'Uqekcn'Ugewtkv{ øu'cwwo cvgf "vgngr j qpg'ugtxkegu'vq'i gv' tgeqtf gf "kphqto cvkqp"cpf "eqpf wev'uqo g'dwukpguu'46'j qwtu'c'f c{0'
TTY	3/: 22/547/299: " Vj ku'pwo dgt'tgs wktgu'ur gekcn'vgngr j qpg'gs wkr o gpv'cpf "ku'qpn{ "hqt'r gqr ng' y j q'j cxg'f khhkewnkgu'y kj "j gctkpi "qt'ur gcmkpi 0' Ecnnu''vq''vj ku''pwo dgt''ctg''htgg0' Cxckncdng": <22'co "vq'9<22'r o ."O qpf c{'vj tqwi j "Htkf c{0'
WEBSITE	y y y 0uuc0i qx"

SECTION 6   Medicaid

O gf keckf "ku'c'lqkpv'Hgf gtcn'cpf "uvcvg'i qxgtpo gpv'r tqi tco "vj cv'j gnr u'y kj "o gf kecn'equvu'hqt" egtvckp'r gqr ng'y kj "nko kgf "kpeqo gu'cpf "tguqwtegu0'Uqo g'r gqr ng'y kj "O gf kectg'ctg'cnuq'gnki kdng" hqt'O gf keckf 0'Tghgt'vq'Cf f gpf wo "C"cv'vj g'dcem'qh'vj ku'Evidence of Coverage hqt'vj g'pco g'cpf " eqpvcev'kphqto cvkqp'qh'vj g'O gf keckf "ci gpe{'kp'{qwr'uvcvg0'Vj g'r tqi tco u'qhhgtgf "vj tqwi j "

O gf keckf "j grr "r gqr rg"y kj "O gf kectg"r c{ "yj gkt"O gf kectg"equw."uwej "cu"yj gkt"O gf kectg"r tgo kwo u0"
Vj gug"õO gf kectg"Ucxkpi u"Rtqi tco uö"kpenwf g<

- **Qualified Medicare Beneficiary (QMB):** "J grr u"r c{ "O gf kectg"Rctv"C "cpf "Rctv"D" r tgo kwo u. "cpf "qyj gr"equv"uj ctkpi "*nkmg"f gf wevkdngu. "eqkpuwtcpeg. "cpf "eqr c{o gpvu+0"*Uqo g" r gqr ng"y kj "S O D"ctg"cnuq"gnki kdng"hqt"hwnl"O gf keckf "dgpghkvu"*S O D- +0"

- **Specified Low-Income Medicare Beneficiary (SLMB):** "J grr u"r c{ "Rctv"D"r tgo kwo u0" *Uqo g"r gqr ng"y kj "UNO D"ctg"cnuq"gnki kdng"hqt"hwnl"O gf keckf "dgpghkvu"*UNO D- +0"

- **Qualifying Individual (QI):** "J grr u"r c{ "Rctv"D"r tgo kwo u"

- **Qualified Disabled & Working Individuals (QDWI):** "J grr u"r c{ "Rctv"C "r tgo kwo u"

Vq "hkpf "qw'o qtg"cdqw'O gf keckf "cpf "ku"r tqi tco u. "eqpvcev"yj g"O gf keckf "ci gpe{ "hqt"{ qwr"uvcvg0"
Tghgt"vq "Cf f gpf wo "C "cv'yj g"dcem'qh'yj ku"*Evidence of Coverage* "hqt"yj g"pco g"cpf "eqpvcev'
kphqto cvkqp"qh'yj g"O gf keckf "ci gpe{ "kp "{ qwr"uvcvg0"

SECTION 7 Information about programs to help people pay for their prescription drugs

Vj g"O gf kectg0 qx"y gdukvg"*[j wr u<llo gf kectg0 qx lf twi /eqxgtci g/r ctv/f lequw/hqt/o gf kectg/f twi /" eqxgti g/eqpw/kp/yj g/eqxgti g/i cr 1?/y c{ u/vq/i gv/yj grr /y kj /r tguetkr vkqp/equw+"r tqxkf gu" kphqto cvkqp"qp "hqy "vq "hky gr"{ qwr"r tguetkr vkqp"f twi "equv0Hqt"r gqr ng"y kj "nko kvgf "kpeqo gu. "yj gtg" ctg"cnuq"qyj gr"r tqi tco u"vq "cuukuv. "f guetkdgf "dgnqy 0"

Medicare's "Extra Help" Program

O gf kectg"r tqxkf gu"õGzvtc"J grr ö"vq "r c{ "r tguetkr vkqp"f twi "equv"hqt"r gqr ng"y j q"j cxg"nko kvgf " kpeqo g"cpf "tguqwtegu0Tguqwtegu"kpenwf g"{ qwr"ucxkpi u"cpf "uvqemu. "dwv"pqv"{ qwr"j qo g"qt"ect0Kl " { qw'swcnkh{ . "{ qw'i gv"j grr "r c{ kpi "hqt"cp{ "O gf kectg"f twi "r ncp'u"o qpyj n{ "r tgo kwo . "{ gctn{ " f gf wevkdng. "cpf "r tguetkr vkqp"eqr c{o gpvu0Vj ku"õGzvtc"J grr ö"cnuq"eqwpvu"vq y ctf "{ qwr" qwv/qh/r qemgv"equvu0"

Kl "{ qw'cwtqo cvkecnn{ "swcnkh{ "hqt"õGzvtc"J grr ö"O gf kectg"y kn'o ckl"{ qw'c"ngwgt0[qw'y kn'pqv"j cxg" vq "cr r n{ 0Kl "{ qw'f q "pqv'cwtqo cvkecnn{ "swcnkh{ . "{ qw'o c{ "dg"cdng"vq "i gv"õGzvtc"J grr ö"vq "r c{ "hqt"{ qwr" r tguetkr vkqp"f twi "r tgo kwo u"cpf "equv0Vq "ugg"kh"{ qw'swcnkh{ "hqt"i gwkpi "õGzvtc"J grr .ö"ecnn<

- 3/: 22/O GF KECTG"*3/: 22/855/6449+0"VV["wugtu"uj qwf "ecn"3/: 99/6: 8/426: . "46"j qwtu"c" f c{ . "9"f c{ u"c"y ggm=

- Vj g"Uqekcn"Ugewtkv{ "Qhhkeg"cv'3/: 22/994/3435. "dgvy ggp": "co "vq "9"r o . "O qpf c{ "yj tqwi j " Htkf c{ 0VV["wugtu"uj qwf "ecn"3/: 22/547/299: =qt"

- [qwr"Uvcvg"O gf keckf "Qhhkeg0"*Ugg"Ugevkqp"8"qh'yj ku"ej cr vgr"hqt"eqpvcev'kphqto cvkqp0+"

Kl "{ qw'dgnkgxg"{ qw'j cxg"swcnkhkgf "hqt"õGzvtc"J grr ö"cpf "{ qw'dgnkgxg"yj cv'{ qw'ctg"r c{ kpi "cp" kpeqttgev'equv/uj ctkpi "co qwpv'y j gp"{ qw'i gv'{ qwr"r tguetkr vkqp"cv'c"r j cto ce{ . "qwr"r ncp"j cu"c"

r tqeguu"hqt"{qw"vq"gkij gt"tgswguv"cuukuvcpeg"kp"qdvckpkpi "gxkf gpeg"qh"{qwt"r tqr gt"eqr c{o gpv"
ngxgn."qt."kh"{qw"crtgcf{"jcxg"vj g"gxkf gpeg."vq"r tqxkf g"vj ku"gxkf gpeg"vq"wu0

- Eqpvcev"O gfkec"Ewuqo gt"Ugtxkeg"cu"uqqp"cu"r quukdng"vq"tgswguv"cuukuvcpeg"y kij "qdvckpkpi "dguv"cxckncdng"gxkf gpeg0"[qw"o c{ "eqpvcev"wu"d{ "ecnkpi "qt"y tkkpi "vq"wu"cv"vj g"pwo dgtu"qt"cff tguu"nkuvgf "wpf gt"Ugevkqp"3"qh"Ej cr vgt"40

- Y j gp"y g"tgegkxg"vj g"gxkf gpeg"uj qy kpi "{qwt"eqr c{o gpv"ngxgn"y g"y kn"wr f cvg"qwt"u{uvgo "uq"vj cv"{qw"ecp"r c{ "vj g"eqttgev"eqr c{o gpv"y j gp"{qwi gv"{qwt"pgzv"r tguetkr vkqp"cv"vj g"r j cto ce{0"Kh"{qw"qxgtr c{ "{qwt"eqr c{o gpv."y g"y kn"tgko dwtug"{qw0Gkij gt"y g"y kn"hqty ctf "c"ej gem"vq"{qw"kp"vj g"co qwpv"qh"{qwt"qxgtr c{o gpv."qt"y g"y kn"qhhugv"hwwtg"eqr c{o gpwu0Kh"vj g"r j cto ce{"j cupø"eqnegevgf "c"eqr c{o gpv"htqo "{qw"cpf "ku"ectt{kpi "{qwt"eqr c{o gpv"cu"c"f gdv"qy gf "d{ "{qw."y g"o c{ "o cng"vj g"r c{o gpv"f ktgevn{"vq"vj g"r j cto ce{0Kh"c"uvcvg"r ckf "qp"{qwt"dgj cnh."y g"o c{ "o cng"vj g"r c{o gpv"f ktgevn{"vq"vj g"uvcvg0Rngcug"eqpvcev"O gfkec"Ewuqo gt"Ugtxkeg"kh"{qw"j cxg"s wguvkqpu0

What if you have coverage from an AIDS Drug Assistance Program (ADAP)?
What is the AIDS Drug Assistance Program (ADAP)?

Vj g"CKFU"F tw i "Cuukuvcpeg"Rtqi tco "*CF CR+"j gnr u"CF CR/gnki kdng"kpf kxkf wcnu"nkxkpi "y kij "J KX 1CKF U"j cxg"ceeguu"vq"nkhg/ucxkpi "J KX"o gf kecvkqpu0O gf kectg"Rctv"F "r tguetkr vkqp"f tw i u"vj cv"ctg"cnuq"qp"vj g"CF CR"hqto wnct{"s wcnkh{"hqt"r tguetkr vkqp"equv/uj ctkpi "cuukuvcpeg"vj tqwi j "vj g"CF CR0

Note:"Vq"dg"gnki kdng"hqt"vj g"CF CR"qr gtcvkpi "kp"{qwt"Uvcvg."kpf kxkf wcnu"o wuv"o ggv"egtvckp"etkvgtkc."kpenwf kpi "r tqqh"qh"Uvcvg"tgukf gpeg"cpf "J KX"uvcwu."nqy "kpeqo g"cu"f ghkpgf "d{ "vj g"Uvcvg."cpf "wpkpuwtgf 1wpf gt/kpuwtgf "uvcwu0Kh"{qw"ej cpi g"r ncpu."r ngcug"pqvkh{ "{qwt"nqecn"CF CR"gptqno gpv"y qtmgt"uq"{qw"ecp"eqpvkpwg"vq"tgegkxg"cuukuvcpeg0Tghgt"vq"Cf f gpf wo "C"cv"vj g"dcem"qh"vj ku *Evidence of Coverage*"hqt"vj g"pco g"cpf "eqpvcev"kphqto cvkqp"qh"vj g"CF CR"kp"{qwt"uvcvg0

Hqt"kphqto cvkqp"qp"gnki kdknkv{ "etkvgtkc."eqxgtgf "f tw i u."qt"j qy "vq"gptqnn"kp"vj g"r tqi tco ."r ngcug"ecnn"vj g"CF CR"kp"{qwt"uvcvg0

SECTION 8   How to contact the Railroad Retirement Board

Vj g"Tckntqcf "Tgvktgo gpv"Dqctf "ku"cp"kpf gr gpf gpv"Hgf gtcn"ci gpe{ "vj cv"cf o kpkuvgtu"eqo r tgj gpukxg"dgpghkv"r tqi tco u"hqt"vj g"pcvkqpøu"tckntqcf "y qtmgtu"cpf "vj gkt"hco knkgu0Kh"{qw"tgegkxg"{qwt"O gf kectg"vj tqwi j "vj g"Tckntqcf "Tgvktgo gpv"Dqctf ."kv"ku"ko r qtcpv"vj cv"{qw"ngv"vj go "npqy "kh"{qw"o qxg"qt"ej cpi g"{qwt"o cknkpi "cf f tguu0Kh"{qw"j cxg"s wguvkqpu"tgi ctf kpi "{qwt"dgpghkwu"htqo "vj g"Tckntqcf "Tgvktgo gpv"Dqctf ."eqpvcev"vj g"ci gpe{0

Method	Railroad Retirement Board'ö'Contact Information
CALL	3/: 99/994/7994" Ecnn'\q'\j ku'pwo dgt"ctg"htgg0' Ki''{qw'r tguu"ö2.ö''{qw'o c{"ur gcn'y kj "cp'TTD'tgr tgugpvcvkxg'htqo " ; <22"co "\q'5<52'r o ."O qpf c{."Vwguf c{."Vj wtuf c{."cpf "Htkf c{."cpf "htqo " ; <22"co "\q'34<22'r o "qp"Y gf pguf c{0' Ki''{qw'r tguu"ö3ö."{qw'o c{"ceeguu'\j g"cwuqo cvgf "TTD'J grr Nkpg"cpf " tgeqtf gf "kphqto cvkqp"46'j qwtu"c"f c{."kpenwf kpi "y ggmgpf u"cpf "j qnkf c{u0'
TTY	3/534/973/6923" Vj ku'pwo dgt"tgs wktgu"ur gekcn'vgngrj qpg"gs wkro gpv'cpf "ku'qpn{ "hqt"r gqr ng" y j q'j cxg'f khhkewnkgu'y kj "j gctkpi "qt"ur gcmkpi 0' Ecnn'\q'\j ku'pwo dgt"ctg'*not*'htgg0'
WEBSITE	[ttd0 qx](#)"

SECTION 9   Do you have "group insurance" or other health insurance from an employer?

Ki''{qw'*qt"{qwr 'ur qwug+'i gv'dgpghku'htqo "{qwr "*qt"{qwr 'ur qwugøu+'go r nq{gr 'qr 'tgvktgg'i tqwr "cu"r ctv'qh'\j ku'r ncp."{qw'o c{"ecnn'\j g'go r nq{gr 'vkpkqp'dgpghku'cf o kpkuvtcvqr 'qr 'O gf kec'Ewuvqo gr "Ugtxkeg'kh'{qw'j cxg'cp{ "s wguvkqpu0'[qw'ecp"cnuq'cdqwv'{qwr "*qt"{qwr 'ur qwugøu+'go r nq{gr 'qr 'tgvktgg'j gcnj "dgpghku'r tgo kwo u."qr "\j g'gptqno gpv'r gtkqf 0'*Rj qpg'pwo dgtu'hqt"O gf kec'Ewuvqo gr "Ugtxkeg'ctg'r tkpvgf "qp"\j g'dcem'eqxgr "qh'\j ku'f qewo gpv0+'[qw'o c{"cnuq'ecnn'3/: 22/O GF KECTG"*3/: 22/855/6449="VV[<3/: 99/6: 8/426: +'y kj "s wguvkqpu'tgncvgf "\q'{qwr 'O gf kectg'eqxgtci g"wpf gr "\j ku'r ncp0'

Ki''{qw'j cxg'qyj gr 'r tguetkr vkqp'f twi "eqxgtci g"yj tqwi j "{qwr "*qt"{qwr 'ur qwugøu+'go r nq{gr 'qr 'tgvktgg'i tqwr ."r ngcug'eqpvcev**that group's benefits administrator**0'Vj g'dgpghku'cf o kpkuvtcvqr 'ecp"j grr "{qw'f gvgto kpg'j qy "{qwr 'ewttgpv'r tguetkr vkqp'f twi "eqxgtci g"y kn'y qtm'y kj "qwr 'r ncp0'

CHAPTER 3:

Using the plan for your medical services

SECTION 1 Things to know about getting your medical care as a member of our plan

Vj ku'ej cr vgt"gzr nckpu"y j cv'{qw'pggf "vq"npqy "cdqw'\wukpi "vj g'r ncp"vq"i gv'{qw'o gf kecn'ectg" eqxgtgf 0'K/'i kxgu'f ghkpkvkqpu'qh'\vgto u'cpf "gzr ncku'vj g'twngu'{qw'y kn'pggf "vq"hqnqy "vq"i gv'vj g" o gf kcn'\tgcvo gpvu."ugtxkegu."gs wkr o gpv."r tguetkr vkqp"f twi u."cpf "qvj gt"o gf kecn'ectg"vj cv'ctg" eqxgtgf "d{ "vj g'r ncp0'

Hqt"vj g'f gvcku'qp"y j cv'o gf kecn'ectg'ku'eqxgtgf "d{ "qwt'r ncp"cpf "j qy "o wej "{qw'r c{ "y j gp"{qw'i gv' vj ku'\ectg. "uug "vj g'dgpghku'\ej ctv'kp "vj g'pgzv'ej cr vgt. "Ej cr vgt"6"*)*Medical Benefits Chart, what is covered and what you pay+0'*

Section 1.1 What are "network providers" and "covered services"?

- õ**Providers**ö"ctg"f qevqtu"cpf "qvj gt'j gcnj "ectg'r tqhguukqpcnu'nkegpugf "d{ "vj g'uvcvg'\vq" r tqxkf g'o gf kecn'ugtxkegu'cpf "ectg0'Vj g'\vgto "õr tqxkf gtuö'cnuq'kpenwf gu'j qur kcnu'cpf "qvj gt" j gcnj "ectg'hcekn\kkgu0'

- õ**Network providers**ö"ctg"vj g'f qevqtu"cpf "qvj gt'j gcnj "ectg'r tqhguukqpcnu."o gf kcn'i tqwr u." j qur kcnu."cpf "qvj gt'j gcnj "ectg'hcekn\kkgu'\vj cv'j cxg'cp"ci tggo gpv'y kj "wu'\vq"ceegr v'qwt" r c{ o gpv'cpf "{qwt'equ\ui ctkpi "co qwpv'cu'r c{ o gpv'kp 'hwm0'Y g'j cxg'cttcpi gf "hqt"\vj gug" r tqxkf gtu'\vq"f gnkxgt'eqxgtgf "ugtxkegu'\vq"o go dgtu'kp 'qwt'r ncp0'

- õ**Covered services**ö"kpenwf g'cn'\vj g'o gf kcn'ectg. 'j gcnj "ectg'ugtxkegu. "uwr r nkgu'gs wkr o gpv." cpf "Rtguetkr vkqp'F twi u'vj cv'ctg'eqxgtgf "d{ "qwt'r ncp0'[qwt'eqxgtgf "ugtxkegu'hqt"o gf kcn' ectg'ctg"nkuvgf "kp 'vj g'dgpghku'ej ctv'kp 'Ej cr vgt'60'[qwt'eqxgtgf "ugtxkegu'hqt"r tguetkr vkqp" f twi u'ctg"f kuewuugf "kp 'Ej cr vgt'70'

Section 1.2 Basic rules for getting your medical care covered by the plan

Cu'c'O gf kectg'j gcnj "r ncp. "qwt"r ncp"o wuv'eqxgt"cn'ugtxkegu'eqxgtgf "d{ "Qtki kpcn'O gf kectg'cpf " o wuv'hqnqy "Qtki kpcn'O gf kectgøu'eqxgtci g'twngu0'

Qwt"r ncp"y kn'i gpgtcn{ "eqxgt"{qwt'o gf kcn'ectg'cu'nqpi "cu<

- **The care you receive is included in the plan**ø**s Medical Benefits Chart**"*vj ku'ej ctv'ku'kp" Ej cr vgt"6"qh'vj ku'f qewo gpv+0'*

- **The care you receive is considered medically necessary**0'õO gf kecn{ "pgeguuct{ ö"o gcpu" vj cv'vj g'ugtxkegu. "uwr r nkgu. "gs wkr o gpv. "qt'f twi u'ctg"pggf gf "hqt"vj g'r tgxgpvkqp. "f kci pquku. "qt' vtgcvo gpv'qh'{qwt'o gf kcn'eqpf kvkqp"cpf "o ggv'ceegr vgf "uvcpf ctf u'qh'o gf kecn'r tcevkeg0'

- **You generally must receive your care from a network provider**"hqt"qwt'r ncp"vq"eqxgt" vj g'ugtxkegu0'

    - Kf'y g'f q"pqv'eqxgt"ugtxkegu"{qw'tgegkxg'htqo "cp'qwv/qh/pgy qtm'r tqxkf gt. "vj g" ugtxkegu'y kn'dg'eqxgtgf "d{ "Qtki kpcn'O gf kectg'kh'vj g'*ctg'O gf kectg/eqxgtgf " ugtxkegu0'Gzegr v'hqt"go gti gpe{ "qt'wti gpv{ "pggf gf "ugtxkegu. "kh'{qw'i gv'ugtxkegu" eqxgtgf "d{ "Qtki kpcn'O gf kectg'htqo "cp'qwv/qh/pgy qtm'r tqxkf gt"y j gp"{qw'o wuv'r c{ "

Qtki kpcri'O gf kecrtgøu'equv'uj ctkpi "co qwpw0"Hqt"kphqto cvkqp"qp"Qtki kpcri'
O gf kecrtgøu'equv'uj ctkpi "co qwpw."ecni'3/: 22/O GF KECTG'*3/: 22/855/6449+.'46"
j qwtu'c'fc{.'9'fc{u'c'y ggm0'VV["wugtu'uj qwrf "ecni'3/: 99/6: 8/426: 0'

○ [qw'uj qwrf "i gv'uwr r ngo gpvcri'dgpghku'htqo "c'pgvy qtm'r tqxkfgt0'Kh'{qw'i gv'eqxgtgf "
uwr r ngo gpvcri'dgpghku.'uwej "cu'tqwvkpg'g{g'gzco u'qt'tqwvkpg'j gctkpi "gzco u.'htqo "
cp'qwv/qh/pgvy qtm'r tqxkfgt'yj gp"{qw'o wuv'r c{ 'yj g'gpvktg'equv'qh'yj g'ugtxkeg0'

○ Kh'cp'qwv/qh/pgvy qtm'r tqxkfgt'ugpfu'{qw'c'dkrri'yj cv'{qw'yj kpm'y g'uj qwrf 'r c{.'r ngcug'
eqpvcev'O gf kec'Ewuvqo gt'Ugtxkeg0'I gpgtcri'.'kv'ku'dguv'yq'cum'cp'qwv/qh/pgvy qtm'
r tqxkfgt'yq 'dkrri'Qtki kpcri'O gf kecrtg'hkstu.'cpf 'yj gp"yq 'dkrri'wu'hqt'yj g'tgo ckpkpi "
co qwpv0'Y g'o c{ 'tgs wktg'yj g'qwv/qh/pgvy qtm'r tqxkfgt'yq 'dkrri'Qtki kpcri'O gf kecrtg0'
Y g'y krri'yj gp"r c{ 'cp{'cr r rkecdrg'O gf kecrtg'eqkpuwtcpeg'cpf 'fgf wevkdrgu'co kpwu'
{qwr'eqr c{o gpw'qp"{qwr'dgj crh0'

SECTION 2 Use providers in the plan's network to get your medical care

Section 2.1 How to get care from specialists and other network providers

C"ur gekcrkuv'ku'c'f qevqr'y j q 'r tqxkfgu'j gcrij "ectg'ugtxkegu'hqt'c'ur gekhke'f kugcug'qt'r ctv'qh'yj g'
dqf{0'Vj gtg'ctg'o cp{ 'mkpf u'qh'ur gekcrkuw0'J gtg'ctg'c'hgy "gzco r rgu<

- Qpeqrqi kuw'ectg'hqr'r cvkgpw'y kj "ecpegr"
- Ectf kqrqi kuw'ectg'hqr'r cvkgpw'y kj 'j gctv'eqpf kkqpu"
- Qtyj qr gf kuw'ectg'hqr'r cvkgpw'y kj "egtvckp'dqpg."lqkpv."qr'o wuerg'eqpf kkqpu"

[qw'f q 'pqv'pggf "c'tghgttcri'yq 'ugg'c'pgvy qtm'ur gekcrkuv0'[qw'ecp'ej qqug'c'ur gekcrkuv'd{ 'wukpi "yj g"
Provider Directory.'cumkpi "{qw'r tko ct{'ectg'r tqxkfgt'hqr'j grr .'qr'i gwkpi 'j grr 'htqo "O gf kec'
Ewuvqo gr"Ugtxkeg0'

What if a specialist or another network provider leaves our plan?

Y g'o c{ "o cmg'ej cpi gu'yq 'yj g'j qur kcrku. 'f qevqru. 'cpf 'ur gekcrkuv'*r tqxkfgtu+'yj cv'ctg'r ctv'qh'{qwr"
r rcp'f wtkpi "yj g'{gct0'Kh'{qwr'f qevqr'qr'ur gekcrkuv'rgcxgu'{qwr'r rcp'{qw'j cxg'egtvckp'tki j wu'cpf "
r tqvgevkqpu'yj cv'ctg'uwo o ctk{ gf "dgrqy <

- Gxgp'yj qwi j "qwr'pgvy qtm'qh'r tqxkfgtu'o c{ "ej cpi g'f wtkpi "yj g'{gct.'O gf kecrtg'tgs wktgu'yj cv'
y g'hwtpkuj "{qw'y kj "wpkpvgttwr vgf "ceeguu'yq 's wcrkhkgf "f qevqru'cpf 'ur gekcrkuv0'

- Y g'y krri'o cmg'c'i qqf "hckyj "ghhqtv'yq 'r tqxkfg'{qw'y kj "cv'rgcuv'52'f c{uø'pqvkeg'yj cv'{qwr"
r tqxkfgr'ku'rgcxkpi "qwr'r rcp'uq 'yj cv'{qw'j cxg'ko g'yq 'ugrgev'c'pgy "r tqxkfgr0'

- Y g'y krri'cuukuv'{qw'kp'ugrgevkpi "c'pgy "s wcrkhkgf "r tqxkfgr'yq 'eqpvkpwg'o cpci kpi "{qwr'j gcriij "
ectg'pggf u0'

- Kh'{qw'ctg'wpf gti qkpi "o gf kecri'ktgcvo gpv.'{qw'j cxg'yj g'tki j v'yq 'tgs wguv.'cpf 'y g'y krri'y qtm'
y kj "{qw'yq 'gpuwtg.'yj cv'yj g'o gf kecrri{ 'pgeguuct{ "ktgcvo gpv'{qw'ctg'tgegkxkpi "ku'pqv'
kpvgttwr vgf 0'

- Kh'qwt'pgyu qtmʼf qgu'pqv'j cxg'c's wcrkhhgf "ur gekcrkuvʼhqt'c'r ncp/eqxgtgf "ugtxkeg."y g'o wuv' eqxgt'\j cv'ugtxkeg'cv'kp-pgyu qtmʼeqvʼuj ctkpi 0'Rtkqt'cwuj qtk| cvkqp'ku'tgs wktgf 0'Eqpvcev' O gf kec'Ewuvqo gt'Ugtxkeg0'

- Kh'\{ qwʼhkpf "qwʼ\{ qwʼf qevqt'qt'ur gekcrkuvʼku'ngcxkpi "\{ qwʼr ncp."r ngcug'eqpvcev'wu'uq'y g'ecp' cuukuv'\{ qwʼkp'hkpf kpi "c'pgy "r tqxkf gt'\q'o cpci g'\{ qwʼectg0'

- Kh'\{ qwʼdgnkgxg'y g'j cxg'pqvʼhwtpkuj gf "\{ qwʼy kj "c's wcrkhhgf "r tqxkf gt'\q'tgr nceg'\{ qwt" r tgxkqwu'r tqxkf gt'qt'\j cv'\{ qwʼectg'ku'pqv'dgkpi "cr pqr tkcvgr{'o cpci gf ."\{ qwʼj cxg'\j g'tkij v' \q'hkng'c's wcrkv "qh'ectg'eqo r nckpv'\q'\j g'S KQ."c's wcrkv "qh'ectg'i tkgxcpeg'\q'\j g'r ncp."qt" dq\j 0'Rngcug'ugg'Ej cr vgt'; 0'

SECTION 3   How to get services when you have an emergency or urgent need for care or during a disaster

Section 3.1   Getting care if you have a medical emergency

What is a "medical emergency" and what should you do if you have one?

C'õ**medical emergency**ö'ku'y j gp'\{ qw."qt'cp{ 'qvj gt'r twf gpv'nc{ r gtuqp'y kj "cp'cxgtci g" mpqy ngf i g'qh'j gcnj "cpf "o gf kekpg."dgnkgxg'\j cv'\{ qwʼj cxg'o gf kecn'u{ o r vqo u'\j cv'tgs wktg" ko o gf kcvg'o gf kecn'cwgpvkqp'\q'r tgxgpv'\{ qwʼnquu'qh'rkhg'*cpf ."kh'\{ qwʼctg'c'r tgi pcpv'y qo cp."nquu" qh'cp'wpdqtp'ej knf +.'nquu'qh'c'rko d'qt'hwpevkqp'qh'c'rko d.'qt'nquu'qh'qt'ugtkqwu'ko r ckto gpv'\q'c" dqf kn{ 'hwpevkqp0'Vj g'o gf kecn'u{ o r vqo u'o c{ 'dg'cp'knpguu.'kplwt{ .'ugxgtg'r ckp.'qt'c'o gf kecn' eqpf kvkqp'\j cv'ku's wkemn{ 'i gwkpi 'y qtug0'

Kh'\{ qwʼj cxg'c'o gf kecn'go gti gpe{ <

- **Get help as quickly as possible.**'Ecnn'; 33'hqt'j gnr "qt'i q'\q'\j g'pgctguv'go gti gpe{ 'tqqo "qt" j qur kcrl'Ecnn'hqt'cp'co dwncpeg'kh'\{ qwʼpggf "k0'[qwʼf q'*not*'pggf "\q'i gv'cr r tqxcr0'[qwʼf q'pqv' pggf "\q'wug'c'pgyu qtmʼf qevqt0'[qwʼo c{ 'i gv'eqxgtgf "go gti gpe{ 'o gf kecn'ectg'y j gpgxgt'\{ qw' pggf "kv.'cp{ y j gtg'kp'\j g'Wpkvgf "Uvcvgu'qt'ku'vgttkqtkgu.'cpf "htqo "cp{ 'r tqxkf gt'y kj "cp' cr r tqr tkcvg'uvcvg'rkegpug'gxgp'kh'\j g{ 'ctg'pqv'r ctv'qh'qwʼpgyu qtm0'[qwʼctg'cnuq'eqxgtgf "hqt" y qtnf y kf g'i tqwpf "co dwncpeg.'y qtnf y kf g'wti gpvn{ 'pggf gf "ugtxkegu'cpf "y qtnf y kf g" go gti gpe{ 'o gf kecn'ectg'kp'c'j qur kcrl'Kh'\{ qwʼtgegkxg'go gti gpe{ 'o gf kecn'ectg'qwukf g'\j g" Wpkvgf "Uvcvgu'qt'ku'vgttkqtkgu."r ngcug'eqpvcev'O gf kec'Ewuvqo gt'Ugtxkeg'\q'cuukuv'\{ qwʼkp' cuugo dnkpi 'j g'kphqto cvkqp'pggf gf "\q'r tqeguu'\{ qwʼencko 0'Ugg'j g'O gf kecn'Dgpghkvu'Ej ctv' kp'Ej cr vgt'6'hqt'o qtg'kphqto cvkqp0'Ckt'co dwcpeg'ugtxkegu'qwukf g'\j g'Wpkvgf "Uvcvgu'qt'ku" vgttkqtkgu'ctg'pqv'eqxgtgf "d{ 'Qtki kpcnl'O gf kectg'qt'qwʼr ncp0'

What is covered if you have a medical emergency?

[qwʼo c{ 'i gv'eqxgtgf "go gti gpe{ 'o gf kecn'ectg'y j gpgxgt'\{ qwʼpggf "kv.'y kj qwʼr tkqt'cwuj qtk| cvkqp.' cp{ y j gtg'kp'\j g'Wpkvgf "Uvcvgu'qt'ku'vgttkqtkgu0'Qwʼr ncp'eqxgtu'co dwcpeg'ugtxkegu'kp'ukwcvkqpu' y j gtg'i gwkpi "\q'\j g'go gti gpe{ 'tqqo "kp'cp{ 'qvj gt'y c{ 'eqwf "gpf cpi gt'\{ qwʼj gcnj 0'Y g'cnuq" eqxgt'o gf kecn'ugtxkegu'f wtkpi "\j g'go gti gpe{0'

Vj g"f qevqtu"y j q"ctg"i kxkpi "{qw'go gti gpe{"ectg"y km'f eckf g"y j gp"{qwt"eqpf kkkqp"ku"uvcdng."cpf "
yj g"o gf kecn'go gti gpe{"ku"qxgt0

Kh"{qwt"go gti gpe{"ectg"ku"r tqxkf gf "d{"qwv/qh/pgvy qtm'r tqxkf gtu."y g"y km'\t{"\q"cttcpi g"hqt"
pgvy qtm'r tqxkf gtu"\q"\cmg"qxgt"{qwt"ectg"cu"uqqp"cu"{qwt"o gf kecn'eqpf kkkqp"cpf "\j g"
ektewo uvcpegu"cmqy 0Chvgt"\j g"go gti gpe{"ku"qxgt"{qwt"ctg"gpvkungf "\q"hqmqy /wr "ectg"\q"dg"uwtg"
{qwt"eqpf kkkqp"eqpvkpwgu"\q"dg"uvcdng0"[qwt"f qevqtu"y km'eqpvkpwg"\q"\tgcv"{qw'wpvkn'{qwt"f qevqtu"
eqpvcev'u"cpf "o cmg"r ncpu"hqt"cf f kkqpcn'ectg0"[qwt"hqmqy /wr "ectg"y km'dg"eqxgtgf "d{"qwt"r ncp0

What if it wasn't a medical emergency?

Uqo gvko gu"kv'ecp"dg"j ctf "\q"mpqy "kh"{qw'j cxg"c"o gf kecn'go gti gpe{0Hqt"gzco r ng."{qw'o ki j v'i q"
kp"hqt"go gti gpe{"ectg"ö"yj kpmkpi "yj cv'{qwt"j gcnj "ku"kp"ugtkqwu'f cpi gt"ö"cpf "yj g"f qevqt'o c{"uc{"
yj cv'kv'y cupØv'c"o gf kecn'go gti gpe{"chvgt"cm0Kh'kv'\wtpu"qwv'yj cv'kv'ku"pqv'cp"go gti gpe{."cu"nqpi "
cu"{qwt"gcuqpcdn{"yj qwi j v'{qwt"j gcnj "y cu"kp"ugtkqwu'f cpi gt."y g"y km'eqxgt"{qwt"ectg0

J qy gxgt."chvgt"yj g"f qevqt'j cu"uckf "yj cv'kv'y cu"*not*"cp"go gti gpe{."y g"y km'eqxgt"cf f kkqpcn'ectg"
only"kh"{qw'i q"\q"c"pgvy qtm'r tqxkf gt"\q"i gv'yj g"cf f kkqpcn'ectg0Kh"{qw'i gv'cf f kkqpcn'ectg"htqo "cp"
out-of-network"r tqxkf gt"chvgt"yj g"f qevqt"uc{u'kv'y cu"pqv'cp"go gti gpe{."{qw'y km'pqto cm{"j cxg"
\q"r c{0"Qtki kpcn'O gf kectgØu"equv'uj ctkpi 0

Hqt"o qtg"kphqto cvkqp."ugg"yj g"O gf kecn'Dgpghkku"Ej ctv'kp"Ej cr vgt"6"qh'yj ku'f qewo gpv0

What are "urgently needed services"?

Cp"õwti gpvn{ "pggf gf "ugtxkegö"ku"c"pqp/go gti gpe{."wphqtguggp"o gf kecn'kmpguu."kplwt{."qt"
eqpf kkqp"yj cv'tgswktgu'ko o gf kcvg"o gf kecn'ectg0Hqt"gzco r ng."cp"wphqtguggp"hnctg/wr "qh'c"mpqy p"
eqpf kkqp"yj cv'{qw'j cxg"qt"c"ugxgtg"uqtg"yj tqcv'yj cv'qeewtu"qxgt"yj g"y ggmgpf 0Wti gpvn{ "pggf gf "
ugtxkegu'o c{"dg"hwtpkuj gf "d{"qwv/qh/pgvy qtm'r tqxkf gtu"y j gp"kv'ku'wptgcuqpcdng."i kxgp"{qwt"
ektewo uvcpegu."\q"qdvckp"ko o gf kcvg"ectg"htqo "pgvy qtm'r tqxkf gtu0

Rngcug"eqpvcev'O gf kec"Ewuvqo gt"Ugtxkeg"hqt"cuukuvcpeg"y kj "nqecvkpi "c"r tqxkf gt"kp"{qwt"ctgc0

Y j gp"{qw'ctg"qwuukf g"yj g"ugtxkeg"ctgc"cpf "ecppqv'i gv'ectg"htqo "c"pgvy qtm'r tqxkf gt."qwt"r ncp"y km'
eqxgt"wti gpvn{ "pggf gf "ugtxkegu"yj cv'{qw'i gv'htqo "cp"r tqxkf gt0

Qwt"r ncp"eqxgtu"y qtnf y kf g"go gti gpe{."i tqwpf "co dwncpeg"ugtxkegu"cpf "wti gpvn{ "ectg"ugtxkegu"
qwuukf g"yj g"Wpkvgf "Uvcvgu'wpf gt"yj g"hqmqy kpi "ektewo uvcpegu."y j gp"yj g"go gti gpe{"ectg"ku<

30'   Tgpf gtgf "d{"c"r tqxkf gt"swcnkhkgf "\q"hwtpkuj "go gti gpe{"ugtxkegu="cpf "

40'   P ggf gf "\q"\tgcv."gxcnwcvg."qt"uvcdknk| g"cp"go gti gpe{"o gf kecn'eqpf kkqp0

Section 3.3   Getting care during a disaster

Kh'\{qw'j g''I qxgtpqt''qh'\{qwt'\uvcvg.'\j g''WUU''Ugetgvct{''qh'J gcnj ''cpf ''J wo cp''Ugtxkegu.''qt''\j g''Rtgukfgpv''qh'\j g''Wpkvgf ''Uvcvgu'f genctgu'c'\uvcvg'qh'f kucuvgt''qt''go gti gpe{''kp''\{qwt'i gqi tcr j ke'ctgc.'\{qw'ctg''uvknl'gpvkvngf ''\q'ectg''htqo ''\{qwt'r ncp0'

Rngcug'xkukv'\j g''hqmqy kpi ''y gdukvg<[O gf kec0eqo 1O go go dgtu](#)''hqt''kphqto cvkqp''qp''j qy ''\q''qdvckp''pggf gf ''ectg'f wtkpi ''c'f kucuvgt0'

Kh'\{qw'ecppqv'wug''c''pgwy qtm'r tqxkfgt''f wtkpi ''c'f kucuvgt.'\{qw'r ncp'y kn'cmqy ''\{qw'\q''qdvckp''ectg''htqo ''qwt'qh/pgwy qtm'r tqxkfgtu''cv'kp/pgwy qtm'equv'\uj ctkpi 0Kh'\{qw'ecppqv'wug''c''pgwy qtm'r j cto ce{''f wtkpi ''c'f kucuvgt.'\{qw'o c{''dg''cdng''\q''hkn'\{qwt'r tguetkr vkqp''f twi u''cv'cp''qwv/pgwy qtm'r j cto ce{0'Rngcug''ugg''Ej cr vgt''7.''Ugevkqp''40\7 ''hqt''o qtg''kphqto cvkqp0'

SECTION 4   What if you are billed directly for the full cost of your services?

Section 4.1   You can ask us to pay our share of the cost of covered services

Kh'\{qw'j cxg''r ckf ''o qtg'\j cp''\{qwt'r ncp''equv'uj ctkpi ''hqt''eqxgtgf ''ugtxkegu.''qt''kh'\{qw'j cxg'tgegkxgf ''c''dkm'hqt''\j g''hwm'equv'qh'eqxgtgf ''o gf kecn'ugtxkegu.''i q''\q''Ej cr vgt''9''*Asking us to pay our share of a bill you have received for covered medical services or drugs+''hqt''kphqto cvkqp''cdqwv'y j cv'\q''f q0'

Section 4.2   If services are not covered by our plan or Original Medicare, you must pay the full cost

Qwt'r ncp''eqxgtu'cm'o gf kecm{''pgeguuct{ ''ugtxkegu''cu''kuvgf ''kp''\j g''O gf kecm'Dgpghkm'Ej ctv'kp''Ej cr vgt''6''qh'\j ku'f qewo gpv0Kh'\{qw'tgegkxg''ugtxkegu''pqv'eqxgtgf ''d{ ''qwt'r ncp''qt''ugtxkegu''qdvckpgf ''qwv'qh/pgwy qtm'cpf ''y gtg''pqv'cwj qtk\{gf .'\{qw'ctg''tgur qpukdng''hqt''r c{ kpi ''\j g''hwm'equv'qh'ugtxkegu0''[qw'j cxg''\j g''tki j v'\q''uggm'ectg''htqo ''cp{ ''r tqxkfgt''\j cv'ku'u wcnkhkgf ''\q''vtgcv'O gf kectg'o go dgtu0'J qy gxgt.''Qtki kpcm'O gf kectg'r c{ u''\{qwt'encko u.''cpf ''\{qw'o wuv'r c{ ''\{qwt'equv'uj ctkpi 0'

SECTION 5   How are your medical services covered when you are in a "clinical research study"?

Section 5.1   What is a "clinical research study"?

C''enkpkecn'tgugctej ''uwf { ''*cnuq''ecmgf ''c''öenkpkecn'\tkcmö+''ku'c''y c{ ''j cv'f qevqtu''cpf ''uekgpvkuvu''vguv''pgy ''\{r gu''qh''o gf kecn'ectg.''nkmg''j qy ''y gm'c''pgy ''ecpegt''f twi ''y qtmu0Egtvckp''enkpkecn'tgugctej ''uwf kgu'ctg''cr r tqxgf ''d{ ''O gf kectg0Enkpkecn'tgugctej ''uwf kgu'cr r tqxgf ''d{ ''O gf kectg'\{r kecm{ ''tgs wguv'xqnwpvggtu''\q''r ctvkekr cvg''kp''\j g''uwf { 0'

Qpeg''O gf kectg''cr r tqxgu'\j g''uwf { .''cpf ''\{qw'gzr tguu''kpvgtguv.''uqo gqpg''y j q''y qtmu''qp''\j g''uwf { ''y km'eqpvcev'\{qw'\q''gzr nckp''o qtg''cdqwv'\j g''uwf { ''cpf ''ugg''kh'\{qw'o ggv'\j g''tgs wktgo gpvu''ugv'd{ ''\j g''

uekgpvkuvu"y j q"ctg"tuwppkpi "yj g"uwwf{0[qw"ecp"r ctvekr cvg"kp"yj g"uwwf{ "cu"ncpi "cu"{qw"o ggv"yj g"
tgswktgo gpvu"hqt"yj g"uwwf{ ."*and*"{qw"j cxg"c"hwnn"wpf gtuvcpf kpi "cpf "ceegr vcpeg"qh"y j cv"ku"kpxqnxgf "
kh"{qw"r ctvekr cvg"kp"yj g"uwwf{0

Kh"{qw"r ctvekr cvg"kp"c"O gf kecnc/cr r tqxgf "uwwf{ ."Qtki kpcn"O gf kectg"r c{u"o quv"qh"y j g"equvu"hqt"yj g"
eqxgtgf "ugtxkegu"{qw"tgegkxg"cu"r ctv"qh"yj g"uwwf{0"Kh"{qw"gnl'wu"yj cv"{qw"ctg"kp"c"swcnkhkgf "enpkecn'"
vtkcn'"yj gp"{qw"ctg"qpn{ "tgur qpukdng"hqt"yj g"kp/pgy qt' equv'uj ctkpi "hqt"yj g"ugtxkegu"kp"yj cv"vtkcn0Kh"
{qw"r ckf "o qtg."hqt"gzco r ng."kh"{qw"crtgad { "r ckf "yj g"Qtki kpcn'O gf kectg"equv'uj ctkpi "co qwpv."yj g"
y knn'tgkodwtug"yj g"f khhgtgpeg"dgvy ggp"yj cv"{qw"r ckf "cpf "yj g"kp/pgy qt'equv'uj ctkpi 0J qy gxgt."
{qw'y knn'pggf "vq"r tqxkf g"f qewo gpvcvkqp"vq"uj qy "wu"j qy "o wej "{qw"r ckf 0Y j gp"{qw"ctg"kp"c"
enpkecn'tgugctej "uwwf{ ."{qw"o c{ "uvc{ "gptqnngf "kp"qwt"r ncp"cpf "eqpvkpwg"vq"i gv"yj g"tguv'qh"{qwt"
ectg"*yj g"ectg"yj cv"ku"pqv'tgncvgf "vq"yj g"uwwf{+'yj tqwi j "qwt"r ncp0

Kh"{qw'y cpv'vq"r ctvekr cvg"kp"cp{ "O gf kecn/cr r tqxgf "enpkecn'tgugctej "uwwf{ ."{qw'f q"*not*"pggf "vq"
i gnl'wu"qt'vq"i gv'cr r tqxcnlhtqo "wu0Vj g"r tqxkf gtu"yj cv'f glkxgt"{qwt"ectg"cu'r ctv'qh'yj g"enpkecn'"
tgugctej "uwwf{ "f q"*not*"pggf "vq"dg"r ctv'qh'qwt"r ncpøu'pgy qt'qh'r tqxkf gtu0

Cnj qwi j "{qw'f q"pqv'pggf "vq"i gv'qwt"r ncpøu'r gto kuukqp"vq"dg"kp"c'enpkecn'tgugctej "uwwf{ ."yj g"
gpeqwtci g"{qw'vq"pqvkh{ "wu'kp"cf xcpeg"y j gp"{qw'ej qqug"vq"r ctvekr cvg"kp'O gf kectg/swcnkhkgf "
enpkecn'vtkcnu0

Kh"{qw"r ctvekr cvg"kp"c"uwwf{ "yj cv'O gf kectg"j cu"*not*"cr r tqxgf ."*you will be responsible for paying
all costs for your participation in the study.*

Section 5.2   When you participate in a clinical research study, who pays for what?

Qpeg"{qw"1qkp"c"O gf kectg/cr r tqxgf "enpkecn'tgugctej "uwwf{ ."Qtki kpcn'O gf kectg"eqxgtu"yj g"tqwvkpg'"
kvgo u"cpf "ugtxkegu"{qw'tgegkxg"cu'r ctv'qh'yj g"uwwf{ ."kpenwf kpi <

- Tqqo "cpf "dqctf "hqt"c"j qur kcnl'uvc{ "yj cv'O gf kectg"y qwf "r c{ "hqt"gxgp"kh"{qw'y gtgpøv'kp"c"
   uwwf{ "

- Cp"qr gtcvkqp"qt"qyj gt"o gf kecnl'r tqegf wtg"kh"kv'ku"r ctv'qh'yj g"tgugctej "uwwf{ "

- Vtgcvo gpv'qh"ukf g"ghhgevu"cpf "eqo r lkecvkqpu"qh'yj g"pgy "ectg"

Chvgt"O gf kectg"j cu'r ckf "kvu'uj ctg"qh'yj g"equv'hqt"yj gug"ugtxkegu."qwt"r ncp"y knn'r c{ "hqt"yj g'f khhgtgpeg"
dgvy ggp"yj g"equv'uj ctkpi "kp"Qtki kpcn'O gf kectg"cpf "{qwt"kp/pgy qt'equv'uj ctkpi "cu'c"o go dgt"qh"
qwt"r ncp0Vj ku'o gcpu'{qw'y knn'r c{ "yj g"uco g"co qwpv'hqt"yj g"ugtxkegu"{qw'tgegkxg"cu'r ctv'qh'yj g"
uwwf{ "cu'{qw'y qwf "kh"{qw'tgegkxgf "yj gug'ugtxkegu"htqo "qwt"r ncp0J qy gxgt."{qw"ctg"tgswktgf "vq"
uwdo kv'f qewo gpvcvkqp"uj qy kpi "j qy "o wej "equv'uj ctkpi "{qw"r ckf 0Rngcug"ugg'Ej cr vgt"9"hqt"o qtg"
kphqto cvkqp"hqt"uwdo kwkpi "tgswguvu"hqt"r c{o gpv0

Hereøs an example of how the cost sharing works:"Ngvøu"uc{ "yj cv'{qw'j cxg"c"ncd"vguv'yj cv'equvu"
&322"cu'r ctv'qh'yj g"tgugctej "uwwf{0Ngvøu'cnuq"uc{ "yj cv'{qwt"uj ctg"qh'yj g"equvu'hqt'yj ku'vguv'ku"&42"
wpf gt'Qtki kpcnl'O gf kectg. "dwv'yj g"vguv'y qwf "dg"&32"wpf gt'qwt"r ncpøu'dgpghkvu0Kp"yj ku'ecug."
Qtki kpcnl'O gf kectg"y qwf "r c{ "&: 2"hqt"yj g"vguv."cpf "{qw'y qwf "r c{ "yj g"&42"eqr c{ "tgswktgf "wpf gt"
Qtki kpcnl'O gf kectg0[qw'y qwf "yj gp"pqvkh{ "{qwt"r ncp"yj cv'{qw'tgegkxgf "c"swcnkhkgf "enpkecnl'vtkcnl'

ugtxkeg'cpf 'uwdo kv'f qewo gpvcvkqp'uwej 'cu'c'r tqxkfgt'dkm'kq'yj g'r ncp0'Vj g'r ncp'y qwf 'yj gp'
f ktgevn{'r c{'{qw'&320'Vj gtghqtg.'{qw'pgv'r c{'o gpv'ku'&32.'yj g'uco g'co qwpv'{qw'y qwf 'r c{'wpf gt'
qwt'r ncpøu'dgpghku0'Rngcug'pqvg'yj cv'kp'qtf gt'vq'tegekxg'r c{o gpv'htqo '{qwt'r ncp.'{qw'o wuv'uwdo kv'
f qewo gpvcvkqp'vq'{qwt'r ncp'uwej 'cu'c'r tqxkf gt'dkm0'

Y g'y km'r c{'yj g'O gf kectg'RctV'C'qt'RctV'D'f gf wevkdng0'

Y j gp'{qw'ctg'r ctv'qh'c'enkpkecn'tgugctej 'uwf {.'**neither Medicare nor our plan will pay for any
of the following:**

- I gpgtcm{.'O gf kectg'y km'*not*'r c{'hqt'yj g'pgy 'kvgo 'qt'ugtxkeg'yj cv'yj g'uwf {'ku'vguvkpi 'wpnguu'
O gf kectg'y qwf 'eqxgt'yj g'kvgo 'qt'ugtxkeg'gxgp'kh'{qw'y gtg'*not*'kp'c'uwf {0'

- Kvgo u'qt'ugtxkeg'r tqxkf gf 'qpn{'vq'eqmgev'f cvc.'cpf 'pqv'wugf 'kp'{qwr'f ktgev'j ecn 'ectg0'Hqt'
gzco r ng.'O gf kectg'y qwf 'pqv'r c{'hqt'o qpvj n{'EV'uecpu'f qpg'cu'r ctv'qh'yj g'uwf {'kh'{qwr'
o gf kecn'eqpf kvkqp'y qwf 'pqto cm{'tgs wktg'qpn{'qpg'EV'uecp0'

Do you want to know more?

[qw'ecp'i gv'o qtg'kphqto cvkqp'cdqwv'lqkpkpi 'c'enkpkecn'tgugctej 'uwf {'d{'xkukvkpi 'yj g'O gf kectg'
y gdukvg'vq'tgcf 'qt'f qy pnqcf 'yj g'r wdnkecvkqp'õO gf kectg'cpf 'Enkpkecn'Tgugctej 'Uwf kgu0ö'*Vj g'
r wdnkecvkqp'ku'cxckncdng'cv' <u>y y y 0o gf kectg0 qx1Rwdu1r f h124448/O gf kectg/cpf /Enkpkecn/</u>
<u>Tgugctej /Uwf kgu0r f h0</u>+'[qw'ecp'cnuq'ecm'3: 22/O GF KECTG'*3: 22/855/6449+.'46'j qwtu'c'f c{.'
9'f c{u'c'y ggm0'VV['wugtu'uj qwf 'ecm'3: 99/6: 8/426: 0'

SECTION 6   Rules for getting care in a "religious non-medical health care institution"

Section 6.1   What is a religious non-medical health care institution?

C 'tgnki kqwu'pqp/o gf kecn'j gcnj 'ectg'kpuvkwwkqp'ku'c'hcekkv{ 'yj cv'r tqxkf gu'ectg'hqt'c'eqpf kvkqp'yj cv'
y qwf 'qtf kpctkn{ 'dg'vtgcvgf 'kp'c'j qur kvcn'qr'ukmgf 'pwtukpi 'hcekkv{0'Kh'i gwkpi 'ectg'kp'c'j qur kvcn'qt'
c'ukmgf 'pwtukpi 'hcekkv{ 'ku'ci ckpuv'c'o go dgrøu'tgnki kqwu'dgnkghu.'y g'y km'kpuvgcf 'r tqxkf g'
eqxgtci g'hqt'ectg'kp'c'tgnki kqwu'pqp/o gf kecn'j gcnj 'ectg'kpuvkwwkqp0'Vj ku'dgpghkv'ku'r tqxkf gf 'qpn{ '
hqt'RctV'C 'kpr cvkgpv'ugtxkegu'*pqp/o gf kecn'j gcnj 'ectg'ugtxkegu+0'

Section 6.2   Receiving Care from a Religious Non-Medical Health Care Institution

Vq'i gv'ectg'htqo 'c'tgnki kqwu'pqp/o gf kecn'j gcnj 'ectg'kpuvkwwkqp.'{qw'o wuv'uki p'c'ngi cn'f qewo gpv'
yj cv'uc{u'{qw'ctg'eqpuekgpvkqwun{ 'qr r qugf 'vq'i gwkpi 'o gf kecn'vtgcvo gpv'yj cv'ku'õpqp/gzegr vgf 0ö'

- õP qp/gzegr vgf ö'o gf kecn'ectg'qt'vtgcvo gpv'ku'cp{ 'o gf kecn'ectg'qt'vtgcvo gpv'yj cv'ku'
voluntary'cpf '*not required*'d{ 'cp{ 'hgf gtcn'uvcvg.'qr'nqecn'ncy 0'

- õGzegr vgf ö'o gf kecn'vtgcvo gpv'ku'o gf kecn'ectg'qt'vtgcvo gpv'yj cv'{qw'i gv'yj cv'ku'*not*'
xqnwpvct{ 'qr'*is required*'wpf gr 'hgf gtcn'uvcvg.'qr'nqecn'ncy 0'

Vq''dg''eqxgtgf ''d{''qwt''r ncp.''yj g''ectg''{qw''i gv''htqo ''c''tgnki kqwu''pqp/o gf kecn'j gcnyj ''ectg''kpuvkwwkqp''
o wuv''o ggv''yj g''hqmqy kpi ''eqpf kvkqpu<'

- Vj g''hcekmkv{ ''r tqxkf kpi ''yj g''ectg''o wuv''dg''egtvkhkgf ''d{ ''O gf kectg0'

- Qwt''r ncpøu''eqxgtci g''qh''ugtxkegu''{qw''tegekxg''ku''nko kgf ''vq *non-religious* ''cur gevu''qh''ectg0'

- Kh''{qw''i gv''ugtxkegu''htqo ''yj ku''kpuvkwwkqp''yj cv''ctg''r tqxkf gf ''vq ''{qw''kp''c''hcekmkv{.''yj g''hqmqy kpi ''
  eqpf kvkqp''cr r nkgu<'

  - [qw''o wuv''j cxg''c''o gf kecn''eqpf kvkqp''yj cv''y qwf ''cmqy ''{qw''vq ''teggkxg''eqxgtgf ''ugtxkegu''
    hqt''kpr cvkgpv''j qur kvcn''ectg''qt''umkmgf ''pwtukpi ''hcekmkv{ ''ectg0'

O gf kectg''Kpr cvkgpv''J qur kvcn''eqxgtci g''ku''ku''o ''c''r r n{0'T ghgt''vq ''yj g''dgpghkvu''ej ctv''kp''Ej cr vgt''60'

SECTION 7   Rules for ownership of durable medical equipment

Section 7.1   Will you own the durable medical equipment after making a certain number of payments under our plan?

F wtcdng''o gf kecn''gs wkr o gpv''*F O G+''kpenwf gu''kvgo u''uwej ''cu''qz{i gp''gs wkr o gpv''cpf ''uwr r nkgu.''y j ggnej cktu.''y cmgtu.''r qy gtgf ''o cvvtguu''
u{uvgo u.''etwvej gu.''f kcdgvke''uwr r nkgu.''ur ggej ''i gpgtcvkpi ''f gxkegu.''KX ''kphwukqp''r wo r u.''qr ''pgdwnk| gtu0'
Vj g''o go dgt''cny c{u''qy pu''egtvckp''kvgo u.''uwej ''cu''r tquyj gvkeu0''Kp''yj ku''ugevkqp.''y g''f kuewuu''qyj gt''
v{r gu''qh''F O G''yj cv''{qw''o wuv''tgpv0'

Kp''Qtki kpcn''O gf kectg.''r gqr ng''y j q''tgpv''egtvckp''v{r gu''qh''F O G''qy p''yj g''gs wkr o gpv''chvgt''r c{kpi ''
eqr c{o gpvu''hqt''yj g''kvgo ''hqt''35''o qpyj u0''Cu''c''o go dgt''qh''qwt''r ncp.'j qy gxgt.''{qw''uuwcm{ ''y kn'pqv''
ces wktg''qy pgtuj kr ''qh''tgpvgf ''F O G''kvgo u''pq''o cvvgt''j qy ''o cp{''eqr c{o gpvu''{qw''o cng''hqt''yj g''kvgo ''
y j kng''c''o go dgt''qh''qwt''r ncp.''gxgp''kh''{qw''cf g''wr ''vq ''34''eqpugewvkxg''r c{o gpvu''hqt''yj g''F O G''kvgo ''
wpf gt''Qtki kpcn''O gf kectg''dghqtg''{qw''lqkpgf ''qwt''r ncp0'Wpf gt''egtvckp''nko kvgf ''ektewo uvcpegu''y g''y kn'
vtcpuhgt''qy pgtuj kr ''qh''yj g''F O G''kvgo ''vq ''{qw0'Ecn'O gf kec''Euwuqo gt''Ugtxkeg''hqt''o qtg''
kphqto cvkqp0'

What happens to payments you made for durable medical equipment if you switch to Original Medicare?

Kh''{qw''f kf ''pqv''ces wktg''qy pgtuj kr ''qh''yj g''F O G''kvgo ''y j kng''kp''qwt''r ncp.''{qw''y kn'j cxg''vq ''o cng''35''
pgy ''eqpugewvkxg''r c{o gpvu''chvgt''{qw''uy kej ''vq ''Qtki kpcn''O gf kectg''kp''qtf gt''vq ''qy p''yj g''kvgo 0'Vj g''
r c{o gpvu''o cf g''y j kng''gptqmgf ''kp''{qwt''r ncp''f q''pqv''eqwpv0'

Gzco r ng''3<[qw''o cf g''34''qt''hgy gt''eqpugewvkxg''r c{o gpvu''hqt''yj g''kvgo ''kp''Qtki kpcn''O gf kectg''cpf ''
yj gp''lqkpgf ''qwt''r ncp0''Vj g''r c{o gpvu''{qw''o cf g''kp''Qtki kpcn''O gf kectg''f q ''pqv''eqwpv0[qw''y kn'j cxg''
vq ''o cng''35''r c{o gpvu''vq ''qwt''r ncp''dghqtg''y q pkpi ''yj g''kvgo 0'

Gzco r ng''4<[qw''o cf g''34''qt''hgy gt''eqpugewvkxg''r c{o gpvu''hqt''yj g''kvgo ''kp''Qtki kpcn''O gf kectg''cpf ''
yj gp''lqkpgf ''qwt''r ncp0[qw''y gtg''kp''qwt''r ncp''dwv''f kf ''pqv''qdvckp''qy pgtuj kr ''y j kng''kp''qwt''r ncp0[qw''
yj gp''i q ''dcem''vq ''Qtki kpcn''O gf kectg0[qw''y kn'j cxg''vq ''o cng''35''eqpugewvkxg''pgy ''r c{o gpvu''vq ''qy p''

yj g"kvgo "qpeg"{qw'lqkp'Qtki kpcn'O gf kectg"ci ckp0'Cm'r tgxkqwu'r c{o gpu"*y j gyj gt"vq"qwt"r ncp"qt" vq"Qtki kpcn'O gf kectg+'f q"pqv'eqwpv0'

Section 7.2   Rules for oxygen equipment, supplies, and maintenance

What oxygen benefits are you entitled to?

Kh"{qw's wcnkh{ "hqt"O gf kectg"qz{i gp"gswkr o gpv'eqxgtci g"qwt"r ncp"y km'eqxgt<

- Tgpvcn'qh"qz{i gp"gswkr o gpv'
- F gnkxgt{ "qh"qz{i gp"cpf "qz{i gp"eqpvgpu"
- Vwdkpi "cpf "tgncvgf "qz{i gp"ceeguuqtkgu'hqt"yj g'f gnkxgt{ "qh"qz{i gp"cpf "qz{i gp"eqpvgpu"
- O ckpvgpcpeg"cpf "tgr ckt"qh"qz{i gp"gswkr o gpv'

Kh"{qw'ngcxg"qwt"r ncp"qt"pq"nqpi gt"o gf kecm{ "tgswktg"qz{i gp"gswkr o gpv."yj gp"yj g"qz{i gp" gswkr o gpv'o wuv'dg"tgwtpgf 0'

What happens if you leave your plan and return to Original Medicare?

Qtki kpcn'O gf kectg"tgswktgu"cp"qz{i gp"uwr r nkgt"vq"r tqxkf g"{qw'ugtxkegu"hqt"hkxg"{gctu0'F wtkpi "yj g" hktuv'58"o qpyj u"{qw'tgpv'yj g"gswkr o gpv0'Vj g'tgo ckpkpi "46"o qpyj u"yj g"uwr r nkgt"r tqxkf gu"yj g" gswkr o gpv'cpf "o ckpvgpcpeg"*{qw'ctg"uknk'tgur qpukdng"hqt"yj g"eqr c{o gpv'hqt"qz{i gp+0'Chvgt"hkxg" {gctu"{qw'o c{ "ej qqug"vq"uvc{"y kyj "yj g"uco g"eqo r cp{ "qt"i q"vq"cpqyj gt"eqo r cp{0'Cv'yj ku'r qkpv." yj g'hkxg/{gct"e{eng"dgi kpu'ci ckp0'gxgp'kh"{qw'go ckp'y kyj "yj g"uco g"eqo r cp{.'tgswktkpi "{qw'vq" r c{"eqr c{o gpu"hqt"yj g'hktuv'58"o qpyj u0'Kh"{qw'lqkp"qt"ngcxg"qwt"r ncp."yj g'hkxg/{gct"e{eng"uvctvu" qxgt0'

CHAPTER 4:

Medical Benefits Chart (what is covered and what you pay)

SECTION 1   Understanding your out-of-pocket costs for covered services

Vj ku'ej cr vgt'r tqxkf gu'c'O gf kecri'Dgpghku'Ej ctv'j cv'rkuvu'"{qwt'eqxgtgf "ugtxkegu'cpf "uj qy u'j qy " o wej "{qw'y kn'r c{'hqt'gcej "eqxgtgf "ugtxkeg'cu'c'o go dgt'qh'qwt'r ncp0Ncvgt'kp'vj ku'ej cr vgt."{qw' ecp 'hkpf "kphqto cvkqp 'cdqwv'o gf kecri'ugtxkegu'vj cv'ctg 'pqv'eqxgtgf 0'Kv'cnuq 'gzr nckpu'nko ku'qp " egtvckp 'ugtxkegu0'

Section 1.1   Types of out-of-pocket costs you may pay for your covered services

Vq 'wpf gtuvcpf "vj g'r c{o gpt'kphqto cvkqp'y g'i kxg'{qw'kp'vj ku'ej cr vgt."{qw'pggf "vq 'mpqy "cdqwv'vj g' v{r gu'qh'qwv'qh'r qemgv'equvu'{qw'o c{'r c{'hqt'{qwt'eqxgtgf "ugtxkegu0'

- Vj g'**"deductible"**'ku'vj g'co qwpt'{qw'o wuv'r c{'hqt'o gf kecri'ugtxkegu'dghqtg'qwt'r ncp'dgi kpu' vq 'r c{'kku'uj ctg0'(Ugevkqp '304 'vgnu'{qw'o qtg'cdqwv'{qwt'r ncp'f gf wevkdng0+'

- C'**"copayment"**'ku'vj g'hkzgf "co qwpt'{qw'r c{'gcej "vko g'{qw'tegekxg'egtvckp'o gf kecri' ugtxkegu0'[qw'r c{'c'eqr c{o gpt'cv'vj g'vko g'{qw'i gv'vj g'o gf kecri'ugtxkeg0'(Vj g'O gf kecri' Dgpghku'Ej ctv'kp'Ugevkqp '4 'vgnu'{qw'o qtg'cdqwv'{qwt'eqr c{o gpvu0+'

- **"Coinsurance"** 'ku'r gtegpvci g'{qw'r c{'qh'vj g'vqvcn'equv'qh'egtvckp'o gf kecri'ugtxkegu0'[qw' r c{'c'eqkpuwtcpeg'cv'vj g'vko g'{qw'i gv'vj g'o gf kecri'ugtxkeg0'(Vj g'O gf kecri'Dgpghku'Ej ctv'kp" Ugevkqp '4 'vgnu'{qw'o qtg'cdqwv'{qwt'eqkpuwtcpeg0+'

O quv'r gqr ng'y j q'swcnkh{'hqt'O gf keckf 'qt'hqt'vj g'S wcnkhkgf "O gf kectg'Dgpghkekct{ '(*S O D+' r tqi tco 'uj qwrf 'pgxgt'r c{'f gf wevkdngu0'eqr c{o gpvu'qt'eqkpuwtcpeg0'Dg'uwtg'vq 'uj qy "{qwt'r tqqh' qh'O gf keckf 'qt'S O D'gnki kdknkv{ 'vq '{qwt'r tqxkf gt.'kh'cr r nkecdng0'

Section 1.2   What is your plan deductible?

[qwt'f gf wevkdng'ku'&4720'Wpvkn'{qw'j cxg'r ckf 'vj g'f gf wevkdng'co qwpv.'{qw'o wuv'r c{'vj g'hwnn'equv' qh'{qwt'eqxgtgf "ugtxkegu0Qpeg'{qw'j cxg'r ckf "{qwt'f gf wevkdng.'y g'y kn'dgi kp'vq 'r c{'qwt'uj ctg'qh' vj g'equvu'hqt'eqxgtgf "o gf kecri'ugtxkegu'cpf "{qw'y kn'r c{'{qwt'uj ctg'(*{qwt'eqr c{o gpv'qt" eqkpuwtcpeg'co qwpv+'hqt'vj g'tguv'qh'vj g'ecngpf ct'{gct0'

Vj g'f gf wevkdng'f qgu'pqv'cr r n{'vq 'uqo g'ugtxkegu.'kpenwf kpi 'egtvckp'r tgxgpvkxg'ugtxkegu0Vj ku' o gcpu'vj cv'y g'y kn'r c{'qwt'uj ctg'qh'vj g'equvu'hqt'vj gug'ugtxkegu'gxgp'kh'{qwj cxgpøv'r ckf '{qwt' f gf wevkdng'{gv0Vj g'f gf wevkdng'f qgu'pqv'cr r n{'vq 'vj g'hqnqy kpi 'ugtxkegu<'

- Cf f qo kpcn'cqtvkc'cpgwt{uo 'uetggpkpi '
- Co dwncpeg'
- Cppwcn'r j {ukecn'gzco '
- Cppwcn'y gnpguu'xkukv'
- Dqpg'O cuu'O gcuwtgo gpt'(r tgxgpvkxg'ugtxkegu'qpn{+'
- Dtgcuv'ecpegt'uetggpkpi '(*o co o qi tco u+'

- Ectf kqxcuewnct"f kugcug"tkum"tgf wevkqp"xkukv"

- Ectf kqxcuewnct"f kugcug"vguvkpi "*yj gtcr{ "hqt"ectf kqxcuewnct"f kugcug+"

- Egtxkecn"cpf "xci kpcn"ecpegt"uetggpkpi "

- Eqnqtgevcn"ecpegt"uetggpkpi "

- F gr tguukqp"uetggpkpi "

- F kcdgvgu"uetggpkpi "

- F kcdgvgu"ugrh/o cpci go gpv"tckpkpi ."f kcdgvke"ugtxkegu"cpf "uwr r rkgu"

- F wtcdng"o gf kecn"gs wkr o gpv"*F O G+"cpf "tgncvgf "uwr r rkgu"

- Go gti gpe{ "ectg"

- gXkukvu"

- Hco kn{ "r ncppkpi "ugtxkegu"

- I ncweqo c"uetggpkpi "qpeg"c"{ gct"hqt"r gqr ng"y j q"ctg"cv"j ki j "tkum"qh"i ncweqo c."{ gctn{ " uetggpkpi "hqt"f kcdgvke"tgvkpqr cvj { "hqt"r gqr ng"y kj "f kcdgvgu."qpg"r ckt"qh"g{ gi ncuugu"qt" eqpvcev"ngpugu"chvgt"ecvctcev"uwti gt{ "y j cv"kpenwf gu"kpugtvkqp"qh"cp"kpvtcqewnct"ngpu"cpf " tqwvkpg"g{ g"gzco u"wpf gt"ôXkukqp"ectgö"

- J gcnj "cpf "y gnrpguu"gf wecvkqp"r tqi tco u"

- J KX"Uetggpkpi "

- J qo g"j gcnj "ci gpe{ "ectg"

- J qo g"kphwukqp"yj gtcr { "

- Ko o wpk| cvkqpu"

- Kpr cvkgpv"j qur kcn"ectg"

- Kpr cvkgpv"o gpvcn"j gcnj "ectg"

- Kpr cvkgpv"uvc{ <"Eqxgtgf "ugtxkegu"tgegkxgf "kp"c"j qur kcn"qt"UP H"f wtkpi "c"pqp/eqxgtgf " kpr cvkgpv"uvc{ "

- Mkf pg{ "f kugcug"gf wecvkqp"ugtxkegu."Kpr cvkgpv"f kcn{ uku"vtgcvo gpvu."Ugrh/f kcn{ uku"vtckpkpi "cpf " j qo g"f kcn{ uku"gs wkr o gpv"cpf "uwr r rkgu"wpf gt"ôUgtxkegu"vq "vtgcv"mkf pg{ "f kugcug"cpf " eqpf kkqpuö"

- O gf kecn"pwvtkkqp"yj gtcr { "

- O gf kectg"F kcdgvgu"Rtgxgpvkqp"Rtqi tco "*O F RR+"

- O gf kectg"RctvÓD"r tguetkr vkqp"f twi u"

- P qp/tqwvkpg"f gpvcn"ectg"*qvj gt"yj cp"uwti kecn"ugtxkegu+."O gf kectg"RctvÓD"kplgevkqpu" cf o kpkuvgtgf "kp"c"r j {ukekcpìu"qhhkeg."cpf "kplgevcdng"cpf "ko r ncvcdng"f ktj "eqpvtqn" f twi uìf gxkegu"wpf gt"ôRj {ukekcp1Rtcevkkqpgt"ugtxkegu."kpenwf kpi "f qevqtøu"qhhkeg"xkukvuö"

- P wtukpi "J qvkpg"

- Qdgukv{ "uetggpkpi "cpf "yj gtcr { "vq "r tqo qvg"uwuvckpgf "y gki j v"nquu"

- Qwr cvkgpv'f kci pquvle'\veuu'cpf "vj gtcr wwke'\ugtxkegu'cpf "uwr r rkgu'kpenwfkpi .'z/tc{u."
tcf kcvkqp'\vj gtcr {'cpf "uwr r nkgu."uwti kecn'uwr r nkgu."ur nkpu'cpf "ecuu."ncdqtcvqt{ 'veuu."dmqqf ."
f kci pquvle'r tqegf wtgu'cpf "\veuu'kpenwf kpi 'O ci pgvke'Tguqpcpeg'Kb ci kpi '**O T K+'cpf "
Eqo r wvkpi '"Vqo qi tcr j '**EV+'
- Rtquvcvg'ecpegt'uetggpkpi '\gzco u'
- Rtquvj gvke'f gxkegu'cpf "tgncvgf "uwr r rkgu'
- Tqwvkpg'j gctkpi '\gzco u.'J gctkpi "ckf u."cpf "kpkvkcn'j gctkpi "ckf "hkvwkpi "uguukqpu'wpf gt"
õJ gctkpi "ugtxkeguö
- Tqwvkpg'r tgpcvcn'tqwvkpg'r quvpcvcn'cpf "ej kf 'j gcnj "uwr gtxkukqp'ugtxkegu'
- Uetggpkpi '"cpf "eqwpugnkpi '\q'tgf weg'cneqj qn'o kuwug'
- Uetggpkpi '"hqt'nwpi 'ecpegt'y kj '"nqy '"f qug'eqo r wgf 'vqo qi tcr j {'**NF EV+'
- Uetggpkpi '"hqt'ugzwcn{ 'vtcpuo kvgf 'kphgevkqpu'**UVKu+'cpf "eqwpugnkpi '\q'r tgxgpv'UVKu'
- Unkmgf 'pwtukpi '"hcekrkv{ '**UP H+'ectg'
- Uo qmkpi '"cpf "vqdceeq'wug'eguucvkqp'**eqwpugnkpi '\q'uvqr 'uo qmkpi '"qt'\qdceeq'wug+'
- Ur gekhkgf 'ugtxkegu'htqo "qw/qh/pgvy qtm'r tqxkf gtu'
- Uwr r ngo gpvcn'Ftwi u'
- Wti gpvn{ 'pggf gf 'ugtxkegu'
- õY gneqo g'\q'O gf kectgö'Rtgxgpvkxg'Xkukv'

Section 1.3   What is the most you will pay for covered medical services?

Vj gtg'ku'c'nko kv'qp'\j g'\qvcn'co qwpv'{qw'j cxg'\q'r c{ 'qw/qh/r qemgv'gcej "{ gct'hqt'o gf kecn'ugtxkegu'
yj cv'ctg'eqxgtgf "d{ 'qwt'r ncp0'Vj ku'nko kv'ku'ecngf '\j g'o czko wo "qw/qh/r qemgv'**O QQR+'co qwpv'
hqt'o gf kecn'ugtxkegu0'Hqt'ecngpf ct'{ gct'4245'\j ku'co qwpv'ku'&3.4720'

Vj g'co qwpv'{qw'r c{ 'hqt'f gf wevkdngu.'eqr c{o gpvu.'cpf "eqkpuwtcpeg'hqt'eqxgtgf "ugtxkegu'eqwpv'
vqy ctf '\j ku'o czko wo "qw/qh/r qemgv'co qwpv0'**Vj g'co qwpvu'{qw'r c{ 'hqt'{qwt'r ngo kwo u'cpf "
hqt'{qwt'Rctv'F 'r tguetkr vkqp'f twi u'f q'pqv'eqwpv'\qy ctf '{qwt'o czko wo "qw/qh/r qemgv'co qwpv0'Kp'
cf f kvkqp.'co qwpvu'{qw'r c{ 'hqt'uqo g'ugtxkegu'f q'pqv'eqwpv'\qy ctf '{qwt'o czko wo "qw/qh/r qemgv'
co qwpv0'Vj gug'ugtxkegu'ctg'o ctmgf "y kj "c'ectgv'** +'kp'\j g'O gf kecn'Dgpghkwu'Ej ctv0+'Kh'{qw'tgcej "
vj g'o czko wo "qw/qh/r qemgv'co qwpv'qh'&3.472."{qw'y knn'pqv'j cxg'\q'r c{ 'cp{ 'qw/qh/r qemgv'equwu'
hqt'\j g'tguv'qh'\j g'{ gct'hqt'eqxgtgf "ugtxkegu0J qy gxgt."{qw'o uuv'eqpvkpwg'\q'r c{ '{qwt'r ncp'
r tgo kwo "cpf 'vj g'O gf kectg'Rctv'D'r tgo kwo "**wpnguu'{qwt'Rctv'D'r tgo kwo "ku'r ckf 'hqt'{qw'd{ "
O gf keckf 'qt'cpqvj gt'vj ktf 'r ctv{ +0'

Section 1.4   Our plan does not allow providers to "balance bill" you

Cu'c'o go dgt'qh'qwt'r ncp.'cp'ko r qtvcpv'r tqvgevkqp'hqt'{qw'ku'vj cv'chvgt'{qw'o ggv'cp{ 'f gf wevkdngu."
{qw'qpn{ 'j cxg'\q'r c{ '{qwt'equv/uj ctkpi '"co qwpv'y j gp'{qw'i gv'ugtxkegu'eqxgtgf 'd{ '{qwt'r ncp0'
Rtqxkf gtu'o c{ 'pqv'cf f 'cf f kvkqpcn'ugr ctcvg'ej cti gu.'ecngf "õdcncpeg'dknkpi 0ö'Vj ku'r tqvgevkqp'

cr r rkgu'gxgp'lh'y g'r c{ 'yj g'r tqxkf gt 'lguu'yj cp'yj g'r tqxkf gt 'ej cti gu'hqt 'c'ugtxkeg'cpf 'gxgp'lh'yj gtg ku'c'f kur wg'cpf 'y g'f qpø'r c{ 'egtvckp'r tqxkf gt'ej cti gu0'

J gtg'ku'j qy 'yj ku'r tqvgevkqp'y qtmu0'

- Kh'{qwt'equv'uj ctkpi 'ku'c'eqr c{ o gpv'*c'ugv'co qwpv'qh'f qmctu.'hqt 'gzco r ng.'&37022+.'yj gp' {qw'r c{ 'qpn{ 'yj cv'co qwpv'hqt 'cp{ 'eqxgtgf 'ugtxkegu'htqo 'c'pgvy qtm'r tqxkf gt0'

- Kh'{qwt'equv'uj ctkpi 'ku'c'eqkpuwtcpeg'*c'r gtegpvci g'qh'yj g'vqvcn'ej cti gu+.'yj gp'{qw'pgxgt'r c{ ' o qtg'yj cp'yj cv'r gtegpvci g0'J qy gxgt.'{qwt'equv'f gr gpf u'qp'y j kej 'v{r g'qh'r tqxkf gt'{qw'ugg<

  - Kh'{qw'tgegkxg'yj g'eqxgtgf 'ugtxkegu'htqo 'c'pgvy qtm'r tqxkf gt.'{qw'r c{ 'yj g' eqkpuwtcpeg'r gtegpvci g'o wnkr nkgf 'd{ 'yj g'r ncpøu'tgko dwtugo gpv'tcvg'*cu'f gvgto kpgf ' kp'yj g'eqpvtcev'dgvy ggp'yj g'r tqxkf gt'cpf 'yj g'r ncp+0'

  - Kh'{qw'tgegkxg'yj g'eqxgtgf 'ugtxkegu'htqo 'cp'qwv/qh/pgvy qtm'r tqxkf gt'y j q' r ctvkekr cvgu'y kj 'O gf kectg.'{qw'r c{ 'yj g'eqkpuwtcpeg'r gtegpvci g'o wnkr nkgf 'd{ 'yj g' O gf kectg'r c{ o gpv'tcvg'hqt 'r ctvkekr cvkpi 'r tqxkf gtu0'*Tgo go dgt.'yj g'r ncp'eqxgtu' ugtxkegu'htqo 'qwv/qh/pgvy qtm'r tqxkf gtu'qpn{ 'kp'egtvckp'ukwcvkqpu.'uwej 'cu'y j gp'{qw' i gv'c'tghgttcn'qt 'hqt 'go gti gpekgu'qt 'wti gpn{ 'pggf gf 'ugtxkegu+0'

  - Kh'{qw'tgegkxg'yj g'eqxgtgf 'ugtxkegu'htqo 'cp'qwv/qh/pgvy qtm'r tqxkf gt'y j q'f qgu'pqv' r ctvkekr cvg'y kj 'O gf kectg.'{qw'r c{ 'yj g'eqkpuwtcpeg'r gtegpvci g'o wnkr nkgf 'd{ 'yj g' O gf kectg'r c{ o gpv'tcvg'hqt 'pqp/r ctvkekr cvkpi 'r tqxkf gtu0'*Tgo go dgt.'yj g'r ncp'eqxgtu' ugtxkegu'htqo 'qwv/qh/pgvy qtm'r tqxkf gtu'qpn{ 'kp'egtvckp'ukwcvkqpu.'uwej 'cu'y j gp'{qw' i gv'c'tghgttcn'qt 'hqt 'go gti gpekgu'qt 'wti gpn{ 'pggf gf 'ugtxkegu+0'

- Kh'{qw'dgnkgxg'c'r tqxkf gt'j cu'õdcncpeg'dkmngfö'{qw.'ecm'O gf kec'Ewuqo gt 'Ugtxkeg0'

SECTION 2   Use the *Medical Benefits Chart* to find out what is covered and how much you will pay

Section 2.1   Your medical benefits and costs as a member of the plan

Vj g'O gf kecn'Dgpghku'Ej ctv'qp'yj g'hqmqy kpi 'r ci gu'lkuu'yj g'ugtxkegu'qwt 'r ncp'eqxgtu'cpf 'y j cv' {qw'r c{ 'qwv/qh/r qemgv'hqt 'gcej 'ugtxkeg.'Rctv'F 'r tguetkr vkqp'f twi 'eqxgtci g'ku'kp'Ej cr vgt '70'Vj g' ugtxkegu'lkuvgf 'kp'yj g'O gf kecn'Dgpghku'Ej ctv'ctg'eqxgtgf 'qpn{ 'y j gp'yj g'hqmqy kpi 'eqxgtci g' tgs wktgo gpvu'ctg'o gv<

- [qwt 'O gf kectg'eqxgtgf 'ugtxkegu'o wuv'dg'r tqxkf gf 'ceeqtf kpi 'vq'yj g'eqxgtci g'i wkf gnkpgu' guvcdnkuj gf 'd{ 'O gf kectg0'

- [qwt 'ugtxkegu'*kpenwf kpi 'o gf kecn'ectg.'ugtxkegu.'uwr r nkgu.'gs wkr o gpv.'cpf 'Rctv'D' r tguetkr vkqp'f twi u+'*must*'dg'o gf kecm{ 'pgeguuct{ 0õO gf kecm{ 'pgeguuct{ö'o gcpu'yj cv'yj g' ugtxkegu.'uwr r nkgu.'qt 'f twi u'ctg'pggf gf 'hqt 'yj g'r tgxgpvkqp.'f kci pquku.'qt 'vtgcvo gpv'qh'{qwt ' o gf kecn'eqpf kkqp'cpf 'o ggv'ceegr vgf 'uvcpf ctf u'qh'o gf kecn'r tcevkeg0'

- [qw'tgegkxg'{qwt'ectg'htqo 'c'pgvy qtm'r tqxkf gt0Kp'o quv'ecugu.'ectg'{qw'tgegkxg'htqo 'cp' qwv/qh/pgvy qtm'r tqxkf gt'y kn'pqv'dg'eqxgtgf 'd{ 'qwt 'r ncp.'wpnguu'kv'ku'go gti gpv'qt 'wti gpv' ectg'qt 'wpnguu'{qwt 'r ncp'qt 'c'pgvy qtm'r tqxkf gt'j cu'i kxgp'{qw'c'tghgttcn0'

- o Kh"{qw'i gv'Ogfkectg/eqxgtgf "ugtxkegu'htqo "cp"qwv/qh/pgvy qtm'r tqxkfgt"cpf "y g"fq"
  pqv'eqxgt"yj g'ugtxkegu. "Qtki kpcn'Ogfkectg'y km'eqxgt"yj g'ugtxkegu0'Hqt"cp{ "ugtxkegu"
  eqxgtgf "d{ "Qtki kpcn'Ogfkectg"kpuvcf "qh"qwt"r ncp. "{qw'o wuv'r c{ "Qtki kpcn'Ogfkectgøu'
  equv/uj ctkpi "co qwpvu0'

- Uqo g'qh"yj g'ugtxkegu'kkuvgf "kp"yj g'Ogfkecn'Dgpghkku'Ej ctv'o c{ "qpn{ "dg"eqxgtgf "kh"{qwt"
  fqevqt"qt"qyj gt"pgyy qtm'r tqxkfgt"i gu'cr r tqxcn'kp"cfxcpeg"&uqo gvko gu'ecmgf "õr tkqt"
  cwyj qtk| cvkqpö+'htqo "wu0'

  - o Eqxgtgf "ugtxkegu'yj cv'o c{ "pggf "cr r tqxcn'kp"cfxcpeg"ctg"o ctmgf "kp"yj g'Ogfkecn'
    Dgpghkku'Ej ctv'd{ "cp"cuvgtkum0'Kp"cffkvkqp. "yj g'hqmqy kpi "ugtxkegu'pqv'kkuvgf "kp"yj g"
    Dgpghkku'Ej ctv'tgs wktg'r tkqt"cwyj qtk| cvkqp<'dqpg'i tqy yj "uvko wncvqt. "i gpgvke"vguvkpi . "
    egtvckp"tcfkqnqi {"ugtxkegu. "ur kpcn'eqtf "uvko wncvqtu'cpf "ur kpcn'uwti gt{0'

Qyj gt"ko r qtvcpv'yj kpi u'vq "mpqy "cdqwv'qwt"eqxgtci g<'

- Nkmg"cnl'Ogfkectg'j gcnyj "r ncpu. "y g'eqxgt"gxgt{yj kpi "yj cv'Qtki kpcn'Ogfkectg'eqxgtu0'Hqt"
  uqo g'qh"yj gug'dgpghkku. "{qw'r c{ "*more*"kp"qwt"r ncp"yj cp"{qw'y qwf "kp'Qtki kpcn'Ogfkectg0'
  Hqt"qyj gtu. "{qw'r c{ "*less*0'*Kh"{qw'y cpv'vq "mpqy "o qtg'cdqwv'yj g'eqxgtci g'cpf "equv'qh"
  Qtki kpcn'Ogfkectg. "nqqm'kp"{qwt"*Medicare & You 2023*"j cpfdqqm0'Xkgy "kv'qpnkpg'cv'
  y y y 0o gfkectg0i qx"qt"cuk'hqt"c'eqr {"d{ "ecnkpi "3/: 22/O GF KECTG"*3/: 22/855/6449+. '46"
  j qwtu'c'fc{. '9 "fc{u'c'y ggm0'VV["wugtu'uj qwf "ecn'3/: 99/6: 8/426: 0+'

- Hqt"cnl'r tgxgpvkxg'ugtxkegu'yj cv'ctg'eqxgtgf "cv'pq"equv'wpfgt"Qtki kpcn'Ogfkectg. "y g'cnuq"
  eqxgt"yj g'ugtxkeg'cv'pq"equv'vq "{qw0'J qy gxgt. 'kh"{qw'cnuq"ctg"vtgcvgf "qt"o qpkvqtgf "hqt"cp"
  gzkuvkpi "o gfkecn'eqpfkkqp"f wtkpi "yj g'xkukv'y j gp"{qw'tgegkxg"yj g'r tgxgpvkxg'ugtxkeg. "c"
  eqr c{o gpv'y km'cr r n{ "hqt"yj g'ectg'tgegkxgf "hqt"yj g'gzkuvkpi "o gfkecn'eqpfkkqp0'

- Kh'Ogfkectg'cf f u'eqxgtci g'hqt"cp{ "pgy "ugtxkegu'f wtkpi "4245. "gkyj gt"Ogfkectg'qt"qwt"r ncp"
  y km'eqxgt"yj qug'ugtxkegu0'

- O qtg'yj cp"qpg'eqr c{o gpv'qt"eqkpuwtcpeg'o c{ "dg'tgs wktgf "kh"{qw'tgegkxg'o qtg'yj cp"qpg"
  ugtxkeg'f wtkpi "cp"qhhkeg'xkukv. 'Qwr cvkgpv'uwti gt{. 'Qwr cvkgpv'j qur kcn'ugtxkeg. "qt"Qwr cvkgpv"
  j qur kcn'qdugtxcvkqp0'

:apple: [qw'y km'ugg"yj ku'cr r ng"pgzv'vq "yj g'r tgxgpvkxg'ugtxkegu'kp"yj g'dgpghkku'ej ctv0'

Medical Benefits Chart

Kp"o quv'ecugu. "ectg"{qw'tgegkxg'htqo "cp"qwv/qh/pgyy qtm'r tqxkfgt"y km'pqv'dg'eqxgtgf "d{ "qwt"r ncp0'
Ugg"Ugevkqpu'3"cpf "4"kp"Ej cr vgt"5"hqt"o qtg'kphqto cvkqp"cdqwv'tgs wktgo gpu"hqt"wukpi "pgyy qtm'
r tqxkfgtu'cpf "yj g'ukuvcvkqpu'y j gp"y g"y km'eqxgt"ugtxkegu'htqo "cp"qwv/qh/pgyy qtm'r tqxkfgt0'

Kh"{qw'i gv'Ogfkectg/eqxgtgf "ugtxkegu'htqo "cp"qwv/qh/pgyy qtm'r tqxkfgt"cpf "y g'f q"pqv'eqxgt"yj g"
ugtxkegu. "Qtki kpcn'Ogfkectg'y km'eqxgt"yj g'ugtxkegu0'Hqt"cp{ "ugtxkegu"eqxgtgf "d{ "Qtki kpcn'
Ogfkectg"kpuvcf "qh"qwt"r ncp. "{qw'o wuv'r c{ "Qtki kpcn'Ogfkectgøu'equv/uj ctkpi "co qwpvu0'

Ugg"Ugevkqp"404"qh"yj ku"ej cr vgt"hqt"kphqto cvkqp"qp"qwt"r ncpøu"Gzvgpf gf "Cdugpeg"Qr vkqp0"

Services that are covered for you	What you must pay when you get these services
🍎 **Abdominal aortic aneurysm screening**	
C"qpg/vko g"uetggpkpi "wnvtcuqwpf "hqt"r gqr ng"cv"tkun0"Vj g"r ncp" qpn{"eqxgtu"yj ku"uetggpkpi "kh"{qw"j cxg"egtvckp"tkun"hcevqtu"cpf "kh" {qw"i gv"c"tghgttcn"hqt"kv"htqo "{qwr j {ukekcp."r j {ukekcp"cuukuvcpv." pwtug"r tcevkvkqpgt."qt"enkpkecn"pwtug"ur gekcnkuv0"	Vj gtg"ku"pq"eqkpuwtcpeg." eqr c{o gpv."qt"f gf wevkdng" hqt"o go dgtu"gnki kdng"hqt" yj ku"r tgxgpvkxg"uetggpkpi 0"
Acupuncture for chronic low back pain	
Eqxgtgf "ugtxkegu"kpenwf g Wr "vq "34"xkukvu"kp"; 0"f c{u"ctg"eqxgtgf "hqt"O gf kectg"dgpghkekctkgu" wpf gt"yj g"hqmqy kpi "ektewo uvcpegu Hqt"yj g"r wtr qug"qh"yj ku"dgpghkv."ej tqpke"nqy "dcemr ckp"ku"f ghkpgf " cu< • Ncuvkpi "34"y ggmu"qt"nqpi gt= • pqpur eckhke."kp"yj cv"kv"j cu"pq"kf gpvkhkcdng"u{uvgo ke"ecwug" *0Qg0"pqv"cuuqekcvgf "y kj "o gvcuvcvke."kphco o cvqt{." kphgevkqwu"f kugcug."gve0‡= • pqv"cuuqekcvgf "y kj "uwti gt{=cpf " • pqv"cuuqekcvgf "y kj "r tgi pcpe{0" Cp"cf f kvkqpcn"gki j v"uguukqpu"y km"dg"eqxgtgf "hqt"yj qug"r cvkgpvu" f go qpuvtcvkpi "cp"ko r tqxgo gpv0Pq"o qtg"yj cp"42"cewr wpewtg" vtgcvo gpvu"o c{"dg"cf o kpkuvgtgf "cppwcm{0' Vtgcvo gpv"o wuv"dg"f kueqpvkpwgf "kh"yj g"r cvkgpv"ku"pqv"ko r tqxkpi " qt"ku"tgi tguukpi 0' Rtqxkf gt"Tgs wktgo gpvu< Rj {ukekcpu"*cu"f ghkpgf "kp"3: 83*t‡*3+"qh"yj g"Uqekcn"Ugewtkv{"Cev" *yj g"Cev‡"o c{"hwtpkuj "cewr wpewtg"kp"ceeqtf cpeg"y kj " cr r nkecdng"uvcvg"tgs wktgo gpv0' Rj {ukekcp"cuukuvcpvu"*RCu‡."pwtug"r tcevkvkqpgtu"*P Ru‡/enkpkecn" pwtug"ur gekcnkuvu"*EP Uu‡"*cu"f ghkpghkgf "kp"3: 83*cc‡*7+"qh"yj g" Cev‡."cpf "cwzknkct{"r gtuqppgn"o c{"hwtpkuj "cewr wpewtg"kh"yj g{" o ggv"cm"cr r nkecdng"uvcvg"tgs wktgo gpvu"cpf "j cxg< • c"o cuvgtu"qt"f qevqtcn"ngxgrn"f gi tgg"kp"cewr wpewtg"qt" Qtkgpvcn"O gf kekpg"htqo "c"uej qqn"ceetgf kvgf "d{"yj g"	42" "eqkpuwtcpeg"hqt"gcej " O gf kectg/eqxgtgf " cewr wpewtg"ugtxkeg" tgegkxgf "htqo "c"r tko ct{" ectg"f qevqt."c"ur gekcnkuv"qt" c"ej ktqr tcevqt0" F gf wevkdng"cr r nkgu0"

Services that are covered for you	What you must pay when you get these services
Acupuncture for chronic low back pain (continued) Ceetgf kscvkqp"Eqo o kuukqp"qp"Cewr wpewwtg"cpf "Qtkgpvcn" O gf kekpg"*CECQO +="cpf ." • c"ewttgpv."hwm "cevkxg."cpf "wptguvtkevgf "rkegpug"vq"r tcevkeg" cewr wpewtg"kp"c"Uvcvg."Vgttkvqt{."qt "Eqo o qpy gcnj "*k0g0" Rwgtvq"Tkeq+"qh"vj g"Wpkvgf "Uvcvgu."qt "F kuvtkev"qh"Eqnwo dkc0' Cwzkrkct{"r gtuqppgn"hwtpkuj kpi "cewr wpewtg"o wuv'dg"wpfgt"vj g" cr r tqr tkcvg"rgxgn'qh"uwr gtxkukqp"qh"c"r j {ukekcp."RC."qt "P RIEP U" tgs wktgf "d{"qwt"tgi wncvkqpu"cv'64"EHT "ÈÈ'63204'8"cpf "6320490'	
Ambulance services • Eqxgtgf "co dwncpeg"ugtxkegu"kpenwfg"hkzgf "y kpi ."tqvct{" y kpi ."cpf "i tqwpf "co dwncpeg"ugtxkegu."vq"vj g"pgctguv" cr r tqr tkcvg"hcekrkv{"vj cv'ecp'r tqxkfg"ectg"qpn{"kh"vj g{"ctg" hwtpkuj gf "vq"c"o go dgt"y j qug"o gfkecn'eqpfkvkqp"ku"uwej "vj cv' qvj gt"o gcpu"qh"vtcpur qtvcvkqp"eqwf "gpf cpi gt"vj g"r gtuqpøu" j gcnj "qt "kh"cwvj qtk| gf "d{"vj g"r ncp0' • P qp/go gti gpe{"vtcpur qtvcvkqp"d{"co dwncpeg"ku'cr r tqr tkcvg" kh"kv"ku"fqewo gpvgf "vj cv'vj g"o go dgtøu'eqpfkvkqp"ku"uwej "vj cv' qvj gt"o gcpu"qh"vtcpur qtvcvkqp"eqwf "gpf cpi gt"vj g"r gtuqpøu" j gcnj "cpf "vj cv'vtcpur qtvcvkqp"d{"co dwncpeg"ku"o gfkecm{" tgs wktgf 0' • `Eqxgtci g"ku"cxckrcdrg"y qtrfy kfg"hqt"i tqwpf "vtcpur qtvcvkqp0' Co dwncpeg"ugtxkegu"ctg"eqxgtgf "kp/pgy qtm'cpf "qwv/qh/pgy qtm0'	42' "eqkpuwtcpeg"hqt" i tqwpf "cpf "ckt " vtcpur qtvcvkqp"qpg/y c{"vtkr " kpukfg"vj g"Wpkvgf "Uvcvgu0' ` "42' "eqkpuwtcpeg"hqt" i tqwpf "vtcpur qtvcvkqp" qpg/y c{"vtkr "vq"vj g"pgctguv" cr r tqr tkcvg"hcekrkv{"qwwukfg" vj g"Wpkvgf "Uvcvgu0'
Annual physical exam^ Y g"eqxgt"qpg"gzco "r gt"ecrgpfct "{gct0'K'ku"c"o qtg" eqo r tgj gpukxg"gzco "vj cp"vj g"cppwcn'y gmpguu'xkukv'uj qy p" dgmqy 0'C"s wcrkhkgf "r j {ukekcp"qt "s wcrkhkgf "pqp/r j {ukekcp" r tcevkvkqpgt"y km'eqmgev'j gcnj "kphqto cvkqp"cpf "o gcuwtg" f khhgtgpv'dqf kn{"u{uvgo u"cu"c"dcugrkpg"tgcf kpi 0' Eqxgtgf "ugtxkegu"kpenwfg<' • F gvckrgf "j gcf /vq/vqg"cuuguuo gpv'y kj "j cpf u/qp"gzco kpcvkqp" qh"cm'dqf {"u{uvgo u."uwej "cu"j gctv."nwpi ."j gcf "cpf "pgem'cpf " pgwtqnqi kecn0' • O gcuwtg"cpf "tgeqtf "xkvcn'uki pu."uwej "cu"dmqqf "r tguuwtg." j gctv'tcvg"cpf "tgur ktcvqt{"tcvg0' • Rtguetkr vkqp"o gf kecvkqp"tgxkgy 0'	` &2"eqr c{o gpv'

Services that are covered for you	What you must pay when you get these services
Annual physical exam^ (continued) • Tgxkgy "qh'cp{ "tgegpv'j qur kcrk{ cvkqp0' • F gvckngf "o gf kecnlhco kn{'j kuvqt{ 0'	
🍎 **Annual wellness visit** Kh'{qwøxg'j cf "Rctv'D'hqt "rqpi gt'y cp'34"o qpyj u. "{qw'ecp'i gv'cp "cppwcrly gmpguu'xkuku'\q "f gxgmqr "qt 'wr f cvg'c'r gtuqpck{ gf " r tgxgpvkqp'r ncp'dcugf "qp'{qwr'ewttgpv'j ecmj "cpf "tkum'hcevqtu0' Vj ku'ku'eqxgtgf "qpeg'gxgt{ "34"o qpyj u0' **Note:** '[qwr'hktuv'cppwcrly gmpguu'xkuku'ecpøv'\cmg'r nceg'y kyj kp'34" o qpyj u'qh'{qwr'õY gmqo g'\q'O gf kectgö'r tgxgpvkxg'xkuku0' J qy gxgt. "{qw'f qpøv'pggf "\q'j cxg'j cf "c'õY gmqo g'\q'O gf kectgö" xkuku'\q'dg'eqxgtgf "hqt 'cppwcrly gmpguu'xkukus'chvgt "{qwøxg'j cf " Rctv'D'hqt '34"o qpyj u0'	Vj gtg'ku'pq"eqkpuwtcpeg. " eqr c{ o gpv. "qt 'f gf wevkdng" hqt '{j g'cppwcrly gmpguu" xkuku0'
🍎 **Bone mass measurement** Hqt "s wcnkhkgf "kpf kxkf wcnu'*i gpgtcm{.'\yj ku'ku'o gcpu'r gqr ng'cv'tkum'qh' oqukpi "dqpg'o cuu'qt'cv'tkum'qh'quvgqr qtquku+.'\yj g'hqmqy kpi " ugtxkegu'ctg'eqxgtgf "gxgt{ "46"o qpyj u'qt'o qtg'htgs wgpvn{ 'kh' o gf kecm{ "pgeguuct{ :'r tqegf wtgu'\q'kf gpvkh{ "dqpg'o cuu.'f gvgev" dqpg'nquu. "qt 'f gvgto kpg'dqpg's wcnky{.'kpenwf kpi "c'r j {ukekcpøu" kpvgtr tgvcvkqp'qh'\yj g'tguwnwu0'	Vj gtg'ku'pq"eqkpuwtcpeg. " eqr c{ o gpv. "qt 'f gf wevkdng" hqt 'O gf kectg/eqxgtgf "dqpg" o cuu'o gcuwtgo gpv0'

🍎 **Breast cancer screening (mammograms)**
Eqxgtgf "ugtxkegu'kpenwf g<
 	
• Qpg'dcugnkpg'o co o qi tco "dgvy ggp'\yj g'ci gu'qh'57"cpf '5; "
 	
• Qpg'uetggpkpi "o co o qi tco "gxgt{ "34"o qpyj u'hqt'y qo gp" ci g'62"cpf "qnf gt"
 	
• Enkpkecnl'dtgcuv'gzco u'qpeg'gxgt{ "46"o qpyj u"
 	
• Eqxgtci g'kpenwf gu'f ki kxcnl'dtgcuv'\qo qu{pyj guku'hqt'gptqmggu" cv'tkum'hqt 'dtgcuv'ecpegt"
 	
  õCv'tkum'hqt "dtgcuv'ecpegtö'o gcpu<*3+'j cxkpi "c'hco kn{ "
  j kuvqt{ 'y kyj "qpg'qt 'o qtg'hktuv'qt 'ugeqpf /f gi tgg'tgncvkxgu'
  y kyj "dtgcuv'ecpegt='*4+'\guvkpi "r qukvkxg'hqt'DTEC3'qt'
  DTEC4'o wcvkqpu='*5+'j cxkpi "j gvgtqi gpgqwul{'f gpug"
  dtgcuvu'qt 'gzvtgo gn{ 'f gpug'dtgcuvu'dcugf "qp'yj g'Dtgcuv'
	Vj gtg'ku'pq"eqkpuwtcpeg. " eqr c{ o gpv. "qt 'f gf wevkdng" hqt 'eqxgtgf "uetggpkpi " o co o qi tco u0'

Services that are covered for you	What you must pay when you get these services
Breast cancer screening (mammograms) (continued) Ko ci kpi "Tgr qtvkpi "cpf "Fcvc"U{uvgo "guvcdnkuj gf "d{"vj g" Co gtkecp"Eqnngi g"qh"Tcf kqnqi {="qt"*6+"j cxkpi "c"r tgxkqwu" f kci pquku"qh"dtgcuv"ecpegt0"	
Cardiac rehabilitation services Eqo r tgj gpukxg"r tqi tco u"qh"ectf kce"tgj cdknkvcvkqp"ugtxkegu"vj cv" kpenwf g"gzgtekug."gf wecvkqp."cpf "eqwpugnkpi "ctg"eqxgtgf "hqt" o go dgtu"y j q"o ggv"egtvckp"eqpf kvkqpu"y kj "c"f qevqtøu"qtf gt0"Vj g" r ncp"cnuq"eqxgtu"kpvgpukxg"ectf kce"tgj cdknkvcvkqp"r tqi tco u"vj cv" ctg"v{r kecnn{"o qtg"tki qtqwu"qt"o qtg"kpvgpug"vj cp"ectf kce" tgj cdknkvcvkqp"r tqi tco u0	42' "eqkpuwtcpeg" F gf wevkdng"cr r nkgu0'
Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) Y g"eqxgt"qpg"xkukv"r gt"{gct"y kj "{qwt"r tko ct{"ectg"f qevqt"q" j gnr "nqy gt"{qwt"tkum"hqt"ectf kqxcuewnct"f kugcug0F wtkpi "vj ku" xkukv."{qwt"f qevqt"o c{"f kuewuu"cur ktkp"wug"*kh"cr r tqr tkcvg+."ej gem" {qwt"dnqqf "r tguuwtg."cpf "i kxg"{qw'kr u"q"o cng"uwtg"{qwøtg" gcvkpi "j ecnj {0'	Vj gtg"ku'pq"eqkpuwtcpeg." eqr c{o gpv."qt"f gf wevkdng" hqt"vj g"kpvgpukxg" dgj cxkqtcn'y gtcr {" ectf kqxcuewnct"f kugcug" r tgxgpvkxg"dgpghkv0'
Cardiovascular disease testing Dnqqf "vguvu"hqt"vj g"f gvgevkqp"qh"ectf kqxcuewnct"f kugcug"*qt" cdpqto cnkvkgu"cuuqekcvgf "y kj "cp"gngxcvgf "tkum"qh"ectf kqxcuewnct" f kugcug+qpeg"gxgt{"7"{gctu"*82"o qpvj u+0'	Vj gtg"ku'pq"eqkpuwtcpeg." eqr c{o gpv."qt"f gf wevkdng" hqt"ectf kqxcuewnct"f kugcug" vguvkpi "vj cv'ku'eqxgtgf "qpeg" gxgt{"7"{gctu0'

Cervical and vaginal cancer screening
 	
 Eqxgtgf "ugtxkegu"kpenwf g<
 • Hqt"cnn'y qo gp<Rcr "vguvu"cpf "r gnxke"gzco u"ctg"eqxgtgf "
   qpeg"gxgt{"46"o qpvj u0"
 • Kh"{qw'ctg"cv'j ki j "tkum"qh"egtxkecn'qt"xci kpcn'ecpegt"qt"{qw"
   ctg"qh"ej knf dgctkpi "ci g"cpf "j cxg"j cf "cp"cdpqto cn'Rcr "vguv"
   y kj kp"vj g"r cuv'5 "{gctu<qpg"Rcr "vguv'gxgt{"34"o qpvj u0'
	Vj gtg"ku'pq"eqkpuwtcpeg."
	 eqr c{o gpv."qt"f gf wevkdng"
	 hqt"O gf kectg/eqxgtgf "
	 r tgxgpvkxg"Rcr "cpf "r gnxke"
	 gzco u0'

Services that are covered for you	What you must pay when you get these services
Chiropractic services Eqxgtgf "ugtxkegu"kpenwf g • Y g"eqxgt"qpn{"o cpwcn"o cpkr wncvkqp"qh"\j g"ur kpg"\q"eqttgev" uwdnwzcvkqp0	42' "eqkpuwtcpeg" F gf wevkdng"cr r nkgu0

🍎 **Colorectal cancer screening**
 	
 Hqt"r gqr ng"72"cpf "qnf gt."\j g"hqnnqy kpi "ctg"eqxgtgf <
 	
• Hngzkdng"uki o qkf queqr { "*qt"uetggpkpi "dctkwo "gpgo c"cu"cp"
  cnvgtpcvkxg+"gxgt{"6" o qpvj u
 	
 Qpg"qh"\j g"hqnnqy kpi "gxgt{"34"o qpvj u<
 	
• I wckkc-dcugf "hgecn'qeewnv"dnqqf "vguv"*i HQDV+"
 	
• Hgecn'ko o wpqej go kecn'vguv"*HKV+"
 	
 F P C "dcugf "eqnqtgevcn'uetggpkpi "gxgt{"5"{gctu
 	
 Hqt"r gqr ng"cv"j ki j "tkum"qh"eqnqtgevcn'ecpeg."y g"eqxgt<
 	
• Uetggpkpi "eqnqpqueqr { "*qt"uetggpkpi "dctkwo "gpgo c"cu"cp"
  cnvgtpcvkxg+"gxgt{"46"o qpvj u
 	
 Hqt"r gqr ng"pqv"cv"j ki j "tkum"qh"eqnqtgevcn'ecpeg."y g"eqxgt<
 	
• Uetggpkpi "eqnqpqueqr { "gxgt{"32"{gctu"*342"o qpvj u+."dwv"
  pqv"y kj kp"6: "o qpvj u"qh"c"uetggpkpi "uki o qkf queqr {
	Vj gtg"ku"pq"eqkpuwtcpeg."
	eqr c{o gpv."qt"f gf wevkdng"
	hqt"c"O gf kectg/eqxgtgf "
	eqnqtgevcn'ecpeg"uetggpkpi "
	gzco 0

Conditions caused by breast implants Ugtxkegu"hqt"\j g"vtgcvo gpv"qh"eqpf kkqpu"ecwugf "d{ "dtgcuv" ko r ncpu"ku"\j g"uco g"cu"\j cv"hqt"vtgcvo gpv"qh"cp{ "qvj gt"eqpf kkqp0	Equv"uj ctkpi "ku"dcugf "wr qp" ugtxkegu"tgegkxgf "cu"y kj " cp{ "qvj gt"eqpf kkqp0
Dental services Kp"i gpgtcn'r tgxgpvkxg"f gpvcn'ugtxkegu"*uwej "cu"engcpkpi ."tqwkpg" f gpvcn'gzco u."cpf "f gpvcn'z/tc{u+"ctg"pqv"eqxgtgf "d{ "Qtki kpcn' O gf kectg0Y g"eqxgt"O gf kectg/eqxgtgf "eqo r tgj gpukxg"f gpvcn' ugtxkegu0	42' "eqkpuwtcpeg" F gf wevkdng"cr r nkgu"vq " uwti kecn'ugtxkegu0
🍎 **Depression screening** Y g"eqxgt"qpg"uetggpkpi "hqt"f gr tguukqp"r gt"{ gct0Vj g"uetggpkpi " o wuv"dg"f qpg"kp"c"r tko ct{ "ectg"ugwkpi "\j cv"ecp"r tqxkf g" hqnnqy /wr "vtgcvo gpv"cpf lqt"tghgttcnu0	Vj gtg"ku"pq"eqkpuwtcpeg." eqr c{o gpv."qt"f gf wevkdng" hqt"cp"cppwcn'f gr tguukqp" uetggpkpi "xkukv0

Services that are covered for you	What you must pay when you get these services
DES related conditions Eqxgtci g"ku"rtqxkfgf "qp"yj g"uco g"dcuku"cu"cp{"qyj gt"knpguu0	Equv"uj ctkpi "ku"dcugf "wrqp" ugtxkegu"tgegkxgf "cu"y kyj " cp{"qyj gt"fkugcug0
Diabetes screening Y g"eqxgt"yj ku"uetggpkpi "*kpenwfgu"hcuvkpi "i nwequg"vguvu+"kh"{qw" j cxg"cp{"qh"yj g"hqmqy kpi "tkumhcevqtu<"j ki j "dnqqf "rtguuwtg" *j {rgtvgpukqp+."j kuvqt{"qh"cdpqto cn"ej qnguvgtqn"cpf "vtki n{egtkfg" ngxgnu"*f{unkrkfgo kc+."qdgukv{."qt"c"j kuvqt{"qh"j ki j "dnqqf "uwi ct" *i nwequg+0"Vguvu"o c{"cnuq"dg"eqxgtgf "kh"{qw"o ggv"qyj gt" tgswktgo gpvu."nkmg"dgkpi "qxgty gki j v"cpf "j cxkpi "c"hco kn{"j kuvqt{" qh"fkcdgvgu0 Dcugf "qp"yj g"tguwnvu"qh"yj gug"vguvu."{qw"o c{"dg"gnki kdng"hqt"wr "vq" yy q"fkcdgvgu"uetggpkpi u"gxgt{"34"o qpyj u0	Vj gtg"ku"pq"eqkpuwtcpeg." eqr c{o gpv."qt"fgfwevkdng" hqt"yj g"O gfkectg/eqxgtgf " fkcdgvgu"uetggpkpi "vguvu0
Diabetes self-management training, diabetic services and supplies Hqt"cnn"r gqr ng"y j q"j cxg"fkcdgvgu"*kpuwnkp"cpf "pqp/kpuwnkp"wugtu+0" Eqxgtgf "ugtxkegu"kpenwfg< • Uwr r nkgu"vq"o qpkvqt"{qwt"dnqqf "i nwequg<"Dnqqf "i nwequg" o qpkvqt."dnqqf "i nwequg"vguv"uvtkru."ncpegv"fgxkegu"cpf " ncpegvu."cpf "i nwequg/eqpvtqn"uqnwvkqpu"hqt"ej gemkpi "yj g" ceewtce{"qh"vguv"uvtkru"cpf "o qpkvqtu0 • Hqt"r gqr ng"y kyj "fkcdgvgu"y j q"j cxg"ugxgtg"fkcdgvke"hqqv" fkugcug<"Qpg"r ckt"r gt"ecngpfct"{ect"qh"yj gtcr gwvke" ewuvqo /o qnfgf "uj qgu"*kpenwfkpi "kpugtv"rtqxkfgf "y kyj "uwej " uj qgu+"cpf "yy q"cffkvkqpcn"r cktu"qh"kpugtvu."qt"qpg"r ckt"qh" fgr yj "uj qgu"cpf "yj tgg"r cktu"qh"kpugtvu"*pqv"kpenwfkpi "yj g" pqp/ewuvqo k|gf "tgo qxcdng"kpugtvu"rtqxkfgf "y kyj "uwej " uj qgu+0Eqxgtci g"kpenwfgu"hkvvkpi 0 • Fkcdgvgu"ugnh/o cpci go gpv"vtckpkpi "ku"eqxgtgf "y j gp" rtqxkfgf "d{"c"egtvkhkgf ."tgi kuvgtgf ."qt"nkegpugf "j gcnyj "ectg" rtqhguukqpcn"y qtmkpi "kp"c"rtqi tco "eqpukuvgpv"y kyj "yj g" pcvkqpcn"uvcpfctfu"qh"fkcdgvgu"ugnh/o cpci go gpv"gf wecvkqp"cu" guvcdnkuj gf "d{"yj g"Co gtkecp"Fkcdgvgu"Cuuqekcvkqp0 • Eqxgtci g"ku"rtqxkfgf "hqt"cnn"j {uukecp"rtguetkdgf "o gf kecm{" cr r tqr tkcvg"cpf "pgeguuct{"gs wkr o gpv"cpf "uwr r nkgu"wugf "hqt"	42' "eqkpuwtcpeg"hqt" fkcdgvke"vguvkpi "uwr r nkgu0 42' "eqkpuwtcpeg"hqt"" yj ectr gwvke"uj qgu"cpf " kpugtvu0 &2"eqr c{o gpv"hqt"fkcdgvgu" ugnh/o cpci go gpv"vtckpkpi 0 Kh"yj g"f qevqt"rtqxkfgu"{qw" ugtxkegu"kp"cff kvkqp"vq" fkcdgvgu"ugnh/o cpci go gpv" vtckpkpi ."ugr ctcvg" equv"uj ctkpi "qh"42' " eqkpuwtcpeg"y knn"cr r n{0

Services that are covered for you	What you must pay when you get these services
🍎 **Diabetes self-management training, diabetic services and supplies (continued)** yj g"o cpci go gpv'cpf "\tgcvo gpv'qh'i guocvkqpcn"\{ r g"Kqt"\{ r g" KK'f kcdgvgu.'kpenwf kpi .'dww'pqv'nko kvgf "\q. "kpuwnkp. 'pggf ngu" cpf "u{tkpi gu. "wpnguu'eqxgtgf "wpf gt "RctV'F "qh'\j g"O gf kectg" " r tqi tco 0'	

Durable medical equipment (DME) and related supplies	
*Hqt "c"f ghkpkvkqp"qh"öf wtcdng"o gf kecn'gswkr o gpv.ö"ugg"Ej cr vgt" 34"cu"y gm'cu"Ej cr vgt "5."Ugevkqp"7"qh"\j ku"f qewo gpv0+" Eqxgtgf "kvgo u"kpenwf g."dww'ctg"pqv"nko kvgf "\q<"j qur kvcn'dgf u" qtf gtgf "d{ "c"r tqxkf gt"hqt "wug"kp"\j g"j qo g.'y j ggm'ej cktu." etwej gu."r qy gtgf "o cwtguu'u{ uvgo u."f kcdgvke"uwr r nkgu."KX" kphwukqp"r wo r u."ur ggej "i gpgtcvkpi "f gxkegu."qz{ i gp"gswkr o gpv." pgdwnk| gtu."cpf "y cmgtu0" Y g"eqxgt"cm'o gf kecm{ "pgeguuct{ "F O G"eqxgtgf "d{ "Qtki kpcn' O gf kectg0'Kh'qwt "uwr r nkgt "kp"{ qwt "ctgc'f qgu"pqv"ecrt{ "c"r ctvkewnct" dtcpf "qt"o cpwhcewtgt. "{ qw'o c{ "cum'j go "kh'\j g{ "ecp"ur gekcn' qtf gt "kv'hqt "{ qw0" [qw'o c{ "cnuq"qdvckp"cp{ "o gf kecm{ "pgeguuct{ "F O G"htqo "cp" uwr r nkgt "\j cv'eqpvtcevu'y kvj "Hgg/hqt/Ugtxkeg"O gf kectg"*Qtki kpcn' O gf kectg+0J qy gxgt."kh'qwt'r ncp'f qgu'pqv'eqpvtcevy kvj "\j ku" uwr r nkgt "{ qw'y kmj cxg"\q"r c{ "\j g"equv'uj ctkpi "wpf gt" Hgg/hqt/Ugtxkeg"O gf kectg0' Rngcug"eqpvcevO gf kec'Ewuvqo gt "Ugtxkeg"hqt "cp{ "s wguvkqpu" tgncvgf "\q"F O G"eqxgtci g0'	42' "eqkpuwtcpeg" [qwt "eouv'uj ctkpi "hqt " O gf kectg/qz{ i gp" gswkr o gpv'eqxgtci g"ku" 42' "eqkpuwtcpeg"gxgt{ " o qpyj 0' Chvgt "58"o qpyj u"qh" r c{ o gpu'hqt "tgpvcn'qh" qz{ i gp"gswkr o gpv. "{ qw' r c{ "pq"o qtg"tgpvcn'hggu" cpf "{ qw'o c{ "mggr "\j g" gswkr o gpv'hqt "wr "\q"46" cf f kvkqpcn'o qpyj u0[qw' y km'cnuq'r c{ "42' " eqkpuwtcpeg"hqt "cp{ " pggf gf "o ckpvgpcpeg" f wtkpi "\j gug"cf f kvkqpcn'46" o qpyj u0' Qtki kpcn'eouv'uj ctkpi " tguwo gu"chvgr "hkxg"{ gctu" uj qwf "{ qw'uvctv'tgpvcn'qh" pgy "qz{ i gp"gswkr o gpv0' Kh'r tkqt "\q"gptqmkpi "kp"qwt " r ncp"{ qw'j cf "o cf g"58" o qpyj u"qh'tgpvcn'r c{ o gpv' hqt "qz{ i gp"gswkr o gpv' eqxgtci g."{ qwt "eouv' uj ctkpi "kp"qwt'r ncp'ku'42' " eqkpuwtcpeg0'

Services that are covered for you	What you must pay when you get these services
Emergency care	42' "eqpuwtcpeg"

Go gti gpe{"ectg'tghgtu'\q'ugtxkegu'\j cv'ctg
• Hwtpkuj gf "d{"c'rtqxkfgt"s wcnkhkgf "\q'hwtpkuj "go gti gpe{"
  ugtxkegu."cpf "
• P ggf gf "\q'gxcnwcvg'qt"uvcdknk| g'cp'go gti gpe{'o gfkecn'
  eqpfkkqp0'
 	
C "o gfkecn'go gti gpe{"ku'y j gp"{qw."qt"cp{"qyjgt"rtwfgpv'
nc{r gtuqp'y kj "cp'cxgtci g'npqy ngfi g'qh'j gcnj "cpf "o gfkekpg."
dgnkgxg'\j cv'{qw'j cxg'o gfkecn'u{o r\qo u'\j cv'tgswktg'ko o gfkcvg"
o gfkecn'cwgpvkqp'\q'r tgxgpv'nquu'qh'nkhg'*cpf ."kh'{qw'ctg'c"
r tgi pcpv'y qo cp."nquu'qh'cp'wpdqtp'ej knf +."nquu'qh'c "nko d."qt'nquu"
qh'hwpevkqp'qh'c "nko d0'Vj g'o gfkecn'u{o r\qo u'o c{'dg'cp"knpguu"
kplwt{."ugxgtg'r ckp."qt'c "o gfkecn'eqpfkkqp'\j cv'ku'swkemn{'i gwkpi "
y qtug0'
 	
Equv'uj ctkpi "hqt"pgeguuct{'go gti gpe{'ugtxkegu'hwtpkuj gf "
qw/qh/pgy qtm'ku'\j g'uco g'cu'hqt'uwej 'ugtxkegu'hwtpkuj gf "
kp/pgy qtm0'
 	
Eqxgtci g'hqt"go gti gpe{'ectg'ku'cxckncdng'y qtfy kfg'cpf "f qgu
pqv'tgswktg'r tkqt'cwj qtk| cvkqp0'
	Kh'{qw'tgegkxg'go gti gpe{"
	ectg'cv'cp'qw/qh/pgy qtm'
	j qurkcn'cpf "pggf "kpr cvkgpv'
	ectg'chvgt"{qw'go gti gpe{"
	eqpfkkqp'ku'uvcdknk| gf ."{qw'
	o wuv'tgwtp'\q'c"pgyqtm'
	j qurkcn'kp'qtf gt"hqt"{qw'
	ectg'\q'eqpvkpwg'\q'dg'
	eqxgtgf 0'Kh'{qw'i gv'
	kpr cvkgpv'ectg'cv'cp'
	qw/qh/pgy qtm'j qurkcn'
	chvgt"cp'go gti gpe{"
	cf o kuukqp."{qw'eqdv'ku'\j g'
	equv'uj ctkpi "{qw'y qwf "
	r c{"cv'c"pgyqtm'j qurkcn0'
	J qy gxgt."kh'{qw'tghwug'
	tgcuqpcdng."o gfkecm{"
	cr r tqr tkcvg'\tcpuhgt"\q'c"
	pgyqtm'j qurkcn "{qw'eqdv'
	uj ctkpi "o ki j v'dg'j ki j gt0'

eVisits^	`&2"eqr c{o gpv'hqt'gcej " gXkukv'
Kp"cf f kkqp"\q'kp/r gtuqp'f qevqtøu'qhhkeg'xkukvu."{qw'j cxg'ceeguu'\q" qpnkpg'ectg'r tqxkf gf "vj tqwi j "vy q'xgpf qtu0' Xktwy gmὶ "ku'cp'qpnkpg'ugtxkeg'vj cv'{qw'o c{"wug'\q'tgegkxg'c" f kci pquku'cpf "\tgcvo gpv'hqt'egtvckp'tqwkpg'eqpf kkqpu."uwej 'cu'c" eqnf "cpf "hnw."gct'r ckp'cpf "ukpwu'kphgevkqpu0'Vj g'y gdukg'eqpvckpu" kphqto cvkqp"cdqw'y j gvj gt"Xktwy gmὶ'ku'hegpugf "kp"{qwt'uvcvg" cpf "ecp'dg'ceeguugf "46j qwtu'c'f c{."9'f c{u'c'y ggm'y kj qw'cp" cr r qkpvo gpv'cv'<u>y y y 0Xktwy gmὸeqo 0</u>' Co y gmὶ "ku'cp'qpnkpg'o gfkecn'ugtxkeg'uwhhgf "d{ "dqctf /egtvkhkgf " f qevqtu'y j q'ecp'cpuy gt"s wguvkqpu."f kci pqug."\tgcv'cpf "r tguetkdg' o gfkecvkqpu'*kh'pggf gf +'hqt'eqo o qp'o gfkecn'eqpf kkqpu'46" j qwtu'c'f c{."9'f c{u'c'y ggm0'Vj g'"ctg'cxckncdng'kp'cm'uvcvgu0' Ceeguu'\j go "xkc'\cdngv'qt'eqo r wgt"cv'<u>y y y 0Co y gmὸeqo 1EO "</u> qt"ecm'3'*: 77+'857/35; 5'*\qm'htgg+0] qw'y km'dg'tgur qpukdng'\q" r c{"hqt'vj g'ugtxkeg."y j gp"uwdo kv'c'hqto "\q'y g'ecp'tgko dwtug" {qw0'Vq'hkpf "qw'j qy "\q'uwdo kv'c'encko "hqt'tgko dwtugo gpv."	

Services that are covered for you	What you must pay when you get these services
eVisits^ (continued) r ngcug't ghgt"\q"Ej cr vgt"9."Ugevkqp"30[qw'ecp"cnuq"ecn'O gf kec Ewurqm gt"Ugtxkeg"hqt"o qtg"kphqto cvkqp0' Rngcug"ugg"\j g"f ghkpkvkqp"qh"gXkuku"kp"Ej cr vgt"34"hqt"f gvcknu0'Wug" qh"qprkpg"crkpkeu"ku"qr vkqpcn0[qw'ecp"eqpvkpwg"i qkpi "\q"{qwt" r tqxkf gt"f ktgevn{0'	
Family planning services Rtqhguukqpcn'xqnwpvct{"hco kn{"r ncppkpi "ugtxkegu0*[qw'o c{"cnuq" tgegkxg"\j gug"ugtxkegu"htqo "qwv/qh/pgyy qtm'r tqxkf gtu."cu" f guetkdgf "kp "õUr ekhkgf "ugtxkegu"htqo "qwv/qh/pgyy qtm'r tqxkf gtuö" kp"\j ku'O gf kecn'Dgpghku'Ej ctv0+"	&2"eqr c{o gpv
Habilitative care • Rj {ukecn'\j gtcr {"cpf "qeewr cvkqpcn'\j gtcr {="cpf " • Ur ggej "\j gtcr {0' Rngcug"ugg"f ghkpkvkqp"qh'J cdkrkvcvkxg"ectg"kp'Ej cr vgt"34"hqt" f gvcknu0'	42' "eqkpuwtcpeg" F gf wevkdrg"cr r rkgu0'
Health and wellness education programs^ • **HealthAdvocate^SM is a unique benefit that combines a 24-hour NurseLine with Personal Health Advocacy services.** Vj g"P wtugNkpg"ku'cxckncdrg"46'j qwtu'c"f c{."9'f c{u'c"y ggm0' Vj tqwi j "qpg'uko r rg'r j qpg'ecnl"\q'J gcnj Cf xqecvg."{qw'ecp" eqpuwn'y kj "c"pwtug"\q"tgegkxg"i wkf cpeg"qp'cr r tqr tkcvg" vtgcvo gpv'qr vkqpu'cpf "i gv'uwr r qtv'hqt"pqp/wti gpv'o gf kecn' kuuwgu0' [qw'ecp"cnuq"y qtm'y kj "c'Rgtuqpcn'J gcnj "Cf xqecvg"y j q" ecp'j gnr "y kj "gnf gtectg"ugtxkegu."hcekrkvcvkpi "\j g"vtcpuhgt"qh" o gf kecn'tgeqtf u."ncd"tguwnu'cpf "o gf kecvkqpu'y j gp'ej cpi kpi " r j {ukekcpu."eqo o wpkecvg"cpf "eqqtf kpcvg"dgpghku'dgvy ggp" r j {ukekcpu'cpf "O gf kec."enctkh{"eqxgtci g"s wguvkqpu'cpf "j gnr " {qw'wpf gtucpf "qwv/qh/r qemgv'gzr gpugu'cu'y gn'cu'r tqxkf g" j gnr "kp'hkpf kpi "c'f qevqt0' **HealthAdvocate**'ó "3 "'*: 88+'88: /876: "*vqn/htgg+'*VV[<'933+0' J qwtu'qh'qr gtcvkqp<'46'j qwtu'c"f c{."9'f c{u'c'y ggm0' • **Medica Behavioral Health (MBH) Crisis Line** Kh"{qw'pggf "o gpvcn'j gcnj "qt"uwduvcpeg"cdwug"ugtxkegu."ecn'	J gcnj Cf xqecvg<' `&2"eqr c{o gpv

Services that are covered for you	What you must pay when you get these services
Health and wellness education programs (continued) O gf kec'Dgj cxkqtcn'J gcnj "*O DJ +'cv'3"*: 22+': 6: /: 549" *vqm/htgg+'*VV[<933+0'Kb'{qw'j cxg'cp"go gti gpe{.'ecm'; 330' O DJ "ku'cxckncdng"46'j qwtu'c'fc{.'9'fc{u'c'y ggm0'Vj g'Etkuku" Nkpg'y kn'i wkfg"{qw'vy ctf "crrtqrtkcvg'vtgcvo gpv'qr vkqpu0' Rngcug'j cxg"{qwt'o go gdgt"KF "ectf "cxckncdng'y j gp"{qw'ecm0'	O DJ "Etkuku'Nkpg `&2"eqr c{o gpv"
One Pass™ Fitness Program Vj g'Qpg"Rcuu'hkvpguu'r tqi tco "ku"c"hkvpguu"dgpghkv'vj cv' kpenwfgu"ceeguu'vq"cp"gzr cpukxg'pgwy qtm'qh'hkvpguu'nqecvkqpu" pcvkqpy kf g."gzgtekug'gswkr o gpv'cpf "qvj gt'i { o "co gpkvkgu" kpenwfkpi "i tqwr "gzgtekug'encuugu'ngf "d{ "egtvkhkgf "kpuvtwevqtu0'	Qpg"Rcuu `&2"eqr c{o gpv"

○ Qpnkpg"tguqwtegu"kpenwf g"qp/f go cpf "cpf "
      rkxg/uvtgco kpi "hkvpguu'encuugu'cu"y gnn'cu'kpf kxkf wcn'
      gzgtekugu0'	

○ DtckpJ S "r tqxkf gu'wpnko kvgf "ceeguu'vq"cp"qpnkpg"
      r ncvhqto "y kj "cevkxkvkgu'j cv'uwr r qtv'dtckp'ur ggf ."
      o go qt{'cpf "eqi pkvkxg'tgukrkgpeg0'	

○ C "J qo g"Hkvpguu'Mkv'ku'cxckncdng'vq"o go dgtu'tgukfkpi "
      37'o krgu'qwukf g'qh'c'r ctvkekr cvkpi "hkvpguu'nqecvkqp."qt"
      o go dgtu'r j {ukecn{'wpcdng'vq'xkukv'c"hkvpguu'nqecvkqp0'	

O go dgtu'i gv'vj gkt "Qpg"Rcuu'eqf g'cpf "hkpf "nqecvkqpu'cpf " encuugu'cv'O gf kec0eqo 1Hkpguu0'O go dgtu'y kj "cf f kvkqpcn' swguvkqpu'uj qwf "ecn'3"*: 99+'726/8: 52"*qm/htgg+'*VV[<933+."Qpf c{ "ö"Htkf c{."'c0o 0ö"; r 0o 0EV0'	

Hearing services

F kci pquvke"j gctkpi "cpf "dcncpeg'gxcnwcvkqpu'r gthqto gf "d{ "{qwt"
r tqxkf gt'vq"f gvgto kpg'kh'{qw'pggf "o gf kecn'vtgcvo gpv'ctg'eqxgtgf "
cu"qwr cvkgpv'ectg'y j gp"hwtpkuj gf "d{"c"r j {ukekcp."cwf kqnqi kuv."qt"
qvj gt'swcnkhkgf "r tqxkf gt0'

Qwt'r ncp"eqxgtu'vj g'hqnqy kpi "cf f kvkqpcn'ugtxkegu<

- `Qpg'tqwkpg'j gctkpi "gzco "gxgt{"ecngpf ct "{gct"
- `J gctkpi "ckf "cnqy cpeg0'Qwt'r ncp"r tqxkf gu'cp"cnqy cpeg'hqt"
gxcnwcvkqp."hkwkpi "cpf "j gctkpi "ckf u'gxgt{"ecngpf ct "{gct0'
J gctkpi "ckf u'o c{'dg'r wtej cugf "kp"qt"qwv/qh/pgvy qtm0'

    [qw'y kn'dg'tgur qpukdng'vq"o cmg'vj g'kpkkcn'r wtej cug'cpf "
    vj gp"cum'wu'vq'tgko dwtug"{qw0'Vq'hkpf "qwj qy "vq"uwdo kv'c"
    encko "hqt'tgko dwtugo gpv.'r ngcug'tghgt'vq'Ej cr vgt'9."

| 42' "eqkpuwtcpeg'hqt'gcej "
O gf kectg'eqxgtgf "
f kci pquvke'j gctkpi "cpf "
dcncpeg'gxcnwcvkqp0'
F gf wevkdng"cr r rkgu0'

`&2"eqr c{o gpv'hqt'wr "vq"<br>qpg'tqwkpg'j gctkpi "gzco 0'<br>`322' "qh'cm'eqvu'hqt"
gxcnwcvkqp."hkwkpi ."cpf "
j gctkpi "ckf u0J qy gxgt.'y g"
y km'tgko dwtug'wr "vq"&7220' |

Services that are covered for you	What you must pay when you get these services
Hearing services (continued) Ugevkqp"30[qw'ecp"cnuq"ecn'O gf kec"Ewuvqo gt"Ugtxkeg"hqt" o qtg"kphqto cvkqp"*r j qpg"pwo dgtu"ctg"r tkpvgf "qp"vj g"dcem" eqxgt"qh"vj ku"f qewo gpv+0'	
🍎 **HIV screening** Hqt"r gqr ng"y j q"cunlhqt"cp"J KX"uetggpkpi "vguv"qt"y j q"ctg"cv" kpetgcugf "tkunl'hqt"J KX"kphgevkqp."y g"eqxgt< • Qpg"uetggpkpi "gzco "gxgt{"34"o qpvj u" Hqt"y qo gp"y j q"ctg"r tgi pcpv."y g"eqxgt< • Wr "vq"vj tgg"uetggpkpi "gzco u"f wtkpi "c"r tgi pcpe{"	Vj gtg"ku"pq"eqkpuwtcpeg." eqr c{o gpv."qt"f gf wevkdng" hqt"o go dgtu'ngki kdng"hqt" O gf kectg/eqxgtgf " r tgxgpvkxg"J KX"uetggpkpi 0'
Home-based palliative care Y g"eqxgt"j qo g/dcugf "r cnkcvkxg"ectg"eqqtf kpcvkqp"cpf " eqwpugnkpi "xkuku'r tqxkf gf "d{"c"tgi kuvgtgf "pwtug"kh"{qw'j cxg"c" nkhg/vj tgcvgpkpi ."pqp/ewtcdng"eqpf kvkqp"y j kej "j cu'c"r tqi pquku"qh" uwtxkxcn'qh"vy q"{gctu"qt"nguu0Y g"y cvg"vj g"O gf kectg" tgs wktgo gpv'vj cv'{qw'dg"j qo gdqwpf "hqt"c"ko kvgf "pwo dgt"qh" j qo g"xkukvu"hqt"r cnkcvkxg"ectg0' J qo g/dcugf "r cnkcvkxg"ectg"ku'ko kvgf "vq"c"eqo dkpgf "o czko wo " qh'34"pwtug"xkukvu'r gt"ecngpf ct"{gct0' **Note:**"Cf f kvkqpcn'r cnkcvkxg"ectg"xkukvu"kp"vj g"j qo g"ctg"ngi kdng" wpf gt"vj g"j qo g"j gcnj "ectg"dgpghkv'kh"{qw'ctg"j qo gdqwpf "cpf " o ggv'cn'qvj gt"O gf kectg"tgs wktgo gpvu"hqt"j qo g"j gcnj "ectg" ugtxkegu0'	$2"eqr c{o gpv' F gf wevkdng"cr r nkgu0'
Home health agency care Rtkqt"vq"tgegkxkpi "j qo g"j gcnj "ugtxkegu."c"f qevqt"o wuv'egtvkh{" vj cv'{qw'pggf "j qo g"j gcnj "ugtxkegu"cpf "y knl'qtf gt"j qo g"j gcnj " ugtxkegu"vq"dg"r tqxkf gf "d{"c"j qo g"j gcnj "ci gpe{0[qw'o wuv'dg" j qo gdqwpf ."y j kej "o gcpu'ngcxkpi "j qo g"ku'c"o clqt"ghhqtv0' Eqxgtgf "ugtxkegu"kpenwf g."dwv'ctg"pqv'ko kvgf "vq< • Rctv'vko g"qt"kpvgto kvvgpv'unkmgf "pwtukpi "cpf "j qo g"j gcnj " ckf g"ugtxkegu"*vq"dg"eqxgtgf "wpf gt"vj g"j qo g"j gcnj "ectg" dgpghkv."{qwt"unkmgf "pwtukpi "cpf "j qo g"j gcnj "ckf g"ugtxkegu" eqo dkpgf "o wuv'vqvcn'hgy gt"vj cp": "j qwtu'r gt"f c{"cpf "57" j qwtu'r gt"y ggm+" • Rj {ukecn'vj gtcr {."qeewr cvkqpcn'vj gtcr {."cpf "ur ggej "vj gtcr {"	$2"eqr c{o gpv'

Services that are covered for you	What you must pay when you get these services
Home health agency care (continued) • O gf kecri'cpf "uqekcri'ugtxkegu" • O gf kecri'gs wkr o gpv'cpf "uwr r rkgu"	
Home infusion therapy J qo g"kphwukqp"vj gtcr {"kpxqnxgu"vj g"kpvtcxgpqwu"qt" uwdewvcpgqwu"cf o kpkuvtcvkqp"qh'f twi u"qt"dkqnqi kecn"vq"cp" kpf kxkf wcn'cv'j qo g0Vj g"eqo r qpgpv'pggf gf "vq"r gthqto "j qo g" kphwukqp"kpenwf g"vj g"f twi "*hqt"gzco r ng."cpvkxktcnu."ko o wpg" i nqdwnkp+."gs wkr o gpv'*hqt"gzco r ng."c"r wo r +."cpf "uwr r nkgu"*hqt" gzco r ng."wwdkpi "cpf "ecvj gvgtu+0 Eqxgtgf "ugtxkegu"kpenwf g."dw'ctg"pqv'nko kvgf "vq< • Rtqhguukqpcn'ugtxkegu."kpenwf kpi "pwtukpi "ugtxkegu."hwtpkuj gf " kp"ceeqtf cpeg"y kj "vj g"r ncp"qh'ectg" • Rcvkgpv'vtckpkpi "cpf "gf wecvkqp"pqv'qvj gty kug"eqxgtgf "wpf gt" vj g"f wtcdng"o gf kecn'gs wkr o gpv'dgpghkv' • Tgo qvg"o qpkqtkpi " • O qpkqtkpi "ugtxkegu"hqt"vj g"r tqxkukqp"qh'j qo g"kphwukqp" vj gtcr {"cpf "j qo g"kphwukqp"f twi u"hwtpkuj gf "d{"c"s wcnkhkgf " j qo g"kphwukqp"vj gtcr {"uwr r nkgt" Kh'{qw'tgegkxg"cf f kkqpcn'ugtxkegu."equv'uj ctkpi "hqt"vj qug"ugtxkegu" o c{"cr r n{0'	&2"eqr c{o gpv'hqt" O gf kectg/eqxgtgf "j qo g" kphwukqp"vj gtcr {0' Hqt"cf f kkqpcn'kphqto cvkqp" qp"equvu"hqt"eqxgtgf " ugtxkegu."r ngcug"tghgt"vq"vj g" hqnnqy kpi "ugevkqpu"hqwpf " kp"vj ku"O gf kecn'Dgpghkvu" Ej ctv< **Durable medical equipment (DME) and related supplies;** **Medicare Part B prescription drugs; and** **Physician/Practitioner services, including doctor's office visits.**
Hospice care [qw'ctg"gnki kdng"hqt"vj g"j qur keg"dgpghkv'y j gp"{qwt"f qevqt"cpf " vj g"j qur keg"o gf kecn'f ktgevqt"j cxg"i kxgp"{qw'c"vgto kpcn' r tqi pquku"egtvkh{kpi "vj cv"{qwtg"vgto kpcn{"knn'cpf "j cxg"8"o qpvj u" qt"nguu"vq"nkxg"kh'{qwt"knnpguu"twpu"ku"pqto cn'eqwtug0[qw'o c{" tgegkxg"ectg"htqo "cp{"O gf kectg/egtvkhkgf "j qur keg"r tqi tco 0[qwt" r ncp"ku"qdnki cvgf "vq"j gnr "{qw'hkpf "O gf kectg/egtvkhkgf "j qur keg" r tqi tco u"kp"vj g"r ncp"u'ugtxkeg"ctgc."kpenwf kpi "vj qug"vj g"O C" qti cpk| cvkqp."qy pu."eqpvtqnu."qt"j cu"c"hkpcpekcn'kpvgtguv'kp0[qwt" j qur keg"f qevqt"ecp"dg"c"pgw qtm'r tqxkf gt"qt"cp"qwv/qh/pgw qtm' r tqxkf gt0' Eqxgtgf "ugtxkegu"kpenwf g< • F twi u"hqt"u{o r vqo "eqpvtqn'cpf "r ckp"tgnkgh" • Uj qtv/vgto "tgur kvg"ectg"	Y j gp"{qw'gptqnm'kp"c" O gf kectg/egtvkhkgf "j qur keg" r tqi tco ."{qwt'j qur keg" ugtxkegu"cpf "{qwt"Rctv'C" cpf "Rctv'D"ugtxkegu"tgncvgf " vq"{qwt'vgto kpcn'r tqi pquku" ctg"r ckf "hqt"d{"Qtki kpcn' O gf kectg."pqv'qwt"r ncp0'

Services that are covered for you	What you must pay when you get these services

Hospice care (continued)

- J qo g"ectg"

Y j gp"{qw'ctg"cf o kwgf "\q"c"j qur keg"{qw'j cxg"\j g'tki j v'\q"
tgo ckp"kp"{qwt'rncp—kh"{qw'ej qug"\q"tgo ckp"kp"{qwt'rncp"{qw"
o wuv'eqpvkpwg"\q"r c{"r ncp"r tgo kwo u0'

Hqt"j qur keg"ugtxkegu"cpf "hqt"ugtxkegu"\j cv'ctg"eqxgtgf "d{ "
O gf kectg'RctV'C "qt"D"cpf "ctg'tgncvgf "\q"{qwt'vgto kpcn'r tqi pquku<"
Qtki kpcn'O gf kectg'*tcvj gt"\j cp"qwt'r ncp+'y km'r c{ "{qwt'j qur keg"
r tqxkf gt"hqt"{qwt'j qur keg"ugtxkegu'cpf "cp"'RctV'C "cpf "'RctV'D"
ugtxkegu'tgncvgf "\q"{qwt'vgto kpcn'r tqi pquku0'Y j kng"{qw'ctg"kp"\j g"
j qur keg'r tqi tco ."{qwt'j qur keg'r tqxkf gf 'y km'dkm'Qtki kpcn'
O gf kectg'hqt"\j g"ugtxkegu'\j cv'Qtki kpcn'O gf kectg"r c{u'hqt0'[qw'
y km'dg'dkmgf 'Qtki kpcn'O gf kectg"equv'uj ctkpi 0'

Hqt"ugtxkegu'\j cv'ctg"eqxgtgf "d{ 'O gf kectg'RctV'C "qt''D''cpf ''ctg''
pqv'tgncvgf "\q"{qwt'vgto kpcn'r tqi pquku<'Kh'{qw'pggf "
pqp/go gti gpe{.'pqp/wti gpvn{'pggf gf "ugtxkegu'\j cv'ctg"eqxgtgf "
wpf gt"O gf kectg'RctV'C "qt''D''cpf ''\j cv'ctg'pqv'tgncvgf "\q"{qwt"
vgto kpcn'r tqi pquku."{qwt'equv'hqt"\j gug"ugtxkegu'f gr gpf u'qp"
y j gvj gt"{qw'wug''c''r tqxkf gt''kp''qwt''r ncpøu''pgvy qtm'cpf ''hqmqy "
r ncp'twngu"*uwej ''cu'kh'j vgt''ku''c''tgs wktgo gpv''\q'qdvckp''r tkqt''
cwvj qtk|cvkqp+0'
  - Kh'{qw'qdvckp''\j g''eqxgtgf ''ugtxkegu''htqo ''c''pgvy qtm'r tqxkf gt''
    cpf ''hqmqy ''r ncp''twngu'hqt''qdvckpkpi ''ugtxkeg."{qw'qpn{ 'r c{ "
    \j g''r ncp''equv'uj ctkpi ''co qwpv'hqt''kp/pgvy qtm'ugtxkegu''
  - Kh'{qw'qdvckp''\j g''eqxgtgf ''ugtxkegu''htqo ''cp''qwv/qh/pgvy qtm'
    r tqxkf gt."{qw'r c{ "\j g''equv'uj ctkpi ''wpf gt''Hgg/hqt/Ugtxkeg''
    O gf kectg''*Qtki kpcn'O gf kectg+"

Hqt"f twi u'\j cv'o c{ ''dg''eqxgtgf ''d{ ''\j g''r ncpøu''RctV'F ''dgpghkv<'Kh'
\j gug''f twi u'ctg''wptgncvgf "\q"{qwt'vgto kpcn'j qur keg''eqpf kkqp"{qw''
r c{ ''equv'uj ctkpi 0'Kh'\j g''ctg'tgncvgf "\q"{qwt'vgto kpcn'j qur keg''
eqpf kkqp."\j gp"{qw'r c{ 'Qtki kpcn'O gf kectg''equv'uj ctkpi 0'F twi u'
ctg'pgxgt''eqxgtgf ''d{ ''dqvj ''j qur keg'cpf ''qwt'r ncp''cv'\j g''uco g''
vko g0'Hqt'o qtg''kphqto cvkqp."r ngcug''ugg'Ej cr vgt''7."Ugevkqp''; 06''
*What if you're in Medicare-certified hospice+0'

Note<Kh'{qw'pggf ''pqp/j qur keg''ectg''*ectg''\j cv'ku''pqv'tgncvgf "\q"
{qwt'vgto kpcn'r tqi pquku+."{qw'uj qwnf ''eqpvcev'wu'\q''cttcpi g''\j g''
ugtxkegu0'

&2"eqr c{ o gpv'hqt''j qur keg''eqpuwnvcvkqp''ugtxkegu0'

Services that are covered for you	What you must pay when you get these services
Hospice care (continued) Qwt'r ncp''eqxgtu''j qur keg''eqpuwncvkqp''ugtxkegu''*qpg''vko g''qpn{+ hqt''c''vgto kpcn{''km'r gtuqp''y j q''j cupøv''gngevgf ''vj g''j qur keg'' dgpghkv0'	
Immunizations Eqxgtgf ''O gf kectg''Rctv''D''ugtxkegu''kpenwf g< • Rpgwo qpkc''xceekpg'' • Hnw''uj qvu.''qpeg''gcej ''hnw''ugcuqp''kp''vj g''hcnn''cpf ''y kpvgt.''y kj ''cf f kvkqpcn'hnw''uj qvu''kh''o gf kecn{''pgeguuct{'' • J gr cvkvku''D''xceekpg''kh''{qw''ctg''cv''j ki j ''qt''kpvgto gf kcvg''tkum''qh''i gwkpi ''J gr cvkvku''D'' • EQXKF /3; ''xceekpg'' • Qvj gt''xceekpgu''kh''{qw''ctg''cv''tkum''cpf ''vj g{''o ggv''O gf kectg''Rctv''D''eqxgtci g''twngu'' Y g''cnuq''eqxgt''uqo g''xceekpgu''wpf gt''qwt''Rctv''F ''r tguetkr vkqp''f twi ''dgpghkv0'	Vj gtg''ku''pq''eqkpuwtcpeg.''eqr c{o gpv.''qt''f gf wevkdng''hqt''vj g''r pgwo qpkc.''kphnwgp| c.''J gr cvkvku''D.''cpf ''EQXKF /3; ''xceekpgu0'
Inpatient hospital care Kpenwf gu''kpr cvkgpv''cewvg.''kpr cvkgpv''tgj cdknkvcvkqp.''nqpi /vgto ''ectg''j qur kcnu''cpf ''qvj gt''v{r gu''qh''kpr cvkgpv''j qur kcn''ugtxkegu0'Kpr cvkgpv''j qur kcn''ectg''uvctvu''vj g''f c{''{qw'ctg''hqto cn{''cf o kwgf ''vq''vj g''j qur kcn''y kj ''c''f qevqtøu''qtf gt0'Vj g''f c{''dghqtg''{qw'ctg''f kuej cti gf ''ku''{qwt''ncuv''kpr cvkgpv''f c{0' Vj gtg''ku''pq''ko kv''vq''vj g''pwo dgt''qh''f c{u''eqxgtgf ''d{''vj g''r ncp0' Eqxgtgf ''ugtxkegu''kpenwf g''dww''ctg''pqv''ko kgf ''vq< • Ugo k/r tkxcvg''tqqo ''*qt''c''r tkxcvg''tqqo ''kh''o gf kecn{''pgeguuct{+ • O gcnu''kpenwf kpi ''ur gekcn''f kgvu'' • Tgi wnct''pwtukpi ''ugtxkegu'' • Equvu''qh''ur gekcn'ectg''wpku''*uwej ''cu''kpvgpukxg''ectg''qt''eqtqpct{''ectg''wpku+'' • F twi u''cpf ''o gf kecvkqpu'' • Ncd''vguvu'' • Z/tc{u''cpf ''qvj gt''tcf kqnqi {''ugtxkegu	&72''eqr c{o gpv''hqt''gcej ''j qur kcn'uvc{0' Qwt''r ncp''hqnqy u''vj g''Qtki kpcn''O gf kectg''Dgpghkv''r gtkqf 0' Kh''{qw'i gv''cwj qtk| gf ''kpr cvkgpv''ectg''cv''cp''qw/qh/pgw qtm''j qur kcn'chvgt''{qw'go gti gpe{''eqpf kkqp''ku''uvcdknk| gf .''{qwt''equv''ku''vj g''equv''uj ctkpi ''{qw'y qwf ''r c{''cv''c''pgw qtm''j qur kcn0' , ''

Services that are covered for you	What you must pay when you get these services
Inpatient hospital care (continued)	

- P geguuct{ "uwti kecn 'cpf "o gf kecn 'uwr r nkgu"

- Wug 'qh 'cr r nkcpegu. "uwej "cu 'y j ggnej cktu"

- Qr gtcvkpi "cpf "tgeqxgt{ "tqqo "equvu"

- Rj {ukecn 'qeewr cvkqpcn 'cpf "ur ggej "ncpi wci g 'y j gtcr { "

- Kpr cvkgpv 'cpf "tgukf gpvkcn 'o gpvcn 'j gcnj "cpf "uwduvcpeg 'cdwug" ugtxkegu"

- Kpr cvkgpv 'f gvqzkhkecvkqp 'ugtxkegu "*kto kvgf "vq 'r j {ukecn" f gvqzkhkecvkqp 'wpf gt 'f ktgevkqp 'qh 'c 'O gf kec 'eqpvtcevgf " r tqxkf gr 'cr r tqxgf "d{ 'O gf kec 'Dgj cxkqtcn 'J gcnj +0'

- Ugtxkegu. "ectg 'qt 'tgcvo gpv 'hqt 'c 'o go dgt 'y j cv 'j cu 'dggp" r ncegf "kp 'c 'Uvcvg 'F gr ctvo gpv 'qh 'Eqttgevkqpuø 'ewuvqf { " hqnqy kpi "c 'eqpxkevkqp 'hqt 'c 'hktuv 'f gi tgg 'f tkxkpi "y j kng" ko r cktgf "qhhgpug0'Vq 'dg 'gnki kdng. "uwej "ugtxkegu. "ectg 'qt" vgcvo gpv 'o wuv 'dg 'tgs wktgf "cpf "r tqxkf gf "d{ 'vj g 'Uvcvg' F gr ctvo gpv 'qh 'Eqttgevkqpu0'

- Wpf gt 'egtvckp 'eqpf kvkqpu. 'y j g 'hqnqy kpi "v{ r gu 'qh 'vcpur ncpvu" ctg 'eqxgtgf <'eqtpgcn 'nkf pg{. 'nkf pg{/r cpetgcvle. 'j gctv. 'nkxgt. " nwpi . 'j gctv/nwpi . 'dqpg 'o cttqy . 'uvgo 'egn 'cpf " kpvguvkpcn/o wnkxkuegtcn0'Kf '{ qw 'pggf "c 'vcpur ncpv. 'y g 'y kn' cttcpi g 'vq 'j cxg '{ qwt 'ecug 'tgxkgy gf "d{ 'c 'O gf kectg/cr r tqxgf " vtcpur ncpv 'egpvgt 'vj cv 'y kn' 'f ekf g 'y j gvj gr '{ qw 'ctg 'c" ecpf kf cvg 'hqt 'c 'vtcpur ncpv0'Vtcpur ncpv 'r tqxkf gtu 'o c{ 'dg" nqecn 'qr 'qwuuf g 'qh 'vj g 'ugtxkeg 'ctgc0'Kf '{ qwr 'kp/pgwy qtm' vtcpur ncpv 'ugtxkegu 'ctg 'qwuukf g 'vj g 'eqo o wpkv{ 'r cwgtp 'qh' ectg. '{ qw 'o c{ 'ej qqug 'vq 'i q 'nqecn{ 'cu 'nqpi 'cu 'vj g 'nqecn' vtcpur ncpv 'r tqxkf gtu 'ctg 'y kn' kpi 'vq 'ceegr v 'vj g 'Qtki kpcn' O gf kectg 'tcvg0'Kf '{ qwr 'r ncp 'r tqxkf gu 'vcpur ncpv 'ugtxkegu 'cv 'c" nqecvkqp 'qwuukf g 'vj g 'r cwgtp 'qh 'ectg 'hqt 'vcpur ncpvu 'kp '{ qwr" eqo o wpkv{ 'cpf '{ qwej qqug 'vq 'qdvckp 'vcpur ncpvu 'cv 'vj ku" f kuvcpv 'nqecvkqp. 'y g 'y kn' 'cttcpi g 'qt 'r c{ 'hqt 'cr r qr tkcvg" nqf i kpi "cpf "vtcpur qtvcvkqp 'equvu 'hqt '{ qwcpf "c 'eqo r cpkqp0'

- Dnqqf "/ "kpenwf kpi "uvqtci g 'cpf "cf o kpkuvtcvkqp0'Eqxgtci g 'qh" y j qng 'dnqqf "cpf "r cemgf "tgf "egnu 'dgi kpu 'y kj "vj g 'hktuv 'r kpv" qh 'dnqqf "vj cv '{ qw 'pggf "

- Rj {ukekcp 'ugtxkegu"

Services that are covered for you	What you must pay when you get these services
Inpatient hospital care (continued)	

Note<"Vq"dg"cp"kpr cvkgpv."{qw"r tqxkfgt"o wuv"y tkvg"cp"qtfgt"vq" cfo kv"{qw"hqto cm{"cu"cp"kpr cvkgpv"qh"vj g"j qur kcn0"Gxgp"kh"{qw" uvc{"kp"vj g"j qur kcn"qxgtpkijv."{qw"o ki j v"uvknn"dg"eqpukfgtgf "cp" õqwvr cvkgpv0ö"Kh"{qw"ctg"pqv"uwtg"kh"{qw"ctg"cp"kpr cvkgpv"qt"cp" qwvr cvkgpv."{qw"uj qwnf "cum"vj g"j qur kcn"uvchh0'

[qw'ecp"cnuq"hkpf "o qtg"kphqto cvkqp"kp"c"O gfkectg"hcev"uj ggv" ecngf "õCtg"[qw"c"J qur kcn"Kpr cvkgpv"qt"Qwvr cvkgpvA"Kh"[qw" J cxg"O gfkectg"ö"Cum"ö"Vj ku"hcev"uj ggv"ku"cxckncdng"qp"vj g"Y gd" cv"j wr u<11o gf kectg0) qx 1ukvgu1f ghcwn11hkngu14243/32133657/" Kpr cvkgpv/Qwvr cvkgpv0r f h"qt"d{"ecnnkpi "3/: 22/O GF KECTG" *3/: 22/855/6449+0VV["wugtu"ecn"3/: 99/6: 8/426: 0[qw"ecp" ecn"vj gug"pwo dgtu"hqt"htgg."46"j qwtu"c"f c{."9"f c{u"c"y ggm0'

Inpatient services in a psychiatric hospital or hospital facility	
• Eqxgtgf "ugtxkegu"kpenwf g"o gpvcn"j gcnj "ectg"ugtxkegu"j cv" tgswktg"c"j qur kcn"uvc{0'	&72"eqr c{o gpv"hqt"gcej " O gf kectg-eqxgtgf "uvc{0'

Kp"ceeqtf cpeg"y kj "O gf kectg"i wkf gnkpgu."j gtg"ku"c"3; 2/f c{ " nkhgvko g"nko kv"hqt"kpr cvkgpv"ugtxkegu"kp"c"r u{ej kcvtke"j qur kcn0Vj g" 3; 2/f c{ "nko kv"f qgu"pqv"cr r n{ "vq"kpr cvkgpv"o gpvcn"j gcnj "ugtxkegu" r tqxkf gf "kp"c"r u{ej kcvtke"wpkv"qh"c"i gpgtcn"j qur kcn0'

,"

O gpvcn"j gcnj "ectg"o wuv"dg"o gf kecm{ "pgeguuct{ ."o gcpkpi "j cv" vj g"ugtxkegu"r tqxkf gf "ctg"cr r tqr tkcvg"kp"vgto u"qh"{ r g." htgswgpe{ ."gxgn"ugvvkpi "cpf "f wtcvkqp0Ectg"y kn"dg"cr r tqr tkcvg" vq"vj g"gptqnngg øu"f kci pquku"qt"eqpf kkqp."cpf "f kci pquvke"vguvkpi " cpf "r tgxgpvkxg"ugtxkegu=f gvgto kpgf "d{ "j gcnj "ectg"r tqxkf gtu"kp" vj g"uco g"qt"uko knct"i gpgtcn"ur gekcnv{ "cu"{ r kecn{ "o cpci gu"vj g" eqpf kkqp0'r tqegf wtg."qt"vtgcvo gpv"cv"kuuwg=cpf "pqv"uwdlgev"vq"c" ugr ctcvg"o gf kecn"pgeguuk{ "f gvgto kpcvkqp"d{ "O gf kec"wpf gt"ku" wkk{ cvkqp"r tqegf wtgu0Cf f kkqpcm{ ."vj g"ectg"r tqxkf gf "o wuv"dg" eqpukuvgpv"y kj "i gpgtcm{ "ceegr vgf "r tcevkeg"r ctco gvgtu"cpf "o wuv" j gnr "tguvqtg"qt"o ckpvckp"{qwt"j gcnj "cpf 1qt"r tgxgpv"f gvgtkqtcvkqp" qh"{qwt"eqpf kkqp0'

Y g"eqxgt"ugtxkegu."ectg"qt"vtgcvo gpv"qtf gtgf "d{ "c"eqwtv"qp"vj g" dcuku"qh"c"dgj cxkqtcn"j gcnj "ectg"gxcnwcvkqp"r gthqto gf "d{ "c" r u{ej kcvtkuv"qt"f qevqtcn"ngxgn"r u{ej qnqi ku"cpf "vj cv"kpenwf gu"cp" kpf kxkf wcn"vtgcvo gpv"r ncp0'

Services that are covered for you	What you must pay when you get these services
Inpatient stay: Covered services received in a hospital or SNF during a non-covered inpatient stay	
Ki"{qw'j cxg"gzjcwuvgf"{qwt"kprcvkgpv'dgpghku"qt"kh'yjg"kprcvkgpv'uvc{"ku"pqv'tgcuqpcdng'cpf"pgeguuct{.'y g'y km'pqv'eqxgt"{qwt"kprcvkgpv'uvc{0'Jqy gxgt.'kp'uqogecuu.'y g'y km'eqxgt"egtvckp'ugtxkegu"{qw'tgegkxg'y j kng"{qw'ctg"kp'yj g'jqurkcn'qt"yj e'umkmgf"pwtukpi"hcekmkv{"*¥UPH0'Eqxgtgf"ugtxkegu'kpenwfg.'dwv'ctg"pqv"rko kvgf"vq<	Hqt"cff kvkqpcn'kphqto cvkqp"qp'equvu"hqt"eqxgtgf"ugtxkegu."rngcug"tghgt"vq"yj g"hqmqy kpi "ugevkqpu"hqwpf"kp'yj ku"O gf kecn'Dgpghku"Ej ctv<
• Rj {ukekcp"ugtxkegu"	**Physician/Practitioner services, including doctor's office visits;**
• F kci pquvke"vguvu"*vkmg"ncd"vguvu+"	
• Z/tc{.'tcf kwo ."cpf"kuqvqr e"vj gtcr {"kpenwf kpi "vgej pkekcp"o cvgtkcnu"cpf"ugtxkegu"	**Outpatient diagnostic tests and therapeutic services and supplies;**
• Uwti kecn'f tguukpi u"	
• Ur nkpvu."ecuvu"cpf "qyj gt"f gxkegu"wugf"vq"tgf wce"htcevwtgu"cpf "f kunqecvkqpu"	**Durable medical equipment (DME) and related supplies;**
• Rtquyj gvkeu"cpf "qtyj qvkeu"f gxkegu"*yj gt"yj cp"f gpvcn+"yj cv"tgr nceg"cm'qt"r ctv"qh"cp"kpvgtpcn'dqf {"qti cp"*kpenwf kpi "eqpvki wqwu"vkuuwg+.'qt"cm'qt"r ctv"qh"yj g"hwpevkqp"qh"c"r gto cpgpvn{"kpqr gtcvkxg"qt"o cnhwpevkqpkpi "kpvgtpcn'dqf {"qti cp."kpenwf kpi "tgr ncego gpv"qt"tgr cktu"qh"uwej "f gxkegu"	**Prosthetic devices and related supplies; and**
• Ngi ."cto ."dcem"cpf "pgem'dtcegu="vtwuugu."cpf "ctvkhkekcn'ngi u." cto u."cpf "g{gu"kpenwf kpi "cf lwuvo gpvu."tgr cktu."cpf "tgr ncego gpvu"tgs wktgf "dgecwug"qh"dtgcmci g."y gct."nquu."qt"c" ej cpi g"kp'yj g"r cvkgpvu"r j {ukecn'eqpf kvkqp"	**Outpatient rehabilitation services.**
• Rj {ukecn'yj gtcr {."ur ggej "yj gtcr {.'cpf "qeewr cvkqpcn'yj gtcr {"	
• I gpgtcn'cpguyj gukc"cpf "f gpvcn'ectg "tgcvo gpv'tgpf gtgf "d{"c"f gpvkuv'hqt"c"o gf kecn'eqpf kvkqp"eqxgtgf "d{"yj g"j gcnyj "r ncp"	
[qw'r c{"yj g"co qwpv"{qw'y qwf "r c{"hqt"yj gug"ugtxkegu"qp"cp" qwr cvkgpv'dcuku0'Ki"{qw'tgegkxg'cff kvkqpcn'ugtxkegu."equv'uj ctkpi "hqt"yj qug"ugtxkegu"o c{"cr r n{0'	
Lyme disease	
Eqxgtci g"ku"r tqxkf gf "qp'yj g"uco g"dcuku"cu"cp{"qyj gt"kmpguu0'	Equv'uj ctkpi "ku"dcugf "wr qp"ugtxkegu"tgegkxgf "cu"y kyj "cp{"qyj gt"f kugcug0'

Services that are covered for you	What you must pay when you get these services
🍎 **Medical nutrition therapy**	
Vj ku'dgpghkv'ku'hqt'r gqr ng''y kyj ''f kcdgvgu.'tgpcn'*mkf pg{+'f kugcug'' *dw'pqv'qp'f kcn{uku+.'qt'chvgt'c'nkf pg{'vtcpur ncp'y j gp'qtf gtgf ''d{''{qwt'f qevqt0' Y g'eqxgt''j tgg'j qwtu'qh'qpg/qp/qpg'eqwpugnkpi ''ugtxkegu'f wtkpi '' {qwt'hktuv''{ect'y cv''{qwtgegkxg'o gf kecn'pwtkvkqp''y gtcr {'' ugtxkegu'wpf gt'O gf kectg''*y ku'kpenwf gu'qwt'r ncp.''cp{'qyj gt'' O gf kectg'Cf xcpvci g'r ncp.''qt'Qtki kpcn'O gf kectg+.''cpf ''wy q'j qwtu'' gcej ''{ect''chvgt''y kcv0'Kh'{qwt'eqpf kvkqp.''vtcvo gpv''qt'f kci pquku'' ej cpi gu.''{qw'o c{''dg'cdng''q'tgegkxg'o qtg'j qwtu'qh'vtcvo gpv'' y kyj ''c'r j {ukekcpøu'qtf gt0C'r j {ukekcp'o wuv'r tguetkdg''j gug'' ugtxkegu''cpf ''tgpgy ''j kgkt'qtf gr''{gctn{''kh'{qwt'vtcvo gpv'ku'pggf gf '' kpvq''j g'pgzv'ecngpf ct''{gct0'	Vj gtg''ku''pq''eqkpuwtcpeg.'' eqr c{o gpv.''qt'f gf wevkdng'' hqt''o go dgtu''gnki kdng'hqt'' O gf kectg/eqxgtgf ''o gf kecn'' pwtkvkqp''y gtcr {''ugtxkegu0'
🍎 **Medicare Diabetes Prevention Program (MDPP)**	
O F RR''ugtxkegu'y knl'dg'eqxgtgf ''hqt''gnki kdng'O gf kectg'' dgpghkekctkgu'wpf gr''cnl'O gf kectg'j gcnyj ''r ncpu0' O F RR'ku'c''uvtwewtgf ''j gcnyj ''dgj cxkqt''ej cpi g'kpvgtxgpvkqp''y cv'' r tqxkf gu'r tcevkecn'vtckpkpi ''kp''ngpi /vgro ''f kgvct{''ej cpi g.'' kpetgcugf ''r j {ukecn'cevkxkv{.''cpf ''r tqdngo /uqnxkpi ''uvtcvgi kgu'hqt'' qxgteqo kpi ''ej cngpi gu''q''uwuvckpkpi ''y gki j v'nquu''cpf ''c''j gcnyj {'' nkhguv{ng0'	Vj gtg''ku''pq''eqkpuwtcpeg.'' eqr c{o gpv.''qt'f gf wevkdng'' hqt''y g'O F RR'dgpghkv0'
Medicare Part B prescription drugs	
Vj gug'f twi u'ctg'eqxgtgf ''wpf gr''Rctv'D''qh'Qtki kpcn'O gf kectg0' O go dgtu'qh'qwt'r ncp'tgegkxg'eqxgtci g'hqt'yj gug'f twi u'yj tqwi j '' qwt'r ncp0Eqxgtgf ''f twi u'kpenwf g< • F twi u'yj cv'uuwcck{''ctgpøv'ugnh/cf o kpkuvgtgf ''d{''yj g'r cvkgpv'' cpf ''ctg'kplgevgf ''qt'kphwugf ''y j kng''{qw'ctg'i gwkpi 'r j {ukekcp. j qur kcn'qwr cvkgpv.''qt'co dwncvqt{''uwri kecn'egpvgt''ugtxkegu • F twi u''{qw'vcmg''wukpi ''f wtcdng''o gf kecn'gs wkr o gpv''*uwej ''cu'' pgdwnk| gtu+'yj cv'y gtg''cwyj qrk| gf ''d{''yj g'r ncp • Enqwkpi ''hcevqtu''{qw'i kxg''{qwtugnh'd{''kplgevkqp''kh'{qw'j cxg'' j go qr j knkc • Ko o wpquwr r tguukxg'f twi u.''kh'{qw'y gtg''gptqnngf ''kp''O gf kectg'' Rctv'C''cv'yj g''ko g''qh'yj g''qti cp''vtcpur ncpv	42' ''eqkpuwtcpeg'hqt'' O gf kectg'Rctv'D''eqxgtgf '' ej go qyj gtcr {'f twi u'cpf '' qyj gr''Rctv'D''eqxgtgf '' f twi u0' ' ' Coinsurance for certain Part B rebatable drugs may be subjected to a lower coinsurance beginning on April 1, 2023.

Services that are covered for you	What you must pay when you get these services
Medicare Part B prescription drugs (continued) • Kplgevcdng"quvgqrqtquku'ftwi u."kh'{qw'ctg'j qo gdqwpf."j cxg'c dqpg'htcewtg"yj cv'c'fqevqr'egtvkhkgu'y cu'tgncvgf "\q rquv/o gpqrcwucn'quvgqrqtquku."cpf "ecppqv'ugh/cfo kpkuvgt yj g'ftwi • Cpvki gpu • Egtvckp"qtcn'cpvk/ecpegt'ftwi u'cpf "cpvk/pcwugc'ftwi u • Egtvckp"ftwi u'hqt'j qo g'fkcn{uku."kpenwfkpi "j gr ctkp."yj g cpvkfqvg'hqt'j gr ctkp'yj gp'o gfkecm{"pgeguuct{."qr kecn cpguyj gvkeu."cpf "gr{ytqr qkgvku/uko wncvkpi "ci gpu'*uwej "cu Gr qi gp] ."Rtqetkv] ."Gr qgvkp'Crhc."Ctcpgur] ."qt'Fctdgr qgvkp Crhc+ • Kpvtcxgpqwu"Ko o wpg"I nqdwkp"hqt"yj g"j qo g"\tgcvo gpv'qh rtko ct{ "ko o wpg'fghkekgpe{'fkugcugu • Fkgvct{ "o gfkecn'\tgcvo gpv'qh'r j gp{mgvqpwtkc'*öRMWö+ • I tqy yj "j qto qpg."kh'o gfkecn{ "pgeguuct{'cpf "r tguetkdgf "d{ c"pgwy qtm'r tqxkfgt'hqt"yj g'\tgcvo gpv'qh'fgo qpuvtcvgf i tqy yj "j qto qpg'fghkekgpe{ Ej cr vgt'7"gzr nckpu'yj g'Rctv'F "r tguetkr vkqp'ftwi "dgpghkv." kpenwfkpi "twngu"{qw'o wuv'hqmqy "\q"j cxg'r tguetkr vkqpu'eqxgtgf 0 Yj cv'{qw'r c{ "hqt'{qwt'Rctv'F "r tguetkr vkqp'ftwi u'yj tqwi j "qwt" r ncp'ku'gzr nckpgf "kp'Ej cr vgt'80'	Hqt'Rctv'D'kpuwkp" hwtpkuj gf "yj tqwi j "cp" Kpuwkp'Rwo r ."{qw y km'r c{ "pq"o qtg'yj cp" c"&57'eqr c{ "r gt'c"qpg o qpyj "uwr r n{" ghhgevkxg Lwn{"3."42450 Kh"{qwt'r ncp'j cu'c o gfkecn'fgfwevkdng."kv y km'pqv'cr r n{"\q Kpuwkp0
🍎 **Obesity screening and therapy to promote sustained weight loss** Kh"{qw'j cxg'c'dqf{ "o cuu'kpfgz'qh'52"qt'o qtg."yj g'eqxgt" kpvgpukxg'eqwpugnkpi "\q"j gmr "{qw'nqug"y gki j v0Vj ku'eqwpugnkpi "ku" eqxgtgf "kh'{qw'i gv'kv'kp'c'r tko ct{"ectg'ugwkpi ."yj gtg'kv'ecp'dg" eqqtfkpcvgf "y kyj "{qwt'eqo r tgj gpukxg'r tgxgpvkqp'r ncp0Vcm'\q" {qwt'r tko ct{"ectg'fqevqt'qt'r tcevkvkqpgt'\q'hkpf "qwv'o qtg0	Vj gtg'ku'pq'eqkpuwtcpeg." eqr c{o gpv."qt'fgfwevkdng" hqt'r tgxgpvkxg'qdgukv{" uetggpkpi "cpf "yj gtcr {0
Opioid treatment program services O go dgtu'qh'qwt'r ncp'y kyj "qr kqkf "wug'fkuqtfgr'*QWF +'ecp" tgegkxg'eqxgtci g'qh'ugtxkegu'\q'\tgcv'QWF "yj tqwi j "cp'Qr kqkf " Vtgcvo gpv'Rtqi tco "*QVR+'y j kej "kpenwfgu'yj g'hqmqy kpi " ugtxkegu<	42' "eqkpuwtcpeg" Fgfwevkdng'cr r nkgu0' , "

Services that are covered for you	What you must pay when you get these services
Opioid treatment program services (continued) • WUU0'Hqqf "cpf "Ftwi "Cfo kpkuvtcvkqp"*HFC+'crr tqxgf " qr kqkf "ci qpkuv'cpf "cpvci qpkuv'o gf kecvkqp/cuukuvgf " vtgcvo gpv'*OCV+'o gf kecvkqpu" • Fkur gpukpi "cpf "cfo kpkuvtcvkqp"qh'OCV'o gf kecvkqpu"*kh' crr rkecdrg+" • Uwduvcpeg"wug"eqwpugrkpi " • Kpf kxkf wcr'cpf "i tqwr "vj gtcr { " • Vqzkeqrqi { "vguvkpi " • Kpvcmg"cevkxkvkgu" • Rgtkqf ke"cuuguuo gpvu"	
Outpatient diagnostic tests and therapeutic services and supplies Eqxgtgf "ugtxkegu'kpenwf g."dwv'ctg'pqv'rko kgf "vq<" • Z/tc{u" • Tcf kcvkqp"*tcf kwo "cpf "kuqvqr g+'vj gtcr { "kpenwf kpi " vgej pkekcp"o cvgtkcru'cpf "uwr r rkgu" • Uwti kecr'uwr r rkgu."uwej "cu'f tguukpi u" • Ur rkpvu."ecuvu."cpf "qvj gt "f gxkegu'wugf "vq'tgf weg"htcevwtgu" cpf "f kurqecvkqpu" • Ncdqtcvqt { "vguvu" • Drqqf "/"kpenwf kpi "uvqtci g"cpf "cfo kpkuvtcvkqp0Eqxgtci g"qh' y j qrg"drqqf "cpf "r cemgf "tgf "egrru'dgi kpu'y kj "vj g"hktuv'r kpv' qh'drqqf "vj cv'{qw'pggf 0' • Qvj gt "qwvr cvkgpv'f kci pquvke"vguvu"	42' "eqkpuwtcpeg'hqt' z/tc{u0' 42' "eqkpuwtcpeg'hqt' f kci pquvke"cpf "vj gtcr gwvke" tcf kqrqi { "ugtxkegu0' , " 42' "eqkpuwtcpeg'hqt' uwti kecr'uwr r rkgu. "ur rkpvu"qt " ecuvu. "cpf "crrgti { "uj qvu0' &2"eqr c{o gpv'hqt'drqqf 0' &2"eqr c{o gpv'hqt'ncd "vguvu0' , " 42' "eqkpuwtcpeg'hqt' f kci pquvke"r tqegf wtgu'cpf " vguvu0'
Outpatient hospital observation Qdugtxcvkqp"ugtxkegu'ctg'j qur kcr'qwvr cvkgpv'ugtxkegu'i kxgp"vq" f gvgto kpg'kh'{qw'pggf "vq'dg'cfo kvvgf "cu'cp"kpr cvkgpv'qt'ecp"dg" f kuej cti gf 0' Hqt'qwvr cvkgpv'j qur kcr'qdugtxcvkqp"ugtxkegu'vq'dg'eqxgtgf ."vj g{ " o wuv'o ggv'vj g'O gf kectg'etkvgtkc'cpf "dg'eqpukf gtgf "tgcuqpcdrg" cpf "pgeguuct{0Qdugtxcvkqp"ugtxkegu'ctg'eqxgtgf "qpn{ "y j gp" r tqxkf gf "d{ "vj g"qtf gt "qh'c"r j {ukekcp"qt'cpqyj gt "kpf kxkf wcr'	42' "eqkpuwtcpeg'r gt "uvc{0' F gf wevkdrg'crr rkgu0' Hqt'cf f kvkqpcr'kphqto cvkqp" qp'equvu'hqt'eqxgtgf " ugtxkegu."r rgcug'tghgt'vq'vj g" hqrrqy kpi "ugevkqpu'hqwpf "

Services that are covered for you	What you must pay when you get these services
Outpatient hospital observation (continued) cwvj qtk| gf "d{ "uvcvg"rlegpuwvg"rlcy "cpf "j qur kcrl"uvchh"d{ rlcy u"vq" cfo kv"rlcvkgpvu"vq "vj g"j qur kcn"qt "qtf gt "qwr cvkgpv"vguvu0" **Note:** "Wprguu"vj g"r tqxkf gt "j cu"y tkvgp "cp "qtf gt "vq "cfo kv"{qw"cu" cp "kpr cvkgpv"vq "vj g"j qur kcn "{qw"ctg "cp "qwr cvkgpv"cpf "r c{ "vj g" equv/uj ctkpi "co qwpu"hqt "qwr cvkgpv"j qur kcn"ugtxkegu0"Gxgp "kh" {qw"uvc{ "kp "vj g"j qur kcn"qxgtpki j v."{qw"o ki j v"uvkm"dg"eqpukf gtgf " cp "õqwr cvkgpv0ö"Kh "{qw"ctg "pqv"uwtg"kh "{qw"ctg "cp "qwr cvkgpv."{qw" uj qwf "cum"vj g"j qur kcn"uvchh0" [qw"ecp "cnuq "hkpf "o qtg "kphqto cvkqp "kp "c "O gf kectg"hcev"uj ggv" ecmgf "õCtg "[qw"c "J qur kcn"Kpr cvkgpv"qt "Qwr cvkgpvA"Kf "[qw" J cxg "O gf kectg "ö"Cun"ö"Vj ku"hcev"uj ggv"ku"cxcknrcdng"qp "vj g"Y gd" cv"<ins>j ur u<lly y y 0o gf kectg0 qx 0ukvgu0f ghcwrlhktngu04243/32133657/</ins> <ins>Kp r cvkgpv/Qwr cvkgpv0r f h</ins>"qt "d{ "ecmkpi "3<: 22/O GF KECTG" *3<: 22/855/6449+0"VV["wugtu"ecm"3<: 99/6: 8/426: 0"[qw"ecp" ecm"vj gug"pwo dgtu"hqt "htgg."46 "j qwtu"c "f c{."9 "f c{u"c "y ggm0	kp "vj ku"O gf kecn'Dgpghku" Ej ctv< **Durable medical equipment (DME) and related supplies;** **Medicare Part B prescription drugs;** **Outpatient diagnostic tests and therapeutic services and supplies;** **Outpatient rehabilitation services; and** **Prosthetic devices and related supplies.**
Outpatient hospital services Y g"eqxgt"o gf kecm{/pgeguuct{ "ugtxkegu"{qw'i gv"kp "vj g"qwr cvkgpv" f gr ctvo gpv"qh"c "j qur kcn"hqt "f kci pquku"qt "vtgcvo gpv"qh "cp "kmpguu" qt "kplwt{0" Eqxgtgf "ugtxkegu"kpenwf g."dw'ctg "pqv"ko kvgf "vq < • Ugtxkegu"kp "cp "go gti gpe{ "f gr ctvo gpv"qt "qwr cvkgpv"ernkpke." uwej "cu"qdugtxcvkqp "ugtxkegu"qt "qwr cvkgpv"uwti gt{ " • Ncdqtcvqt{ "cpf "f kci pquvke"vguvu"dkmgf "d{ "vj g"j qur kcn" • O gpvcn"j gcnj "ectg."kpenwf kpi "ectg"kp "c "r ctvkcn/j qur kcrk| cvkqp"r tqi tco ."kh"c "f qevqt"egtvkhkgu"vj cv"kpr cvkgpv"vtgcvo gpv"y qwf "dg"tgs wktgf "y kj qw'kv" • Z/tc{u"cpf "qvj gt "tcf kqnqi { "ugtxkegu"dkmgf "d{ "vj g"j qur kcn" • O gf kecn"uwr r nkgu"uwej "cu"ur nkpvu"cpf "ecuvu" • Egtvckp "f twi u"cpf "dkqnqi kecnu"vj cv"{qw"ecpøv"i kxg"{qwtugnh" **Note:** "Wprguu"vj g"r tqxkf gt "j cu"y tkvgp "cp "qtf gt "vq "cfo kv"{qw"cu" cp "kpr cvkgpv"vq "vj g"j qur kcn "{qw"ctg "cp "qwr cvkgpv"cpf "r c{ "vj g" equv/uj ctkpi "co qwpu"hqt "qwr cvkgpv"j qur kcn"ugtxkegu0"Gxgp "kh" {qw"uvc{ "kp "vj g"j qur kcn"qxgtpki j v."{qw"o ki j v"uvkm"dg"eqpukf gtgf " cp "õqwr cvkgpv0ö"Kh "{qw"ctg "pqv"uwtg"kh "{qw"ctg "cp "qwr cvkgpv."{qw" uj qwf "cun"vj g"j qur kcn"uvchh0" [qw"ecp "cnuq "hkpf "o qtg "kphqto cvkqp "kp "c "O gf kectg"hcev"uj ggv" ecmgf "õCtg "[qw"c "J qur kcn"Kpr cvkgpv"qt "Qwr cvkgpvA"Kf "[qw"	Hqt "cf f kkqpcn'kphqto cvkqp " cdqw'equvu"hqt "eqxgtgf " ugtxkegu."r ngcug"tghgt"vq "vj g" hqmqy kpi "ugevkqpu"hqwpf " kp "vj ku"O gf kecn'Dgpghku" Ej ctv< **Durable medical equipment (DME) and related supplies;** **Emergency care;** **Medicare Part B prescription drugs;** **Outpatient diagnostic tests and therapeutic services and supplies;** **Outpatient hospital observation;** **Outpatient mental health care;**

Services that are covered for you	What you must pay when you get these services
Outpatient hospital services (continued)	
J cxg"O gf kectg"ö"Cun#ö"Vj ku"hcev"uj ggv"ku"cxckncdng"qp"vj g"Y gd" cv"j wr u<1y y y 0o gf kectg0 qx 1ukyguff ghcwnvlhkngu14243/32133657/" Kpr cvkgpv/Qwr cvkgpv0r f h"qt"d{"ecnkpi "3/: 22/O GF KECTG" *3/: 22/855/6449+0"VV["wugtu"ecn"3/: 99/6: 8/426: 0[qw"ecp" ecn"j gug"pwo dgtu"hqt"htgg."46"j qwtu"c"fc{."9"fc{u"c"y ggm0	**Outpatient rehabilitation services;** **Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers;** **Partial hospitalization services;** **Physician/Practitioner services, including doctor's office visits; and** **Prosthetic devices and related supplies.**
Outpatient mental health care	
Eqxgtgf "ugtxkegu"kpenwf g< O gpvcn'j gcnj "ugtxkegu"r tqxkfgf "d{ "c"uvcvg/nkegpugf "r u{ej kcvtkuv" qt"f qevqt."enkpkecn'r u{ej qmqi kuv."enkpkecn'uqekcn'y qtmgt."enkpkecn' pwtug"ur gekcnkuv."pwtug"r tcevkvkqpgt."r j {ukekcp"cuukuvcpv."qt"qyj gt" O gf kectg/s wcnkhkgf "o gpvcn'j gcnj "ectg"r tqhguukqpcn'cu"cnqy gf " wpf gt"cr r nkecdng"uvcvg"ncy u0 Y g"eqxgt"ugtxkegu"ectg."qt"vtgcvo gpv"qtf gtgf "d{ "c"eqwtv"qp"yj g" dcuku"qh"c"dgj cxkqtcn'j gcnj "ectg"gxcnwcvkqp"r gthqto gf "d{ "c" r u{ej kcvtkuv"qt"c"f qevqtcn'ngxgn'r u{ej qmqi kuv"cpf "yj cv'kpenwf gu"cp" kpf kxkf wcn'vtgcvo gpv'r ncp0 O gpvcn'j gcnj "ectg"o wuv'dg"o gf kecn{ "pgeguuct{."o gcpkpi "yj cv' yj g"ugtxkegu"r tqxkf gf "ctg"cr r tqr tkcvg"kp"vgto u"qh"{ r g." htgs wgpe{."ngxgn"ugvkpi "cpf "f wtcvkqp0Ectg"y kn'dg"cr r tqr tkcvg" vq"yj g"gptqmggØu"f kci pquku"qt"eqpf kkqp."cpf "f kci pquke"vguvkpi " cpf "r tgxgpvkxg"ugtxkegu=f gvgto kpgf "d{ "j gcnj "ectg"r tqxkf gtu"kp" yj g"uco g"qt"uko knct"i gpgtcn'ur gekcnv{ "cu"v{ r kecn{ "o cpci gu"yj g" eqpf kkqp."r tqegf wtg."qt"vtgcvo gpv'cv'kuuwg=cpf "pqv"uwdlgev'vq"c" ugr ctcvg"o gf kecn'pgeguukv{ "f gvgto kpcvkqp"d{ "O gf kec"wpf gt"ku" wvknk{ cvkqp"r tqegf wtgu0Cf f kkqpcn{ ."yj g"ectg"r tqxkf gf "o wuv'dg" eqpukuvgpv'y kj "i gpgtcn{ "ceegr vgf "r tcevkeg"r ctco gvgtu"cpf "o wuv'	42' "eqkpuwtcpeg"hqt" kpf kxkf wcn'cpf "i tqwr " yj gtcr { "xkukvu0 F gf wevkdng"cr r nkgu0

Services that are covered for you	What you must pay when you get these services
Outpatient mental health care (continued) help restore or maintain your health and/or prevent deterioration of your condition. If you question the decision made by a network mental health professional concerning treatment for mental health services, we cover a second opinion from another network mental health professional at your request. The coverage decision will not be final until the second network provider is seen. If the determination is that no outpatient or inpatient treatment is necessary, you may request another opinion from a qualified out-of-network mental health professional and we will pay for such an opinion. We will consider the opinion of the out-of-network mental health professional, but are not obligated to accept or act upon the recommendations made by such professional.	
Medica Behavioral Health (MBH) Crisis Line^ If you need mental health or substance abuse services, call Medica Behavioral Health MBH) at 1 800) 848-8327 toll-free) (TTY: 711). If you have an emergency, call 911. MBH is available 24 hours a day, 7 days a week. The Crisis Line will guide you toward appropriate treatment options. Please have your member ID card available when you call.	MBH Crisis Line: ^$0 copayment
Outpatient rehabilitation services Covered services include: physical therapy, occupational therapy, and speech language therapy. Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities CORFs).	20% coinsurance Deductible applies.
Outpatient substance abuse services We cover outpatient substance abuse services when received from Medica network providers in accordance with Medicare guidelines. These services include, but are not limited to: • Outpatient services, care or treatment of substance abuse.	20% coinsurance for individual and group therapy visits. Deductible applies.

Services that are covered for you	What you must pay when you get these services
Outpatient substance abuse services (continued) • Qwwr cvkgpv'f gvqzkhkecvkqp'ugtxkegu'lko kvgf "vq'r j {ukecn'f gvqzkhkecvkqp'wpf gt'f ktgevkqp'qh'c'O gf kec'eqpvcevgf "r tqxkf gt'cr r tqxgf "d{ 'O gf kec'Dgj cxkqtcn'J gcnj 0' • Ugtxkegu."ectg'qt 'vtgcvo gpv'hqt 'c'o go dgt 'yj cv'j cu'dggp" r ncegf "kp 'c'Uvcvg 'F gr ctvo gpv'qh'Eqttgevkqpuø'ewuvqf{" hqnqy kpi "c'eqpxkevkqp'hqt 'c'hktuv/f gi tgg'f tkxkpi "y j kng" ko r cktgf "qhhgpug0'Vq 'dg'grki kdng."uwej "ugtxkegu."ectg."qt 'vtgcvo gpv'o wuv'dg'tgswktgf "cpf 'r tqxkf gf "d{ "yj g'Uvcvg" F gr ctvo gpv'qh'Eqttgevkqpu0' • Kh'{qw'sguvkqp'yj g'f gekukqp'o cf g'd{ 'c'pgyy qtm'o gpvcn' j gcnj "r tqhguukqpcn'eqpegtpkpi "vtgcvo gpv'hqt 'o gpvcn'j gcnj " ugtxkegu.'y g'eqxgt 'c'ugeqpf "qr kpkqp'htqo "cpqyj gt 'pgyy qtm' o gpvcn'j gcnj "r tqhguukqpcn'cv'{qwt'tgswguv0'Vj g'eqxgtci g" f gekukqp'y km'pqv'dg'hkpcn'wpvkn'yj g'ugeqpf "pgyy qtm'r tqxkf gt " ku'uggp0'Kh'yj g'f gvgto kpcvkqp'ku'yj cv'pq 'qwwr cvkgpv'qt 'kpr cvkgpv' vtgcvo gpv'ku'pgeguuct{."{qw'o c{ 'tgswguv'cpqyj gt 'qr kpkqp" htqo "c'swcnkhkgf "{qw'qh/pgyy qtm'o gpvcn'j gcnj "r tqhguukqpcn' cpf "y g'y km'r c{ "hqt 'uwej "cp 'qr kpkqp0'Y g'y km'eqpukf gt 'yj g" qr kpkqp'qh'yj g'qw/qh/pgyy qtm'o gpvcn'j gcnj "r tqhguukqpcn' dww'ctg'pqv'qdnki cvgf "vq 'ceegr v'qt 'cev'wr qp 'yj g" tgeqo o gpf cvkqpu'o cf g'd{ "uwej "r tqhguukqpcn0'	
Medica Behavioral Health (MBH) Crisis Line^ Kh'{qw'pggf "o gpvcn'j gcnj "qt 'uwduvcpeg'cdwug'ugtxkegu."ecn' O gf kec'Dgj cxkqtcn'J gcnj "*O DJ +'cv'3"*: 22+': 6: /: 549" *vqn'htgg+'*VV[<933+0'Kh'{qw'j cxg'cp 'go gti gpe{."ecn'; 330' O DJ "ku'cxckncdng''46'j qwtu'c'f c{.'9 'f c{u'c'y ggm0'Vj g'Etkuku" Nkpg'y km'i wkf g'{qw'qy ctf 'cr r tqr tkcvg'vtgcvo gpv'qr kqpu0' Rngcug'j cxg'{qwt'o go dgt 'KF 'ectf 'cxckncdng'y j gp'{qw'ecn0'	O DJ "Etkuku'Nkpg `&2"eqr c{ o gpv"
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers **Note:**"Kh'{qw'ctg'j cxkpi "uwti gt{ 'kp 'c'j qur kcnhcekkv{."{qw'uj qwf " ej gem'y kj "{qwt'r tqxkf gt 'cdqw'y j gyj gt '{qw'y km'dg'cp 'kpr cvkgpv' qt 'qwwr cvkgpv0'Wpnguu'yj g'r tqxkf gt 'y tkvgu'cp 'qtf gt 'vq'cf o kv'{qw' cu'cp 'kpr cvkgpv'vq 'yj g'j qur kcn'{qw'ctg'cp 'qwwr cvkgpv'cpf 'r c{ 'yj g" equv/uj ctkpi "co qwpu'hqt 'qwwr cvkgpv'uwti gt{0'Gxgp'kh'{qw'uvc{ 'kp " yj g'j qur kcnqxgtpki j v.'{qw'o ki j v'uvkn'dg'eqpukf gtgf "cp " õqwwr cvkgpv0'	42" "eqkpuwtcpeg" F gf wevkdng'cr r nkgu0' , " Hqt "cf f kkqpcnhkphqto cvkqp" qp'equv'hqt 'eqxgtgf " ugtxkegu.'r ngcug 'tghgt 'vq 'yj g" hqnqy kpi "ugevkqpu'hqwpf "

Services that are covered for you	What you must pay when you get these services
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers (continued)	kp"vj ku"O gf kecn"Dgpghku" Ej ctv<" **Durable medical equipment (DME) and related supplies;** **Medicare Part B prescription drugs;** **Outpatient diagnostic tests and therapeutic services and supplies;** **Outpatient rehabilitation services; and** **Prosthetic devices and related supplies.**

Ovarian cancer screening tests
 	
Tqwvkpg"ecpegt"uetggpkpi u"kpenwfgu"õuwtxgkmcpeg"vguvu"hqt" qxctkcp"ecpegtö"hqt"y qo gp"y j q"ctg"cv"tkum"hqt"qxctkcp"ecpegt0'
 	
• Uwtxgkmcpeg"vguvu"hqt"vj qug"y j q"ctg"cv"tkum"hqt"qxctkcp" ecpegt0õCv"tkum"hqt"qxctkcp"ecpegtö"o gcpu<"
 	
    30' j cxkpi "c"hco kn{"j kuvqt{<"
 	
        ■ y kyj "qpg"qt"o qtg"hktuv"qt" ugeqpf/f gi tgg"tgncvkxgu"y kyj "qxctkcp" ecpegt="
 	
        ■ qh"enwuvgtu"qh"y qo gp"tgncvkxgu"y kyj " dtgcuv"ecpegt="qt"
 	
        ■ qh"pqpр qn{ r quku"eqnqtgevcn"ecpegt."qt"
 	
    40' vguvkpi "r qukvkxg"hqt"DTEC3"qt"DTEC4"o wvcvkqpu0'
 	
• õUwtxgkmcpeg"vguvu"hqt"qxctkcp"ecpegtö"o gcpu"cppwcn" uetggpkpi "wukpi <"
 	
    ◦ EC/347"ugtwo "wo qt"o ctmgt"vguvkpi ="
 	
    ◦ vtcpuxci kpcn"wntcuqwpf ="
	Equv'uj ctkpi "ku"dcugf "wr qp" ugtxkegu"tgegkxgf "cu"y kyj " cp{"qyj gt"eqpf kvkqp0'

Services that are covered for you	What you must pay when you get these services
Ovarian cancer screening tests (continued)	
○ r gnxle"gzco kpcvkqp="qt" ○ qvj gt"r tqxgp"qxctkcp"ecpegt"uetggpkpi "vguv" ewttgpvn{"dgkpi "gxcnwcvgf "d{"vj g"hgf gtcn'Hqqf "cpf " Ftwi "Cf o kpkuvtcvkqp"qt"d{"vj g"P cvkqpcn'Ecpegt" Kpuvkwwg0"	
Partial hospitalization services	
õRctvkcn'j qur kcrl{ cvkqpö'ku'c"uvtwewwtgf "r tqi tco "qh'cevkxg" r u{ej kcvtke"vtgcvo gpv'r tqxkf gf "cu'c"j qur kcrl'qwr cvkgpv'ugtxkeg"qt" d{"c"eqo o wpkv{"o gpvcn'j gcnj "egpvgt."vj cv'ku'o qtg"kpvgpug"vj cp" vj g"ectg"tgegkxgf "kp"{qwt"f qevqtøu'qt"vj gtcr kuvøu'qhhkeg"cpf "ku'cp" cnvgtpcvkxg"vq"kpr cvkgpv'j qur kcrl{ cvkqp0"	42' eqkpuwtcpeg'r gt"f c{0' Fgf wevkdng"cr r nkgu0' , "
Physician/Practitioner services, including doctor's office visits	
Eqxgtgf "ugtxkegu'kpenwf g<" • O gf kecm{/pgeguuct{ "o gf kecn'ectg"qt"uwti gt{ "ugtxkegu" hwtpkuj gf "kp"c"r j {ukekcpøu'qhhkeg."egtvkhkgf "co dwncvqt{ " uwti kecn'egpvgt."j qur kcn'qwr cvkgpv'f gr ctvo gpv."qt"cp{"qvj gt" nqecvkqp" • Eqpuwnvcvkqp."f kci pquku."cpf "vtgcvo gpv'd{"c"ur gekcnkuv" • Dcuke"j gctkpi "cpf "dcncpeg"gzco u'r gthqto gf "d{"{qwt" r tko ct{ "ectg"f qevqt"qt"ur gekcnkuv."kh"{qwt"f qevqt"qtf gtu'kv'vq" ugg"kh"{qw"pggf "o gf kecn'vtgcvo gpv'	42' eqkpuwtcpeg'hqt"gcej " O gf kectg/eqxgtgf " eqpxgpkgpeg"ectg'tgvckn' enkpke"xkukv0' 42' eqkpuwtcpeg'hqt"gcej " O gf kectg/eqxgtgf "r tko ct{ " ectg"qhhkeg"xkukv0' Fgf wevkdng"cr r nkgu0' 42' eqkpuwtcpeg'hqt"gcej " O gf kectg/eqxgtgf " ur gekcnkuv'qhhkeg"xkukv0' Fgf wevkdng"cr r nkgu0' 42' eqkpuwtcpeg'hqt"gcej " O gf kectg/eqxgtgf " vtcf kvkqpcn'wti gpv'ectg" egpvgt"xkukv0' 42' eqkpuwtcpeg'hqt"gcej " O gf kectg/eqxgtgf " f kci pquke'j gctkpi "cpf " dcncpeg"gxcnwcvkqp0' Fgf wevkdng"cr r nkgu0'

Services that are covered for you	What you must pay when you get these services
Physician/Practitioner services, including doctor's office visits (continued)	
• Uqo e'\gngj gcnj "ugtxkegu"kpenwfkpi "eqpuwncvkqp."fkci pquku." cpf "\tgcvo gpv'd{"c'r j {ukekcp"qt'r tcevkvkqpgt."hqt'r cvkgpvu"kp" egtvckp'twtcn'ctgcu'qt'qyj gt'r ncegu'cr r tqxgf "d{"O gfkectg"	Rngcug "tghgt "vq"yj g" cr r nkecdng "ugevkqp*u+"kp" yj ku'O gfkecn'Dgpghkuu'ej ctv' hqt "egtvckp 'vgngj gcnj " ugtxkegu'tgegkxgf <'
• Vgngj gcnj "ugtxkegu"hqt'o qpyj n{ "gpf /ucvi g 'tgpcn'fkugcug/tgncvgf "xkukv'hqt'j qo g'fkcn{uku'o go dgtu'kp"c' j qur kcn/dcugf "qt'etkxkecn'ceeguu'j qur kcn/dcugf "tgpcn'fkcn{uku'egpvgt."tgpcn'fkcn{uku'hcekrkv{."qt'yj g'o go dgt\u"j qo g"	**Cardiac rehabilitation services;**
• Vgngj gcnj "ugtxkegu'\q"fkci pqug."gxcnwcvg."qt'\tgcv'u{o r\qo u" qh'c'\utqmg."tgi ctfnguu'qh'{qwt'nqecvkqp"	**Outpatient substance abuse services;**
• Vgngj gcnj "ugtxkegu"hqt'o go dgtu'y kj "c"uwduvcpeg"wug" fkuqtfgt "qt'eq-qeewttkpi 'o gpvcn'j gcnj "fkuqtfgt."tgi ctfnguu' qh'yj gkt"nqecvkqp"	**Outpatient mental health care;**
• Vgngj gcnj "ugtxkegu'hqt'fkci pquku."gxcnwcvkqp."cpf "\tgcvo gpv' qh'o gpvcn'j gcnj "fkuqtfgtu'kh<'	**Physician/ Practitioner services, including doctor's office visits; and**
○ [qw'j cxg'cp'kp/r gtuqp'xkukv'y kj kp'8'o qpyj u'r tkqt" vq"{qwt'hktuv'vgngj gcnj "xkukv'	**Urgently needed services.**
○ [qw'j cxg'cp'kp/r gtuqp'xkukv'gxgt{'34'o qpyj u" y j kng 'tgegkxkpi "yj gug'vgngj gcnj "ugtxkegu"	
○ Gzegr\kqpu'ecp'dg'o cfg'\q"yj g'cdqxg'hqt'egtvckp' ektewo uvcpegu"	
• Vgngj gcnj "ugtxkegu'hqt'o gpvcn'j gcnj "xkuku'r tqxkfgf "d{" Twtcn'J gcnj "Enkpkeu'cpf "Hgf gtcm{"S wcnkhkgf "J gcnj "Egpvgtu"	
• Xktwcn'ej gem/kpu'*hqt'gzco r ng."d{'r j qpg"qt'xkfgq"ej cv+' y kj "{qwt'fqevqt'hqt'7/32'o kpwgu'**if**<'	
○ [qwøtg'pqv'c'pgy "r cvkgpv'**and**	
○ Vj g'ej gem/kp'kupøv'tgncvgf "vq"cp'qhhkeg'xkukv'kp'yj g" r cuv'9"fc{u'**and**	
○ Vj g'ej gem/kp'fqgupøv'ngcf "vq"cp'qhhkeg'xkukv'y kj kp" 46'j qwtu'qt'yj e'uqqpguv'cxckncdng'cr r qkpvo gpv"	
• Gxcnwcvkqp"qh'xkfgq"cpf lqt'ko ci gu'{qw'ugpf "vq"{qwt'fqevqt." cpf "kpvgtr tgvcvkqp"cpf "hqmqy /wr "d{"{qwt'fqevqt'y kj kp'46" j qwtu'**if**<'	
○ [qwøtg'pqv'c'pgy "r cvkgpv'**and**	

Services that are covered for you	What you must pay when you get these services
Physician/Practitioner services, including doctor's office visits (continued) ○ Vj g''gxcnwcvkqp''kupøv'tgncvgf ''vq''cp''qhhkeg''xkukv'kp'' yj g''r cuv'9''f c{u''**and** ○ Vj g''gxcnwcvkqp''f qgupøv''ngcf ''vq''cp''qhhkeg''xkukv'' y kyj kp''46''j qwtu''qt''yj g''uqqpguv'cxclncdng'' cr r qkpvo gpv' • Eqpuwncvkqp''{qwt'f qevqt''j cu''y kyj ''qyj gt''f qevqtu''d{''r j qpg.'' kpvgtpgv''qt''gngevtqpke''j gcnj ''tgeqtf ''	
• Ugeqpf ''qr kpkqp''d{''cpqyj gt''pgyy qtm'r tqxkf gt''r tkqt''vq'' uwti gt{''	42' '' eqkpuwtcpeg''hqt''gcej ''O gf kectg/eqxgtgf ''ugeqpf '' qr kpkqp''xkukv0' F gf wevkdng''cr r nkgu0'
• I gpgtcn'cpguyj gukc''cpf ''f gpvcn'ectg''vtgcvo gpv'tgpf gtgf ''d{''c'' f gpvkuv''hqt''c''o gf kecn'eqpf kvkqp''eqxgtgf ''d{''yj g''j gcnj ''r ncp''	42' '' eqkpuwtcpeg''hqt'' O gf kectg/eqxgtgf ''f gpvcn'' ugtxkegu0'
• P qp/tqwvkpg''f gpvcn'ectg''*eqxgtgf ''ugtxkegu''ctg''ko kvgf ''vq'' uwti gt{'qh'yj g''lcy ''qt''tgncvgf ''uvtwevwtgu.''ugwkpi ''htcewtgu''qh'' yj g''lcy ''qt''hcekcn'dqpgu.''gzvtcevkqp''qh'vggyj ''vq''r tgr ctg''yj g'' lcy ''hqt''tcf kcvkqp''tgcvo gpvu''qh'pgqr ncuvke''ecpegt'f kugcug.'' i gpgtcn'cpguyj gukc''cpf ''f gpvcn'ectg''vtgcvo gpv'tgpf gtgf ''d{''c'' f gpvkuv''hqt''c''o gf kecn'eqpf kvkqp''eqxgtgf ''d{''yj g''j gcnj ''r ncp.'' qt''ugtxkegu''yj cv'y qwf ''dg''eqxgtgf ''y j gp''r tqxkf gf ''d{''c'' r j {ukekcp+''	F gf wevkdng''cr r nkgu''vq'' uwti kecn'ugtxkegu'qpn{0'
• Eqpuwncvkqp.''f kci pquku.''cpf ''vtgcvo gpv'd{''c''tgi kuvgtgf ''pwtug''	
• Uwti kecn'hktuv'cuukuvkpi ''hwpevkqpu''r tqxkf gf ''d{''c''tgi kuvgtgf '' pwtug''	
• Qr vqo gvtke''vtgcvo gpv'cpf ''ugtxkegu''qh'cp''qr vqo gvtkuv''	
• O gf kectg'Rctv'D''kplgevkqpu''cf o kpkuvgtgf ''kp''c''r j {ukekcpøu'' qhhkeg''	42' '' eqkpuwtcpeg''
• Kplgevcdng''cpf ''ko r ncpvcdng''dktyj ''eqpvtqn'f twi u''ulf gxkegu''*yj ku'' r tqxkukqp''cr r nkgu''y j gyj gt''yj g''dktyj ''eqpvtqn'f twi 'lf gxkeg''ku'' wugf ''hqt''dktyj ''eqpvtqn'qt''hqt''c''o gf kecnk{''pgeguuct{''r wtr qug'' qyj gt''yj cp''dktyj ''eqpvtqn+''	
• Cnk'r tgpcvcn'ectg.''tgi ctf nguu''qh'ci g''qt''o ctkvcn'uvcwu''	&2''eqr c{o gpv'hqt''r tgpcvcn' ectg0'

Services that are covered for you	What you must pay when you get these services
Physician/Practitioner services, including doctor's office visits (continued) • Ki'{qw'tgegkxg'cff kkqpcn'ugtxkegu.'equv'uj ctkpi 'hqt'vj qug' ugtxkegu'o c{'crrn{0'	Ugg'Ej crvgt'34'hqt' fghkpkkqpu'qh' õeqpxgpkgpeg'ectg.ö' õrtko ctg'fqevqt.ö'cpf ' õurgekcnkuv0ö' Hqt'cff kkqpcn'kphqto cvkqp' qp'equvu'hqt'eqxgtgf ' ugtxkegu.'r ngcug'tghgt'vq'vj g' hqmqy kpi 'ugevkqpu'hqwpf ' kp'vj ku'O gf kecn'Dgpghku' Ej ctv<' **Durable medical equipment (DME) and related supplies;** **Medicare Part B prescription drugs;** **Outpatient diagnostic tests and therapeutic services and supplies;** **Outpatient rehabilitation services; and** **Prosthetic devices and related supplies.**
Podiatry services Eqxgtgf 'ugtxkegu'kpenwf g< • F kci pquku'cpf 'vj g'o gf kecn'qt'uwti kecn'vtgcvo gpv'qh'kplwtkgu' cpf 'f kugcugu'qh'vj g'hggv'*uwej 'cu'j co o gt'vqg'qt'j ggn'urwtu+' • Tqwvkpg'hqqv'ectg'hqt'o go dgtu'y kj 'egtvckp'o gf kecn' eqpf kkqpu'chhgevkpi 'vj g'nqy gt'nko du'	42' 'eqkpuwtcpeg' F gf wevkdng'crr nkgu0'
🍎 **Prostate cancer screening exams** Hqt'o gp'ci gf '62'cpf 'qnf gt'y j q'ctg'u{o rvqo cvke'qt'j ki j 'tkum' cpf 'hqt'cnn'o gp'72'{gctu'qt'qnf gt.'eqxgtgf 'ugtxkegu'kpenwf g'vj g'	Vj gtg'ku'pq'eqkpuwtcpeg.' eqr c{o gpv.'qt'f gf wevkdng' hqt'cp'cppwcn'RUC 'vguv0'

Services that are covered for you	What you must pay when you get these services
🍎 **Prostate cancer screening exams (continued)** hqmqy kpi '/'qpeg''gxgt{''34''o qpyj u<'' • F ki kxcn't gevcn'gzco '' • Rtquvcyg''Ur gekhke''Cpvkigp''*RUC+''guv''	
Prosthetic devices and related supplies F gxkegu''*qyj gt''yj cp''f gpvcn+'yj cv'tgr nceg''cnn'qt''r ctv''qh'c''dqf {''r ctv''qt''hwpevkqp0'Vj gug''kpenwf g''dw'ctg''pqv''nko kgf ''q<'eqnquvqo {''dci u''cpf ''uwr r nkgu''f ktgevn{''tgncvgf ''q''eqnquvqo {'ectg0''r cego cmgtu0''dtcegu0''r tquyj gvke''uj qgu0''ctvkhkekcn'nko du0''cpf ''dtgcuv''r tquyj gugu''*kpenwf kpi ''c''uwti kecn'dtcuukgtg''chvgt''c''o cuvgevqo {+0''Kpenwf gu''egtvckp''uwr r nkgu''tgncvgf ''q''r tquyj kke''f gxkegu0''cpf ''tgr ckt''cpf lqt''tgr ncego gpv''qh'r tquyj kke''f gxkegu0Cnuq''kpenwf gu''uqo g''eqxgti g''hqmqy kpi ''ecvctcev''tgo qxcn'qt''ecvctcev''uwti gt{''ó''ugg''õXkukqp''Ectgö''ncvgt''kp''yj ku''ugevkqp''hqt''o qtg''f gvckn0'	42' ''eqkpuwtcpeg''
Pulmonary rehabilitation services Eqo r tgj gpukxg''r tqi tco u''qh'r wmo qpct{''tgj cdknkvcvkqp''ctg''eqxgtgf ''hqt''o go dgtu''y j q''j cxg''o qf gtcyg''q''xgt{''ugxgtg''ej tqpke''qduvtwevkxg''r wmo qpct{''f kugcug''*EQRF+''cpf ''cp''qtf gt''hqt''r wmo qpct{''tgj cdknkvcvkqp''htqo ''yj g''f qevqt''tgcvkpi ''yj g''ej tqpke''tgur ktcvqt{''f kugcug0'	42' ''eqkpuwtcpeg'' F gf wevkdng''cr r nkgu0'
Reconstructive surgery Y g''eqxgt''tgeqpuvtwevkxg''uwti gt{''kpekf gpvcn'q''qt''hqmqy kpi ''uwti gt{''tguwnkpi ''htqo ''kplwt{''qt''knpguu''qh'yj g''kpxqnxgf ''r ctv0'Vj ku''kpenwf gu''cnn'uci gu''qh'tgeqpuvtwevkxg''dtgcuv''uwti gt{''y kyj qw''r ko kcvkqp.''hqmqy kpi ''o cuvgevqo kgu''kpenwf kpi ''n{o r j gf go c''cu0'kh'yj g''o cuvgevqo {''ku''o gf kecnn{''pgeguuct{''cu''f gvgto kpgf ''d{''cwgpf kpi ''r j {ukekcp0'	Equv'uj ctkpi ''ku''dcugf ''wr qp''ugtxkegu'tgegkxgf ''cu''y ki j ''cp{'qyj gt''uwti gt{0'
Routine prenatal, routine postnatal and child health supervision services Tqwvkpg''r tgpcvcn'ectg''cpf ''gzco u''kpenwf g''xkukv'ur gekhke''uetggpkpi ''yguvu.''gf wecvkqp''cpf ''eqwpugnkpi 0'Tqwvkpg''r quvpcvcn'ectg''cpf ''gzco u''q''kpenwf g''j gcnyj ''gzco u.''cuuguuo gpvu.''gf wecvkqp''cpf ''eqwpugnkpi ''tgncvkpi ''q''yj g''r gtkqf ''ko o gf kcygn{''chvgt''ej knf dktyj 0''Ej knf ''j gcnyj ''uwr gtxkukqp''ugtxkegu.''kpenwf kpi ''r gf kcvtke''r tgxgpvkxg''	&2''eqr c{o gpv''

Services that are covered for you	What you must pay when you get these services
Routine prenatal, routine postnatal and child health supervision services (continued) ugtxkegu."tqwvkpg"ko o wpk{ cvkqpu."fgxgnqr o gpvcn"cuuguu o gpv" cpf "ncdqtcvqt{"ugtxkegu"cr r tqr tkcvg"vq"vj g"ci g"qh"vj g"ej knf "htq o " dktvj "vq"94"o qpvj u."cpf "cr r tqr tkcvg"ko o wpk{ cvkqpu"vq"ci g"3: 0'	
Scalp hair prosthesis Qpg"pqp/O gf kectg/eqxgtgf "uecnr "j ckt"r tquvj guku"y qrn"hqt"j ckt" nquu"uwhhgtgf "cu"c"tguwnv"qh"cnqr gekc"ctgcvc"r gt"{ gct0O c{ "dg" r wtej cugf "qw"qh"pgvy qtm0'	42' "eqkpuwtcpeg"
🍎 **Screening and counseling to reduce alcohol misuse** Y g"eqxgt"qpg"cneqj qn"o kuwug"uetggpkpi "hqt"cf wnwu"y kj " O gf kectg"*kpenwf kpi "r tgi pcpv"y q o gp+"y j q"o kuwug"cneqj qn'dww" ctgpøv"cneqj qn'f gr gpf gpv0' Kh"{ qw"uetggp"r qukkxg"hqt"cneqj qn o kuwug."{ qw"ecp"i gv"wr "vq"hqwt" dtkgh"hceg/vq/hceg"eqwpugnkpi "uguukqpu"r gt"{ ecty"ff"{ qwøtg" eo r gvgpv"cpf "cngtv'f wtkpi "eqwpugnkpi +r tqxkf gf "d{ "c"s wcnkhkgf " r tko ct{ "ectg"f qevqt"qt"r tcevkkqpgt"kp"c"r tko ct{ "ecwug"ugwkpi 0'	Vj gtg"ku"pq"eqkpuwtcpeg." eqr c{ o gpv."qt"f gf wevkdng" hqt"vj g"O gf kectg/eqxgtgf " uetggpkpi "cpf "eqwpugnkpi " vq"tgf weg"cneqj qn"o kuwug" r tgxgpvkxg"dgpghkv0'
🍎 **Screening for lung cancer with low dose computed tomography (LDCT)** Hqt"s wcnkhkgf "kpf kxkf wcnu.."c"NF E V"ku"eqxgtgf "gxgt{ "34"o qpvj u0' **Eligible members are**<r gqr ng"ci gf "72"o ó"99"{ gctu"y j q"j cxg"pq" uki pu"qt"u{ o r vq o u"qh"nwpi "ecpegt."dww"y j q"j cxg"c"j kuvqt{"qh" vqdceeq"o qmkpi "qh"cv'ngcuv'42"r cem/{ gctu"cpf "y j q"ewttgpvn{ " o qmg"qt"j cxg"s wkv'o qmkpi "y kj kp"vj g"ncuv'37"{ gctu."y j q" tgegkxg"c"y tkwgp"qtf gt"hqt"NF E V"f wtkpi "c"nwpi "ecpegt"uetggpkpi " eqwpugnkpi "cpf "uj ctgf "f gekukqp o cmkpi "xkukv'vj cv'o ggvu"vj g" O gf kectg"etkvgtkc"hqt"uwej "xkukvu"cpf "dg"hwtpkuj gf "d{ "c"r j {ukekcp" qt"s wcnkhkgf "pqp/r j {ukekcp"r tcevkkqpgt0' *For LDCT lung cancer screenings after the initial LDCT screening:*"vj g"o go dgt"o wuv'tgegkxg"c"y tkwgp"qtf gt"hqt"NF E V" nwpi "ecpegt"uetggpkpi ."y j kej "o c{ "dg"hwtpkuj gf "f wtkpi "cp{ " cr r tqr tkcvg"xkukv'y kj "c"r j {ukekcp"qt"s wcnkhkgf "pqp/r j {ukekcp" r tcevkkqpgt0Kh"c"r j {ukekcp"qt"s wcnkhkgf "pqp/r j {ukekcp" r tcevkkqpgt"gngevu"vq"r tqxkf g"c"nwpi "ecpegt"uetggpkpi "eqwpugnkpi "	Vj gtg"ku"pq"eqkpuwtcpeg." eqr c{ o gpv."qt"f gf wevkdng" hqt"vj g"O gf kectg/eqxgtgf " eqwpugnkpi "cpf "uj ctgf " f gekukqp o cmkpi "xkukv'qt" hqt"vj g"NF E V0'

Services that are covered for you	What you must pay when you get these services
🍎 **Screening for lung cancer with low dose computed tomography (LDCT) (continued)** cpf "uj ctgf "f gekukqp/o cnkpi "xkukv'hqt "uwdugs wgpv'nwpi "ecpegt" uetggpkpi u'y kj "NFEV. "vj g"xkukv'o wuv'o ggv'vj g"O gf kectg"etkvgtkc" hqt "uwej "xkukvu0'	
🍎 **Screening for sexually transmitted infections (STIs) and counseling to prevent STIs** Y g"eqxgt "ugzwcm{ "vtcpuo kwgf "kphgevkqp"*UVK'"uetggpkpi u'hqt "ej rco {f kc. 'i qpqttj gc. 'u{ rj knku. "cpf "J gr cvkvku"D0'Vj gug" uetggpkpi u'ctg "eqxgtgf "hqt "r tgi pcpv'y qo gp"cpf "hqt "egtvckp" r gqr rg'y j q "ctg "cv'kpetgcugf "tkum'hqt "cp"UVK'y j gp"vj g"vguvu'ctg" qtf gtgf "d{ "c"r tko ct{ "ectg "r tqxkf gt0'Y g"eqxgt "vj gug"vguvu'qpeg" gxgt{ "34"o qpvj u'qt "cv'egtvckp"vko gu'f wtkpi "r tgi pepe{0' Y g"cnuq "eqxgt "wr "vq "4"kpf kxkf wcn'42"vq "52"o kpwvg. "hceg/vq/hceg" j ki j /kpvgpukv{ "dgj cxkqtcn'eqwpugnkpi "uguukqpu'gcej "{ect "hqt" ugzwcm{ "cevkxg "cf wnu'cv'kpetgcugf "tkum'hqt "UVK0'Y g "y kn'qpn{ " eqxgt "vj gug"eqwpugnkpi "uguukqpu'cu'c'r tgxgpvkxg'ugtxkeg'kh'vj g{ " ctg "r tqxkf gf "d{ "c"r tko ct{ "ectg "r tqxkf gt "cpf "vcmg'r nceg'kp"c" r tko ct{ "ecug'ugwkpi . "uwej "cu'c'f qevqt/u'qhhkeg0'	Vj gtg"ku'pq "eqkpuwtcpeg. " eqr c{o gpv. "qt "f gf wevkdng" hqt "vj g"O gf kectg/eqxgtgf " uetggpkpi "hqt "UVKu'cpf " eqwpugnkpi "hqt "UVKu" r tgxgpvkxg"dgpghkv0'
Services to treat kidney disease Eqxgtgf "ugtxkegu'kpenwf g< • Mkf pg{ "f kugcug"gf wecvkqp"ugtxkegu'vq "vgcej "mkf pg{ "ectg "cpf " j gnr "o go dgtu'o cmg'kphqto gf "f gekukqpu'cdqwv'vj gkt "ectg0' Hqt "o go dgtu'y kj "uvci g"KX"ej tqpke'mkf pg{ "f kugcug"y j gp" tghgttgf "d{ "vj gkt "f qevqt. "y g"eqxgt "wr "vq "ukz "uguukqpu'qh' mkf pg{ "f kugcug"gf wecvkqp"r gt "rkhgvko g" • Qwvr cvkgpv'f kcn{uku'vtgcvo gpvu' • Kpr cvkgpv'f kcn{uku'vtgcvo gpvu'*kh'{qw'ctg "cf o kwgf "cu'cp" kpr cvkgpv'vq "c"j qur kvcn'hqt "ur gekcn'ectg+' • Ugnh/f kcn{uku'vtckpkpi "*kpenwf gu'vtckpkpi "hqt "{qw'cpf "cp{qpg" j gnr kpi "{qw'y kj "{qwt "j qo g"f kcn{uku'vtgcvo gpvu+' • J qo g"f kcn{uku'gs wkr o gpv'cpf "uwr r rkgu' • Egtvckp'j qo g"uwr r qtv'ugtxkegu'*uwej "cu. 'y j gp"pgeguuct{. " xkukvu'd{ "vtckpgf "f kcn{uku'y qtmgtu'vq "ej gem'qp"{qwt "j qo g" f kcn{uku. "vq "j gnr "kp"go gti gpekgu. "cpf "ej gem'{qwt "f kcn{uku" gs wkr o gpv'cpf "y cvgt "uwr r n{+'	&2 "eqr c{o gpv'hqt "mkf pg{ " f kugcug"gf wecvkqp"ugtxkegu0' F kcn{uku'vtgcvo gpv'cpf " ugtxkegu<' 42 "eqkpuwtcpeg'hqt " qwvr cvkgpv'f kcn{uku. " ugnh/f kcn{uku'vtckpkpi "cpf " egtvckp'j qo g"uwr r qtv' ugtxkegu0' F gf wevkdng"cr r rkgu0' Kpr cvkgpv'f kcn{uku" vtgcvo gpv<'Tghgt "vq " õKpr cvkgpv'j qur kvcn'ectgö"kp"

Services that are covered for you	What you must pay when you get these services
Services to treat kidney disease (continued)	
Egtvckp"ftwiu"hqt"fkcn{uku"ctg"eqxgtgf"wpfgt"{qwt"Ogfkectg"Rctv"D"ftwi "dgpghkv0"Hqt"kphqtocvkqp"cdqwv"eqxgtcig "hqt"Rctv"D"Ftwiu."rngcug"iq"vq"vjg"ugevkqp."õOgfkectg"Rctv"D"rtguetkrvkqp"ftwiu0ö"Fkcn{uku"vtgcvoepvu"ctg"eqxgtgf "kp/pgvy qtm'cpf "qwv/qh/pgvy qtm0'	yjku'Ogfkecn'Dgpghkku"Ejctv0" Jqog"fkcn{uku'gswkrogpv"cpf "uwrrnkgu<"tghgt"vq"õFwtcdng"ogfkecn'gswkrogpv"cpf "tgncvgf "uwrrnkguö"kp"yjku"Ogfkecn'Dgpghkku"Ejctv0'
Skilled nursing facility (SNF) care	
*Hqt"c"fghkpkvkqp"qh"õumkmgf "pwtukpi "hceknkv{"ectg.ö"ugg "Ejcrvgt"34"qh"yjku'fqewo gpv0"Umkmgf "pwtukpi "hceknkvkgu'ctg "uqogvko gu'ecmgf "õUP Hu0ö+ Ogfkectg/eqxgtgf "umkmgf "pwtukpi "hceknkv{"ectg"ku"eqxgtgf "kh'kv' hqmqyu'c"jqurkvcn'uvc{"qh"yjgg "qt'o qtg"fc{u'cpf "ku'ko kvgf "vq"322"Ogfkectg/eqxgtgf "fc{u'r gt"dgpghkv'r gtkqf 0' Qwt"r ncp"cmqy u'eqxgtu'c"o czko wo "qh'42"fc{u'qh'pqp/Ogfkectg "eqxgtgf "umkmgf "pwtukpi "hceknkv{"ectg"r gt"dgpghkv'r gtkqf "wr qp"gzjcwuvkqp"qh"yjg"Ogfkectg/eqxgtgf "UP H'fc{u0'Vjg "ugtxkegu"o wuv'dg"kp"ceeqtf cpeg"y kyj "Ogfkectg"i wkfgnkpgu0' Eqxgtgf "ugtxkegu"kpenwfg"dwv'ctg"pqv'ko kvgf "vq< • Ugo kr tkxcvg'tqqo "*qt"c'r tkxcvg'tqqo "kh'o gfkecm{"pgeguuct{+ • O gcnu."kpenwfkpi "ur gekcn'fkgvu" • Umkmgf "pwtukpi "ugtxkegu" • Rj{ukecn'yj gtcr {."qeewr cvkqpcn'yj gtcr {."cpf "ur ggej "yj gtcr {" • Ftwiu"cfo kpkuvgtgf "vq"{qw'cu'r ctv'qh'{qwt'r ncp'qh'ectg"*yjku"kpenwfgu'uwduvcpegu'yj cv'ctg'pcwtcm{'r tgugpv'kp"yj g'dqf {."uwej "cu'dmqqf "emqwkpi "hcevqtu0+" • Dmqqf "õ'kpenwfkpi "uvqtci g'cpf "cf o kpkuvtcvkqp0Eqxgtci g'qh"y j qng'dmqqf "cpf "r cemgf "egmu'dgi kpu'y kyj "yj g'hktuv'r kpv'qh'dmqqf "yj cv'{qw'pggf 0' • Ogfkecn'cpf "uwti kecn'uwr r nkgu'qtf kpctkn{"r tqxkf gf "d{"UP Hu" • Ncdqtcvqt{"vguvu"qtf kpctkn{"r tqxkf gf "d{"UP Hu"	Hqt"gcej "dgpghkv'r gtkqf < &2"eqr c{o gpv'gcej "fc{ "hqt"fc{u'3"yj tqwi j "3220' &2"eqr c{o gpv'hqt"cp"cffkvkqpcn'42"pqp/Ogfkectg"eqxgtgf "fc{u0' Qwt"r ncp'hqmqy u'yj g"Qtki kpcn'Ogfkectg'Dgpghkv'r gtkqf 0' , "

Services that are covered for you	What you must pay when you get these services
Skilled nursing facility (SNF) care (continued)	
• Z/tc{u'cpf "qyj gt 'tcf kqnqi {"ugtxkegu"qtf kpctkn{"r tqxkf gf "d{" UP Hu"	
• Wug"qh'cr r nkcpegu"uwej "cu'y j ggnej cktu'qtf kpctkn{"r tqxkf gf " d{"UP Hu"	
• Rj {ukekcp'Rtcevkvkqpgt'ugtxkegu"	
🍎 **Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)**	
<u>Ki'{qw'wug'vqdceeq."dwv'f q'pqv'j cxg'uki pu'qt'u{o r vqo u'qh''</u> <u>vqdceeq/tgncvgf "f kugcug:</u>"Y g"eqxgr'y q"eqwpugnkpi "s wkv'cwgo r u" y kyj kp"c'34/o qpyj "r gtkqf "cu'c't tgxgpvkxg"ugtxkeg'y kyj "pq"equv'vq" {qw0'Gcej "eqwpugnkpi "cwgo r v'kpenwfgu'wr "vq'hqwt'hceg/vq/hceg" xkukvu0'	Vj gtg'ku'pq"eqkpuwtcpeg." eqr c{o gpv."qt'f gf wevkdng" hqt"yj g"O gf kectg/eqxgtgf " uo qmkpi "cpf "vqdceeq"wug" eguucvkqp'r tgxgpvkxg" dgpghkvu0'
<u>Ki'{qw'wug'vqdceeq'cpf 'j cxg'dggp'f kci pqugf "y kyj "c''</u> <u>vqdceeq/tgncvgf "f kugcug''qt'ctg'vcmkpi "o gf kekpg'yj cv'o c{"dg''</u> <u>chhgevgf "d{"vqdceeq:</u>"Y g"eqxgr'eguucvkqp'eqwpugnkpi "ugtxkegu0' Y g"eqxgr'y q"eqwpugnkpi "s wkv'cwgo r vu'y kyj kp"c'34/o qpyj " r gtkqf ."j qy gxgt."{qw'y knl'r c{"yj g'cr r nkecdng'equv'uj ctkpi 0'Gcej " eqwpugnkpi "cwgo r v'kpenwfgu'wr "vq'hqwt'hceg/vq/hceg'xkukvu0'	
\`Y g'qhhgr."cu'c'uwr r ngo gpvcn'dgpghkv."cf f kvkqpcn'uguukqpu'qh" hceg/vq/hceg'eqwpugnkpi "cpf "kpvgtcevkxg'qp/nkpg'cpf " vgngr j qpg/dcugf "eqcej kpi 0'	\`&2"eqr c{o gpv'hqt" wpnko kvgf "uguukqpu'qh" hceg/vq/hceg'eqwpugnkpi " cpf "kpvgtcevkxg'qp/nkpg'cpf " vgngr j qpg/dcugf "eqcej kpi 0'
Specified services from out-of-network providers	
Y g"eqxgr'yj g'hqnnqy kpi "ugtxkegu."y j gp"{qw'gngev'vq'tgegkxg'yj go " htqo "cp'qwv/qh/pgw qtm'r tqxkf gt."cv'yj g'uco g"ngxgn'qh'eqxgtci g" y g'r tqxkf g'y j gp"{qw'gngev'vq'tgegkxg'yj g'ugtxkegu'htqo "c" pgw qtm'r tqxkf gt:'	Equv'uj ctkpi "ku'dcugf "wr qp" ugtxkegu'tgegkxgf "cu'y kyj " cp{'qyj gt"eqpf kvkqp0'
• Xqnwpvct{"hco kn{"r nnppkpi "qh'yj g"eqpegr vkqp'cpf "dgctkpi "qh" ej knf tgp"	
• Vj g'r tqxkf gt'xkukv*u+'cpf "vguv*u+'pgeguuct{'vq'o cmg'c" f kci pquku'qh'kphgtvknkv{"	

Services that are covered for you	What you must pay when you get these services
Specified services from out-of-network providers (continued) • Vguvkpi "cpf "\tgcvo gpv"qh"ugzwcm{"\tcpuo kvgf "fkugcugu"*qyj gt"\j cp"J KX+" • Vguvkpi "hqt"CKFU"qt"qyj gt"J KX/tgncvgf "eqpfkkqpu"	

Supervised Exercise Therapy (SET)
 	
UGV"ku"eqxgtgf "hqt"o go dgtu"y j q"j cxg"u{o r vqo cvke"r gtkr j gtcn"ctvgt{"fkugcug"*RCF +0'
 	
Wr "vq "58"uguukqpu"qxgt"c"34/y ggm"r gtkqf "ctg"eqxgtgf "kh"vj g"UGV"r tqitco "tgs wktgo gpvu"ctg"o gv0'
 	
Vj g"UGV"r tqitco "o wuv
• Eqpukuv"qh"uguukqpu"ncuvkpi "52/82"o kpwvgu."eqo r tkukpi "c"
  vj gtcr gwvke"gzgtekug/vtckpkpi "r tqitco "hqt"RCF "kp"r cvkgpvu"
  y kj "encwf kecvkqp"
• Dg"eqpf wevgf "kp"c"j qur kcn"qwvr cvkgpv"ugwkpi "qt"c"
  r j {ukekcpøu"qhhkeg"
• Dg"f gnkxgtgf "d{"s wcnkhkgf "cwzknkct{"r gtuqppgn"pgeguuct{"vq"
  gpuwtg"dgpghkvu"gzeggf "j cto u."cpf "y j q"ctg"vtckpgf "kp"
  gzgtekug"vj gtcr {"hqt"RCF "
• Dg"wpf gt"vj g"f ktgev"uwr gtxkukqp"qh"c"r j {ukekcp."r j {ukekcp"
  cuukuvcpv."qt"pwtug"r tcevkvkqpgt1enkpkecn"pwtug"ur gekcnkuv"y j q"
  o wuv"dg"vtckpgf "kp"dqyj "dcuke"cpf "cf xcpegf "nkhg"uwr r qtv"
  vgej pks wgu"
 	
UGV"o c{"dg"eqxgtgf "dg{qpf "58"uguukqpu"qxgt"34"y ggmu"hqt"cp"
cf f kkqpcn'58"uguukqpu"qxgt"cp"gzvgpf gf "r gtkqf "qh"vko g"kh"
f ggo gf "o gf kecn{"pgeguuct{"d{"c"j gcnj "ectg"r tqxkf gt0'
	42' "eqkpuwtcpeg
	F gf wevkdng"cr r nkgu0'

Supplemental Drugs^ [qwt"i tqwr "j gcnj "r ncp"ur qpuqt"j cu"r wtej cugf "eqxgtci g"cdqxg" vj g"RctvV"F "f ghkpgf "uvcpf ctf "dgpghkv0[qwt"RctvV"F "f twi "dgpghkv' j cu"dggp"ecnewncvgf "cu"f gf wevkdng "kp"Ej cr vgt"80' Ej cr vgt"5"gzr nckpu"vj g"RctvV"F "r tguetkr vkqp"f twi "dgpghkv." kpenwf kpi "twngu"{qw'o wuv'hqnqy "vq"j cxg"r tguetkr vkqpu"eqxgtgf 0' Y j cv'{qw'r c{"hqt"{qwt"RctvV"F "r tguetkr vkqp"f twi u"vj tqwi j "qwt" r ncp"ku"gzr nckpgf "kp"Ej cr vgt"8."Ugevkqp"90'Vj ku"dgpghkv'ku"uwdlgev" vq"RctvV"F "r tguetkr vkqp"f twi "tgs wktgo gpvu0'	`Equv/uj ctkpi "ku"f guetkdgf " kp"Ej cr vgt"7."Ugevkqp"90'30'

Services that are covered for you	What you must pay when you get these services
Temporomandibular Joint ("TMJ") and Craniomandibular Disorder Ugtxkegu'hqt'uwti kecn'cpf ''pqpuwti kecn'vtgcvo gpv'qh'' vgo r qtqo cpf kdwnct''lqkpv'*'VO L*'f kuqtf gt''cpf ''etcpkqo cpf kdwnct'' f kuqtf gt0'Eqxgtci g''ku'y j g''uco g''cu'y cv'hqt''vtgcvo gpv'vq''cp{''qyj gt'' lqkpv'kp''y j g''dqf {0'	Equv'uj ctkpi ''ku'dcugf ''wr qp'' ugtxkegu'tgegkxgf ''cu'y kyj '' cp{''qyj gt''f kuqtf gt0'
Urgently needed services Wti gpvn{''pggf gf ''ugtxkegu'ctg'r tqxkf gf ''vq''vtgcv'c''pqp/go gti gpe{.'' wphqtguggp'o gf kecn'knpguu.''kplwt{.''qt'eqpf kkqp'y cv'tgs wktgu'' ko o gf kcvg'o gf kecn'ectg'dww.''i kxgp''{qwt'ektewo uvcpegu.''kv'ku'pqv'' r quukdng.''qt'kv'ku'wptgcuqpcdng.''vq''qdvckp'ugtxkegu'htqo ''pgy qtm'' r tqxkf gtu0'Gzco r ngu'qh'wti gpvn{''pggf gf ''ugtxkegu'y cv'y g'r ncp'' o wuv'eqxgt''qw'qh'pgy qtm'ctg'kk*'{qw'pggf ''ko o gf kcvg'ectg'' f wtkpi ''y g'y ggmgpf .''qt'kk*'{qw'ctg'vgo r qtctkn{''qwukf g'y g'' ugtxke'ctgc''qh'y g'r ncp0'Ugtxkegu'o wuv'dg'ko o gf kcvgn{''pggf gf '' cpf ''o gf kecn{''pgeguuct{0'Kf 'kv'ku'wptgcuqpcdng''i kxgp''{qwt'' ektewo uvcpegu'vq''ko o gf kcvgn{''qdvckp''y g'o gf kecn'ectg'htqo ''c'' pgy qtm'r tqxkf gt.''y gp''{qwt'r ncp'y kn'eqxgt''y g'wti gpvn{''pggf gf '' ugtxkegu'htqo ''c''r tqxkf gt''qwv/qh/pgy qtm0' `Eqxgtci g''ku'r tqxkf gf ''y qtnf y kf g0'	42' ''eqkpuwtcpeg'hqt'' ugtxkegu'y kj kp''y g'Wpkvgf '' Uvcvgu0' ` ''42' ''eqkpuwtcpeg'hqt'' ugtxkegu'qwukf g'y g'Wpkvgf '' Uvcvgu0'
Ventilator-dependent services Y g'eqxgt'wr ''vq''342'j qwtu'qh'ugtxkegu'r tqxkf gf ''d{''c''r tkxcvg'f ww{'' pwtug''qt'r gtuqpcn'ectg'cuukuvcpv'y j q''j cu'r tqxkf gf ''j qo g''ectg'' ugtxkegu'vq''c''xgpvkncvqt/f gr gpf gpv'r cvkgpv.''uqngn{''hqt''y g'r wtr qug'' qh'cuuwtkpi ''cf gs wcvg''tckpkpi ''qh'y g'j qur kcn'uvchh'vq'' eqo o wpkecvg'y kj ''y cv'r cvkgpv0'	Equv'uj ctkpi ''ku'dcugf ''wr qp'' ugtxkegu'tgegkxgf ''cu'y kyj '' cp{''qyj gt''ugtxkeg0'
🍎 **Vision care** Eqxgtgf ''ugtxkegu'kpenwf g<'' • ``Qpg'tqwkpg''g{g''gzco ''r gt''ecngpf ct''{gct0' • Qwr cvkgpv'r j {ukekcp'ugtxkegu'hqt'y g'f kci pquku'cpf '' vtgcvo gpv'qh'f kugcugu'cpf ''kplwtgu'qh'y g'g{g.''kpenwf kpi '' vtgcvo gpv'hqt''ci g/tgncvgf ''o cewnct''f gi gpgtcvkqp0'Qtki kpcn'' O gf kectg'f qgupÓv'eqxgt''tqwkpg''g{g''gzco u'*'g{g''tghtcevkqpu*'' hqt''g{gi ncuugu/eqpvcevu0'	``&2'eqr c{o gpv'hqt''wr ''vq'' qpg''tqwkpg''g{g''gzco 0' 42' ''eqkpuwtcpeg'hqt'' O gf kectg/eqxgtgf '' f kci pquku'cpf ''vtgcvo gpv'hqt'' f kugcugu'cpf ''kplwtkgu'qh'y g'' g{g0' F gf wevkdng''cr r nkgu0'

Services that are covered for you	What you must pay when you get these services
Vision care (continued)	
• Hqt''r gqr ng''y j q''ctg''cv''j ki j ''tkum'qh'i ncweqo c.''y g''y km'eqxgt'' qpg''i ncweqo c''uetggpkpi ''gcej ''{ gct0'Rgqr ng''cv''j ki j ''tkum'qh'' i ncweqo c''kpenwf g<'r gqr ng''y kij ''c''hco kn{''j kuqt{''qh'' i ncweqo c.''r gqr ng''y kij ''f kcdgvgu.''Chtkecp''Co gtkecpu''y j q''ctg'' ci g''72''cpf ''qnf gt.''cpf ''J kur cpke''Co gtkecpu''y j q''ctg''87''qt'' qnf gt0'	&2''eqr c{o gpv''hqt''gcej '' O gf kectg/eqxgtgf '' i ncweqo c''cpf ''f kcdgvke'' tgvkpqr cvj {''uetggpkpi 0'
• Hqt''r gqr ng''y kj ''f kcdgvgu.''uetggpkpi ''hqt''f kcdgvke''tgvkpqr cvj {'' ku''eqxgtgf ''qpeg''r gt''{ gct0'	&2''eqr c{o gpv''hqt'' O gf kectg/eqxgtgf ''g{ gy gct'' hqnqy kpi ''ecvctcev''uwti gt{0'
• Qpg''r ckt''qh''O gf kectg/eqxgtgf ''g{ gi ncuugu''qt''eqpvcev''ngpugu'' chvgt''gcej ''ecvctcev''uwti gt{''y cv''kpenwf gu''kpugtvkqp''qh''cp'' kpvtcqewnct''ngpu0G{ gy gct''ecp''dg''r wtej cugf ''kp''qt'' qwv''qh''pgvy qtn0'*Kh''{ qw'j cxg''y q''ugr ctcvg''ecvctcev'' qr gtcvkqpu.''{ qw''ecppqv''tgugtxg''y g''dgpghkv''chvgt''y g''hktuv'' uwti gt{''cpf ''r wtej cug''y q''g{ gi ncuugu''chvgt''y g''ugeqpf '' uwti gt{0+'Eqxgtgf ''g{ gi ncuugu''chvgt''ecvctcev''uwti gt{''kpenwf gu'' uvcpf ctf ''htco gu''cpf ''ngpugu''cu''f ghkpgf ''d{''O gf kect0Cp{'' wr i tcf gu''ctg''pqv''eqxgtgf ''*kpenwf kpi .''dwv''pqv''nko kgf ''q.'' f gnwzg''htco gu.''kpvkpi .''r tqi tguukxg''ngpugu''qt''cpvk/tghngevkxg''	
" eqcvkpi +0'	

"Welcome to Medicare" preventive visit	
Vj g''r ncp''eqxgtu''y j g''qpg/vko g''õY gneqo g''q''O gf kectgö'' r tgxgpvkxg''xkuky0'Vj g''xkuky''kpenwf gu''c''tgxkgy ''qh''{ qwt'j gcnij .''cu'' y gnn''cu''gf wecvkqp''cpf ''eqwpugnkpi ''cdqwv''y g''r tgxgpvkxg''ugtxkegu'' {qw'pggf ''*kpenwf kpi ''egtvckp''uetggpkpi u''cpf ''uj qw+.''cpf ''tghgttcnu'' hqt''qyj gt''ectg''kh''pggf gf 0'	Vj gtg''ku''pq''eqkpuwtcpeg.'' eqr c{o gpv.''qt''f gf wevkdng'' hqt''yj g''õY gneqo g''q'' O gf kectgö''r tgxgpvkxg'' xkuky0'
• O gf kectg/eqxgtgf ''GMI ''hqnqy kpi ''yj g''õY gneqo g''q'' O gf kectgö''r tgxgpvkxg''xkuky'	
Important:'Y g''eqxgt''yj g''õY gneqo g''q''O gf kectgö''r tgxgpvkxg'' xkuky'qpn{''y kj kp''yj g''hktuv''34''o qpyj u''{ qw'j cxg''O gf kectg'Rctv''D0' Y j gp''{ qw'o cmg''{ qwt''cr r qkpvo gpv.''ngv''{ qwt''f qevqtøu''qhhkeg'' mpqy ''{ qwy qwnf ''nkmg''q''uej gf wng''{ qwt''õY gneqo g''q''O gf kectgö'' r tgxgpvkxg''xkuky0'	

Section 2.2   Getting care using our plan's extended absence option

Wuwcm{''y g''o wuv''f kugptqm''{ qw'kh''{ qw'ctg''cdugpv''htqo '' qwt''r ncpøu''ugtxkeg''ctgc''hqt''o qtg''yj cp''5'' o qpyj u0'J qy gxgt.''y g''qhhgt''cp''Gzvgpf gf ''Cdugpeg''Qr vkqp''cu''c''uwr r ngo gpvcn'dgpghkv0'Vj ku''dgpghky''

cmqy u"{qw'vq"tgo ckp"gptqrogf "kp"{qw'r ncp"y j gp"{qw'ctg"qwwukfg"qh"qwt'r ncp¢u'ugtxkeg"ctgc"hqt"wr "vq"; "eqpugewvkxg"o qpvj u0'

[qw'o wuv'tgo ckp"c'r gto cpgpv'tgukfgpv'y kj kp"vj g"ugtxkeg"ctgc0"Kh"{qw'r gto cpgpvn{ "o qxg"vq"cp" ctgc"qwwukfg"qh"vj g'r ncp"ugtxkeg"ctgc."{qw'ctg"pqv'gnki kdng"vq "wug"vj g"Gzvgpf gf "Cdugpeg"Qr vkqp0+"

F wtkpi "vj ku'vgo r qtct{ "cdugpeg."{qw'o c{ "eqpvkpwg"vq"tgegkxg'r ncp"eqxgtci g "ugtxkegu'cpf "r c{"pq" o qtg"vj cp"{qw'y qwf "kh"{qw'j cf "wugf "pgyy qtm'r tqxkfgtu'kp"{qwt r ncp¢u'ugtxkeg"ctgc0'

O gf kec"o ckpvckpu'c'pgyy qtm'qh'r tqxkfgtu'y j gtgxgt"Rtko g"Uqnwkqp'r ncpu'ctg'qhhgtgf 0'Vj ku" kpenwf gu'r qtvkqpu'qh'Kqy c."Mcpucu."O kppguqvc."O kuuqwtk'P gdtcumc."P qtyj "F cmqvc."Qmcj qo c." Y kueqpukp."Y {qo kpi 'cpf "cnn'qh'Uqwwj "F cmqvc0'Y j gp"{qw'ctg "tcxgnkpi "y kj kp"vj ku'ctgc."{qw' uj qwf "eqpvkpwg"vq"ceeguu'ugtxkegu'htqo "Rtko g"Uqnwkqp'pgyy qtm'r tqxkfgtu'kp"qtfgt"vq"tgegkxg" kp/pgyy qtm'equv'uj ctkpi 0'

Y j gp"{qw'ctg"qwwukfg"qh'vj g"ctgc"y j gtg'Rtko g"Uqnwkqp'r ncpu'ctg'qhhgtgf ."{qw'o c{ "ukun'tgegkxg" kp/pgyy qtm'equv'uj ctkpi 'hqt'r ncp"dgpghkvu'd{ "wukpi 'pqp/pgyy qtm'r tqxkfgtu'y j q'r ctvkekr cvg"kp"vj g" O gf kectg'r tqi tco 0'[qw'o wuv'r tgugpv'dqvj "{qwt'O gf kectg'ectf "cpf "{qwt'r ncp"o go dgtuj kr "ectf " vq"vj g"pqp/pgyy qtm'r tqxkfgt"cv'vj g"ko g"{qw'tgegkxg'ectc0'Rngcug "kputtwev'vj go "vj cv'vj g{ "ctg"vq "dknn' O gf kectg'hktuv'hqt"O gf kectg'gnki kdng"ugtxkegu0'Qpeg"O gf kectg'j cu'r ckf ."cp{ "tgo ckpkpi "ej cti gu" uj qwf "dg"dkngf "vq"O gf kec0'

If you are planning to be out of the service area for more than 90 consecutive days, you must call Medica Customer Service before you begin your temporary absence in order to access coverage for health services under the Extended Absence Option. 'Ecnkpi "O gf kec" Ewuqo gt"Ugtxkeg"uguu'wr "vj g"tqeguu'vj cv'y knn'cwj qtk| g'ernko u'htqo "pqp/pgyy qtm'r tqxkfgtu'vq" dg"r ckf "f wtkpi "vj g"ko g"{qw¢xg"kpfkecvgf "{qw'y knn'dg"wuukfg"vj g"ctgc0'*Kh"{qw'ctg"i qpg"nguu'vj cp" ; 2'eqpugewkxg"f c{u'vj g"Gzvgpf gf "Cdugpeg"Qr vkqp'y knn'cwwo cvkecnn{'cr r n{ "vq"ugtxkegu'tgegkxgf " qwwukfg"vj g"r ncp"ugtxkeg"ctgc0'Vj gtg'ku'pq'pggf "vq"ecnn'O gf kec'Ewuqo gt"Ugtxkeg0+"

Vj g"Gzvgpf gf "Cdugpeg"Qr vkqp'ecp"qpn{ "dg"wugf "**outside the service area** cpf "qpn{ "y kj kp"vj g" Wpkgf "Uvcvgu0'

I gpgtcnn{ ."{qw'y knn'qpn{ "pggf "vq"ecnn'O gf kec'Ewuqo gt"Ugtxkeg'qpeg"vq"cevkxcvg"vj g'Gzvgpf gf " Cdugpeg'Qr vkqp0'J qy gxgt."kh"{qw'ctg"cf o kuvgf "vq"c'j qur kcn'qt"umkmgf "pwtukpi "hcekn{{ "y j kng"{qw" ctg'i qpg."{qw'uj qwf "ecnn'O gf kec'Ewuqo gt"Ugtxkeg'cpf "tgr qtv'vj g'cf o kuukqp0'P qvg<'Dgpghkuu'hqt" kpr cvkgpv'ugtxkegu'ctg'nko kgf "vq"O gf kectg'gnki kdng'f c{u'wpfgt "vj g'Gzvgpf gf "Cdugpeg'Qr vkqp0'

Kh"{qw'ctg"pqv'wukpi "vj g'Gzvgpf gf "Cdugpeg'Qr vkqp."{qw'o c{ "i gv'ectg"y j gp"{qw'ctg"qwwukfg"vj g" ugtxkeg"ctgc0'[qw'o c{ "pggf "vq"r c{ "j ki j gt"equv'uj ctkpi "hqt'tqwkpg"ectg'htqo "pqp/pgyy qtm' r tqxkfgtu."dw"{qw'y qp¢v'r c{ "gzvtc'kp"c"o gf kecn'go gti gpe{ "qt"kh"{qwt'ectg'ku'wti gpv6n{ "pggfgf 0'

Qpeg"{qw'tgwwtp"vq"vj g"ugtxkeg"ctgc."ecnn'O gf kec'Ewuqo gt"Ugtxkeg'vq"pqvkf{ "vj go "qh"{qwt'tgwwtp0' Chvgt"{qw'tgwwtp."{qw'o wuv'wug'O gf kec'pgyy qtm'r tqxkfgtu'gzegr v'hqt'go gti gpe{'ectg'ugtxkegu" cpf "wti gpvn{ "pggf gf "ugtxkegu'vq"tgegkxg"vj g'j ki j guv'ngxgn'qh'eqxgtci g'wpfgt"qwt"r ncp0'

Kh"{qwj cxg"pqv'tgwwtpgf "vq"vj g"r ncp"ugtxkeg"ctgc"y kj kp"; "o qpvj u."{qwy knn'dg"f kugptqnngf "htqo " vj g"r ncp0'

Kh'{qw'j cxg'c swguvkqp'cdqw'{qwt'o gfkecn'equvu.'yj g'cxckncdknkv{'qh'pgyy qtm'rtqxkfgtu'qt'yj g'wug" qh'pqp/pgyy qtm'rtqxkfgtu'yj gp'{qw'tcxgn'r ngcug'ecnn'O gfkec'Ewuvqo gt'Ugtxkeg0"

SECTION 3   What services are not covered by the plan?

Section 3.1   Services we do *not* cover (exclusions)

Vj ku'ugevkqp'vgmu'{qw'y j cv'ugtxkegu'ctg'õgzenwfgf ö'htqo "O gfkectg'equgtci g'cpf "yj gtghqtg."ctg" pqv'equgtgf "d{'yj ku'r ncp0'

Vj g'ej ctv'dgmy 'ku uvu'ugtxkegu'cpf "kgo u'yj cv'gkj gt'ctg'pqv'equgtgf "wpfgt'cp{ 'eqpfkkqp'qt'ctg" equgtgf "qpn{ 'wpfgt'ur gekhke'eqpfkkqpu0'

Kh'{qw'i gv'ugtxkegu'yj cv'ctg'gzenwfgf "*pqv'equgtgf +."{qw'o wuv'r c{ "hqt'yj go "{qwtugm'gzegr v'wpfgt" yj g'ur gekhke'eqpfkkqpu'ku ugf "dgm y 0'Gxgp'kh'{qw'tegkxg'yj g'gzenwfgf "ugtxkegu'cv'cp'go gti gpe{ " hcekm{."yj g'gzenwfgf "ugtxkegu'ctg'ukm'pqv'equgtgf ."cpf "qwt'r ncp'y km'pqv'r c{ "hqt'yj go 0'Vj g'qpn{ " gzegr vkqp'ku'kh'yj g'ugtxkeg'ku'cr r gcmf "cpf "f gekf gf "wr qp'cr r gcn'q'dg'c'o gfkecn'ugtxkeg'yj cv'y g" uj qwnf "j cxg'r ckf "qt'equgtgf "dgecwug'qh'{qwt'ur gekhke'ukwcvkqp0'*Hqt'kphqto cvkqp'cdqw'" cr r gcmi i 'c'f gekukqp'y g'j cxg'o cf g'q'pqv'equgt'c'o gfkecn'ugtxkeg.'i q'q'Ej cr vgt'; ."Ugevkqp'7060" kp'yj ku'f qewo gpv0+'

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Cewr wpewwtg"		Cxckncdng'hqt'r gqr ng'y kj "ej tqpke" nqy "dcem'r ckp'wpf gt'egtvckp" ekt ewo uvcpegu0'
Cf wn'hquvgt'ectg"	✓	
Ej cti gu'hqt'ucngu'vcz"	✓	
Eqo o gtekcn'y gki j v'nquu'r tqi tco u" cpf "gzgtekug'r tqi tco u"		Gzgtekug'r tqi tco u'o c{ "dg" equgtgf "qpn{ 'y j gp'o gfkecm{ " pgeguuct{ "ceeqtf kpi "q'O gf kectg" equgtci g'i wkf gnkpgu0'
Eqo o gvke'uwti gt{ 'qt'r tqegf wtgu"		• Eqxgtgf "kp'ecugu'qh'cp" ceekf gpvcn'kplwt{ 'qt'hqt" ko r tqxgo gpv'qh'yj g" hwpevkqpkpi "qh'c'o cnhqto gf " dqf { 'o go dgt0' • Eqxgtgf "y kj qw'nko kcvkqpu" hqt'cm'uvci gu'qh" tgeqpuvtwevkqp'hqt'c'dtgcuv"

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
		chvgt"c"o gf kecm{"pgeguuct{" o cuvgevqo {"cu"f gvgto kpgf " d{"\j g"cwgpf kpi "r j {ukekcp." cu"y gm'cu"hqt"\j g"wpchhgevgf " dtgcuv'\q"r tqf weg"c" u{o o gvtkecn'cr r gctcpeg0'
Ewuvqf kcn'ectg" Ewuvqf kcn'ectg"ku"r gtuqpcn'ectg" \j cv'f qgu"pqv'tgs wktg"\j g" eqpvkpwkpi "cwgpvkqp"qh"\tckpgf " o gf kecn'qt"r ctco gf kecn'r gtuqppgn" uwej "cu"ectg"\j cv'j gnr u"{qw'y kj " cevkxkvkgu"qh"f ckn{"rkxkpi ."uwej "cu" dcvj kpi "qt"f tguukpi 0'	✓	
Gzr gtko gpvcn'o gf kecn'cpf " uwti kecn'r tqegf wtgu."gs wkr o gpv." cpf "o gf kecvkqpu0' Gzr gtko gpvcn'r tqegf wtgu"cpf " kvgo u"ctg"\j qug"kvgo u"cpf " r tqegf wtgu"f gvgto kpgf "d{" Qtki kpcn'O gf kectg"\q"pqv'dg" i gpgtcn{ "ceegr vgf "d{ "\j g"o gf kecn' eqo o wpkv{0'		O c{ "dg"eqxgtgf "d{ "Qtki kpcn' O gf kectg"wpf gt"c" O gf kectg/cr r tqxgf "erkpkecn' tgugctej "uwf { "qt"d{ "qwt"r ncp0' *Ugg"Ej cr vgt"5 ."Ugevkqp"7 "hqt" o qtg"kphqto cvkqp"qp"erkpkecn' tgugctej "uwf kgu0+'
G{ gi ncuugu."tcf kcn'mgtcvqvqo {." NCUKM'uwti gt{ ."cpf "qvj gt"nqy " xkukqp"ckf u0'		G{ g"gzco "cpf "qpg"r ckt"qh" g{ gi ncuugu"*qt"eqpvcev'hgpugu+"ctg" eqxgtgf "hqt"r gqr ng"chvgt"ecvctcev' uwti gt{ 0'
Hggu"ej cti gf "hqt"ectg"d{ "{qwt" ko o gf kcvg"tgncvkxgu"qt"o go dgtu" qh"{qwt'j qwugj qnf 0'	✓	
Hwm/\ko g"pwtukpi "ectg"kp"{qwt" j qo g0'	✓	
I gpgvke"eqwpugrkpi "cpf "i gpgvkeu" uwf kgu"gzegr v'y j gp"\j g"tguwnu" y qwnf "kphnwgpeg"c"\tcvo gpv'qt" o cpci go gpv'qh"c"eqpf kvkqp"		Eqxgtgf "qpn{ "y j gp"o gf kecm{" pgeguuct{ "ceeqtf kpi "\q"O gf kectg" I wkf gnkpgu0'

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
J crhy c{ "j qwugu."gzvgpf gf "ectg" hcekrkxkgu"qt"eqo rctcdrg"hcekrkxkgu" cpf "o gpvcrj gcnj "tgukf gpvkcn" vtgcvo gpv"hcekrkxkgu"	✓	
J qo g/f grkxgtgf "o gcru"	✓	
J qo go cmgt"ugtxkegu"kpenwf kpi " dcuke"j qwugj qnf "cuukuvcpeg."uwej " cu"rki j v"j qwugmggr kpi "qt"rki j v" o gcn"r tgr ctcvkqp0'	✓	
Kh"{qw'ctg"pqv"gpvkvngf "vq."qt"j cxg" pqv"r wtej cugf "O gf kectg"Rctv"C." cpf "{qw'ctg"qpn{ "gptqrngf "kp" O gf kectg"Rctv"D."{qw'y km'qpn{ " j cxg"O gf kectg"Rctv"D"eqxgtci g" wpf gt"qwt"r ncp0["qw'y km'pqv"j cxg" eqxgtci g"hqt"ugtxkegu"j cv"y qwf " dg"eqxgtgf "wpf gt"O gf kectg"Rctv"C" ugtxkegu"uwej "cu"j qur kcn "umkngf " pwtukpi "hcekrkv{ "cpf "cp{ "tgncvgf " ugtxkeg0'	✓	
Kpeqpvkpgpeg"r cf u"qt"uwr r rkgu"	✓	
O gf kecn'ecppcdku"	✓	
P cwtqr cvj "ugtxkegu"*wugu"pcwvtcn' qt"cnvgtpcvkxg"vtgcvo gpvu+0'	✓	
P qp/go gti gpe{ "y j ggrej ckt "xcp" vtcpur qtvcvkqp"	✓	
P qp/o gf kecn'cf o kpkuvtcvkxg"hggu" cpf "ej cti gu"kpenwf kpi "dwv"pqv" rko kvgf "vq"o gf kecn'tgeqtf " r tgr ctcvkqp"ej cti gu."cr r qkpvo gpv" ecpegncvkqp"hggu."chvgt"j qwtu" cr r qkpvo gpv"ej cti gu."cpf "kpvgtguv" ej cti gu"	✓	
P qp/tqwvkpg"f gpvcn'ectg"		F gpvcn'ectg"tgs wktgf "vq"vtgcv" knrpguu"qt"kplwt{ "o c{ "dg"eqxgtgf " cu"kpr cvkgpv"qt"qwvr cvkgpv"ectg0'

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Qtyj qr gf ke"uj qgu"qt"uwr r qtvkxg" f gxkegu"hqt"vj g"hggv"		Uj qgu"vj cv'ctg"r ctv'qh"c"rgi "dtceg" cpf "ctg"kpenwf gf "kp"vj g"equv'qh"vj g" dtceg0Qtyj qr gf ke"qt"vj gtcr gwkke" uj qgu"hqt"r gqr rg"y kyj "f kcdgvke" hqqv'f kugcug0
Qxgt/vj g/eqwpvgt"*QVE+'f twi u"	✓	
Rgtuqpcn'kvgo u"kp"{qwt"tqqo "cv'c" j qur kvcn'qt"c"unkmgf "pwtukpi " hcekrkv{."uwej "cu"c"vgrgr j qpg"qt"c" vgrgxkukqp0	✓	
Rtkxcvg"tqqo "kp"c"j qur kvcn0		Eqxgtgf "qpn{"y j gp"o gf kecm{" pgeguuct{0
Rtqhguukqpcn'ugtxkegu"cuuqekcvgf " y kyj "uwduvcpeg"cdwug" kpvgtxgpvkqpu0C "õuwduvcpeg"cdwug" kpvgtxgpvkqpö"ku"c"i cyj gtkpi "qh" hco kn{"cpf "qt"htkgpf u"vq" gpeqwtci g"c"r gtuqp"eqxgtgf "wpf gt" vj ku'Gxkf gpeg"qh'Eqxgtci g"vq"uggm" uwduvcpeg"cdwug"vtgcvo gpv0	✓	
Tgetgcvkqpcn'qt"gf wecvkqpcn' vj gtcr {0Tgetgcvkqpcn'vj gtcr {"ku" vj gtcr {"r tqxkf gf "uqrgn{"hqt"vj g" r wtr qug"qh"tgetgcvkqp."kpenwf kpi " dwv'pqv'nko kvgf "vq<"c+'tgs wguu"hqt" r j {ukecn'vj gtcr {"qt"qeewr cvkqpcn' vj gtcr {"vq"ko r tqxg"cyj rgvke" cdkrkv{."cpf "*d+'dtcegu"qt"i wctf u'vq" r tgxgpv'ur qtvu"kplwtkgu0	✓	
Tgxgtucn'qh'uvgtkrk| cvkqp" r tqegf wtgu"cpf "qt" pqp/r tguetkr vkqp"eqpvtcegr vkxg" uwr r rkgu0	✓	
Tqwkpg"ej ktqr tcevke"ectg"		O cpwcn'o cpkr wncvkqp"qh'vj g"ur kpg" vq"eqttgev'c"uwdnwz cvkqp"ku" eqxgtgf 0

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Tqwvkpg"f gpvcn"ectg."uwej "cu" engcpkpi u."hkmkpi u."qt"f gpwtgu0"	✓	
Tqwvkpg"hqqv"ectg"		Uqo g"hko kvgf "eqxgtci g"ku" rtqxkf gf "ceeqtf kpi "vq"O gf kectg" i wkf gnkpgu."*g0 0"kh"{qw"j cxg" f kcdgvgu+0"
Ugtxkegu"eqpukf gtgf "pqv" tgcuqpcdng"cpf "pgeguuct{." ceeqtf kpi "vq"Qtki kpcn"O gf kectg" uvcpf ctf u"	✓	
Vtgcvo gpv."r tqegf wtgu"qt"ugtxkegu" y j kej "ctg"r tqxkf gf "y j gp"{qw"ctg" pqv"eqxgtgf "wpf gt"j ku"Gxkf gpeg" qh"Eqxgtci g"	✓	

CHAPTER 5:

Using the plan's coverage for Part D prescription drugs

SECTION 1   Introduction

Vj ku'ej cr vgt'**explains rules for using your coverage for Part D drugs**0'Rngcug'ugg'Ejcrvgt'6" hqt'Ogfkectg'RctvD'ftwi "dgpghku'cpf "jqurkeg'ftwi "dgpghku0'

Section 1.1   Basic rules for the plan's Part D drug coverage

Vjg'rncp'y km'i gpgtcm{'eqxgt'{qwt'ftwi u'cu'nqpi "cu'{qw'hqnqmy "vj gug'dcukerwngu<

- [qw'o wuv'j cxg'c'rtqxkfgt'%c'fqevqt."fgpvkuv."qt'qyjgt'rtguetkdgt+'y tkvg'{qw'c'rtguetkrvkqp" yjkej "o wuv'dg'xcmkf"wpfgr'cr rnkecdng'uvcvg'ncy 0'

- [qwt'rtguetkdgt'o wuv'pqv'dg'qp'Ogfkectg’u'Gzenwukqp'qt'Rtgenwukqp'Nkuvu0'

- [qw'i gpgtcm{'o wuv'wug'c'pgwy qrk'rjcto ace{'vq'hkm'{qwr'rtguetkrvkqp0*Ugg'Ugevkqp'4."*Fill your prescriptions at a network pharmacy or through the plan's mail-order service0*'

- [qwt'ftwi "o wuv'dg'qp'vjg'rncp¢u'*List of Covered Drugs (Formulary)'*y g'ecm'kv'vjg'õFtwi " Nkuvö'hqt'uj qrv0*Ugg'Ugevkqp'5."*Your drugs need to be on the plan's "Drug List".+'

- [qwt'ftwi "o wuv'dg'wugf "hqt'c'o gfkecm{'ceegr vgf "kpfkecvkqp0C"õo gfkecm{'ceegr vgf " kpfkecvkqpö'ku'c'wug'qh'vjg'ftwi "vjcv'ku'gkyjer'crrtqxgf "d{'vjg'Hqqf "cpf "Ftwi " Cfo kpkuvtcvkqp'qt'uwrrqtvgf "d{'egtvckp'tghgtgpeg'dqqmu0*Ugg'Ugevkqp'5"hqt'o qtg" kphqto cvkqp'cdqwv'c'o gfkecm{'ceegr vgf "kpfkecvkqp0+'

SECTION 2   Fill your prescription at a network pharmacy or through the plan's mail-order service

Section 2.1   Use a network pharmacy

Kp'o quv'ecugu."{qwr'rtguetkr vkqpu'ctg'eqxgtgf "*only"kh'vjg{'ctg'hkmgf "cv'vjg'rncp¢u'pgwy qrk' rjcto acegu0*Ugg'Ugevkqp'407'hqt'kphqto cvkqp'cdqwv'y jgp'y g'y qwf "eqxgr'rtguetkr vkqpu'hkmgf "cv' qw'qh'pgwy qrk'rjcto acgu0+'Qwt'pgwy qrk'kpenwfgu'rjcto acgu'y kyj "r tghgttgf "equv'uj ctkpi ." y jkej "o c{'qhhgt'{qw'nqy gr'equv'uj ctkpi "vj cp'vj g'uvcpfctf "equv'uj ctkpi "qhhgtgf "d{'qyjgr" rjcto acgu'y kyj kp'vjg'pgwy qrk0'

C'pgwy qrk'rjcto ace{'ku'c'rjcto ace{'vj cv'j cu'c'eqpvtcev'y kyj "vjg'rncp'vq'rtqxkfg'{qwr'eqxgtgf " rtguetkr vkqp'ftwi u0'Vjg'vgto "õeqxgtgf "ftwi uö'o gcpu'cmi'qh'vjg'Rctv'F "rtguetkr vkqp'ftwi u'yj cv'ctg" qp'vjg'rncp¢u'Ftwi "Nkuv0'

Section 2.2   Network pharmacies

How do you find a network pharmacy in your area?

Vq'hkpf "c'pgwy qrk'rjcto ace{."{qw'ecp'nqqm'kp'{qwr'*Pharmacy Directory.'xkukv'qwr'y gdukg" *Ogfkec0eqo_IFIRG+."cpf "qr'ecm'Ogfkec'Ewuvqo gr'Ugtxkeg0'

[qw'o c{ 'i q 'vq 'cp{ 'qh 'qwt 'pgvy qtm'r j cto cekgu0Uqo g 'qh 'qwt 'pgvy qtm'r j cto cekgu 'r tqxkf g' r tghgttgf "equv 'uj ctkpi ."'y j kej "o c{ 'dg 'nqy gt 'vj cp 'vj g 'equv 'uj ctkpi "cv 'c 'r j cto ce{ 'vj cv 'qhhgtu' uvcpf ctf "equv 'uj ctkpi 0'Vj g 'Pharmacy Directory "y km 'vgm '{ qw'y j kej "qh 'vj g 'pgvy qtm'r j cto cekgu" qhhgt 'r tghgttgf "equv 'uj ctkpi 0'Eqpvcev 'wu 'vq 'hkpf "qwt o qtg 'cdqwv 'j qy "{ qwt 'qwv 'qh 'r qemgv 'equvu' eqwnf "xct{ 'hqt 'f khhgtgpv 'f twi u0'

What if the pharmacy you have been using leaves the network?

Kh 'vj g 'r j cto ce{ "{ qw'j cxg 'dggp 'wukpi "ngcxgu 'vj g 'r ncp øu 'pgvy qtm "{ qw'y km 'j cxg 'vq 'hkpf "c 'pgy " r j cto ce{ 'vj cv 'ku 'kp 'vj g 'pgvy qtm0'Qt 'kh 'vj g 'r j cto ce{ "{ qw'j cxg 'dggp 'wukpi "uvc{ u 'y kj kp 'vj g" pgvy qtm 'dwv 'ku 'pq 'nqpi gt 'qhhgtkpi 'r tghgttgf "equv 'uj ctkpi ."'{ qw'o c{ 'y cpv 'vq 'uy kej "vq 'c 'f khhgtgpv' pgvy qtm 'qt 'r tghgttgf 'r j cto ce{ .'kh 'cxckncdng0'Vq 'hkpf "cpqvj gt 'r j cto ce{ 'kp 'qwt 'ctgc ."'{ qw'ecp 'i gv' j gnr "htqo "O gf kec 'Ewuvqo gt 'Ugtxkeg 'qt 'wug 'vj g 'Pharmacy Directory0'[qw'ecp 'cnuq 'hkpf " kphqto cvkqp 'qp 'qwt 'y gdukvg 'cv 'O gf kec0eqo 1F IRG0'

What if you need a specialized pharmacy?

Uqo g 'r tguetkr vkqpu 'o wuv 'dg 'hkmgf "cv 'c 'ur gekcnk| gf 'r j cto ce{0'Ur gekcnk| gf 'r j cto cekgu 'kpenwf g<

- Rj cto cekgu 'vj cv 'uwr r n{ "f twi u 'hqt 'j qo g 'kphwukqp 'vj gtcr {0'

- Rj cto cekgu 'vj cv 'uwr r n{ "f twi u 'hqt 'tgukf gpvu 'qh 'c 'nqpi /vgto "ectg '*NVE+'hcekmk{ 0'Wuwcm{ .'c' NVE 'hcekmk{ '*uwej "cu 'c 'pwtukpi "j qo g+'j cu 'ku 'qy p 'r j cto ce{0'Kh '{ qw'j cxg 'cp 'f khhkewm{ " ceeguukpi "{ qwt 'RctvF 'dgpghku 'kp 'cp 'NVE 'hcekmk{ .'r ngcug 'eqpvcev 'O gf kec 'Ewuvqo gt" Ugtxkeg0'

- Rj cto cekgu 'vj cv 'ugtxg 'vj g 'Kpf kcp 'J gcnj "Ugtxkeg 1'Vtkdcn 1'Wtdcp 'Kpf kcp 'J gcnj "Rtqi tco " *pqv 'cxckncdng 'kp 'Rwgtvq 'Tkeq +0'Gzegr v 'kp 'go gti gpekgu .'qpn{ 'P cvkxg 'Co gtkecpu 'qt 'Cncumc" P cvkxgu 'j cxg 'ceeguu 'vq 'vj gug 'r j cto cekgu 'kp 'qwt 'pgvy qtm0'

- Rj cto cekgu 'vj cv 'f kur gpug 'f twi u 'vj cv 'ctg 'tguvtkevgf "d{ 'vj g 'HF C 'vq 'egtvckp 'nqecvkqpu 'qt 'vj cv' tgs wktg 'ur gekcn 'j cpf nkpi .'r tqxkf gt 'eqqtf kpcvkqp .'qt 'gf wecvkqp 'qp 'vj gkt 'wug0'**Note:**'Vj ku' uegpctkq 'uj qwnf 'j cr r gp 'ctctgn{0'

Vq 'nqecvg 'c 'ur gekcnk| gf 'r j cto ce{ .'nqqm 'kp '{ qwt 'Pharmacy Directory "qt 'ecm 'O gf kec 'Ewuvqo gt" Ugtxkeg0'

Section 2.3   Using the plan's mail-order service

Qwt 'r ncp øu 'o ckn/qtf gt 'ugtxkeg 'cmqy u '{ qw'vq 'qtf gt '**up to a 90-day supply**0'

Qwt 'pgvy qtm 'kpenwf gu 'o ckn/qtf gt 'r j cto cekgu 'vj cv 'qhhgt 'uvcpf ctf "equv 'uj ctkpi "cpf "o ckn/qtf gt" r j cto cekgu 'vj cv 'qhhgt 'r tghgttgf "equv 'uj ctkpi 0'[qw'o c{ 'wug 'gkj gt 'v{ r g 'qh 'pgvy qtm 'r j cto ce{ 'vq' tgegkxg '{ qwt 'eqxgtgf 'r tguetkr vkqp 'f twi u0'[qwt 'equv 'uj ctkpi "o c{ 'dg 'nguu 'htqo "o ckn/qtf gt" r j cto cekgu 'y kj 'r tghgttgf "equv 'uj ctkpi 0'

Vq 'i gv 'qtf gt 'hqto u 'cpf 'kphqto cvkqp 'cdqwv 'hkmkpi "{ qwt 'r tguetkr vkqpu 'd{ 'o ckn 'ecm 'O gf kec" Ewuvqo gt 'Ugtxkeg0'

Wuwcm{."c"o ckn/qtf gt"rj cto ce{"qtf gt"y kn'dg"f grkxgtgf "q"{qw"kp"pq"o qtg"vj cp"32'fc{u0'
J qy gxgt."uqo gvko gu"{qwt"o ckn/qtf gt"o c{"dg"f nc{gf0" Kf"{qwt"uj kro gpv"ku"f nc{gf"dg{qpf "vj ku"
cpf "{qwtgswktg"kv'q"dg"hkmgf ."{qw'y kn'pggf "vq"eqpvce{"{qwt rj {ukekcp"hqt"cp"kpvgtko "rtguetkrvkqp"
vq"hknm'cv'{qwt"nqecn'rgvckn'rj cto ce{'wpvkn'{qwt'uw rrn'cttkxgu0'Kh'{qw j cxg'fkhhkewnv{'hknmkpi "{qwt"
kpvgtko "rtguetkrvkqp'rngcug'eqpvce{'O gfkec'Euwqo gt"Ugtxkeg0'

New prescriptions the pharmacy receives directly from your doctor's office.

Vj g'rj cto ce{'y kn'cwwqo cvkecm{'hknm'cpf 'f grkxgt'pgy 'rtguetkrvkqpu'kv'tgegkxgu'htqo 'j gcnj '
ectg'rtqxkfgtu."y kj qw'ej gemkpi "y kj "{qw'hktuv."kh'gkj gt<

- [qw'wugf "o ckn/qtf gt"ugtxkegu'y kj "vj ku'rncp'kp'vj g'rcuv."qt"

- [qw'uki p'wr"hqt"cwwqo cvke'f grkxgt{"qh'cm'pgy 'rtguetkrvkqpu'tegekxgf 'fktgevn{'htqo "
  j gcnj "ectg'rtqxkfgtu0'[qw'o c{'tgswguv'cwwqo cvke'f grkxgt{"qh'cm'pgy 'rtguetkrvkqpu'cv'
  cp{"vko g'd{"ecmkpi "Gzrtguu"Uetkrvu'J qo g'F grkxgt{"Rj cto ce{"cv'3"*: 22+'4: ; /: 8; 2."
  VV[<9330'

Kf'{qw'tgegkxg"c'rtguetkrvkqp"cwwqo cvkecm{"d{"o ckn'j cv'{qw'f q"pqv'y cpv."cpf "{qw'y gtg"
pqv'eqpvcevgf "vq"ugg"kh'{qw'cpvgf "kv'dghqtg'kv'uj kr r gf ."{qw'o c{"dg"gmki kdng"hqt"c'tghwpf 0'

Kf'{qw'wugf "o ckn/qtf gt"kp'vj g'rcuv'cpf "f q'pqv'y cpvj g'rj cto ce{'vq'cwwqo cvkecm{"hknm'cpf "
uj kr "gcej "pgy 'rtguetkrvkqp."rngcug'eqpvcev'wu'd{'ecmkpi "Gzrtguu'Uetkrvu'J qo g'F grkxgt{"
Rj cto ce{'cv'3"*: 22+'4: ; /: 8; 2."VV[<9330'

Kf'{qw'j cxg'pgxgt'wugf "qwt"o ckn/qtf gt"f grkxgt{"cpf lqt"f gekfg'vq"uvqr "cwwqo cvke'hknmu'qh'
pgy "rtguetkrvkqpu."vj g'rj cto ce{'y kn'eqpvcev{qw'gcej "ko g'kv'i gu'c'pgy 'rtguetkrvkqp'
htqo "c'j gcnj "ectg'rtqxkfgt'vq"ugg'kh'{qw'y cpv'j g'o gfkecvkqp'hkmgf 'cpf "uj kr r gf "
ko o gfkcvgn{0'Kk'ku'ko r qtvcpv'j cv'{qw'tgur qpf "gcej "vko g'{qw'ctg'eqpvcevgf "d{'j g"
rj cto ce{.'vq"ngv'j go "mpqy 'y j gj gt'vq"uj kr ."fnc{.'qt"ecpegn'j g'pgy 'rtguetkrvkqp0'

Refills on mail-order prescriptions0'Hqt"tghkmu'qh'{qw'f tw i u."{qw'j cxg'j g'qr vkqp'vq"
uki p'wr"hqt"cp"cwwqo cvke'tghkm'rtqi tco 0'Wpf gt"j ku'rtqi tco ."y g'y kn'uvctv'vq"rtqeguu'{qwt"
pgzv'tghkm'cwwqo cvkecm{"y j gp"qwt"tgeqtf u'uj qy "{qw'uj qwf "dg"emqug'vq"twppkpi "qwv"qh'
{qwt"f tw i 0'Vj g'rj cto ce{"y kn'eqpvcev{qw'rtkqt'vq"uj kr r kpi "gcej "tghkm'vq"o cmg'uwtg'{qw'
pggf "o qtg'o gfkecvkqp."cpf "{qw'ecp"ecpegn'uej gfwgf "tghkmu'kh'{qw'j cxg'gpqwi j "qh'{qwt"
o gfkecvkqp'qt'kh'{qwt'o gfkecvkqp'j cu'ej cpi gf0'

Kf'{qw'ej qqug'pqv'vq"ug'qwt"cwvq/tghkm'rtqi tco 'dwv'uvkn'y cpv'j g'o ckn/qtf gt'rj cto ce{'vq'
ugpf "{qw'{qwt'rtguetkrvkqp.'rngcug'eqpvce{'{qwt'rj cto ce{'32'fc{u'dghqtg'{qw'ewttgpv'
rtguetkrvkqp'y kn'twp'qw0'Vj ku'y kn'gpuwtg'{qwt'qtf gt'ku'uj kr r gf "vq"{qw'kp'ko g0'

Vq"qr v'{qw'qh'qwt"r tqi tco "j cv'cwwqo cvkecm{"r tgr ctgu'o ckn/qtf gt'tghkmu."r ngcug'eqpvcev'wu'
d{"ecmkpi "Gzr tguu'Uetkr vu'J qo g'F grkxgt{"Rj cto ce{"cv'3"*: 22+'4: ; /: 8; 2."VV[<9330'

Kf'{qw'tgegkxg"c'tghkm'cwwqo cvkecm{"d{"o ckn'j cv'{qw'f q'pqv'y cpv."{qw'o c{"dg"gmki kdng"hqt"
c'tghwpf 0'

Section 2.4 How can you get a long-term supply of drugs?

Y j gp"{qw'i gv'c"nqpi /vgto "uwr r n{"qh'f twi u."{qw'equv'uj ctkpi "o c{"dg"nqy gt0'Vj g'r ncp"qhhgtu'"y q" y c{u'"q'i gv'c"nqpi /vgto "uwr r n{"*cnuq 'ecnqgf "cp "õgzvgpf gf "uwr r n{ö+"qh'o ckpvgpcpeg"f twi u'qp"qwr' r ncp/øu"Ftwi "Nkuv0 *'O ckpvgpcpeg"f twi u'ctg "f twi u'y j cv'{qw'cmg"qp"c "tgi wct'dcuku."hqt"c "ej tqpke"qt" nqpi /vgto "o gf kecn'eqpf kvkqp0+"

30' Uqo g"tgvckn'r j cto cekgu'kp"qwr pgvy qtm'cmqy "{qw'vq'i gv'c"nqpi /vgto "uwr r n{"qh'o ckpvgpcpeg' f twi u0'[qwr *Pharmacy Directory* 'vgmu"{qw'y j kej 'r j cto cekgu'kp"qwr pgvy qtm'ecp"i kxg"{qw' c"nqpi /vgto "uwr r n{"qh'o ckpvgpcpeg'f twi u0'[qw'ecp"cnuq "ecm'O gf kec 'Ewuvqo gt "Ugtxkeg"hqt" o qtg"kphqto cvkqp0'

40' [qw'o c{"cnuq "tgegkxg"o ckpvgpcpeg'f twi u'hj tqwi j "qwr o ckn'qtf gt"r tqi tco 0'Rngcug"ugg" Ugevkqp"405"hqt"o qtg"kphqto cvkqp0'

Section 2.5 When can you use a pharmacy that is not in the plan's network?

Your prescription may be covered in certain situations

I gpgtcm{."y g "eqxgt"f twi u'hkmgf "cv'cp"qwv/qh/pgvy qtm'r j cto ce{"*only'y j gp"{qw'ctg'pqv'cdng"vq" wug"c"pgvy qtm'r j cto ce{0'Vq 'j gm "{qw."y g 'j cxg'pgvy qtm'r j cto cekgu'qwuukf g'qh'qwr ugtxkeg'ctgc" y j gtg"{qw'ecp"i gv'{qwr'r tguetkr vkqpu'hkmgf "cu'c"o go dgt"qh'qwr r ncp0'**Please check first with Medica Customer Service** 'vq'ugg"kh'y j gtg"ku'c"pgvy qtm'r j cto ce{'pgctd{0'[qw'y km'o quv'hkmgn{"dg" tgswktgf "vq'r c{"j g 'f khhgtgpeg"dgwy ggp"y j cv'{qw'r c{"hqt"y g 'f twi "cv'y j g 'qwv/qh/pgvy qtm'r j cto ce{' cpf "y j g'equv'y j cv'y g 'y qwf "eqxgt"cv'cp"kp/pgvy qtm'r j cto ce{0'

J gtg "ctg "y j g'ektewo uvcpegu'y j gp"y g 'y qwf "eqxgt"r tguetkr vkqpu'hkmgf "cv'cp"qwv/qh/pgvy qtm' r j cto ce{<'

- Kh'y j g'r tguetkr vkqpu'ctg'tgncvgf "vq'ectg"hqt"c"o gf kecn'go gti gpe{"qt"wti gpvn{"pggf gf " ugtxkegu0'

- Kh'{qw'ctg "tcxgnkpi "y kj kp"y j g 'Wpkvgf "Uvcvgu'cpf "dgeqo g'kmi'qt"twp"qwv'qh'{qwr'r tguetkr vkqp" f twi u'cpf "c"pgvy qtm'r j cto ce{"ku'pqv'cxckncdng0'

- Kh'{qw'ctg "wpcdng"vq'qdvckp"c"eqxgtgf "f twi "kp"c'vko gn{"o cppgt "dgecwug"y j gtg"ku'pq'pgvy qtm' r j cto ce{"y kj kp"c"tgcuqpcdng'f tkxkpi "f kuvcpeg"y j cv'r tqxkf gu'46/j qwr 'ugtxkeg0'

- Kh'{qw'ctg "t{kpi "vq'hkm'c"r tguetkr vkqp"hqt"c"eqxgtgf "f twi "y j cv'ku'pqv'tgi wctn{"uvqemgf "cv'cp" ceeguukdng"pgvy qtm'tgvckn'qt"o ckn'qtf gt"r j cto ce{"*kpenwf kpi "j ki j "equv'cpf "wpks wg'f twi u+0'

NOTE

- Rtguetkr vkqpu'hkmgf "cv'cp"qwv/qh/pgvy qtm'r j cto ce{"ctg"nko kvgf "vq'c"52/f c{"uwr r n{0'

- Y g"ecppqv'r c{"hqt"cp{"r tguetkr vkqpu'y j cv'ctg "hkmgf "d{"r j cto cekgu'qwuukf g'qh'y j g'Wpkvgf " Uvcvgu."gxgp"hqt"c"o gf kecn'go gti gpe{0'

- Kh'y g'f q"r c{"hqt"y j g'f twi u"{qw'i gv'cv'cp"qwv/qh/pgvy qtm'r j cto ce{."{qw'o c{"uvkm'r c{"o qtg" hqt"{qwr'f twi u'y j cp"y j cv'{qw'y qwf 'j cxg'r ckf "kh'{qw'j cf 'i qpg'vq'cp"kp/pgvy qtm'r j cto ce{0'

Gxgp'kh'{qw'wuwcm{'rc{'qpn{'c'ugv'eqrc{o gpv'hqt'{qwt'ftwiu."{qw'o c{'pqv'dg'tgko dwtugf "
fqy p'\q'{qwt'wuwcn'eqrc{o gpv'qt'eqkpuwtcpeg''co qwpv0'

How do you ask for reimbursement from the plan?

Kh"{qw'o wuv'wug'cp'qwv'qh'pgvy qtm'r j cto ce{."{qw'y km'i gpgtcm{'j cxg'vq'r c{'y g'hwm'equv'*tcy gt"
y cp"{qwt'pqto cn'equv'uj ctg+'cv'y g'vko g'{qw'hkm'{qwt'r tguetkr vkqp0'[qw'ecp'cum'wu'vq'tgko dwtug"
{qw'hqt'qwt'uj ctg'qh'y g'equv0'*Ej cr vgt '9."Ugevkqp"4 "gzr nckpu'j qy 'vq'cum'y g'r ncp'vq'r c{"{qw"
dcem0+"

SECTION 3   Your drugs need to be on the plan's "Drug List"

Section 3.1   The "Drug List" tells which Part D drugs are covered

Vj g'r ncp'j cu'c "ö*List of Covered Drugs (Formulary).*ö"Kp'y ku'*Evidence of Coverage,* **we call it
the õDrug List**ö **for short**0'

Vj g'ftwiu'qp'y ku'nkuv'ctg'ugngevgf "d{ 'y g'r ncp'y kj "y g'j gnr 'qh'c 'vgco "qh'fqevqtu'cpf 'r j cto cekuvu0'
Vj g'nkuv'o ggvu'O gf kectgöu'tgswktgo gpvu'cpf 'j cu'dggp 'cr r tqxgf "d{ 'O gf kectg0'

Vj g'ftwiu'qp'y g'F twi "Nkuv'ctg'qpn{ 'y qug'eqxgtgf "wpf gt 'O gf kectg'Rctv'F 0'

Y g'y km'i gpgtcm{ 'eqxgt 'c 'f twi "qp'y g'r ncp'öu'F twi "Nkuv'cu'nqpi "cu"{qw'hqmqy "y g'qy gt 'eqxgtci g"
twngu'gzr nckpgf "kp'y ku'ej cr vgt 'cpf 'y g'wug'qh'y g'f twi "ku'c 'o gf kecm{ "ceegr vgf "kpf kecvkqp0C "
õo gf kecm{ "ceegr vgf "kpf kecvkqpö"ku'c 'wug'qh'y g'f twi "y cv'ku'*either<*

- cr r tqxgf "d{ 'y g'Hqqf "cpf 'F twi "Cf o kpkuvtcvkqp'hqt 'y g'f kci pquku'qt 'eqpf kkqp'hqt 'y j kej "kv"
  ku'dgkpi "r tguetkdgf 0'

- "*or*"//"Uwr r qtvgf "d{ 'egtvckp 'tghgtgpegu."uwej "cu'y g'Co gtkecp"J qur kcnHqto wnct{ "Ugtxkeg"
  F twi "Kphqto cvkqp'cpf 'y g'FTWI FGZ "Kphqto cvkqp'U{ uvgo 0'

Vj g'F twi "Nkuv'kpenwf gu'dtcpf "pco g'f twi u.'i gpgtke'f twi u.'cpf "dkquko knctu0'

C"dtcpf "pco g'f twi "ku'c 'r tguetkr vkqp'f twi "y cv'ku'uqnf "wpf gt 'c 'vtcf go ctmgf "pco g'qy pgf "d{ 'y g"
f twi "o cpwhcevwtgt0Dtcpf "pco g'f twi u'y cv'ctg'o qtg'eqo r ngz'y cp'\{r kecnf twi u'*hqt 'gzco r ng. "
f twi u'y cv'ctg'dcugf "qp'c 'r tqvgkp+'ctg'ecmgf "dkqnqi kecnr tqf wevu0Qp'y g'F twi "Nkuv.'y j gp'y g'tghgt "
vq'öf twi u.ö"y ku'ku'eqwnf "o gcp'c 'f twi "qt 'c 'dkqnqi kecnr tqf wev0'

C"i gpgtke'f twi "ku'c 'r tguetkr vkqp'f twi "y cv'j cu'y g'uco g'cevkxg'kpi tgf kgpvu'cu'y g'dtcpf "pco g'f twi 0'
Ukpeg'dkqnqi kecnr tqf wevu'ctg'o qtg'eqo r ngz'y cp'\{r kecnf twi u."kpuvgcf "qh'j cxkpi "c 'i gpgtke'hqto ."
y g{ 'j cxg'cnvgtpcvkxgu'y cv'ctg'ecmgf "dkquko knctu0I gpgtcm{ .'i gpgtkeu'cpf "dkquko knctu'y qtm'luwuv"
cu'y gm'cu'y g'dtcpf "pco g'f twi "qt 'dkqnqi kecnr tqf wev'cpf "wuwcm{ "equv'nguu0Vj gtg'ctg'i gpgtke"
f twi u'uwduvkwwgu'qt 'dkquko knct 'cnvgtpcvkxgu'cxcknkcdng'hqt 'o cp{ 'dtcpf "pco g'f twi u'cpf "uqo g"
dkqnqi kecnr tqf wevu0'

What is *not* on the Drug List?

Vj g'r ncp'f qgu'pqv'eqxgt'cnl'r tguetkr vkqp'f twi u0'

- Kp'uqo g'ecugu.'vj g'ncy "f qgu'pqv'cmy "cp{'O gf kectkg'r ncp'vq'eqxgt'egtvckp'v{r gu'qh'f twi u" *hqt"o qtg'cbqwv'vj ku.'ugg'Ugevkqp'9 0 'kp'vj ku'ej cr vgt+0'

- Kp'qvj gt'ecugu.'y g'j cxg'f gekf gf "pqv'vq 'kpenwf g"c'r ctvkewnct"f twi "qp'vj g'F twi "Nkuv0Kp'uqo g" ecugu.'{qw'o c{ 'bg'cbng'vq'qbvckp'c'f twi "vj cv'ku'pqv'qp'vj g'f twi "ikuv0Hqt"o qtg'kphqto cvkqp." r ngcug'ugg'Ej cr vgt; 0'

Section 3.2   There are 5 "cost-sharing tiers" for drugs on the Drug List

Gxgt{'f twi "qp'vj g'r ncp øu'F twi "Nkuv'ku'kp'qpg'qh'7 'equv/uj ctkpi "vkgtu0Kp 'i gpgtcn'vj g'j ki j gt'vj g" equv/uj ctkpi "vkgt.'vj g'j ki j gt'{qwt'equv'hqt'vj g'f twi <'

- Vkgt '3<'Rtghgttgf 'I gpgtke 'ó'Vkgt '3'ku'vj g'nqy guv'vkgt'cpf 'kpenwf gu'r tghgttgf 'i gpgtke 'f twi u0'

- Vkgt '4<'I gpgtke 'ó'Vkgt '4'kpenwf gu'i gpgtke 'f twi u0'

- Vkgt '5<'Rtghgttgf 'Dtcpf 'ó'Vkgt '5'kpenwf gu'r tghgttgf 'dtcpf 'f twi u'cpf 'pqp/r tghgttgf 'i gpgtke " f twi u0'

- Vkgt '6<'P qp/Rtghgttgf 'F twi 'ó'Vkgt '6'kpenwf gu'pqp/r tghgttgf 'dtcpf 'f twi u'cpf 'pqp/r tghgttgf " i gpgtke 'f twi u0'

- Vkgt '7<'Ur gekcnv{ 'Vkgt 'ó'Vkgt '7'ku'vj g'j ki j guv'vkgt0Kv'eqpvckpu'xgt{'j ki j "equv'dtcpf 'cpf " i gpgtke 'f twi u. 'y j kej 'o c{ 'tgs wktg'ur gekcn'j cpf nkpi 'cpf qt 'enqug 'o qpkvqtkpi 0'

Vq'hkpf "qw'y j kej "equv/uj ctkpi "vkgt'{qwt'f twi "ku'kp.'nqqm'kv'wr 'kp'vj g'r ncp øu'F twi "Nkuv0'

Vj g'co qwpv'{qw'r c{ 'hqt'f twi u'kp 'gcej "equv/uj ctkpi "vkgt'ku'uj qy p'kp'Ej cr vgt'8 '*What you pay for your Part D prescription drugs+0'

Section 3.3   How can you find out if a specific drug is on the Drug List?

[qw'j cxg'vj tgg'y c{u'vq 'hkpf "qw<'

30' Ej gem'vj g'o quv'tgegpv'F twi 'Nkuv'cxckncbng'gngevtqpkecnn{.'qt'c'r tkpvgf 'xgtukqp'ku'cxckncbng'
    wr qp'tgs wguv0'

40' Xkukv'vj g'r ncp øu'y gbukvg'*O gf kec Ωeqo IFIRG+0'Vj g'F twi 'Nkuv'qp'vj g'y gbukvg'ku'cny c{u'vj g"
    o quv'ewttgpv0'

50' Ecnl'O gf kec 'Ewuvqo gt 'Ugtxkeg'vq 'hkpf "qw'kh'c'r ctvkewnct"f twi "ku'qp'vj g'r ncp øu'F twi "Nkuv'qt "
    vq 'cum'hqt'c'eqr { 'qh'vj g'nkuv0'

SECTION 4   There are restrictions on coverage for some drugs

Section 4.1   Why do some drugs have restrictions?

Hqt"egtcvkp"r tguetkr vkqp"f twi u."ur gekcn'twngu'tguvtkev'j qy "cpf "y j gp"yj g"r ncp"eqxgtu"yj go 0'C"'vgco "
qh'f qevqtu"cpf "r j ctm cekuvu"f gxgnqr gf "yj gug"twngu"vq"gpeqwtci g"{qw'cpf "{qwt r tqxkf gt"vq"wug"
f twi u"kp"yj g"o quv'ghhgevkxg"y c{u0'Vq "hkpf "qw{'kh'cp{'qh'yj gug"tguvtkevkqpu'cr r n{"vq"c"f twi "{qw'cmg "
qt"y cpv'vq"cmg."ej gem'yj g"F twi "Nku v0

Kh'c"usce g."how gt/equ v'f twi "y kn'y qtm'luwv'cu'y gn'o qf kecm{'cu'c'j ki j gt/equ v'f twi ."yj g"r ncp'u'twngu"
ctg"f guki pgf "vq"gpeqwtci g"{qw'cpf "{qwt r tqxkf gt"vq"wug"yj cv'nqy gt/equ v'qr vkqp0

Rngcug"pqvg"yj cv'uqo g'kvo gu"c"f twi "o c{"cr r gct"o qtg"yj cp"qpeg"kp"qwt"F twi "Nku v0'Vj ku"ku"dgecwug"
yj g"uco g"f twi u"ecp"f kihgt"dcugf "yj g"uvtgpi yj ."'co qwpv."qt"hqto "qh"yj g"f twi "r tguetkdgf "d{ "{qwt "
j gcnj "ectg"r tqxkf gt."cpf "f kihgtgpv'tguvtkevkqpu"qt"equ v'uj ctkpi "o c{"cr r n{"vq "yj g"f kihgtgpv'xgtukqpu"
qh'yj g"f twi "*hqt"kpuvcpeg."32"o i "xgtuwu'322"o i ="qpg"r gt "f c{"xgtuwu'vy q"r gt "f c{="cdngv'xgtuwu"
rks wkf +0

Section 4.2   What kinds of restrictions?

Vj g"ugevkqpu"dgmy "vgm'{qw'o qtg"cdqwv'yj g"v{ r gu"qh'tguvtkevkqpu"y g"wug"hqt"egtvckp"f twi u0

If there is a restriction for your drug, it usually means that you or your provider will have to take extra steps in order for us to cover the drug. Eqpvcev'O gf kec"Ewuvqo gt"Ugtxkeg"vq"
rgctp"y j cv'{qw'qt"{qwt r tqxkf gt"y qwf "pggf "vq"f q"vq"i gv'eqxgtci g"hqt"yj g"f twi 0'Kh"{qw'y cpv'wu"vq"
y ckxg'yj g'tguvtkevkqp"hqt"{qw."{qw'y kn'pggf "vq"wug"yj g"eqxgtci g"f gekukqp"r tqeguu"cpf "cun'wu"vq"
o cmg"cp"gzegr vkqp0'Y g"o c{"qt"o c{"pqv'ci tgg"vq"y ckxg'yj g"tguvtkevkqp"hqt"{qw0'*Ugg"Ej cr vgt"; +

Restricting brand name drugs when a generic version is available

I gpgtcm{."c"ϑi gpgtkeϑf twi "y qtmu'yj g"uco g"cu'c"dtcpf "pco g"f twi "cpf "wuwcm{"equ vu'nguu0'**In most cases, when a generic version of a brand name drug is available, our network pharmacies will provide you the generic version instead of the brand name drug0** J qy gxgt."kh'{qwt "
r tqxkf gt'j cu"vqnf "wu'yj g"o gf kecn'tgcuqp"yj cv'pgkyj gt"yj g"i gpgtke'f twi "pqt"qyj gt"eqxgtgf "f twi u'yj cv"
vtgcv'yj g"uco g"eqpf kkqp"y kn'y qtm'hqt"{qw."yj gp"y g"y kn'eqxgt"yj g"dtcpf "pco g"f twi 0'*[qwt"uj ctg"
qh'yj g"equ v'o c{"dg"i tgcvgt"hqt"yj g"dtcpf "pco g"f twi "yj cp"hqt"yj g"i gpgtke'f twi 0+

Getting plan approval in advance

Hqt"egtvckp"f twi u."{qw'qt"{qwt r tqxkf gt"pggf "vq"i gv'cr r tqxcn'htqo "yj g"r ncp'dghqtg'y g"y kn'ci tgg"
vq"eqxgt"yj g"f twi "hqt"{qw0'Vj ku"ku"ecmgf "ϑ**prior authorization**0ϑ'Vj ku"ku'r wv'kp'r nceg'vq"gpuwtg"
o gf kecvkqp'uchgv{"cpf "j gnr "i wkf g'cr r tqr tkcvg'wug"qh'egtvckp'f twi u0'Kh"{qw'f q"pqv'i gv'yj ku"cr r tqxcn'
{qwt"f twi "o ki j v'pqv'dg"eqxgtgf "d{ "yj g"r ncp0

Trying a different drug first

Vj ku'tgs wktgo gpv'gpeqwtci gu"{qw'q"vt{ "nguu'equvn "dw'wuwcm{ "lwuv'cu'ghhgevkxg"f twi u'dghqtg"vj g" r ncp'eqxgtu'cpqvj gt'f twi 0Hqt'gzco r ng. 'kh'F twi 'C'cpf 'F twi 'D'vtgcv'vj g'uco g'o gf kecn'eqpf kkqp." vj g'r ncp'o c{ "tgs wktg"{qw'q"vt{ 'F twi 'C'hktuv0Kh'F twi 'C'f qgu'pqv'y qtm'hqt"{qw. 'vj g'r ncp'y km'vj gp" eqxgt'F twi 'D0'Vj ku'tgs wktgo gpv'q"vt{ 'c'f khhgtgpv'f twi 'hktuv'ku'ecmgf "õ**step therapy**ö"

Quantity limits

Hqt"egtvckp'f twi u. 'y g'nko kv'j qy "o wej "qh'c'f twi "{qw'ecp'i gv'ecej "vko g"{qw'hkm'{qwt'r tguetkrvkqp0' Hqt"gzco r ng. 'kh'kv'ku'pqto cm{ "eqpukf gtgf "uchg"vq 'vcmg'qpn{ "qpg'r km'r gt'f c{ 'hqt'c'egtvckp'f twi . 'y g' o c{ 'nko kv'eqxgtci g'hqt"{qwt'r tguetkrvkqp'vq 'pq'o qtg'vj cp'qpg'r km'r gt'f c{ 0'

SECTION 5   What if one of your drugs is not covered in the way you'd like it to be covered?

Section 5.1   There are things you can do if your drug is not covered in the way you'd like it to be covered

Vj gtg"ctg'ukwcvkqpu'y j gtg'vj gtg'ku'c'r tguetkrvkqp'f twi "{qw'ctg'vcmkpi .'qt'qpg'vj cv'{qw'cpf "{qwt" r tqxkf gt'vj kpm'{qw'uj qwf "dg'vcmkpi "vj cv'ku'pqv'qp'qwt'hqto wct{ 'qt'ku'qp'qwt'hqto wct{ 'y kj " tguvtkevkqpu0Hqt"gzco r ng<

- Vj g'f twi "o ki j v'pqv'dg'eqxgtgf "cv'cm0'Qt'o c{dg'c'i gpgtke'xgtukqp'qh'vj g'f twi "ku'eqxgtgf " dw'vj g'dtcpf "pco g'xgtukqp'{qw'y cpv'q'vcmg'ku'pqv'eqxgtgf 0'

- Vj g'f twi "ku'eqxgtgf .'dw'vj gtg'ctg'gzvtc'twngu'qt'tguvtkevkqpu'qp'eqxgtci g'hqt'vj cv'f twi .'cu' gzr nckpgf "kp'Ugevkqp'60'

- Vj g'f twi "ku'eqxgtgf .'dw'kv'ku'kp'c'equv/uj ctkpi "vkgt'vj cv'o cmgu"{qwt'equv/uj ctkpi "o qtg" gzr gpukxg"vj cp"{qw'vj kpm'kv'uj qwf "dg0'

Vj gtg"ctg'vj kpi u"{qw'ecp'f q'kh'{qwt'f twi "ku'pqv'eqxgtgf "kp'vj g'y c{ 'vj cv'{qwf "nkmg'kv'q'dg" eqxgtgf 0'

- Kh'{qwt'f twi "ku'pqv'qp'vj g'F twi 'Nkuv'qt'kh'{qwt'f twi "ku'tguvtkevgf .'i q 'vq 'Ugevkqp'704'vq 'ngctp" y j cv'{qw'ecp'f q0'

- Kh'{qwt'f twi "ku'kp'c'equv/uj ctkpi "vkgt'vj cv'o cmgu"{qwt'equv'o qtg'gzr gpukxg"vj cp"{qw'vj kpm'kv' uj qwf "dg. 'i q 'vq 'Ugevkqp'705'vq 'ngctp'y j cv'{qw'ecp'f q0'

Section 5.2   What can you do if your drug is not on the Drug List or if the drug is restricted in some way?

Kh'{qwt'f twi "ku'pqv'qp'vj g'F twi 'Nkuv'qt'ku'tguvtkevgf .'j gtg'ctg'qr vkqpu<

- [qw'o c{ "dg"cdng"vq 'i gv'c'vgo r qtct{ 'uwr r n{ 'qh'vj g'f twi 0'

- [qw'ecp'ej cpi g"vq 'cpqvj gt'f twi 0'

- [qw'ecp'tgs wguv'cp'gzegr vkqp'cpf 'cuml'y g'r ncp'\q'eqxgt'\j g'f twi 'qt'tgo qxg'tguvtkevkqpu' htqo '\j g'f twi 0'

You may be able to get a temporary supply

Wpfgt'egtvckp'ektewo uvcpegu.'\j g'r ncp'o wuv'r tqxkfg'c'\go r qtct{'uwr r n{'qh'c'f twi '\j cv'{qw'ctg' ctgcf {'\cmkpi 0'Vj ku'\go r qtct{'uwr r n{'i kxgu'{qw'\ko g'\q'\cmly kyj '{qwt'r tqxkfgt'cdqwv'\j g'ej cpi g' kp'eqxgtci g'cpf 'f gekf g'y j cv'\q'f q0'

Vq'dg'gnki kdng'hqt'c'\go r qtct{'uwr r n{.'\j g'f twi '{qw'j cxg'dggp'\cmkpi '**must no longer be on the plan's Drug List**'QT'**is now restricted in some way**0'

- **If you are a new member,**'y g'y km'eqxgt'c'\go r qtct{'uwr r n{'qh'{qwt'f twi 'f wtkpi '\j g'hktuv' **90 days**'qh'{qwt'o go dgtuj kr 'kp'\j g'r ncp0'

- **If you were in the plan last year,**'y g'y km'eqxgt'c'\go r qtct{'uwr r n{'qh'{qwt'f twi 'f wtkpi ' \j g'hktuv'; 2'f c{u'qh'\j g'ecngpf ct'{gct0'

- Vj ku'\go r qtct{'uwr r n{'y km'dg'hqt'c'o czko wo 'qh'c'52/f c{'uwr r n{0'Kh'{qwt'r tguetkr vkqp'ku' y tkvvgp'hqt'hgy gt'f c{u.'y g'y km'cmqy 'o wnkr ng'hkmu'\q'r tqxkf g'wr '\q'c'o czko wo 'qh'c' 52/f c{'uwr r n{'qh'o gf kecvkqp0'Vj g'r tguetkr vkqp'o wuv'dg'hkmgf 'cv'c'pgvy qtm'r jcto ce{0' *Rngcug'pqvg'\j cv'\j g'nqpi /vgto 'ectg'r jcto ce{'o c{'r tqxkf g'\j g'f twi 'kp'uo cmgt'co qwpvu'cv' c'\ko g'\q'r tgxgpv'y cuvg0+'

- **For those members who have been in the plan for more than 90 days and reside in a long-term care facility and need a supply right away:**

  Y g'y km'eqxgt'qpg'53/f c{'go gti gpe{'uwr r n{'qh'c'r ctvkewct'f twi .'qt'nguu'kh'{qwt' r tguetkr vkqp'ku'y tkvvgp'hqt'hgy gt'f c{u0'Vj ku'ku'kp'cf f kvkqp'\q'\j g'cdqxg'\go r qtct{'uwr r n{0'

- **For those current members who experience a Level of Care change:**

  Y g'y km'eqxgt'c'\go r qtct{'uwr r n{'qh'{qwt'f twi .'kp'qtf gt'\q'gpuwtg'\j cv'{qw'j cxg'eqpvkpwgf ' ceeguu'\q'{qwt'o gf kecvkqpu0'[qw'ctg'cmqy gf 'õtghkm/vqq/uqqpö'qxgttkf gu'hqt'gcej ' o gf kecvkqp'\j cv'{qw'pq'nqpi gt'j cxg'ceeguu'\q'f wg'\q'\j g'Ngxgn'qh'Ectg'ej cpi g0'

Hqt's wguvkqpu'cdqwv'c'\go r qtct{'uwr r n{.'ecm'O gf kec'Ewuvqo gt'Ugtxkeg0'

F wtkpi '\j g'\ko g'y j gp'{qw'ctg'ugvkpi 'c'\go r qtct{'uwr r n{'qh'c'f twi .'{qw'uj qwf '\cmly kyj '{qwt' r tqxkf gt'\q'f gekf g'y j cv'\q'f q'y j gp'{qwt'\go r qtct{'uwr r n{'twpu'qwv0'[qw'j cxg'y q'qr vkqpu<

1) You can change to another drug

Vcml'y kyj '{qwt'r tqxkf gt'cdqwv'y j gyj gt'\j gtg'ku'c'f khhgtgpv'f twi 'eqxgtgf 'd{'\j g'r ncp'\j cv'o c{' y qtm'lwuv'cu'y gm'hqt'{qw0'[qw'ecp'ecm'O gf kec'Ewuvqo gt'Ugtxkeg'\q'cum'hqt'c'nkuv'qh'eqxgtgf ' f twi u'\j cv'\tgcv'\j g'uco g'o gf kecn'eqpf kvkqp0'Vj ku'nkuv'ecp'j gnr '{qwt'r tqxkf gt'hkpf 'c'eqxgtgf 'f twi ' \j cv'o ki j v'y qtm'hqt'{qw0'

2) You can ask for an exception

[qw'cpf "{qwt'r tqxkfgt'ecp'cum'{j g'r ncp'\q'o cmg'cp'gzegr vkqp'cpf "eqxgt"{j g'f twi "kp'{j g'y c{ "{qw'
y qwf "rikmg"kv'eqxgtgf 0"Ki'{qw'r tqxkfgt"uc{u'{j cv'{qw'j cxg"o gf kecri'tgeuqpu'{j cv'luwvkh{ "cumkpi "wu"
hqt"cp"gzegr vkqp."{qwt'r tqxkfgt"ecp'j grr "{qw'tgs wguv'cp"gzegr vkqp0'Hqt"gzco r rg."{qw'ecp'cum'{j g"
r ncp'\q'eqxgt'c'f twi "gxgp'{j qwi "kv'ku'pqv'qp'{j g'r ncp/u'Ftwi "Nkuv0'Qt"{qw'ecp'cum'{j g'r ncp'\q"
o cmg'cp'gzegr vkqp'cpf "eqxgt"{j g'f twi "y kij qwt'tguvtkevkqpu0'

Ki"{qw'cpf "{qwt'r tqxkfgt"y cpv'\q'cum'hqt'cp'gzegr vkqp."Ej cr vgt"; ."Ugevkqp'806 'vgmu'{qw'y j cv'\q"
f q0'Ki'gzr nckpu'{j g'r tqegf wtgu'cpf "f gcf rkpgu'{j cv'j cxg'dggp'ugv'd{ 'O gf kectg'\q'o cmg'uwtg'{qwt"
tgs wguv'ku'j cpf rgf "r tqo r vn{ 'cpf "hcktn{ 0'

Section 5.3   What can you do if your drug is in a cost-sharing tier you think is too high?

Ki"{qwt'f twi "ku'kp'c'equv/uj ctkpi "vkgt"{qw'yj kpm'ku'\qq'j ki j ."j gtg'ctg'yj kpi u'{qw'ecp'f q<

You can change to another drug

Ki"{qwt'f twi "ku'kp'c'equv/uj ctkpi "vkgt"{qw'yj kpm'ku'\qq'j ki j ."cmm'\q'{qwt'r tqxkfgt0'Vj gtg'o c{ 'dg'c"
f khhgtgpv'f twi "kp'c'mqy gt'equv/uj ctkpi "vkgt"yj cv'o ki j v'y qtm'lwuv'cu'y gm'hqt"{qw0'Ecmm'O gf kec"
Ewuqo gt"Ugtxkeg'\q'cum'hqt'c'hkuv'qh'eqxgtgf "f twi u'yj cv'vtgcv'yj g'uco g'o gf kecm'eqpf kkqp0'Vj ku"
rkuv'ecp'j grr "{qwt'r tqxkfgt"hkpf "c'eqxgtgf "f twi "yj cv'o ki j v'y qtm'hqt"{qw0'

You can ask for an exception

[qw'cpf "{qwt'r tqxkfgt'ecp'cum'{j g'r ncp'\q'o cmg'cp'gzegr vkqp"kp'{j g'equv/uj ctkpi "vkgt'hqt"{j g'f twi "
uq'yj cv'{qw'r c{ 'nguu'hqt'kv0'Ki'{qwt'r tqxkfgt"uc{u'yj cv'{qw'j cxg'o gf kecri'tgeuqpu'yj cv'luwvkh{ "cumkpi "
wu'hqt"cp"gzegr vkqp."{qwt'r tqxkfgt"ecp'j grr "{qw'tgs wguv'cp"gzegr vkqp'\q'{j g'twrg0'

Ki"{qw'cpf "{qwt'r tqxkfgt'y cpv'\q'cum'hqt'cp'gzegr vkqp."Ej cr vgt"; ."Ugevkqp'806 'vgmu'y j cv'\q'f q0'Ki'
gzr nckpu'{j g'r tqegf wtgu'cpf "f gcf rkpgu'yj cv'j cxg'dggp'ugv'd{ 'O gf kectg'\q'o cmg'uwtg'{qwt'tgs wguv'
ku'j cpf rgf "r tqo r vn{ 'cpf "hcktn{ 0'

Ftwi u'kp'qwt"Vkgt"7 "/"Ur gekcm{ 'Vkgt'ctg'pqv'grki kdrg'hqt'yj ku'v{ r g'qh'gzegr vkqp0'Y g'f q'pqv'mqy gt"
yj g'equv/uj ctkpi "co qwpv'hqt'f twi u'kp'yj ku'vkgt0'

SECTION 6   What if your coverage changes for one of your drugs?

Section 6.1   The Drug List can change during the year

O quv'qh'yj g'ej cpi gu'kp'f twi "eqxgtci g'j cr r gp'cv'yj g'dgi kppkpi "qh'gcej "{ct"*Lcpwct{ '3+0'
J qy gxgt."f wtkpi "yj g'{ct."yj g'r ncp'ecp'o cmg'uqo g'ej cpi gu'\q'yj g'Ftwi "Nkuv0'Hqt"gzco r rg."yj g"
r ncp'o ki j v<

- **Add or remove drugs from the Drug List**0'
- **Move a drug to a higher or lower cost-sharing tier**0'

- **Add or remove a restriction on coverage for a drug0'**

- **Replace a brand name drug with a generic drug0'**

Y g"o wuv'hqmqy "O gf kectg"tgs wktgo gpw'dghqtg"y g"ej cpi g"yj g"r ncpøu"F twi "Nkuv0'

Section 6.2　　What happens if coverage changes for a drug you are taking?

Information on changes to drug coverage

Y j gp"ej cpi gu'vq"yj g"F twi "Nkuv'qeewt.'y g"r quv'kphqto cvkqp"qp"qwt'y gdukg"cdqwv'yj qug"ej cpi gu0' Y g"cnuq"wr f cvg"qwt"qprkpg"F twi "Nkuv'qp"c"tgi wntn{"uej gf wrgf "dcuku0'Dgmqy "y g"r qkpv'qwv'yj g" kko gu"yj cv"{qw"y qwrf "i gv"f ktgev'pqvkeg"kh"ej cpi gu"ctg"o cf g"vq"c"f twi "yj cv"{qw"ctg"vcmkpi 0'

Changes to your drug coverage that affect you during the current plan year

- **A new generic drug replaces a brand name drug on the Drug List (or we change the cost-sharing tier or add new restrictions to the brand name drug or both)**

  - Y g"o c{ "ko o gf kcvgn{"tgo qxg"c"dtcpf "pco g"f twi "qp"qwt'F twi "Nkuv'kh'y g"ctg" tgr ncekpi "kv'y kj "c"pgy n{"cr r tqxgf "i gpgtke"xgtukqp"qh'yj g"uco g"f twi 0'Vj g"i gpgtke" f twi "y kn"cr r gct "qp"yj g"uco g"qt "nqy gt"equv'uj ctkpi "vkgt"cpf "y kj "yj g"uco g"qt "hgy gt" tguvtkevkqpu0'Y g"o c{ "f gekf g"vq"mggr "yj g"dtcpf "pco g"f twi "qp"qwt'F twi "Nkuv."dwv" ko o gf kcvgn{"o qxg"kv'vq"c"j ki j gt"equv'uj ctkpi "vkgt"qt"cff "pgy "tguvtkevkqpu"qt"dqyj " y j gp"yj g"pgy "i gpgtke"ku"cff gf 0'

  - Y g"o c{ "pqv'vgm'{qw"kp"cf xcpeg"dghqtg"y g"o cmg"yj cv'ej cpi gô gxgp"kh'{qw"ctg" ewttgpvn{"vcmkpi "yj g"dtcpf "pco g"f twi 0'Kh'{qw"ctg"vcmkpi "yj g"dtcpf "pco g"f twi "cv'yj g" kko g"y g"o cmg"yj g"ej cpi g.'y g"y km'r tqxkf g"{qw"y kj "kphqto cvkqp"cdqwv'yj g"ur gekhke" ej cpi g*u+0'Vj ku"y km'cnuq"kpenwf g"kphqto cvkqp"qp"yj g"uvgr u"{qw"o c{ "cmg"vq"tgs wguv'cp" gzegr vkqp"vq"eqxgt"yj g"dtcpf "pco g"f twi 0'[qw"o c{ "pqv'i gv'yj ku"pqvkeg"dghqtg"y g" o cmg"yj g"ej cpi g0'

  - [qw'qt"{qwr r tguetkdgt"ecp"cun"wu'vq"o cmg"cp"gzegr vkqp"cpf "eqpvkpwg"vq"eqxgt"yj g" dtcpf "pco g"f twi "hqt"{qw0'Hqt"kphqto cvkqp"qp"j qy "vq"cun'hqt"cp"gzegr vkqp.'ugg" Ej cr vgt"; 0'

- **Unsafe drugs and other drugs on the Drug List that are withdrawn from the market**

  - Uqo gvko gu'c"f twi "o c{ "dg"f ggo gf "wpuchg"qt"vcmgp"qhh'yj g"o ctmgv'hqt"cpqyj gr'tgcuqp0' Kh'yj ku'j cr r gpu.'y g"o c{ "ko o gf kcvgn{"tgo qxg"yj g"f twi "htqo "yj g"F twi "Nkuv0Kh'{qw'ctg" vcmkpi "yj cv'f twi .'y g"y km'vgm'{qw'tki j v'cy c{0'

  - [qwr r tguetkdgt"y km'cnuq"mpqy "cdqwv'yj ku'ej cpi g.'cpf "ecp"y qtn'y kj "{qw'vq"hkpf " cpqyj gr'f twi "hqt"{qwr'eqpf kkqp0'

- **Other changes to drugs on the Drug List**

  - Y g"o c{ "o cmg"qyj gr'ej cpi gu'qpeg"yj g"{gct'j cu'uvctvgf "yj cv'chhgev'f twi u"{qw'ctg" vcmkpi 0'Hqt"gzco r ng.'y g"o ki j v'cff "c"i gpgtke"f twi "yj cv'ku'pqv'pgy "vq"yj g"o ctmgv'vq" tgr nceg"c"dtcpf "pco g"f twi "qp"yj g"F twi "Nkuv'qt"ej cpi g"yj g"equv'uj ctkpi "vkgt"qt"cff "

pgy "tguvtkevkqpu"vq"vj g"dtcpf "pco g"ftwi "qt"dqyj 0'Y g"cnuq"o ki j v"o cng"ej cpi gu"dcugf "
qp"HFC"dqzgf "y ctpkpi u"qt"pgy "enkpkecn"i wkf gnkpgu"tgeqi pk| gf "d{ "O gf kectg0'

- Hqt"vj gug"ej cpi gu."y g"o wuv"i kxg"{ qw'cv"ngcuv"52"f c{ u''cf xcpeg"pqvkeg"qh"vj g"ej cpi g"
  qt"i kxg"{ qw"pqvkeg"qh"vj g"ej cpi g"cpf "c"52/f c{ "tghknl"qh"vj g"ftwi "{ qw'ctg"vcmkpi "cv'c"
  pgy qtm'r j cto ce{0'

- Clwgt"{ qw'tgegkxg"pqvkeg"qh'vj g"ej cpi g."{ qw'uj qwnf "y qtm'y kyj "{ qwt'r tguetkdgt"vq"
  uy kej "vq'c'f khhgtgpv'ftwi "vj cv'y g"eqxgt"qt'vq'ucvkuh{ "cp{ "pgy "tguvtkevkqpu'qp'vj g"ftwi "
  { qw'ctg'vcmkpi 0'

- [qw'qt"{ qwt'r tguetkdgt"ecp"cum'wu"vq"o cng"cp"gzegr vkqp"cpf "eqpvkpwg"vq"eqxgt"vj g"
  ftwi "hqt"{ qw0Hqt"kphqto cvkqp"qp"j qy "vq"cum'hqt"cp"gzegr vkqp."ugg"Ej cr vgt"; 0'

Changes to The Drug List do not affect you during this plan year

Y g"o c{ "o cng"egtvckp"ej cpi gu"vq"vj g"F twi "Nkuv'vj cv'ctg"pqv'f guetkdgf "cdqxg0Kp"vj gug"ecugu. "vj g"
ej cpi g"y kn'pqv'cr r n{ "vq"{ qw'kh'{ qw'ctg"vcmkpi "vj g"ftwi "y j gp"vj g"ej cpi g"ku"o cf e"j qy gxgt. "vj gug"
ej cpi gu"y kn'nkmgn{ "chhgev"{ qw'uvctvkpi "Lcpwct{ "3"qh'vj g"pgzv'r ncp"{ ect"kh'{ qw'uvc{ "kp"vj g"uco e"
r ncp0'

Kp "i gpgtcn"ej cpi gu"vj cv'y kn'pqv'chhgev"{ qw'f wtkpi "vj g"ewttgpv'r ncp"{ ect"ctg<

- Y g"o qxg"{ qwt'f twi "kpvq"c"j ki j gt"equv/uj ctkpi "vkgt0'

- Y g"r wv'c"pgy "tguvtkevkqp"qp"vj g"wug"qh"{ qwt'f twi 0'

- Y g"tgo qxg"{ qwt'f twi "htqo "vj g"F twi "Nkuv0'

Kh'cp{ "qh"vj gug"ej cpi gu"j cr r gp"hqt"c"f twi "{ qw'ctg"vcmkpi "*gzegr v'hqt"o ctngv'y kj f tcy cn"c"
i gpgtke"f twi "tgr ncekpi "c"dtcpf "pco g"ftwi ."qt"qy j gt"ej cpi g"pqvgf "kp"vj g"ugevkqpu'cdqxg+."vj gp"vj g"
ej cpi g"y qpØv'chhgev"{ qw'wug"qt"y j cv"{ qw'r c{ "cu"{ qwr uj ctg"qh"vj g"equv'wpvknLcpwct{ "3"qh"vj g"pgzv'
{ ect0Wpvknl'vj cv'f cvg. "{ qw'r tqdcdn{ "y qpØv'ugg"cp{ "kpetgcug"kp"{ qwr c{ o gpu"qt'cp{ "cf f gf "
tguvtkevkqpu"vq"{ qwr wug"qh"vj g"ftwi 0'

Y g"y kn'pqv'vgn'{ qw'cdqwv"vj gug"ØfØ r gu"qh'ej cpi gu"f ktgevn{ "f wtkpi "vj g"ewttgpv'r ncp"{ ect0[qw'y kn'
pggf "vq"ej eem'vj g"F twi "Nkuv'hqt"vj g"pgzv'r ncp"{ ect"*y j gp"vj g" ØkwØ'ku"cxckncdng"f wtkpi "vj g"qr gp"
gptqno gpv'r gtkqf +"vq"ugg"kh'vj gtg"ctg"cp{ "ej cpi gu"vq"vj g"ftwi u"{ qw'ctg"vcmkpi "vj cv'y kn'ko r cev"{ qw"
f wtkpi "vj g"pgzv'r ncp"{ ect0'

SECTION 7   What types of drugs are *not* covered by the plan?

Section 7.1   Types of drugs we do not cover

Vj ku"ugevkqp"vgn'{ qw'y j cv'mlpf u"qh'r tguetkr vkqp"f twi u"ctg"õgzenwf ef 0ö"Vj ku"o gcpu"O gf kectg"
f qgu"pqv'r c{ "hqt"vj gug"f twi u0'

Kh'{ qw'i gv'f twi u"vj cv'ctg"gzenwf ef ."{ qw'o wuv'r c{ "hqt"vj go "{ qwtugnh0'*Gzegr v'hqt'egtvckp"gzenwf ef "
f twi u'eqxgtgf "wpf et'qwt'gpj cpegf "f twi "eqxgtci g+0Kh'{ qw'cr r gcn'cpf "vj g'tgs wguvgf "f twi "ku'hqwpf "
pqv'vq"dg"gzenwf ef "wpf et'Rctv'F ."y g"y kn'r c{ "hqt'qt'eqxgt"kv0Kp"vj cv'ecug. "y g"uj qwnf "j cxg'r ckf "hqt'

qt''eqxgtgf ''kv''dgecwug''qh''{qwt''ur gekhke''ukwwcvkqp0'*Hqt''kphqto cvkqp ''cdqw''cr r gcnkpi ''c''f gekukqp.''i q'' vq''Ej cr vgt''; 0+''

J gtg''ctg''yj tgg''i gpgtcn''twngu''cdqw''f twi u''yj cv''O gf kectg''f twi ''r ncpu''y knl''pqv''eqxgt''wpf gt''Rctv''F <''

- Qwt''r ncpø''Rctv''F ''f twi ''eqxgtci g''ecppqv''eqxgt''c''f twi ''yj cv''y qwnf ''dg''eqxgtgf ''wpf gt'' O gf kectg''Rctv''C ''qt''Rctv''D0'

- Qwt''r ncp''ecppqv''eqxgt''c''f twi ''r wtej cugf ''qwukf g''yj g''Wpkvgf ''Uvcvgu''qt''ku''vgttkqtkgu0'

- Qwt''r ncp''wuwcm{''ecppqv''eqxgt''qhh/ncdgn''wug0'õQhh/ncdgn''wugö''ku''cp{''wug''qh''yj g''f twi ''qyj gt'' yj cp''yj qug''kpf kecvgf ''qp''c''f twi øu''ncdgn''cu''cr r tqxgf ''d{''yj g''Hqqf ''cpf ''F twi ''Cf o kpkuvtcvkqp0'

  Eqxgtci g''hqt''õqhh/ncdgn''wugö''ku''cmqy gf ''qpn{''y j gp''yj g''wug''ku''uwr r qtvgf ''d{''egtvckp'' tghgtgpecu.''uwej ''cu''yj g''Co gtkecn''Hqur kcn''Hqto wnct{''Ugtxkeg''F twi ''Kphqto cvkqp.''yj g'' F TWI F GZ ''Kphqto cvkqp''U{uvgo ''hqt''Ecpegt.''yj g''P cvkqpcn''Eqo r gj gpukxg''Ecpegt''P gwy qtm'' cpf ''Enkpkecn''Rj cto ceqmi {.''qt''yj gkt''uweeguuqtu0'

Kp''cf f kvkqp.''d{''ncy ''yj g''hqmqy kpi ''ecvgi qtkgu''qh''f twi u''ctg''pqv''eqxgtgf ''d{''O gf kectg''f twi ''r ncpu<'' *Qwt''r ncp''eqxgtu''egtvckp''f twi u''nkuvgf ''dgmy ''yj tqwi j ''qwt''gpj cpegf ''eqxgtci g.''hqt''y j kej ''{qw'' o c{''dg''ej cti gf ''cp''cf f kkqpcl''r tgo kwo 0Tghgt''vq''yj g''õCr r tqxgf ''Qxgt''yj g''Eqwpvgt''O gf kecvkqpuö'' nkuv''cv''O gf kec0eqo _IF IRG0'O qtg''kphqto cvkqp''ku''r tqxkf gf ''dgmy 0+''

- P qp/r tguetkr vkqp''f twi u''*cnuq''ecmgf ''qxgt/yj g/eqwpvgt''f twi u+''

- F twi u''wugf ''vq''r tqo qvg''hgtvkrkv{''

- F twi u''wugf ''hqt''yj g''tgrkgf ''qh''eqwi j ''qt''eqnf ''u{o r vqo u''

- F twi u''wugf ''hqt''equo gvke''r wtr qugu''qt''vq''r tqo qvg''j ckt''i tqy yj ''

- Rtguetkr vkqp''xkvco kpu''cpf ''o kpgtcn''r tqf wevu.''gzegr v''r tgpcvcl''xkvco kpu''cpf ''hnwqtkf g'' r tgr ctcvkqpu''

- F twi u''wugf ''hqt''yj g''vtgcvo gpv''qh''ugzwcl''qt''gtgevkng''f {uhwpevkqp''

- F twi u''wugf ''hqt''vtgcvo gpv''qh''cpqtgzkc.''y gki j v''nquu.''qt''y gki j v''i ckp''

- Qwvr ckpv''f twi u''hqt''y j kej ''yj g''o cpwhcevwtgt''uggmu''vq''tgs wktg''yj cv''cuuqekcvgf ''vguvu''qt'' o qpkqtkpi ''ugtxkegu''dg''r wtej cugf ''gzenwukxgn{''htqo ''yj g''o cpwhcevwtgt''cu''c''eqpf kkqp''qh''ucng''

Y g''qhhgt''cf f kkqpcl''eqxgtci g''qh''uqo g''r tguetkr vkqp''f twi u''*gpj cpegf ''f twi ''eqxgtci g+pqv''pqto cm{'' eqxgtgf ''kp''c''O gf kectg''r tguetkr vkqp''f twi ''r ncp0'Vj gug''f twi u''kpenwf g<'Ecvgircev{''Kplgevkqpu.''Ekcnku.'' O wug''Wtgyj tcl''Ur r qukqtkgu.''Ngxkttc.''Xkci tc.''Gf gz.''Uvcz{p.''Ugpf tc.''Rcr cxgtkpg-Cnr tquvcf kn'' Rj gpvqno kpg/Cnr tquvcf kn''cpf ''Rcr cxgtkpg/Rj gpvqno kpg/Cnr tquvcf kn0'Vj gug''f twi u''ctg''nko kvgf ''vq'' ukz ''f ugu''r gt''o qpyj 0'[qwt''eqr c{o gpv''eqkpuwtcpeg''co qwpu''hqt''yj gug''f twi u''ctg''cu''hqmqy u<'' P qy kpi ''*'gcej ''r tguetkr vkqp+'hqt''i gpgtke''f twi u''cpf ''&57''*'gcej ''r tguetkr vkqp+'hqt''dtcpf ''co g''f twi u0'' Vj g''co qwpv''{qw'r c{''hqt''yj gug''f twi u''f qgu''pqv''eqwpv''vqy ctf u''{ cwnkhkpi ''{qw'hqt''yj g''Ecvcuvtqr j ke'' Eqxgtci g''Uvci g0'*Vj g''Ecvcuvtqr j ke''Eqxgtci g''Uvci g''ku''f guetkdgf ''kp''Ej cr vgt''8.''Ugevkqp''7''qh''yj ku'' f qewo gpv0+''

Kp''cf f kkqp.''kh''{qw'ctg''**receiving "Extra Help"** ''vq''r c{''hqt''{qwt''r tguetkr vkqpu.''yj g''õGzvtc''J gnr ö'' r tqi tco ''y knl''pqv''r c{''hqt''yj g''f twi u''pqv''pqto cm{''eqxgtgf 0'H qy gxgt.''kh''{qw'j cxg''f twi ''eqxgtci g'' yj tqwi j ''O gf keckf .''{qwt''uvcvg''O gf keckf ''r tqi tco ''o c{''eqxgt''uqo g''r tguetkr vkqp''f twi u''pqv''pqto cm{'

eqxgtgf "kp"c"O gf kectg"f twi "r ncp0Rngcug"eqpvcev"{qwt"uvcvg"O gf keckf "r tqi tco "vq"f gvgto kpg"y j cv"
f twi "eqxgtci g"o c{"dg"cxckncdng"vq"{qw0*[qw"ecp"hkpf "r j qpg"pwo dgtu"cpf "eqpvcev"kphqto cvkqp"
hqt"O gf keckf "kp"Ej cr vgt"4."Ugevkqp"80+"

SECTION 8 Filling a prescription

Section 8.1 Provide your membership information

Vq"hknl"{qwt"r tguetkr vkqp."r tqxkfg"{qwt"r ncp"o go dgtuj kr "kphqto cvkqp."y j kej "ecp"dg"hqwpf "qp"
{qwt"o go dgtuj kr "ectf ."cv"y j g"pgyy qtml"r j cto ce{"{qw"ej qqug0Vj g"pgyy qtml"r j cto ce{"y knl"
cwuqo cvkecnl "dknl"y j g"r ncp"hqt"*our*"uj ctg"qh"{qwt"f twi "equ0[qw"y knl"pggf "vq"r c{"y j g"r j cto ce{"
your"uj ctg"qh"y j g"equv"y j gp"{qw"r kem"wr "{qwt"r tguetkr vkqp0

Section 8.2 What if you don't have your membership information with you?

Kh"{qw"f qpø"j cxg"{qwt"r ncp"o go dgtuj kr "kphqto cvkqp"y kvj "{qw"y j gp"{qw"hknl"{qwt"r tguetkr vkqp."
{qw"qt"y j g"r j cto ce{"ecp"ecnl"y j g"r ncp"vq"i gv"y j g"pgeguuct{"kphqto cvkqp0

Kh"y j g"r j cto ce{"ku"pqv"cdng"vq"i gv"y j g"pgeguuct{"kphqto cvkqp."**you may have to pay the full cost
of the prescription when you pick it up.**"*[qw"ecp"y j gp"**ask us to reimburse you**"hqt"qwt"uj ctg0"
Ugg"Ej cr vgt"9."Ugevkqp"4"hqt"kphqto cvkqp"cdqwv"j qy "vq"cum"y j g"r ncp"hqt"tgko dwtugo gpv0+

SECTION 9 Part D drug coverage in special situations

Section 9.1 What if you're in a hospital or a skilled nursing facility for a stay that is covered by the plan?

Kh"{qw"ctg"cf o kwgf "vq"c"j qur kvcn"qt"vq"c"umkmgf "pwtukpi "hcekmkv{"hqt"c"uvc{"eqxgtgf "d{ "y j g"r ncp."y g"
y knl"i gpgtcnl "eqxgt"y j g"equv"qh"{qwt"r tguetkr vkqp"f twi u"f wtkpi "{qwt"uvc{0Qpeg"{qw"ngcxg"y j g"
j qur kvcn"qt"umkmgf "pwtukpi "hcekmkv{."y j g"r ncp"y knl"eqxgt"{qwt"r tguetkr vkqp"f twi u"cu"nqpi "cu"y j g"
f twi u"o ggv"cmt"qh"qwt"twngu"hqt"eqxgtci g"f guetkdgf "kp"y ku"Ej cr vgt0

Section 9.2 What if you're a resident in a long-term care (LTC) facility?

Wuwcm{."c"nqpi /vgto "ectg"*NVE+"hcekmkv{"*uwej "cu"c"pwtukpi "j qo g+"j cu"ku"qy p"r j cto ce{."qt"wugu"
c"r j cto ce{"y j cv"uwr r nkgu"f twi u"hqt"cml"qh"ku"tgukf gpvu0Kh"{qw"ctg"c"tgukf gpv"qh"c"NVE "hcekmkv{."{qw"
o c{"i gv"{qwt"r tguetkr vkqp"f twi u"vj tqwi j "y j g"hcekmkv{øu"r j cto ce{"qt"y j g"qpg"kv"wugu."cu"nqpi "cu"kv"ku"
r ctv"qh"qwt"pgyy qtm0

Ej gem"{qwt"*Pharmacy Directory*"vq"hkpf "qwv"kh"{qwt"NVE "hcekmkv{øu"r j cto ce{"qt"y j g"qpg"kv"cv"kv"
wugu"ku"r ctv"qh"qwt"pgyy qtm0Kh"kv"kupø"qt"kh"{qw"pggf "o qtg"kphqto cvkqp"qt"cuukucpeg."r ngcug"
eqpvcev0O gf kec"Ewuvqo gt"Ugtxkeg0Kh"{qw"ctg"kp"cp"NVE "hcekmkv{."y g"o wuv"gpuwtg"y cv"{qw"ctg"cdng"
vq"tqwvkpgn{ "tgegkxg"{qwt"Rctv"F "dgpghku"y j tqwi j "qwt"pgyy qtm"qh"NVE "r j cto cekgu0

What if you're a resident in a long-term care (LTC) facility and need a drug that is not on our Drug List or is restricted in some way?

Rngcug"tghgt"vq"Ugevkqp"704"cdqwv"c"vgo r qtct{"qt"go gti gpe{"uwr r n{0'

Section 9.3   What if you're also getting drug coverage from an employer or retiree group plan?

Kh"{qw'ewttgpvn{"j cxg"qvj gt"r tguetkr vkqp"f twi "eqxgtci g"vj tqwi j "{qwt"%qt"{qwt"ur qwug¤u+"go r nq{gt"qt"tgvktgg"i tqwr ."r ngcug"eqpvcev**that group¤s benefits administrator**0"J g"qt"uj g"ecp"j gnr "{qw"fgvgto kpg"j qy "{qwt"ewttgpv"r tguetkr vkqp"f twi "eqxgtci g"y kn"y qtm"y kj "{qwt"r ncp0'

Kp"i gpgtcn"kh"{qw'j cxg"go r nq{gg"qt"tgvktgg"i tqwr "eqxgtci g."vj g"f twi "eqxgtci g"{qw'i gv'htqo "wu"y kn"dg"*secondary"vq"{qwt"i tqwr "eqxgtci g0"Vj cv'o gcpu"{qwt"i tqwr "eqxgtci g"y qwnf "r c{"hktuv0'

Special note about 'creditable coverage':

Gcej "{gct"{qwt"go r nq{gt"qt"tgvktgg"i tqwr "uj qwnf "ugpf "{qw'c"pqvkeg"vj cv'vgnu"kh"{qwt"r tguetkr vkqp"f twi "eqxgtci g"hqt"vj g"pgzv"ecngpf ct"{gct"ku"õetgf kcdng0ö"

Kh"vj g"eqxgtci g"htqo "vj g"i tqwr "r ncp"ku"õ**creditable**.ö"kv'o gcpu"vj cv'vj g"r ncp"j cu'f twi "eqxgtci g"vj cv'ku"gzr gevgf "vq"r c{."qp"cxgtci g."cv'ngcuv'cu"o wej "cu'O gf kectgøu'uvcpf ctf "r tguetkr vkqp"f twi "eqxgtci g0'

Keep this notice about creditable coverage."dgecwug"{qw'o c{"pggf "kv'ncvgt0"Kh"{qw'gptqn'kp"c"O gf kectg"r ncp"vj cv'kpenwf gu'Rctv'F "f twi "eqxgtci g."{qw'o c{"pggf "vj gug"pqvkegu"vq"uj qy "vj cv'{qw'j cxg"o ckpvckpgf "etgf kcdng'eqxgtci g0"Kh"{qw'f kf p¤v'i gv'vj g"etgf kcdng"eqxgtci g"pqvkeg."tgs wguv'c"eqr {"htqo "vj g"go r nq{gt"qt"tgvktgg"i tqwr øu'dgpghkuu'cf o kpkuvtcvqt"qt"vj g"go r nq{gt"qt"wpkqp0'

Section 9.4   What if you're in Medicare-certified hospice?

J qur keg"cpf "{qwt"r ncp"f q"pqv'eqxgt"vj g"uco g"f twi "cv'vj g"uco g"vko g0"Kh"{qw'ctg"gptqngf "kp"O gf kectg"j qur keg"cpf "tgs wktg"egtvckp"f twi u"*g0 0"cpvk/pcwugc."nczcvkxg."r ckp"o gf kecvkqp"qt"cpvkcpzkgv{"f twi u+"vj cv'ctg"pqv'eqxgtgf "d{"{qwt"j qur keg"dgecwug'kv'ku"wptgncvgf "vq"{qwt'vgto kpcn'knpguu"cpf "tgncvgf "eqpf kkqpu."qwt"r ncp"o wuv'tgegkxg"pqvkhkecvkqp"htqo "gkj gt"vj g"r tguetkdgt"qt"{qwt"j qur keg"r tqxkf gt"vj cv'vj g"f twi "ku"wptgncvgf "dghqtg"qwt"r ncp"ecp"eqxgt"vj g"f twi 0"Vq"r tgxgpv'f gnc{u"kp"tgegkxkpi "vj gug'f twi u'v{ cv'uj qwf "dg"eqxgtgf "d{"qwt"r ncp."cum"{qwt"j qur keg"r tqxkf gt"qt"r tguetkdgt"vq"r tqxkf g"pqvkhkecvkqp"dghqtg"{qwt"r tguetkr vkqp"ku"hkngf 0'

Kp"vj g"gxgpv'{qw'gkj gt"tgxqmg"{qwt"j qur keg'ngevkqp"qt"ctg"f kuej cti gf "htqo "j qur keg."qwt"r ncp"uj qwf "eqxgt"{qwt"f twi u'cu"gzr nckpgf "kp"vj ku"f qewo gpv0"Vq"r tgxgpv'cp{"f gnc{u'cv'c"r j cto ce{"y j gp"{qwt"O gf kectg"j qur keg"dgpghkv'gpf u."dtkpi "f qewo gpvcvkqp"vq"vj g"r j cto ce{"vq"xgtkh{"{qwt"tgxqecvkqp"qt"f kuej cti g0'

SECTION 10 Programs on drug safety and managing medications

Section 10.1 Programs to help members use drugs safely

Y g"eqpf wev"f twi "wug"tgxkgy u"hqt"qwt"o go dgtu"vq"j grr "o cmg"uwtg"vj cv"vj g{"ctg"i gwkpi "uchg"cpf " crr tqr tkcvg"ectg0"

Y g"f q"a"tgxkgy "gcej "vko g"{qw"hkm'c"r tguetkr vkqp0"Y g"cnq"tgxkgy "qwt"tgeqtf u"qp"c"tgi wnt"dcuku0" F wtkpi "vj gug"tgxkgy u. "y g"nqqm'hqt"r qvgpvkcn'r tqdngo u"uwej "cu<

- Rquukdng"o gf kecvkqp"gttqtu"

- F twi u"vj cv"o c{"pqv"dg"pgeguuct{"dgecwug"{qw"ctg"vcmkpi "cpqvj gt"f twi "vq"vtgcv"vj g"uco g" eqpf kvkqp"

- F twi u"vj cv"o c{"pqv"dg"uchg"qt"crr tqr tkcvg"dgecwug"qh"{qwt"ci g"qt"i gpf gt"

- Egtvckp"eqo dkpcvkqpu"qh"f twi u"vj cv"eqwnf "j cto "{qw"kh"vcmgp"cv"vj g"uco g"vko g"

- Rtguetkr vkqpu"hqt"f twi u"vj cv"j cxg"kpi tgf kgpvu"{qw"ctg"cmgti ke"vq"

- Rquukdng"gttqtu"kp"vj g"co qwpv"*f quci g+"qh"c"f twi "{qw"ctg"vcmkpi "

- Wpuchg"co qwpu"qh"qr kqkf "r ckp"o gf kecvkqpu"

Kh"y g"ugg"c"r quukdng"r tqdngo "kp"{qwt"wug"qh"o gf kecvkqpu. "y g"y km'y qtm'y kj "{qwt"r tqxkf gt"vq" eqttgev"vj g"r tqdngo 0"

Section 10.2 Drug Management Program (DMP) to help members safely use their opioid medications

Y g"j cxg"a"r tqi tco "vj cv"j grr u"o cmg"uwtg"o go dgtu"uchg{"'wug"r tguetkr vkqp"qr kqkf u"cpf "qvj gt" htgs wgpvn{"'cdwugf "o gf kecvkqpu0"Vj ku"r tqi tco "ku"ecmgf "c"F twi "O cpci go gpv"Rtqi tco "*F O R+0"Kh" {qw"wug"qr kqkf "o gf kecvkqpu"vj cv"{qw"i gv"htqo "ugxgtcn'f qevqtu"qt"r j cto cekgu. "qt"kh"{qw"j cf "c" tgegpv"qr kqkf "qxgtf qug. "y g"o c{"vcm'vq"{qwt"f qevqtu"vq"o cmg"uwtg"{qwt"wug"qh"qr kqkf "o gf kecvkqpu" ku"crr tqr tkcvg"cpf "o gf kecm{"pgeguuct{0"Y qtmkpi "y kj "{qwt"f qevqtu. "kh"y g"f gekf g"{qwt"wug"qh" r tguetkr vkqp"qr kqkf "qt"dgp| qf kc| gr kpg"o gf kecvkqpu"ku"pqv"uchg. "y g"o c{"'ko kv'j qy "{qw"ecp"i gv" vj qug"o gf kecvkqpu0"Kh"y g"r nceg"{qw"kp"qwt"F O R. "vj g"ko kvcvkqpu"o c{"dg<

- Tgs wktkpi "{qw"vq"i gv'cm'{qwt"r tguetkr vkqpu"hqt"qr kqkf "qt"dgp| qf kc| gr kpg"o gf kecvkqpu"htqo " c"egtvckp"r j cto ce{"*kgu+"

- Tgs wktkpi "{qw"vq"i gv'cm'{qwt"r tguetkr vkqpu"hqt"qr kqkf "qt"dgp| qf kc| gr kpg"o gf kecvkqpu"htqo " c"egtvckp"f qevqt*u+"

- Nko kvkpi "vj g"co qwpv'qh"qr kqkf "qt"dgp| qf kc| gr kpg"o gf kecvkqpu"y g"y km'eqxgt"hqt"{qw"

Kh"y g"r ncp"qp"ko kvkpi "j qy "{qw"o c{"i gv'vj gug"o gf kecvkqpu"qt"j qy "o wej "{qw"ecp"i gv. "y g"y km' ugpf "{qw"c"ngwgt"kp"cf xcpeg0"Vj g"ngwgt"y km'gzr nckp"vj g"ko kvcvkqpu"y g"vj kpm'uj qwf "crr n{"vq"{qw0" [qw"y km'j cxg"cp"qr r qtwpkv{"vq"vgm'wu"y j kej "f qevqtu"qt"r j cto cekgu"{qw"r tghgt"vq"wug. "cpf "cdqwv" cp{"qvj gt"kphqto cvkqp"{qw"vj kpm'ku"ko r qtcpv"hqt"wu"vq"mpqy 0Chvgt"{qwxg"j cf "vj g"qr r qtwpkv{"vq"

tgur qpf . "kh"y g"f gekf g"vq"rko kv"{qwt"eqxgtci g"hqt"vj gug"o gf kecvkqpu. "y g"y krn"ugpf "{qw'cpqyj gt" rgwgt"eqphkto kpi "vj g"rko kacvkqp0"Kf"{qw'vj kpmy g"o cf g"c"o kuvcmg"qt"{qw'f kuci tgg"y kj "qwt" f gvgto kpcvkqp"qt"y kj "vj g"rko kacvkqp. "{qw'cpf "{qwt'r tguetkdgt"j cxg"vj g"tki j v"vq"cr r gcn0"Kf"{qw' cr r gcn"y g"y krn'tgxkgy "{qwt"ecug"cpf "i kxg"{qw'c"f gekukqp0"Kf"y g"eqpvkpwg"vq"f gp{"cp{"r ctv"qf"{qwt' tgs wguv'tgrcvgf "vq"vj g"rko kacvkqpu'vj cv'cr r n{"vq"{qwt"ceeguu"vq"o gf kecvkqpu. "y g"y krn'cwvqo cvkecm{" ugpf "{qwt"ecug"vq"cp"kpf gr gpf gpv'tgxkgy gt"qwukf g"qh"qwt'r ncp0'Ugg"Ej cr vgt"; "hqt"kphqto cvkqp" cdqw'j qy "vq"cum'hqt"cp"cr r gcn0"

[qw'y krn'pqv'dg"r ncegf "kp"qwt"F O R"kh"{qw'j cxg"egtvckp"o gf kecn'eqpf kvkqpu. "uwej "cu"cevkxg" ecpegt/tgrcvgf "r ckp"qt"ukemng'egm'f kugcug. "{qw'ctg"tgegkxkpi "j qur keg. "r cnkcvkxg. "qt"gpf /qf /rkhg" ectg. "qt"rkxkpi "kp"c"nqpi /vgto "ectg"hcekrkv{0"

Section 10.3   Medication Therapy Management (MTM) program to help members manage their medications

Y g"j cxg"c"r tqi tco "vj cv'ecp"j grn "{qwt"o go dgtu"y kj "eqo r rgz"j gcnj "pggf u0Qwt"r tqi tco "ku"ecmgf " c"O gf kecvkqp"Vj gtcr {"O cpci go gpv"*O VO +'r tqi tco 0'Vj ku"r tqi tco "ku"xqnwpvct{"cpf "htgg0"C" vgco "qf"rj cto cekuvu"cpf "f qevqtu'f gxgnqr gf "vj g"r tqi tco "hqt"wu'vq"j grn "o cmg"uwtg"vj cv'qwt" o go dgtu'i gv'vj g"o qu'dgpghkv"htqo "vj g"f twi u"vj g{"vcmg0"

Uqo g"o go dgtu"y j q"vcmg"o gf kecvkqpu"hqt"f khhgtgpv'o gf kecn'eqpf kvkqpu'cpf "j cxg"j ki j "f twi "equvu. " qt"ctg"kp"c"F O R"vq"j grn "o go dgtu"wug"vj gkt"qr kqkf u"uchgn{. "o c{"dg"cdrg"vq"i gv'ugtxkegu"vj tqwi j "cp" O VO "r tqi tco 0"C"r j cto cekuv"qt"qyj gt"j gcnj "r tqhguukqpcn'y krn'i kxg"{qw'c"eqo r tgj gpukxg'tgxkgy " qh"cm'{qwt"o gf kecvkqpu0F wtkpi "vj g"tgxkgy "{qw'ecp"vcm"cdqw'{qwt"o gf kecvkqpu. "{qwt"equvu. "cpf " cp{"r tqdrgo u"qt"s wguvkqpu"{qw'j cxg"cdqw'{qwt"r tguetkr vkqp"cpf "qxgt/vj g/eqwpvgt"o gf kecvkqpu0" [qw'ki gv'c"y tkvgp"uwo o ct{"qh"vj ku'j cu'c"tgeqo o gpf gf "vq"f q"rkuv"cv'kpenwf gu"uvgr u"{qw'uj qwf " vcmg"vq"i gv'vj g"dguv'tguwnu'htqo "{qwt"o gf kecvkqpu0[qw'krn'cnuq'i gv'c"o gf kecvkqp"rku'vj cv'y krn' kpenwf g"cm'vj g"o gf kecvkqpu"{qwtg"vcmkpi ."j qy "o wej "{qw'cmg. "cpf "y j gp"cpf "y j { "{qw'cmg"vj go 0" Kp"cf f kvkqp. "o go dgtu"kp"vj g"O VO "r tqi tco "y krn'tgegkxg"kphqto cvkqp"qp"vj g"uchg"f kur qucn'qh" r tguetkr vkqp"o gf kecvkqpu"vj cv'ctg"eqpvtqmgf "uwduvcpegu0"

Kvou"c"i qqf "kf gc"vq"vcm'vq"{qwt"f qevqt"cdqw'{qwt"tgeo o gpf gf "vq/f q"rku'cpf "o gf kecvkqp"rku0" Dtkpi "vj g"uwo o ct{"y kj "{qw'vq"{qwt"xkukv'qt"cp"xko g"{qw'cm'y kj "{qwt"f qevqtu. "r j cto cekuv. " cpf "qyj gt"j gcnj "ectg"r tqxkf gtu0Cnuq. "mggr "{qwt"o gf kecvkqp"rku'wr "vq"f cvg"cpf "y kj "{qw'*hqt" gzco r rg. "y kj "{qwt"KF +"kp"ecug"{qw'i q"vq"vj g"j qur kcn'qt"gm gti gpe{"tqqo 0"

Kf"y g"j cxg"c"r tqi tco "vj cv'hkuu"{qwt"pggf u. "y g"y krn'cwvqo cvkecm{"gptqm"{qw'kp"vj g"r tqi tco "cpf " ugpf "{qw'kphqto cvkqp0Kf"{qw'f gekf g"pqv'vq"r ctvkekr cvg. "r rgcug"pqvkh{ "wu'cpf "y g"y krn'y kj f tcy " {qw0Kf"{qw'j cxg"cp{"s wguvkqpu'cdqw'vj ku'r tqi tco ."r rgcug"eqpvcev'O gf kec"Ewuvqo gt"Ugtxkeg0"

CHAPTER 6:

What you pay for your Part D prescription drugs

Are you currently getting help to pay for your drugs?

Kh"{qw"ctg"kp"c"rtqitco "yjcv"jgnru"rc{"hqt"{qwt"ftwiu."**some information in this *Evidence of Coverage* about the costs for Part D prescription drugs may not apply to you.**"Yg"ugpv"{qw"c" ugrctcvg"kpugtv."ecmgf "yjg"õGxkfgpeg"qh"Eqxgtcig"Tkfgt"hqt"Rgqrng"Yjq"Igv"Gzvtc"Jgnr"Rc{kpi " hqt"Rtguetkrvkqp"Ftwiö"*cnuq"mpqyp"cu"yjg"õNqy "Kpeqog"Uwdukf{"Tkfgtö"qt"yjg"õNKU"Tkfgtö+." yjkej "vgnnu"{qw"cdqwv"{qwt"ftwi "eqxgtcig0Kh"{qw"fqp¢v"jcxg"yjku"kpugtv."rngceg"ecnn"Ogfkec" Ewuvqogt"Ugtxkeg"cpf "cum"hqt"yjg"õNKU"Tkfgt0ö"

SECTION 1   Introduction

Section 1.1   Use this chapter together with other materials that explain your drug coverage

Vjku"ejcrvgt"hqewugu"qp"yjcv"{qw"rc{"hqt"Rctv"F "rtguetkrvkqp"ftwiu0Vq"mggr"yjkpi u"ukorrng."yg" wug"õftwi ö"kp"yjku"ejcrvgt"vq"ogcp"c"Rctv"F "rtguetkrvkqp"ftwi0Cu"gzrnckpgf "kp"Ejcrvgt"7."pqv"cnn" ftwiu"ctg"Rctv"F "ftwiu"ö"uqog"g"ftwiu"ctg"eqxgtgf "wpfgt"Ogfkectg"Rctv"C "qt"Rctv"D"cpf "qyjgt" ftwiu"ctg"gzenwfgf "htqo "Ogfkectg"eqxgtcig"d{"ncy 0

Vq"wpfgtuvcpf "yjg"rc{ogpv"kphqtocvkqp."{qw"pggf "vq"mpqy "yjcv"ftwiu"ctg"eqxgtgf ."yjgtg"vq"hkm" {qwt"rtguetkrvkqpu."cpf "yjcv"twngu"vq"hqmqy "yjgp"{qw"igv"{qwt"eqxgtgf "ftwiu0Ejcrvgt"7." Ugevkqpu"3"vjtqwij "6"gzrnckp"vjgug"twngu0

Section 1.2   Types of out-of-pocket costs you may pay for covered drugs

Vjgtg"ctg"fkhhgtgpv"v{rgu"qh"qwv/qh/rqemgv"equvu"hqt"Rctv"F "ftwiu0Vjg"co qwpv"yjcv"{qw"rc{"hqt"c" ftwi "ku"ecmgf "õequv"ujctkpi .ö"cpf "yjgtg"ctg"yjtgg"yc{u"{qwo c"dg"cuugf "vq"rc{0

- Vjg"õ**deductible**ö"ku"yjg"co qwpv"{qw"rc{"hqt"ftwiu"dghqtg"qwt"rncp"dgikpu"vq"rc{"ku"ujctg0

- õ**Copayment**ö"ku"c"hkzgf "co qwpv"{qw"rc{"gcej "vko g"{qw"hkm"c"rtguetkrvkqp0

- õ**Coinsurance**ö"ku"c"rgtegpvcig"qh"yjg"vqvcn"equv"{qw"rc{"gcej "vko g"{qw"hkm"c"rtguetkrvkqp0

Section 1.3   How Medicare calculates your out-of-pocket costs

Ogfkectg"jcu"twngu"cdqwv"yjcv"eqwpvu"cpf "yjcv"fqgu"*not*"eqwpv"vqyctf "{qwt"qwv/qh/rqemgv"equvu0 Jgtg"ctg"yjg"twngu"yg"o wuv"hqmqy "vq"mggr "vtcem"qh"{qwt"qwv/qh/rqemgv"equvu0

These payments are included in your out-of-pocket costs

Your out-of-pocket costs include "yjg"rc{o gpu"ñkuvgf "dgnqy "*cu"nqpi "cu"yjg{"ctg"hqt"Rctv"F " eqxgtgf "ftwiu."cpf "{qw"hqmqygf "yjg"twngu"hqt"ftwi "eqxgtcig"yjcv"ctg"gzrnckpgf "kp"Ejcrvgt"7+<

- Vjg"co qwpv"{qw"rc{"hqt"ftwiu"yjgp"{qw"ctg"kp"cp{"qh"yjg"hqmqykpi "ftwi "rc{o gpv"uci gu<

    - Vjg"Kpkvkcn"Eqxgtcig"Uvci g"

- Cp{"r c{o gpwu"{qw'o cf g'f wtkpi "vj ku'ecngpf ct "{gct"cu'c'o go dgt"qh'c'f khhgtgpv'O gf kectg" r tguetkr vkqp"f twi "r ncp'dghqtg"{qw'lqkpgf "qwt'r ncp0'

It matters who pays:

- Kh"{qw'o cmg'vj gug'r c{o gpwu'**yourself.**"vj g{"ctg'kpenwf gf "kp "{qwt'qw/qh/r qemgv'equwu0'

- Vj gug'r c{o gpwu'ctg'*also included*"kh"vj g{"ctg'o cf g'qp "{qwt'dgj cnh'd{"**certain other individuals or organizations.**"Vj ku'kpenwf gu'r c{o gpwu'hqt"{qwt'f twi u'o cf g'd{"c'htkgpf "qt" tgncvkxg."d{"o quv'ej ctkvkgu."d{"CKF U'f twi "cuukuvcpeg'r tqi tco u."d{"c'Uvcvg'Rj ctocegwkecn" Cuukuvcpeg'Rtqi tco "vj cv'ku'swcnkhkgf "d{"O gf kectg."qt'd{"vj g'Kpf kcp'J gcnvj "Ugtxkeg0' Rc{o gpwu'o cf g'd{"O gf kectgøu'õGz vtc'J gnrö'Rtqi tco "ctg'cnuq"kpenwf gf 0'

- Uqo g'r c{o gpwu'o cf g'd{"vj g'O gf kectg'Eqxgtci g'I cr 'F kueqwpv'Rtqi tco "ctg"kpenwf gf 0'Vj g" co qwpv'vj g'o cpwhcevwtgt'r c{u'hqt"{qwt'dtcpf 'pco g'f twi u'ku'kpenwf gf 0'Dwv'vj g'co qwpv'vj g" r ncp'r c{u'hqt"{qwt'i gpgtke'f twi u'ku'pqv'kpenwf gf 0'

Moving on to the Catastrophic Coverage Stage:

Y j gp"{qw'*qt"vj qug'r c{kpi "qp "{qwt'dgj cnh+'j cxg'ur gpv'c'vqvcn'qh'&9.622"kp"qw/qh/r qemgv'equwu" y kij kp"vj g'ecngpf ct "{gct."{qw'y km'o qxg'htqo "vj g'Eqxgtci g'I cr "Uvci g'vq'vj g'Ecvcutqrj ke" Eqxgtci g'Uvci g0'

These payments <u>are not included</u> in your out-of-pocket costs

[qwt'qw/qh/r qemgv'equwu"**do not include**"cp{"qh'vj gug'v{r gu'qh'r c{o gpwu<'

- [qwt'o qpvj n{'r tgo kwo 0'

- F twi u'{qw'dw{"qwwukf g'vj g'Wpkvgf "Uvcvgu'cpf "ku'vgttkqtkgu0'

- F twi u'vj cv'ctg'pqv'eqxgtgf "d{"qwt'r ncp0'

- F twi u'{qw'i gv'cv'cp'qw/qh/pgyy qtm'rj cto ce{"vj cv'f q'pqv'o ggv'vj g'r ncp øu'tgs wktgo gpwu'hqt" qw/qh/pgyy qtm'eqxgtci g0'

- P qp/Rctv'F "f twi u."kpenwf kpi "r tguetkr vkqp"f twi u'eqxgtgf "d{"Rctv'C "qt'Rctv'D'cpf "qvj gt" f twi u'gzenwf gf "htqo "eqxgtci g'd{"O gf kectg0'

- Rc{o gpwu"{qw'o cmg'vqy ctf 'r tguetkr vkqp"f twi u'pqv'pqtocnn{"eqxgtgf "kp"c'O gf kectg" Rtguetkr vkqp"F twi "Rncp0'

- Rc{o gpwu'o cf g'd{"vj g'r ncp'hqt"{qwt'dtcpf "qt'i gpgtke'f twi u'y j kng'kp"vj g'Eqxgtci g'I cr 0'

- Rc{o gpwu'hqt"{qwt'f twi u'vj cv'ctg'o cf g'd{"i tqwr 'j gcnvj 'r ncpu'kpenwf kpi "go r nq{gt'j gcnvj " r ncpu0'

- Rc{o gpwu'hqt"{qwt'f twi u'vj cv'ctg'o cf g'd{"egtvckp"kpuwtcpeg'r ncpu'cpf "i qxgtpo gpv'hwpf gf " j gcnvj 'r tqi tco u'uwej "cu'VT KECT G'cpf "vj g'Xgvgtcpu'Chhcktu0'

- Rc{o gpwu'hqt"{qwt'f twi u'o cf g'd{"c'vj ktf /r ctv{"y kij "c'ngi cn'qdnki cvkqp"vq'r c{"hqt" r tguetkr vkqp"equwu'*hqt"gzco r ng."Y qtmgtuø'Eqo r gpucvkqp+0'

Reminder:"Kh'cp{'qyj gt'qti cpk| cvkqp'uwej "cu'yj g'qpgu'rkuvgf "cdqxg'r c{u'r ctv'qt'cnl'qh'{qwt'
qw'qh'r qengv'equu'hqt'f twi u."{qw'ctg'rgs wktgf "vq'vgnl'qwt'r ncp'd{'ecmkpi 'O gf kec'Euwvqo gt"
Ugtxkeg0'

How can you keep track of your out-of-pocket total?

- **We will help you.**"Vj g'Rctv'F 'GQD'tgr qtv'{qw'tgegkxg'kpenwf gu'yj g'ewttgpv'co qwpv'qh'{qwt'
  qw'qh'r qengv'equu0'Yj gp'yj ku'co qwpv'tgcej gu"&9,622."yj ku'tgr qtv'y km'vgm'{qw'yj cv'{qw'
  j cxg'nghv'yj g'Eqxgtci g'I cr "Uvci g'cpf "j cxg'o qxgf "qp'vq'yj g'Ecvcuvtqr j ke'Eqxgtci g'Uvci e0'

- **Make sure we have the information we need.**"Ugevkqp'504'vgmu'y j cv'{qw'ecp'f q'vq'j gn "
  o cmg'uwtg'yj cv'qwt'tgeqtf u'qh'y j cv'{qw'j cxg'ur gpv'ctg'eqo r ngvg'cpf 'wr 'vq'f cvg0'

SECTION 2   What you pay for a drug depends on which "drug payment stage" you are in when you get the drug

Section 2.1   What are the drug payment stages for our plan members?

Vj gtg'ctg'hqwt'"ő f twi 'r c{o gpv'uvci guő'hqt'{qwt'r tguetkr vkqp'f twi "eqxgtci g'wpf gt'qwt'r ncp0'J qy "
o wej "{qw'r c{'f gr gpf u'qp'y j cv'uvci g'{qw'ctg'kp'y j gp'{qw'i gv'c'r tguetkr vkqp'hkmgf "qt'tghkmgf 0'
F gvcknu'qh'gcej "uvci g'ctg'kp'Ugevkqpu'6'yj tqwi j '9"qh'yj ku'ej cr vgt0'Vj g'uvci gu'ctg<

Stage 1: Yearly Deductible Stage

Stage 2: Initial Coverage Stage

Stage 3: Coverage Gap Stage

Stage 4: Catastrophic Coverage Stage

Important Message About What You Pay for Insulin"/'[qw'y qpő r c{'o qtg'yj cp'&57'hqt'c'
qpg/o qpyj "uwr r n{'qh'gcej "kpuwnkp'r tqf wev'eqxgtgf 'd{'qwt'r ncp.'pq'o cwgt'y j cv'equv'uj ctkpi 'vkgt'
kvøu'qp0'

SECTION 3   We send you reports that explain payments for your drugs and which payment stage you are in

Section 3.1   We send you a monthly summary called the Part D Explanation of Benefits (the "Part D EOB")

Qwt'r ncp'mggr u'vtcem'qh'yj g'equu'qh'{qwt'r tguetkr vkqp'f twi u'cpf "yj g'r c{o gpu'{qw'j cxg'o cf g"
yj gp'{qw'i gv'{qwt'r tguetkr vkqpu'hkmgf "qt'tghkmgf "cv'yj g'r j cto ce{0'Vj ku'y c{.'y g'ecp'vgm'{qw'

y j gp"{qw'j cxg"o qxgf "htqo "qpg"f twi "r c{o gpv'uvci g'\q'\j g'pgz\0'Kp"r ct\kewnct."\j gtg"ctg"\y q"\{r gu'
qh'equw"\y g"nggr "\tcem'qh<

- Y g"nggr "\tcem'qh'j qy "o wej "{qw'j cxg"r ckf 0'Vj ku"ku"ecmgf "{qwr"õ**out-of-pocket**ö"equv0'

- Y g"nggr "\tcem'qh'{qwr"õ**total drug costs**ö0'Vj ku"ku"\j g"co qwpv'{qw'r c{"qw/qh/r qemgv."qt"
qyj gtu'r c{"qp"{qwr"dgj cnh'r nwu'\j g"co qwpv'r ckf "d{"\j g"r ncp0'

Kh"{qw'j cxg'j cf "qpg"qt o qtg"r tguetkr \kqpu'hkmgf "\j tqwi j "\j g"r ncp'f wtkpi "\j g"r tgxkqwu"o qpyj ."y g"
y kn'ugpf "{qw'c"*Part D Explanation of Benefits"*õRctv'F "GQDö+0'Vj g"Rctv'F "GQD"kpenwf gu<

- **Information for that month.** Vj ku"tgr qtv'i kxgu"\j g"r c{o gpv'f gvckm'cdqw'\j g"r tguetkr \kqpu'
{qw'j cxg'hkmgf "f wtkpi "\j g"r tgxkqwu"o qpyj 0'Kv'uj qy u"\j g"\qvcn'f twi "equw."y j cv'\j g"r ncp"
r ckf ."cpf "y j cv'{qw'cpf "qyj gtu'qp"{qwr"dgj cnh'r ckf 0'

- **Totals for the year since January 1.** Vj ku"ku"ecmgf "õ{ cct/\q/f cvgö"kphqto cvkqp0'Kv'uj qy u"
y j g"\qvcn'f twi "equw'cpf "\qvcn'r c{o gpvu'hqt"{qwr"f twi u'ukpeg"\j g"{ cct'dgi cp0'

- **Drug price information.** Vj ku"kphqto cvkqp"y kn'f kur nc{"\j g"\qvcn'f twi "r tkeg."cpf "
kphqto cvkqp"cdqw'kpetgcugu"kp"r tkeg"htqo "hktuv'hknn'hqt"gcej "r tguetkr \kqp" encko "qh"\j g"uco g"
s wcpvkv{0'

- **Available lower cost alternative prescriptions.** Vj ku"y kn'kpenwf g"kphqto cvkqp"cdqw'qyj gt'
cxckncdng'f twi u'y kyj "nqy gt"equv'uj ctkpi "hqt'gcej "r tguetkr \kqp"encko 0'

Section 3.2   Help us keep our information about your drug payments up to date

Vq"nggr "\tcem'qh'{qwr"f twi "equw'cpf "\j g"r c{o gpvu'{qw'o cng"hqt"f twi u."y g"wug"tgeqtf u'y g"i gv'
htqo "r j cto cekgu0'J gtg"ku"j qy "{qw'ecp"j gn "wu'nggr "{qwr"kphqto cvkqp"eqttgev'cpf "w "\q"f cvg<

- **Show your membership card every time you get a prescription filled.** Vj ku"j gn u"wu'
o cng"uwtg"y g"nprqy "cdqw'\j g"r tguetkr \kqpu'{qw'ctg"hkmkpi "cpf "y j cv'{qw'ctg"r c{kpi 0'

- **Make sure we have the information we need.** Vj gtg"ctg"\ko gu'{qw'o c{"r c{"hqt"\j g"gpvktg'
equv'hqt"c"r tguetkr \kqp"f twi 0'Kp"\j gug"ecugu."y g"y kn'pqv'cwwo cvkecm{"i gv'\j g"kphqto cvkqp"
y g"pggf "\q"nggr "\tcem'qh'{qwr"qw/qh/r qemgv'equw0'Vq"j gn "wu'nggr "\tcem'qh'{qwr"
qw/qh/r qemgv'equw."i kxg"wu'eqr kgu'qh"{qwr"tgegkr wu0'J gtg"ctg"gzco r ngu'qh"y j gp"{qw'uj qwf "
i kxg"wu'eqr kgu'qh"f twi "tgegkr wu<

  - Y j gp"{qw'r wtej cug"c"eqxgtgf "f twi "cv'c"pgyy qtn'r j cto ce{"cv'c"ur gekcn'r tkeg"qt"wukpi '
c'f kueqwpv'ectf "\j cv'ku"pqv'r ctv'qh'qwr"dgpghkv'

  - Y j gp"{qw'o cf g"c"eqr c{o gpv'hqt"f twi u'\j cv'ctg"r tqxkf gf "wpf gt"c"f twi "o cpwhcewtgt"
r cvkgpv'cuukuvcpeg"r tqi tco "

  - Cp{"\ko g"{qw'j cxg"r wtej cugf "eqxgtgf "f twi u'cv'qw/qh/pgyy qtn'r j cto cekgu"qt"qyj gt"
\ko gu'{qw'j cxg"r ckf "\j g"hwm'r tkeg"hqt"c"eqxgtgf "f twi "wpf gt"ur gekcn'ektewo uvcpegu"

  - Kh"{qw'ctg"dkmgf "hqt"c"eqxgtgf "f twi ."{qw'ecp"cun'qwr"r ncp"\q"r c{"qwr"uj ctg"qh'\j g"
equv0'Hqt"kpuvtwevkqpu'qp'j qy "\q"f q"\j ku."i q"\q"Ej cr \gt"9."Ugevkqp"40'

- **Send us information about the payments others have made for you.** Rc{o gpvu'o cf g"d{"
egtvckp"qyj gt"kpf kxkf wcm'cpf "qti cpk| cvkqpu'cnq"eqwpv'\qy ctf "{qwr"qw/qh/r qemgv'equw0'Hqt"

gzco r ng.''r c{o gpvu''o cf g''d{''c''Ucvg''Rj cto cegwkecn'Cuukuvcpeg''Rtqi tco .''cp''CKFU''f twi ''
cuukuvcpeg''r tguetkr vkqp ''*'CFCR+.''vj g''Kpf kcp''J gcnyj ''Ugtxkeg.''cpf ''o quv''ej ctkvkgu''eqwpv''vqy ctf ''
{qwt''qw/qh/r qengv'equvu0'Mggr ''c''tgeqtf ''qh''vj gug''r c{o gpvu''cpf ''ugpf ''vj go ''vq ''wu''uq ''y g''ecp''
vtcem'{qwt''equvu0'

- **Check the written report we send you.**''Y j gp''{qw'tgegkxg''c''Rctv''F ''GQD''nqqm'kv''qxgt''vq ''
dg''uwtg''vj g''kphqto cvkqp ''ku''eqo r ngvg''cpf ''eqttgev0'Kf ''{qw'j kpm'uqo gvj kpi ''ku''o kuukpi ''qt''{qw'
j cxg''cp{''s wguvkqpu.''r ngcug''ecm'wu''cv'O gf kec''Ewuvqo gt''Ugtxkeg0'Dg''uwtg''vq ''mggr ''vj gug''
tgr qtvu0'

SECTION 4   There is no deductible for our plan

Vj gtg''ku''pq''f gf wevkdng''hqt''qwt''r ncp0'[qw'dgi kp''kp''vj g''Kpkvkcn'Eqxgtci g''Uvci g''y j gp''{qw'hkm'{qwt''
hktuv''r tguetkr vkqp ''qh''vj g''{gct0'Ugg ''Ugevkqp ''7 ''hqt''kphqto cvkqp ''cdqwv''{qwt''eqxgtci g''kp ''vj g''Kpkvkcn'
Eqxgtci g''Uvci g0'

SECTION 5   During the Initial Coverage Stage, the plan pays its share of your drug costs and you pay your share

Section 5.1   What you pay for a drug depends on the drug and where you fill your prescription

F wtkpi ''vj g''Kpkvkcn'Eqxgtci g''Uvci g.''vj g''r ncp''r c{u''ku''uj ctg''qh''vj g''equv'qh''{qwt''eqxgtgf ''r tguetkr vkqp'
f twi u.''cpf ''{qw'r c{ ''{qwt''uj ctg''*'{qwr 'eqr c{o gpv'qt''eqkpuwtcpeg''co qwpv+0'[qwt''uj ctg''qh''vj g''equv'
y km'xct{ ''f gr gpf kpi ''qp''vj g''f twi ''cpf ''y j gtg''{qw'hkm'{qwt''r tguetkr vkqp0'

The plan has 5 cost-sharing tiers

Gxgt{ ''f twi ''qp''vj g''r ncpøu''F twi ''Nkuv''ku''kp''qpg''qh''7 ''equv/uj ctkpi ''vkgtu0'Kp ''i gpgtcn'vj g''j ki j gt''vj g''
equv/uj ctkpi ''vkgt''pwo dgt.''vj g''j ki j gt''{qwt''equv'hqt''vj g''f twi <

- Vkgt''3<'Rtghgttgf ''I gpgtke ''ó''Vkgt''3 ''ku''vj g''nqy guv'vkgt''cpf ''kpenwf gu''r tghgttgf ''i gpgtke ''f twi u0'
- Vkgt''4 <'I gpgtke ''ó''Vkgt''4 ''kpenwf gu''i gpgtke ''f twi u0'
- Vkgt''5 <'Rtghgttgf ''Dtcpf ''ó''Vkgt''5 ''kpenwf gu''r tghgttgf ''dtcpf ''f twi u''cpf ''pqp/r tghgttgf ''i gpgtke ''f twi u0'
- Vkgt''6 <'P qp/Rtghgttgf ''F twi ''ó''Vkgt''6 ''kpenwf gu''pqp/r tghgttgf ''dtcpf ''f twi u''cpf ''pqp/r tghgttgf ''i gpgtke ''f twi u0'
- Vkgt''7 <'Ur gekcn{ ''Vkgt''ó''Vkgt''7 ''ku''vj g''j ki j guv'vkgt0'Kv'eqpvckpu''xgt{ ''j ki j ''equv'dtcpf ''cpf ''i gpgtke ''f twi u.''y j kej ''o c{ ''tgswktg''ur gekcn'j cpf nkpi ''cpf ''qt''enqug''o qpkvqtkpi 0'

Vq ''hkpf ''qw'y j kej ''equv/uj ctkpi ''vkgt''{qwr 'f twi ''ku''kp.''nqqm'kv'wr ''kp''vj g''r ncpøu''F twi ''Nkuv0'

Your pharmacy choices

J qy "o wej "{qw'r c{"hqt"c"ftwi "f gr gpfu'qp"y j gvj gt"{qw'i gv"yj g"f twi "htqo <

- C "pgvy qtm'tgvckn'r j cto ce{"

- C 'r j cto ce{"yj cv'ku'pqv'kp'yj g'r ncpøu'pgvy qtm0'Y g'eqxgt'r tguetkr vkqpu'hkmgf "cv'
  qw'qh'pgvy qtm'r j cto cekgu'kp'qpn{"nko kvgf "ukwcvkqpu0'Rngcug 'ugg"Ej cr vgt'7. 'Ugevkqp "40'7"'q"
  hkpf "qw'yj gp'y g'y kn'eqxgt'c 'r tguetkr vkqp 'hkmgf "cv'cp'qw'qh'pgvy qtm'r j cto ce{0'

- Vj g'r ncpøu'o ckn'qtf gr'r j cto ce{0'

Hqt "o qtg'kphqto cvkqp "cdqw'yj gug'r j cto ce{"ej qkegu'cpf "hkmkpi "{qw'r tguetkr vkqpu. 'ugg"Ej cr vgt'7"
cpf "yj g'r ncpøu"*Pharmacy Directory*0'

Section 5.2   A table that shows your costs for a *one-month* supply of a drug

F wtkpi "yj g'Kpkvkcn'Eqxgtci g 'Uvci g. "{qwr'uj ctg'qh'yj g'equv'qh'c 'eqxgtgf "f twi "y kn'dg' gkyj gr'c "
eqr c{o gpv'qr'eqkpuwtcpeg0'

Cu'uj qy p 'kp'yj g 'tcdng 'dgmy . 'yj g'co qwpv'qh'yj g'eqr c{o gpv'qr'eqkpuwtcpeg'f gr gpfu'qp'yj g'
equv'uj ctkpi "vkgt0'Uqo gvko gu'yj g'equv'qh'yj g'f twi "ku'nqy gr'yj cp'{qwr'eqr c{o gpv0'Kp'yj gug 'ecugu. "
{qwr c{"yj g'nqy gr'r tkeg'hqr'yj g'f twi "kpuvgcf "qh'yj g'eqr c{o gpv0'

Your share of the cost when you get a *one-month* supply of a covered Part D prescription drug:

Tier	Standard retail cost sharing (in-network) *wr "\q"c" 52/f c{" uwr r n{+"	Standard mail-order cost sharing *wr "\q"c" 52/f c{" uwr r n{+"	Preferred mail-order cost sharing *wr "\q"c"" 52/f c{" uwr r n{+"	Long-term care (LTC) cost sharing *wr "\q"c" 53/f c{" uwr r n{+"	Out-of-network cost sharing *Eqxgtci g'ku" nko kvgf "\q" egtvckp" ukwcvkqpu="ugg" Ej cr vgt'7'hqt" f gvcknu0+" *wr "\q"c" 52/f c{" uwr r n{+"
Cost-Sharing Tier 1 *Rtghgttgf " I gpgtke+"	&2"	&2"	&2"	&2"	&2"
Cost-Sharing Tier 2 *I gpgtke+"	&2"	&2"	&2"	&2"	&2"

Tier	Standard retail cost sharing (in-network) *wr "\q"c" 52/fc{" uwr r n{+"	Standard mail-order cost sharing *wr "\q"c" 52/fc{" uwr r n{+"	Preferred mail-order cost sharing *wr "\q"c"' 52/fc{" uwr r n{+"	Long-term care (LTC) cost sharing *wr "\q"c" 53/fc{" uwr r n{+"	Out-of-network cost sharing *Eqxgtci g"ku" nko kgf "\q" egtvckp" ukwcvkqpu="ugg" Ej cr vgt"7"hqt" fgvcknu0+" *wr "\q"c" 52/fc{" uwr r n{+"
Cost-Sharing Tier 3 *Rtghgttgf " Dtcpf +"	&37"	&37"	&37"	&37"	&37"
Cost-Sharing Tier 4 *P qp/" Rtghgttgf " Ftwi +"	&52"	&52"	&52"	&52"	&52"
Cost-Sharing Tier 5 *Ur gekcn{" Vkgt+"	&52"	&52"	&52"	&52"	&52"

Section 5.3   If your doctor prescribes less than a full month's supply, you may not have to pay the cost of the entire month's supply

V{r kecm{." \j g"co qwpv"{qw'r c{ "hqt"c" r tguetkr vkqp"f twi "eqxgtu"c"hwnn"o qpy øu"uwr r n{0"Vj gtg"o c{ " dg"\ko gu"y j gp"{qw'tq"{qwt"f qevqt"y qwf "nkmg"{qw'\q"j cxg"nguu"\j cp"c"o qpy øu"uwr r n{"qh"c"f twi " *hqt"gzco r ng."y j gp"{qw'ctg"\t{kpi "c"o gf kecvkqp"hqt"\j g"hktuv"\ko g+0"[qw'ecp"cnuq"cum"{qwt"f qevqt" \q"r tguetkdg."cpf "{qwt"r j cto cekuv"\q"f kur gpug."nguu"\j cp"c"hwnn"o qpy øu"uwr r n{"qh"{qwt"f twi u."kh" y ku"y knnj gnr "{qw'dgwgt"r ncp"tghknn"f cvgu"hqt"f khhgtgpv"r tguetkr vkqpu0"

Kh"{qw'tgegkxg"nguu"\j cp"c"hwnn"o qpy øu"uwr r n{"qh"egtvckp"f twi u."{qw'y knn'pqv'j cxg"\q"r c{ "hqt"\j g" hwnn"o qpy øu"uwr r n{0"

- Kh"{qw'ctg"tgur qpukdng"hqt"eqkpuwtcpeg."{qw'r c{ "c"r gtegpvci g"qh"\j g"\qvcn'equv"qh"\j g"f twi 0" Ukpeg"\j g"eqkpuwtcpeg"ku"dcugf "qp"\j g"\qvcn'equv"qh"\j g"f twi ."{qwt"equv'y knn'dg"nqy gt"ukpeg" \j g"\qvcn'equv"hqt"\j g"f twi "y knn'dg"nqy gt0"

- Kh"{qw'ctg"tgur qpukdng"hqt"c"eqr c{ o gpv"hqt"\j g"f twi ."{qw'y knn'qpn{ "r c{ "hqt"\j g"pwo dgt"qh" f c{u"qh"\j g"f twi "\j cv"{qw'tgegkxg"kpuvgcf "qh"c"y j qng"o qpy 0"Y g"y knn'ecnewncvg"\j g"co qwpv"

{qw'rc{'rgt'fc{'hqt"{qwt'ftwi "*yj g"õfckn{"equ√uj ctkpi "tcvgö+"cpf "o wnkr n{"kv'd{"yj g"pwo dgt" qh"fc{u"qh"yj g'ftwi "{qwtgegkxg0'

Section 5.4   A table that shows your costs for a *long-term* (up to a 90-day) supply of a drug

Hqt"uqo g"ftwi u."{qw'ecp'i gv'c"nqpi /vgto "uwrr n{"*cnuq"ecncf "cp'õgzvgpfgf "uwrr n{"ö+0'C"nqpi /vgto " uwrr n{"ku'wr "vq'c"; 2/fc{"uwrr n{0'

Vj g"cdng"dgmy "uj qy u'y j cv'{qw'rc{'y j gp"{qw'i gv'c"nqpi /vgto "uwrr n{"qh'c'ftwi 0'

- Uqo gvko gu'yj g"equv'qh'yj g"ftwi "ku'nqy gt"yj cp"{qwt'eqrc{o gpv0'Kp'yj gug'ecugu."{qw'rc{'yj g" nqy gt'r tkeg'hqt"yj g"ftwi "kpuvcf "qh'yj g"eqrc{o gpv0'

Your share of the cost when you get a *long-term* supply of a covered Part D prescription drug:

Tier	Standard retail cost sharing (in-network) *wr "vq"c"; 2/fc{" uwrr n{+"	Standard mail-order cost sharing *wr "vq"c"; 2/fc{" uwrr n{+"	Preferred mail-order cost sharing *wr "vq"c"; 2/fc{" uwrr n{+"
Cost-Sharing Tier 1 *Rtghgttgf "I gpgtke+"	&2"	&2"	&2"
Cost-Sharing Tier 2 *I gpgtke+"	&2"	&2"	&2"
Cost-Sharing Tier 3 *Rtghgttgf "Dtcpf +"	&67"	&67"	&52"
Cost-Sharing Tier 4 *Pqp/Rtghgttgf "Ftwi +"	&; 2"	&; 2"	&82"
Cost-Sharing Tier 5 *Urgekcn{"Vkgt+"	C "nqpi /vgto "uwrr n{"ku'pqv'cxckncdng'hqt'ftwi u'kp"Vkgt "70'		

Section 5.5   You stay in the Initial Coverage Stage until your out-of-pocket costs for the year reach $7,400

[qw'uvc{'kp"yj g"Kpkvkcn'Eqxgtci g"Uvci g"wpvkn'{qwt'vqvcn'qw√qh'r qemgv'equu'tgcej "&9.6220[qw' yj gp"o qxg"qp"vq"yj g"Ecvcuvqrj ke"Eqxgtci g"Uvci g0'

Y g"qhhgt"cf fkvkqpcn'eqxgtci g"qp'uqo g"rtguetkrvkqp'ftwi u'yj cv'ctg'pqv'pqto cn{"eqxgtgf "kp"c" O gf kectg"Rtguetkrvkqp'Ftwi "Rncp0'Rc{o gpvu'o cf g'hqt"yj gug'ftwi u'y kn'pqv'eqwpv'vqy ctf "{qwt' vqvcn'qw√qh'r qemgv'equu0'

Vj g''Rctv''F ''GQD''yj cv''{qw'tgegkxg''y km''j gnr ''{qw'nggr ''tcemlqh''j qy ''o wej ''{qw.''yj g''r ncp.''cpf ''cp{ ''yj ktf ''r ctvkgu''j cxg''ur gpv''qp''{qw'dgj cnh'f wtkpi ''yj g''{gct0'O cp{ ''r gqr ng''f q''pqv''tgcej ''yj g''&9.622'' nko kv''kp''c''{gct0'

Y g''y km''ngv''{qw'lpqy ''kh''{qw'tgcej ''yj ku''co qwpv0'Kh''{qw'f q''tgcej ''yj ku''co qwv.''{qw'y km''ngcxg''yj g'' Kpkvkcn'Eqxgtci g''Uvci g''cpf ''o qxg''qp''vq''yj g''Eqxgtci g''I cr ''Uvci g0'Ugg''Ugevkqp''305''qp''j qy '' O gf kectg''ecnewncvgu''{qwt'qwv0qh'r qemgv''equvu0'

SECTION 6   There is no coverage gap for our plan

Vj gtg''ku''pq''eqxgtci g''i cr ''hqt''qwt''r ncp0'Qpeg''{qw'ngcxg''yj g''Kpkvkcn'Eqxgtci g''Uvci g.''{qw'o qxg''qp'' vq''yj g''Ecvcuvtqr j ke''Eqxgtci g''Uvci g''*ugg''Ugevkqp''9+0'

SECTION 7   During the Catastrophic Coverage Stage, the plan pays most of the cost for your drugs

[qw'gpvgt''yj g''Ecvcuvtqr j ke''Eqxgtci g''Uvci g''y j gp''{qwt'qwv0qh'r qemgv''equvu''j cxg''tgcej gf ''yj g''' &9.622''nko kv''hqt''yj g''ecngpf ct''{gct0'Qpeg''{qw'ctg''kp''yj g''Ecvcuvtqr j ke''Eqxgtci g''Uvci g.''{qw'y km'' uvc{ ''kp''yj ku''r c{o gpv''uvci g''wpvkn''yj g''gpf ''qh''yj g''ecngpf ct''{gct0'

F wtkpi ''yj ku''uvci g.''yj g''r ncp''y km''r c{ ''o quv''qh''yj g''equv''hqt''{qwt'f twi u0'

Your share of the cost when you get a one-month supply of a covered Part D prescription drug:

Tier	Standard retail cost sharing (in-network) *wr "\q"c" 52/f c{" uwr r n{+"	Standard mail-order cost sharing *wr "\q"c" 52/f c{" uwr r n{+"	Preferred mail-order cost sharing *wr "\q"c'" 52/f c{" uwr r n{+"	Long-term care (LTC) cost sharing *wr "\q"c" 53/f c{" uwr r n{+"	Out-of-network cost sharing *Eqxgtci g'ku" rko kvgf "\q" egrvckp" ukwcvkqpu="ugg" Ej cr vgt '7 'hqt " f gvcknu0+" *wr "\q"c" 52/f c{" uwr r n{+"
Cost-Sharing Tier 1 *Rtghgttgf " I gpgtke+"	&2"	&2"	&2"	&2"	&2"
Cost-Sharing Tier 2 *I gpgtke+"	&2"	&2"	&2"	&2"	&2"
Cost-Sharing Tier 3 *Rtghgttgf " Dtcpf +"	&37"	&37"	&37"	&37"	&37"
Cost-Sharing Tier 4 *P qp/" Rtghgttgf " F twi +"	&52"	&52"	&52"	&52"	&52"
Cost-Sharing Tier 5 *Ur gekcnv{" Vkgt+"	&52"	&52"	&52"	&52"	&52"

Y g'y km'r c{ 'yj g'tguv0'

[qw'y km'r c{ 'yj g'uco g'equv/uj ctkpi "co qwpu'f wtkpi "yj g'Ecvcuvtqr j ke'Eqxgtci g'Uvci g'hqt "
Ecxgtlgev'Kplgevkqpu. 'Ekcnku. 'O wug'Wtgyj tcn'Uwr r qukvqtkgu. 'Ngxkvtc. 'Xkci tc. 'Gf gz. 'Uvcz{p."
Uvgpf tc. 'Rcr cxgtkpg/Cr r tquvcf kn'Rj gpvqnco kpg/Cr r tquvcf kn"cpf "Rcr cxgtkpg/Rj gpvqnco kpg/"

Crr tquvcf kri'cu"{qw'f kf "f wtkpi "yj g"Kpkvkcn'Eqxgtci g"Uvci g0Ugg"Ej cr vgt"7."Ugevkqp"906"hqt"yj gug" equv'uj ctkpi "co qwpw0'

SECTION 8 Part D Vaccines. What you pay for depends on how and where you get them

Important Message About What You Pay for Vaccines"/"Qwt'r ncp"eqxgtu"o quv'Rctv'F " xceekpgu"cv'pq"equv'vq"{qw0Ecnn'O gf kec'Ewuvqo gt"Ugtxkeg"hqt"o qtg"kphqto cvkqp0'

Vj gtg"ctg"yy q"r ctvu"vq"qwt"eqxgtci g"qh'Rctv'F "xceekpcvkqpu<

- Vj g"hktuv'r ctv'qh'eqxgtci g"ku"yj g"equv'qh'**the vaccine itself.**

- Vj g"ugeqpf "r ctv'qh'eqxgtci g"ku"hqt"yj g"equv'qh'**giving you the vaccine.**"*Vj ku'ku'uqo gvko gu" ecnngf "yj g"õcf o kpkuvtcvkqpö'qh'yj g"xceekpg0+"

[qwt'equvu'hqt"c"Rctv'F "xceekpcvkqp"f gr gpf "qp"yj tgg"yj kpi u<

1. **The type of vaccine**"*yj cv'{qw'ctg'dgkpi "xceekpcvgf "hqt+0'

- Uqo g"xceekpgu"ctg"eqpukf gtgf "o gf kecn'dgpghkvu0'*Ugg"yj g"*Medical Benefits Chart (what is covered and what you pay)"*kp"Ej cr vgt"6+0'

- Qyj gt"xceekpgu"ctg"eqpukf gtgf "Rctv'F "f twi u0[qw'ecp'hkpf "yj gug"xceekpgu'hkuvgf "kp" yj g"r ncp'u'*List of Covered Drugs (Formulary)0'

2. **Where you get the vaccine.**

- Vj g"xceekpg"ku'i kvh'o c{"dg"f kur gpugf "d{"c"r j cto ce{"qt'r tqxkf gf "d{"yj g"f qevqt'u" qhhkeg0'

3. **Who gives you the vaccine.**

- C"r j cto cekuv'o c{"i kxg"yj g"xceekpg"kp"yj g"r j cto ce{."qt"cpqyj gt"r tqxkf gt"o c{"i kxg" kv'kp"yj g"f qevqt'u"qhhkeg0'

Y j cv'{qw'r c{"cv'yj g"ko g"{qw'i gv'yj g"Rctv'F "xceekpcvkqp"ecp"xct{"f gr gpf kpi "qp"yj g" ektewo uvcpegu'cpf "y j cv'Ftwi "Uvci g"{qw'ctg"kp0'

- Uqo gvko gu'y j gp"{qw'i gv'c"xceekpcvkqp."{qw'j cxg"vq"r c{"hqt"yj g"gpvktg"equv'hqt"dqyj "yj g" xceekpg"kuugh'cpf "yj g"equv'hqt"yj g"r tqxkf gt"vq"i kxg"{qw'yj g"xceekpg0[qw'ecp"cum'qwt"r ncp"vq' r c{"{qw'dcem'hqt"qwt"uj ctg"qh'yj g"equv0'

- Qyj gt"ko gu."y j gp"{qw'i gv'c"xceekpcvkqp."{qw'y kn"r c{"qpn{"{qwt"uj ctg"qh'yj g"equv'wpf gt" {qwt'Rctv'F "dgpghkv0'

Dgmy "ctg"yj tgg"gzco r ngu'qh'y c{u"{qw'o ki j v'i gv'c"Rctv'F "xceekpg0'

Situation 1:"[qw'i gv'{qwt'xceekpcvkqp"cv'yj g"pgyy qtm'r j cto ce{0*Y j gyj gt"{qw'j cxg"yj ku" ej qkeg"f gr gpf u'qp"y j gtg"{qw'hkxg0Uqo g"uvcvgu'f q"pqv'cmy "r j cto cekgu'vq"i kxg" xceekpgu0+

- [qw'y kn'r c{"yj g"r j cto ce{"{qwt"eqr c{o gpv'hqt"yj g"xceekpg"kuugh'y j kej " kpenwf gu'yj g"equv'qh'i kxkpi "{qw'yj g"xceekpg0'

- Qwt'r ncp'y km'r c{ 'vj g'tgo ckpf gt'qh'vj g'equvu0'

Situation 2: " [qw'i gv'vj g'Rctv'F 'xceekpcvkqp'cv'{qwr'f qevqr¢u'qhhkeg0'

- Y j gp "{qw'i gv'vj g'xceekpg. "{qw'y km'r c{ 'hqt "vj g'gpvktg'equv'qh'vj g'xceekpg" kugrh'cpf "vj g'equv'hqt'vj g'r tqxkf gt'¢q'i kxg'kv'¢q "{qw0'

- [qw'ecp "vj gp 'cum'qwr'r ncp'¢q 'r c{ 'qwr'uj ctg'qh'vj g'equv'd{ 'wukpi "vj g" r tqegf wtgu'vj cv'ctg'f guetkdgf "kp 'Ej cr vgt'90'

- [qw'y km'dg 'tgko dwtugf "vj g'co qwpv'{qw'r ckf "£guu'{qwr'pqto crlleqr c{o gpv" hqt'vj g'xceekpg"*kpenwf kpi "cf o kpkuvtcvkqp+0'

Situation 3: " [qw'dw{ 'vj g'Rctv'F 'xceekpg'kugrh'cv'{qwr'rj cto ce{. 'cpf 'vj gp 'cmg'kv'¢q '{qwr" f qevqr¢u'qhhkeg'y j gtg'vj g{ 'i kxg'{qw'vj g'xceekpg0'

- [qw'y km'j cxg'¢q 'r c{ 'vj g'r j cto ce{ "{qwr'eqr c{o gpv'hqt'vj g'xceekpg'kugrh0'

- Y j gp "{qwr'f qevqr'i kxgu'{qw'vj g'xceekpg. "{qw'y km'r c{ 'vj g'gpvktg'equv'hqt" vj ku'ugtxkeg0'[qw'ecp "vj gp 'cum'qwr'r ncp'¢q 'r c{ 'qwr'uj ctg'qh'vj g'equv'd{ " wukpi "vj g'r tqegf wtgu'f guetkdgf "kp 'Ej cr vgt'90'

- [qw'y km'dg 'tgko dwtugf "vj g'co qwpv'ej cti gf "d{ 'vj g'f qevqr'hqt" cf o kpkuvgtkpi "vj g'xceekpg0'

CHAPTER 7:

Asking us to pay our share of a bill you have received for covered medical services or drugs

SECTION 1   Situations in which you should ask us to pay our share of the cost of your covered services or drugs

Uqo gvko gu'y j gp"{qw'i gv'o gf kecn'ectg"qt'c'r tguetkr vkqp"f twi ."{qw'o c{"pggf "vq'r c{"vj g"hwm'equv0 Qvj gt'vko gu."{qw'o c{"hkpf "vj cv"{qw'j cxg'r ckf "o qtg'vj cp"{qw'gzr gevgf "wpf gt'vj g"eqxgtci g"twngu" qh'vj g'r ncp0Qt"{qw'o c{"tgegkxg'c'dkm'htqo "c'r tqxkf gt0Kp'vj gug'ecugu."{qw'ecp'cum'qwt'r ncp"vq'r c{" {qw'dcem*'r c{kpi "{qw'dcem'ku'qhvgp'ecmgf ö tgko dwtukpi ö {qw0K'ku'{qwt'tki j v'vq'dg'r ckf "dcem'd{" qwt'r ncp"y j gpgxgt'{qwøxg'r ckf "o qtg'vj cp"{qwt'uj ctg'qh'vj g'equv'hqt'o gf kecn'ugtxkegu'qt'f twi u" vj cv'ctg'eqxgtgf "d{"qwt'r ncp0Vj gtg'o c{"dg'f gcf nkpgu'vj cv'{qw'o wuv'o ggv'vq'i gv'r ckf "dcem0Rngcug" ugg"Ugevkqp'4"qh'vj ku'ej cr vgt0

Vj gtg'o c{"cnuq'dg'vko gu'y j gp"{qw'i gv'c'dkm'htqo "c'r tqxkf gt'hqt'vj g'hwm'equv'qh'o gf kecn'ectg'{qw' j cxg'tgegkxgf "qt'r quukdn{'hqt'o qtg'vj cp"{qwt'uj ctg'qh'equv'uj ctkpi "cu'f kuewuugf "kp'vj g'f qewo gpv0 Hktuv'vt{"vq'tguqnxg'vj g'dkm'y kj "vj g'r tqxkf gt0Kf'vj cv'f qgu'pqv'y qtm'ugpf "vj g'dkm'vq'wu'kpuvgcf "qh" r c{kpi "kv0Y g'y km'nqqm'cv'vj g'dkm'cpf "f gekf g'y j gvj gt'vj g'ugtxkegu'uj qwf "dg'eqxgtgf 0Kf'y g" f gekf g'vj g{"uj qwf "dg'eqxgtgf ."y g'y km'r c{"vj g'r tqxkf gt'f ktgevn{0Kf'y g'f gekf g'pqv'vq'r c{"kv."y g" y km'pqvkh{"vj g'r tqxkf gt0[qw'uj qwf 'pgxgt'r c{"o qtg'vj cp/cmqy gf "equv'uj ctkpi 0Kf'vj ku" r tqxkf gr'ku'eqpvtcevgf ."{qw'uj km'j cxg'vj g'tki j v'vq'tgcvm gpv0

J gtg'ctg'gzco r ngu'qh'ukwcvkqpu'kp'y j kej "{qw'o c{"pggf "vq'cum'qwt'r ncp'vq'r c{"{qw'dcem'qt'vq'r c{" c'dkm'{qw'j cxg'tgegkxgf

1. **When you've received emergency or urgently needed medical care from a provider who is not in our plan's network**

   [qw'ecp'tgegkxg'go gti gpe{"qt'wti gpvn{"pggf gf "ugtxkegu'htqo "cp{"r tqxkf gt.'y j gvj gt'qt'pqv' vj g'r tqxkf gr'ku'c'r ctv'qh'qwt'pgv y qtm0Kp'vj gug'ecugu."{qw'ctg'qpn{"tgur qpukdn{'hqt'r c{kpi " {qwt'uj ctg'qh'vj g'equv0Cum'j g'r tqxkf gr'vq'dkm'vj g'r ncp'hqt'qwt'uj ctg'qh'vj g'equv0

   - Kf'{qw'r c{"vj g'gpvktg'co qwpv'{qwtugn'cv'vj g'vko g"{qw'tgegkxg'vj g'ectg.'cum'wu'vq'r c{" {qw'dcem'hqt'qwt'uj ctg'qh'vj g'equv0Ugpf "wu'vj g'dkm'cnqpi "y kj "f qewo gpvcvkqp'qh'cp{" r c{o gpvu"{qw'j cxg'o cf g0

   - [qw'o c{"i gv'c'dkm'htqo "vj g'r tqxkf gr'cumkpi "hqt'r c{o gpv'vj cv'{qw'vj kpm'{qw'f q'pqv' qy g0Ugpf "wu'vj ku'dkm'cnqpi "y kj "f qewo gpvcvkqp'qh'cp{'r c{o gpvu"{qw'j cxg'cntgcf {" o cf g0

     ○ Kf'vj g'r tqxkf gt'ku'qy gf "cp{vj kpi .'y g'y km'r c{"vj g'r tqxkf gt'f ktgevn{0

     ○ Kf'{qw'j cxg'cntgcf {"r ckf "o qtg'vj cp"{qwt'uj ctg'qh'vj g'equv'qh'vj g'ugtxkeg.'y g'y km' f gvgto kpg"j qy "o wej "{qw'qy gf "cpf "r c{"{qw'dcem'hqt'qwt'uj ctg'qh'vj g'equv0

2. **When a network provider sends you a bill you think you should not pay**

   P gvy qtm'r tqxkf gtu'uj qwf "cny c{u'dkm'vj g'r ncp'f ktgevn{'cpf "cum'{qw'qpn{"hqt"{qwt'uj ctg'qh" vj g'equv0Dwv'uqo gvko gu'vj g{"o cmg'o kuvcmgu'cpf "cum'{qw'vq'r c{"o qtg'vj cp"{qwt'uj ctg0

   - [qw'qpn{"j cxg'vq'r c{"{qwt'equv'uj ctkpi "co qwpv'y j gp"{qw'i gv'eqxgtgf "ugtxkegu0Y g'f q' pqv'cnqy "r tqxkf gtu'vq'cf f "cf f kkqpcn'ugr ctcvg'ej cti gu."ecmgf "ö dcncpeg'dkmkpi 0ö"Vj ku"

r tqvgevkqp"*yj cv'{qw'pgevgt'r c{"o tqg'yj cp"{qw'equv'uj ctkpi "co qwpv+"cr r rkgu'gxgp'kh'y g"
r c{"yj g'r tqxkfgt'rguu'yj cp'yj g'r tqxkfgt'ej cti gu'hqt"c"ugtxkeg'cpf "gxgp'kh'yj gtg'ku'c"
f kurwg'cpf "y g'f qpø'r c{"egtvckp'r tqxkfgt'ej cti gu0'

- Y j gpgxgt"{qw'i gv'c'dkm'htqo "c'pgyy qtm'r tqxkfgt'yj cv'{qw'yj kpm'ku'o qtg'yj cp"{qw'
  uj qwrf "r c{."ugpf "wu'yj g'dkm0'Y g'y km'eqpvcev'yj g'r tqxkfgt'f ktgevn{ "cpf "tguqrxg'yj g'
  dkmkpi "r tqdrgo 0'

- Kh'{qw'j cxg'cntgcf {'r ckf "c'dkm'vq'c'pgyy qtm'r tqxkfgt."dwv"{qw'hggn'yj cv'{qw'r ckf "qq"
  o wej ."ugpf "wu'yj g'dkm'cmqpi "y kvj "f qewo gpvcvkqp'qh'cp{'r c{o gpv"{qw'j cxg'o cfg'cpf "
  curm'wu'vq'r c{"{qw'dcem'yj g'f khhgtgpeg'dgyy ggp'yj g'co qwpv"{qw'r ckf "cpf "yj g'co qwpv"
  {qw'qy gf "wpfgt"yj g'r ncp0'

3. If you are retroactively enrolled in our plan

Uqo gvko gu'c"r gtuqpøu'gptqmo gpv'kp'yj g'r ncp'ku'tgvtqcevkxg0*Vj ku'o gcpu'yj cv'yj g'hktuv'f c{"
qh'yj gkt"gptqmo gpv'j cu'cntgcf {'r cuugf 0Vj g'gptqmo gpv'f cvg'o c{"gxgp'j cxg'qeewttgf "ncuv'
{gct0+"

Kh'{qw'y gtg'tgvtqcevkxgn{"gptqmgf "kp'qwt'r ncp'cpf "{qw'r ckf "qwv'qh'r qemgv"hqt"cp{'qh'{qwt"
eqxgtgf "ugtxkegu'qt'f twi u'chvgt"{qwt'gptqmo gpv'f cvg."{qw'ecp'cum'wu'vq'r c{"{qw'dcem'hqt"
qwt"uj ctg'qh'yj g'equv0[qw'y km'pggf "vq'uwdo kv'r cr gty qtm'uwej "cu'tgegkr vu'cpf "dkmu'hqt"wu'
vq"j cpfng'yj g'tgko dwtugo gpv0'

4. When you use an out-of-network pharmacy to get a prescription filled

Kh'{qw'i q'vq'cp'qwv'qh/pgyy qtm'r j cto ce{."yj g'r j cto ce{'o c{"pqv'dg"cdng'vq'uwdo kv'yj g"
ercko "f ktgevn{"vq'wu0Y j gp'yj cv'j cr r gpu."{qw'y km'j cxg'vq'r c{"yj g'hwm'equv'qh'{qwt"
r tguetkr vkqp0'

Ucxg"{qwt'tgegkr v'cpf "ugpf "c'eqr {"vq'wu'y j gp'{qw'cum'wu'vq'r c{"{qw'dcem'hqt'qwt'uj ctg'qh'
yj g'equv0Tgo go dgt"yj cv'y g'qpn{ "eqxgt'qwv'qh/pgyy qtm'r j cto ce kgu'kp'ko kvgf "
ektewo uvcpegu0Ugg 'Ej cr vgt"7."Ugevkqp"407"hqt'c'f kuewuukqp'qh'yj gug'ektewo uvcpegu0'

5. When you pay the full cost for a prescription because you don't have your plan membership card with you

Kh'{qw'f q'pqv'j cxg'{qwt'r ncp"o go dgtuj kr "ectf "y kj "{qw."{qw'ecp'cum'yj g'r j cto ce{'vq'ecm'
yj g'r ncp'qt'vq'mqqm'wr "{qwt'r ncp'gptqmo gpv'kphqto cvkqp0J qy gxgt."kh'yj g'r j cto ce{'ecppqv'
i gv'yj g'gptqmo gpv'kphqto cvkqp'yj g{ "pggf "tki j v'cy c{."{qw'o c{"pggf "vq'r c{"yj g'hwm'equv'qh'
yj g'r tguetkr vkqp"{qwtugh0'

Ucxg"{qwt'tgegkr v'cpf "ugpf "c'eqr {"vq'wu'y j gp"{qw'cum'wu'vq'r c{"{qw'dcem'hqt'qwt'uj ctg'qh'
yj g'equv0'

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6.   When you pay the full cost for a prescription in other situations

[qw'o c{ 'rc{ 'vj g'hwnn'equv'qh'vj g'rtguetkrvkqp'dgecwug'{ qw'hkpf 'vj cv'vj g'ftwi "ku'pqv'eqxgtgf "
hqt 'uqo g'tgcuqp0'

- Hqt 'gzco rng. 'vj g'ftwi "o c{ 'pqv'dg'qp'vj g'rncp0v'*List of Covered Drugs (Formulary)*='qt'
kv'eqwnf "j cxg'c'tgswktgo gpv'qt'tguvtkevkqp'vj cv'{ qw'fkfpø'v'mpqy "cdqwv'qt'fqpø'v'j kpm'
uj qwnf "crrn{ 'vq'{ qw0Kh'{ qw'fgekfg'vq'i gv'vj g'ftwi "ko o gfkcvgn{. '{ qw'o c{ 'pggf "vq'rc{ "
vj g'hwnn'equv'hqt 'kv0'

- Ucxg'{ qwt 'tgegkrv'cpf "ugpf "c'eqr { 'vq'wu'yj gp'{ qw'cum'wu'vq'rc{ '{ qw'dcem0Kp 'uqo g"
ukwcvkqpu. 'y g'o c{ 'pggf "vq'i gv'o qtg'kphqto cvkqp 'htqo "{ qwt 'fqevqt 'kp'qtfgt 'vq'rc{ '{ qw'
dcem'hqt 'qwt 'uj ctg'qh'vj g'equv0'

7.   When you are requesting reimbursement for hearing aids and eVisits by Amwell

O gfkec 'rtqxkfgu'c'dgpghkv'tgko dwtugo gpv'hqt 'j gctkpi "ckf "hkwkpi lgxcnwcvkqpu. 'j gctkpi "ckfu. "
cpf "gXkuku'd{ 'Co y gm0'Vj g'dgpghkv'ko ku'ctg'kpfkecvgf "kp'vj g'O gfkecn'Dgpghku'Ej ctv'kp'
Ej crvgt '60[qw'y km'rc{ 'vj g'gpvktg'rwtej cug'co qwpv'{ qwtugm'cv'vj g'ko g'{ qw'tgegkxg'vj gug"
kvgo u0[qw'pggf "vq'cum'wu'vq'rc{ '{ qw'dcem'hqt 'qwt 'uj ctg'qh'vj g'dgpghkv'tgko dwtugo gpv0'

Vq'o cmg'uwtg'{ qw'ctg'i kxkpi "wu'vj g'kphqto cvkqp'y g'pggf "vq'o cmg'c'fgekukqp. '{ qw'ecp'hkm'
qw'qwt 'encko "hqto "vq'o cmg'{ qwt 'tgswguv'hqt 'rc{ o gpv0'

- I q'vq'O gfkec0eqo 1Hqto u'vq'fqy pnqcf "vj g'hqto . 'qt 'ecm'O gfkec 'Ewuvqo gt 'Ugtxkeg 'cpf "
cum'hqt 'vj g'hqto 0'

- [qw'f qpø'j cxg'vq'wug'vj g'hqto . 'dwv'kv'y km'j gm "wu'rtqeguu'vj g'kphqto cvkqp'hcuvgt0'

- Ugpf "wu'{ qwt 'tgswguv'hqt 'rc{ o gpv. 'vj g'hqto . 'kh'wugf . 'cnqpi "y kj "{ qwt 'dkm'cpf "
fqewo gpvcvkqp'qh'cp{ 'rc{ o gpv'{ qw'j cxg'o cfg0Ugpf "vj g'eqr { 'vq'wu'y kj "{ qwt 'o go dgt 'kphqto cvkqp'cpf "O gfkectg'Encko "P wo dgt0O ckn'{ qwt 'tgswguv'vq'wu'cv'vj ku'cfftguu<

  Part C (Medical) Claims:
  O gfkec 'I qxgtpo gpv'Rtqi tco u"
  RQ'Dqz '52; ; 2"
  Ucnv'Ncmg'Ekv{. 'WV": 6352"

- **You must send us your request for reimbursement within 365 days from the date of service.** [qwt 'encko "tgko dwtugo gpv'y km'cnmg'crrtqzko cvgn{ "52'fc{u'vq'rtqeguu'cpf "
O gfkec 'y km'hqty ctf "c'ej gem'fktgevn{ "vq'{ qw0'

Cm'qh'vj g'gzco rngu'cdqxg'ctg'v{ rgu'qh'eqxgtci g'fgekukqpu0Vj ku'o gcpu'vj cv'kh'y g'fgp{ '{ qwt "
tgswguv'hqt 'rc{ o gpv. '{ qw'ecp'crrgcn'qwt 'fgekukqp0Ej crvgt '; 'qh'vj ku'fqewo gpv'j cu'kphqto cvkqp "
cdqwv'j qy "vq'o cmg'cp'crrgcn0'

SECTION 2   How to ask us to pay you back or to pay a bill you have received

[qw'o c{'tgs wguv'wu'vq'r c{ "{qw'dcem'd{ "ugpf kpi "wu'c'tgs wguv'kp"y tkkpi 0Kh'{qw'ugpf "c'tgs wguv'kp" y tkkpi .'ugpf "{qwt'dkm'cpf 'f qewo gpvcvkqp'qh'cp{'r c{o gpv'{qw'j cxg'o cf g0Kou'c'i qqf 'kf gc'vq" o cmg'c'eqr { "qh'{qwt'dkm'cpf 'tgegkr vu'hqt"{qwt'tgeqtf u0**You must submit your claim to us within 365 days** qh'yj g'f cvg'{qw'tgegkxgf "yj g'ugtxkeg .'kygo .'qt'f twi 0

Vq'f qy pnqcf "c'hqto "vq'j grr "y kj "{qwt'encko .'i q'vq<<ins>Q gf kec0eqo 1Hqto u</ins>0[qw'f qp⊘'j cxg'vq'wug" yj g'hqto .'dwv'kv'y km'j grr "wu'r tqeguu'yj g'kphqto cvkqp'hcuvgt0

O ckn'{qwt'tgs wguv'hqt'r c{o gpv'vqi gyj gt'y kj "cp{ "dknu'qt'r ckf 'tgegkr vu'vq'wu'cv'yj ku'cf f tguu<

Part C (Medical) Claims:
O gf kec'I qxgtpo gpv'Rtqi tco u"
RQ 'Dqz '52; ; 2"
Ucnv'Ncmg 'Ekv{ ."WV': 6352"

Part D (Prescription) Claims:
O gf kec'Ewuvqo gt'Ugtxkeg"
Tqwg 'ER742"
RQ 'Dqz '; 532"
O kppgcr qnku."O P '77662"

SECTION 3   We will consider your request for payment and say yes or no

Section 3.1   We check to see whether we should cover the service or drug and how much we owe

Y j gp'y g'tgegkxg"{qwt'tgs wguv'hqt'r c{o gpv."y g'y km'ngv'{qw'mpqy "kh'y g'pggf "cp{ "cf f kkqpcn" kphqto ckqp'htqo "{qw0Qyj gty kug."y g'y km'eqpukf gt"{qwt'tgs wguv'cpf "o cmg'c'eqxgtci g'f gekukqp0

- Kh'y g'f gekf g'yj cv'yj g'o gf kecn'ectg 'qt'f twi "ku'eqxgtgf "cpf "{qw'hqmqy gf "cm'yj g'twngu.'y g" y km'r c{'hqt'qwt'uj ctg'qh'yj g'equv0Kh'{qw'j cxg'cntgcf {'r ckf "hqt'yj g'ugtxkeg'qt'f twi .'y g'y km' o ckn'{qwt'tgko dwtugo gpv'qh'qwt'uj ctg'qh'yj g'equv'vq'{qw0Kh'{qw'j cxg'pqv'r ckf "hqt'yj g" ugtxkeg'qt'f twi "{gv.'y g'y km'o ckn'yj g'r c{o gpv'f ktgevn{ "vq'yj g'r tqxkf gt0

- Kh'y g'f gekf g'yj cv'yj g'o gf kecn'ectg 'qt'f twi "ku'*not*'eqxgtgf .'qt'{qw'f kf "*not*'hqmqy "cm'yj g" twngu.'y g'y km'pqv'r c{'hqt'qwt'uj ctg'qh'yj g'equv0Y g'y km'ugpf "{qw'c'ngvgt'gzr nckpkpi "yj g" tgcuqpu'y j { "y g'ctg'pqv'ugpf kpi "yj g'r c{o gpv'cpf "{qwt'tki j vu'vq'cr r gcn'yj cv'f gekukqp0

Section 3.2 If we tell you that we will not pay for all or part of the medical care or drug, you can make an appeal

Kk"{qw"yj kpnly g"j cxg"o cf g"c"o kuvcmg"kp"wtpkpi "f qy p"{qwt"tgs wguv"hqt"r c{o gpv"qt"yj g"co qwpv"y g"ctg"r c{kpi ."{qw"ecp"o cmg"cp"crr gcn0Kk"{qw"o cmg"cp"crr gcn"kv"o gcpu"{qw"ctg"cukpi "wu"vq"ej cpi g"yj g"f gekukqp"y g"o cf g"yj gp"y g"wtpgf "f qy p"{qwt"tgs wguv"hqt"r c{o gpv0Vj g"crr gcnu"r tqeguu"ku"c"hqto cn"r tqeguu"y kj "f gvckngf "r tqegf wtgu"cpf "ko r qtvcpv"f gcf nkpgu0Hqt"f gvcknu"qp"j qy "vq"o cmg"yj ku"crr gcn"i q"vq"Ej cr vgt"; "qh"yj ku"f qewo gpv0

CHAPTER 8:

Your rights and responsibilities

SECTION 1 Our plan must honor your rights and cultural sensitivities as a member of the plan

Section 1.1 We must provide information in a way that works for you and consistent with your cultural sensitivities (in braille, in large print, or other alternate formats, etc.)

{ qwt'r ncp'ku'tgs wktgf "vq'gpuwtg"yj cv'cnn'ugtxkegu. "dqvj "enkpkecn'cpf "pqp/enkpkecn"ctg'r tqxkfgf "kp'c" ewnwtcm{"eqo r gvgpv'o cppgt"cpf "ctg'ceeguukdng'vq'cnn'gptqnnggu. "kpenwfkpi "yj qug"y kyj "nko kgf " Gpi nkuj "r tqhkekgpe{."nko kgf "tgcfkpi "umkm."j gctkpi "kpecr cekv{."qt"yj qug"y kyj "f kxgtug"ewnwtcn'cpf " gyj pke"dcemi tqwpfu0'Gzco r ngu'qh'j qy "c'r ncp'o c{'o ggv'yj gug"ceeguukdknkv{'tgs wktgo gpu"kpenwfg." dw'ctg'pqv'nko kgf "vq<'r tqxkukqp'qh'tcpuncvqr'ugtxkegu."kpvtr tgvgt'ugtxkegu."vgngr gy tkvgtu."qt" VV["*vgzv'vgngr j qpg"qt "vgngr gy tkgt'r j qpg+'eqppgevkqp0'

Qwt'r ncp'j cu'htgg'kpvtr tgvgt'ugtxkegu'cxckncdng'vq'cpuy gt's wguvkqpu'htqo "pqp/Gpi nkuj "ur gcmkpi " o go dgtu0'Y g'ecp'cnuq'i kxg'{qw'kphqto cvkqp'kp'dtckng."kp'ncti g'r tkpv."qt'qyj gt'cngtpcvg'hqto cu'cv" pq'equv'kh'{qw'pggf "kv0'Y g'ctg'tgs wktgf "vq'i kxg'{qw'kphqto cvkqp'cdqwv'yj g'r ncp'u'dgpghku'kp'c" hqto cv'yj cv'ku'ceeguukdng'cpf "cr r tqr tkcvg"hqt'{qw0'Vq'i gv'kphqto cvkqp'htqo "wu'kp'c'y c{'yj cv'y qtmu" hqt "{qw.'r ngcug'ecm'O gf kec'Ewuqo gt'Ugtxkeg0'

Qwt'r ncp'ku'tgs wktgf "vq'i kxg'hgo cng'gptqnnggu'yj g'qr vkqp'qh'f ktgev'ceeguu'vq'c'y qo gpøu'j gcny " ur gekcnkuv'y kyj kp'yj g'pgy qtm'hqt'y qo gpøu'tqwkpg'cpf "r tgxgpvkxg'j gcny "ectg'ugtxkegu0'

Kh'r tqxkf gtu'kp'yj g'r ncpøu'pgy qtm'hqt'c'ur gekcm{ "ctg'pqv'cxckncdng. "kv'ku'yj g'r ncpøu'tgur qpukdknkv{" vq'nqecvg'ur gekcm{ "r tqxkf gtu'qwukf g'yj g'pgy qtm'y j q'y km'r tqxkf g"{qw'y kyj "yj g'pgegucut{'ectg0' Kp'yj ku'ecug. "{qw'y km'qpn{ "r c{"kp/pgy qtm'equv'uj ctkpi 0'Kh'{qw'hkpf "{qwtugoh'kp'c'ukwucvkqp'y j gtg" yj gtg'ctg'pq'ur gekcnkuu'kp'yj g'r ncpøu'pgy qtm'yj cv'eqxgt'c'ugtxkeg'{qw'pggf . "ecm'yj g'r ncp'hqt" kphqto cvkqp'qp'y j gtg'vq'i q'vq'qdvckp'yj ku'ugtxkeg'cv'kp-pgy qtm'equv'uj ctkpi 0'

Kh'{qw'j cxg'cp'"trqwdng'i gvkpi "kphqto cvkqp'htqo "qwt'r ncp'kp'c'hqto cv'yj cv'ku'ceeguukdng'cpf " cr r tqr tkcvg'hqt'{qw.'r ngcug'ecm'vq'hkng'c'i tkgxcpeg'y kyj 'O gf kec'Ewuqo gt'Ugtxkeg'cv" 3"*: 22+'797/45520'[qw'o c{'cnuq'hkng'c'eqo r nckpv'y kyj "O gf kectg'd{'ecmkpi '3/: 22/O GF KECTG" *3/: 22/855/6449+'qt'f ktgvn{ "y kyj "yj g'Qhhkeg'hqt'Ekxkn'T ki j u'3/: 22/58: /323; "qt'VV[" 3/: 22/759/98; 90'

Section 1.2 We must ensure that you get timely access to your covered services and drugs

[qw'j cxg'yj g'tki j v'vq'ej qqug'c'r tqxkfgt'kp'yj g'r ncpøu'pgy qtm'vq'r tqxkfg'cpf "cttcpi g'hqt'{qwt" eqvgtgf "ugtxkegu0'[qw'cnuq'j cxg'yj g'tki j v'vq'i q'vq'c'y qo gpøu'j gcnj "ur gekcnku v*uwej "cu'c" i {pgeqnqi ku+'y kyj qw'c'tghgttcn0'Y g'f q'pqv'tgs wktg"{qw'vq'i gv'tghgttcnu0'

[qw'j cxg'yj g'tki j v'vq'i gv'cr r qkpo gpu'cpf "eqxgtgf "ugtxkegu'htqo "yj g'r ncpøu'pgy qtm'qh" r tqxkfgtu'*within a reasonable amount of time*0'Vj ku'kpenwfgu'yj g'tki j v'vq'i gv'kko gn{'ugtxkegu'htqo " ur gekcnkuu'y j gp"{qw'pggf "yj cv'ectg0'[qw'cnuq'j cxg'yj g'tki j v'vq'i gv'{qwt'r tguetkr vkqpu'hkmgf "qt" tghkmgf "cv'cp{'qh'{qwt'pgy qtm'r j cto cekgu'y kyj qw'nqpi "f gnc{u0'

Kh'{qw'yj kpm'yj cv'{qw'ctg'pqv'i gwkpi "{qwt'o gf kecri'ectg'qt'Rctv'F "f twi u'y kj kp'c'tgecuqpcdng" co qwpv'qh'ko g.'Ej cr vgt"; "vgmu'y j cv'{qw'ecp'f q0'

Section 1.3   We must protect the privacy of your personal health information

Hgf gtcri'cpf "uvcw'ncy u'r tqvgev'yj g'r tkxce{'qh'{qwt'o gf kecri'tgeqtf u'cpf "r gtuqpcri'j gcnj "
kphqto cvkqp0Y g'r tqvgev'{qwt'r gtuqpcri'j gcnj "kphqto cvkqp'cu'tgs wktgf "d{ "yj gue'ncy u0'

- [qwt"õr gtuqpcri'j gcnj "kphqto cvkqpö"kpenwf gu'yj g'r gtuqpcri'kphqto cvkqp"{qw'i cxg'uu'y j gp "
  {qw'gptqnmf "kp"yj ku'r ncp'cu'y gni'cu'{qwt'o gf kecri'tgeqtf u'cpf "qyj gt'o gf kecri'cpf "j gcnj "
  kphqto cvkqp0'

- [qw'j cxg'tki j u'tgncvgf "vq"{qwt'kphqto cvkqp'cpf "eqpvtqnmkpi "j qy "{qwt'j gcnj "kphqto cvkqp'ku'
  wugf 0Y g'i kxg'{qw'c'y tkvgp'pqvkeg. "ecnmf "c'õP qvkeg'qh'Rtkxce{ "Rtcevkec.ö'yj cv'vgmu'cdqw'
  yj gue'tki j u'cpf "gzr nckpu'j qy "y g'r tqvgev'yj g'r tkxce{ "qh'{qwt'j gcnj "kphqto cvkqp0'

How do we protect the privacy of your health information?

- Y g'o cng'uwtg'yj cv'wpcwj qtk| gf "r gqr ng'f qpøv'ugg'qt'ej cpi g"{qwt'tgeqtf u0'

- Gzcqr v'hqt"yj g'ektewo uvcpegu'pqvgf "dgmy .'kh'y g'kpvgpf "vq"i kxg'{qwt'j gcnj "kphqto cvkqp'vq"
  cp{qpg'y j q'kupøv'r tqxkf kpi "{qwt'ectg'qt'r c{kpi "hqt"{qwt'ectg.'*we are required to get
  written permission from you or someone you have given legal power to make decisions for
  you first*0'

- Vj gtg'ctg'egtvckp'gzegr vkqpu'yj cv'f q'pqv'tgs wktg'wu'vq"i gv'{qwt'y tkvgp'r gto kuukqp'hktuv0'
  Vj gug'gzegr vkqpu'ctg'cnmy gf "qt'tgs wktgf "d{ "ncy 0'

  - Y g'ctg'tgs wktgf "vq"tgngcug'j gcnj "kphqto cvkqp'vq"i qxgtpo gpv'ci gpekgu'yj cv'ctg"
    ej gemkpi "qp"s wcrkv{ "qh'ectg0'

  - Dgecwug'{qw'ctg'c"o go dgt'qh'{qwt'r ncp'yj tqwi j "O gf kectg.'y g'ctg'tgs wktgf "vq"i kxg"
    O gf kectg'{qwt'j gcnj "kphqto cvkqp'kpenwf kpi "kphqto cvkqp'cdqw'{qwt'Rctv'F "
    r tguetkr vkqp'f twi u0'Kh'O gf kectg'tgngcugu'{qwt'kphqto cvkqp'hqt'tgugctej "qt'qyj gt'wugu.'
    yj ku'y knm'dg'f qpg'ceeqtf kpi "vq'Hgf gtcni'uvcwwgu'cpf "tgi wncvkqpu=`{r recm{.'yj ku'
    tgs wktgu'yj cv'kphqto cvkqp'yj cv'wpks wgn{ "kf gpvkhkgu'{qw'pqv'dg'uj ctgf 0'

You can see the information in your records and know how it has been shared with others

[qw'j cxg'yj g'tki j v'vq"nqqm'cv'{qwt'o gf kecri'tgeqtf u'j gnf "d{ "yj g'r ncp. 'cpf "vq"i gv'c'eqr {'qh'{qwt"
tgeqtf u0Y g'ctg'cnmy gf "vq"ej cti g"{qw'c'hgg'hqt'o cmkpi "eqr kgu0[qw'cnuq'j cxg'yj g'tki j v'vq"cum'wu"
vq"o cng'cff kvkqpu'qt'eqttgevkqpu'vq"{qwt'o gf kecri'tgeqtf u0Kh'{qw'cum'wu'vq"f q'yj ku. 'y g'y knm'y qtm"
y kj "{qwt'j gcnj ectg'r tqxkf gt'vq"f eekf g'y j yj gt'yj g'ej cpi gu'uj qwf "dg'o cf g0'

[qw'j cxg'yj g'tki j v'vq"mpqy "j qy "{qwt'j gcnj "kphqto cvkqp'j cu'dggp'uj ctgf "y kj "qyj gtu'hqt'cp{"
r wtr qugu'yj cv'ctg'pqv'tqwkpg0'

Kh'{qw'j cxg's wguvkqpu'qt'eqpegtpu'cdqw'yj g'r tkxce{ "qh'{qwt'r gtuqpcri'j gcnj "kphqto cvkqp. 'r ngcug"
ecnm'O gf kec'Ewuvqo gt'Ugtxkeg0'

Section 1.4 We must give you information about the plan, its network of providers, and your covered services

Cu'c"o go dgt"qh'qwt'r ncp."{qw'j cxg'yj g'tki j v'\q"i gv'ugxgtcn'nkpf u'qh'kphqto cvkqp'htqo "wu0'

 Kh'{qw'y cpv'cp{ "qh'yj g'hqnqy kpi "kkpf u'qh'kphqto cvkqp."r ngcug"ecnl'O gf kec"Ewuvqo gt"Ugtxkeg<'

- **Information about our plan.**"Vj ku"kpenwf gu."hqt"gzco r ng."kphqto cvkqp'cdqwv'yj g'r ncp¢u" hkpcpekcn'eqpf kkqp0'

- **Information about our network providers and pharmacies.**"[qw'j cxg'yj g'tki j v'\q"i gv' kphqto cvkqp'cdqwv'yj g's wcnkhkecvkqpu'qh'yj g'r tqxkf gtu'cpf 'r j cto cekgu'kp'qwt'pgvy qtm'cpf " j qy "y g'r c{ "yj g'r tqxkf gtu'kp'qwt'pgvy qtm0'

- **Information about your coverage and the rules you must follow when using your coverage.**"Ej cr vgtu'5"cpf '6"r tqxkf g'kphqto cvkqp'cgi ctf kpi "o gf kecn'ugtxkegu0'Ej cr vgtu'7" cpf '8"r tqxkf g'kphqto cvkqp'cdqwv'Rctv'F 'r tguetkr vkqp'f twi "eqxgtci g0'

- **Information about why something is not covered and what you can do about it.**" Ej cr vgt"; 'r tqxkf gu'kphqto cvkqp'qp'cunkpi "hqt'c'y tkwgp'gzr ncpcvkqp'qp'y j { "c"o gf kecn' ugtxkeg"qt'Rctv'F "f twi "ku'pqv'eqxgtgf 'qt'kh'{qwt'eqxgtci g'ku'tguvtkevgf 0'Ej cr vgt"; 'cnuq" r tqxkf gu'kphqto cvkqp'qp'cunkpi "wu'\q'ej cpi g'c"f gekukqp."cnuq'ecnngf 'cp'cr r gcn0'

Section 1.5 We must support your right to make decisions about your care

You have the right to know your treatment options and participate in decisions about your health care

[qw'j cxg'yj g'tki j v'\q'i gv'hwnn'kphqto cvkqp'htqo "{qwt'f qevqtu'cpf 'qyj gt'j gcnyj 'ectg'r tqxkf gtu0' [qwt'r tqxkf gtu'o wuv'gzr nckp"{qwt'o gf kecn'eqpf kkqp'cpf '{qwt'vtgcvo gpv'ej qkegu'*in a way that you can understand*0'

[qw'cnuq'j cxg'yj g'tki j v'\q'r ctvkekr cvg'hwnn{ "kp'f gekukqpu'cdqwv'{qwt'j gcnyj 'ectg0'Vq'j gnr "{qw'o cmg' f gekukqpu'y kj "{qwt'f qevqtu'cdqwv'y j cv'vtgcvo gpv'ku'dguv'hqt"{qw."{qwt'tki j u'kpenwf g'yj g" hqnqy kpi <'

- **To know about all of your choices.**"[qw'j cxg'yj g'tki j v'\q'dg'vqnf 'cdqwv'cnl'qh'yj g" vtgcvo gpv'qr vkqpu'yj cv'ctg'tgeqo o gpf gf 'hqt"{qwt'eqpf kkqp."pq'o cwgt'y j cv'yj g{ "equv'qt" y j gyj gt'yj g{ "ctg'eqxgtgf 'd{ "{qwt'r ncp0'Kv'cnuq'kpenwf gu'dgkpi 'vqnf 'cdqwv'r tqi tco u'qwt'r ncp" qhhgtu'\q'j gnr 'o go dgtu'o cpci g'yj gkt'o gf kecvkqpu'cpf 'wug'f twi u'uchgn{ 0'

- **To know about the risks.**"[qw'j cxg'yj g'tki j v'\q'dg'vqnf 'cdqwv'cp{ 'tkumu'kpxqnxgf 'kp"{qwt" ectg0'[qw'o wuv'dg'vqnf 'kp'cf xcpeg'kh'cp{ 'r tqr qugf 'o gf kecn'ectg'qt'vtgcvo gpv'ku'r ctv'qh'c" tgugctej "gzr gtko gpv0'[qw'cny c{u'j cxg'yj g'ej qkeg'\q'tghwug'cp{ 'gzr gtko gpvcn'vtgcvo gpvu0'

- **The right to say õno.ö**"[qw'j cxg'yj g'tki j v'\q'tghwug'cp{ 'tgeqo o gpf gf 'vtgcvo gpv0'Vj ku" kpenwf gu'yj g'tki j v'\q'ngcxg'c'j qur kcn'qt'qyj gt'o gf kecn'hcekkv{ ."gxgp'kh'{qwt'f qevqt'cf xkugu" {qw'pqv'\q'ngcxg0'[qw'cnuq'j cxg'yj g'tki j v'\q'uvqr 'vcmkpi "{qwt'o gf kecvkqp0Qh'eqwtug."kh'{qw' tghwug'vtgcvo gpv'qt'uvqr 'vcmkpi 'o gf kecvkqp."{qw'ceegr v'hwnn'tgur qpukdknkv{ 'hqt'y j cv'j cr r gpu" vq"{qwt'dqf { 'cu'c'tguwnv0'

You have the right to give instructions about what is to be done if you are not able to make medical decisions for yourself

Uqo gvko gu'r gqr ng''dgeeqo g''wpcdng''vq''o cng''j gcnvj ''ectg''f gekukqpu''hqt''vj go ugnxgu''f wg''vq''ceekf gpvu'' qt''ugtkqwu''knrguu0[qw'j cxg''vj g''tki j v''vq''uc{ ''y j cv''{ qw'y cpv''vq''j cr r gp''kh''{ qw'ctg''kp''vj ku''ukwcvkqp0' Vj ku''o gcpu''vj cv.''*if you want to.''*{ qw'ecp<'

- Hkm''qw'c''y tkwgp''hqto ''vq''i kxg''**someone the legal authority to make medical decisions for you**''kh''{ qw'gxgt''dgeqo g''wpcdng''vq''o cng''f gekukqpu''hqt''{ qwtugnh0'

- **Give your doctors written instructions**''cdqw''j qy ''{ qw'y cpv''vj go ''vq''j cpf ng''{ qwt''o gf kecn''ectg''kh''{ qw'dgeqo g''wpcdng''vq''o cng''f gekukqpu''hqt''{ qwtugnh0'

Vj g''ngi cn''f qewo gpwu''vj cv''{ qw'ecp''wug''vq''i kxg''{ qwt''f ktgevkqpu''kp''cf xcpeg''qh''vj gug''ukwcvkqpu''ctg'' ecmgf ''õ**advance directives.**ö'Vj gtg''ctg''f kfhgtgpv''v{ r gu''qh''cf xcpeg''f ktgevkxgu''cpf ''f kfhgtgpv''pco gu'' hqt''vj go 0'F qewo gpwu''ecmgf ''õ**living will**ö''cpf ''õ**power of attorney for health care**ö''ctg''gzco r ngu'' qh''cf xcpeg''f ktgevkxgu0'

Kh''{ qw'y cpv''vq''wug''cp''õcf xcpeg''f ktgevkxgö''vq''i kxg''{ qwt''kpuvtwevkqpu.''j gtg''ku''y j cv''vq''f q<'

- **Get the form**0[qw'ecp''i gv''cp''cf xcpeg''f ktgevkxg''hqto ''htqo ''{ qwt''ncy { gt.''htqo ''c''uqekcn'' y qtmgt.''qt''htqo ''uqo g''qhfkeg''uwr r n{ ''uvqtgu0[qw'ecp''uqo gvko gu''i gv''cf xcpeg''f ktgevkxg'' hqto u''htqo ''qti cpk| cvkqpu''vj cv''i kxg''r gqr ng''kphqto cvkqp''cdqw''O gf kectg0'

- **Fill it out and sign it**0Tgi ctf nguu''qh''y j gtg''{ qw'i gv''vj ku''hqto .''mggr ''kp''o kpf ''vj cv''kv''ku''c'' ngi cn''f qewo gpv0[qw'uj qwf ''eqpukf gt''j cxkpi ''c''ncy { gt''j gnr ''{ qw'r tgr ctg''kv0'

- **Give copies to appropriate people**0[qw'uj qwf ''i kxg''c''eqr { ''qh''vj g''hqto ''vq''{ qwt''f qevqt'' cpf ''vq''vj g''r gtuqp''{ qw'pco g''kp''vj g''hqto ''y j q''ecp''o cng''f gekukqpu''hqt''{ qw'kh''{ qw'ecpø0[qw' o c{ ''y cpv''vq''i kxg''eqr kgu''vq''enqug''htkgpf u''qt''hco kn{ ''o go dgtu0Mggr ''c''eqr { ''cv''j qo g0'

Kh''{ qw'mpqy ''cj gcf ''qh''vko g''vj cv''{ qw'ctg''i qkpi ''vq''dg''j qur kvcn| gf .''cpf ''{ qw'j cxg''uki pgf ''cp''cf xcpeg'' f ktgevkxg.''**take a copy with you to the hospital**0'

- Vj g''j qur kvcn'y kn'cum''{ qw'y j gvj gt''{ qw'j cxg''uki pgf ''cp''cf xcpeg''f ktgevkxg''hqto ''cpf ''y j gvj gt'' { qw'j cxg''kv''y kvj ''{ qw0'

- Kh''{ qw'j cxg''pqv''uki pgf ''cp''cf xcpeg''f ktgevkxg''hqto .''vj g''j qur kvcn'j cu''hqto u''cxckncdng''cpf ''y kn'' cum''kh''{ qw'y cpv''vq''uki p''qpg0'

Remember, it is your choice whether you want to fill out an advance directive''*kpenwf kpi '' y j gvj gt''{ qw'y cpv''vq''uki p''qpg''kh''{ qw'ctg''kp''vj g''j qur kvcn+0Ceeqtf kpi ''vq''ncy .''pq''qpg''ecp''f gp{ ''{ qw' ectg''qt''f kuetko kpcvg''ci ckpuv''{ qw'dcugf ''qp''y j gvj gt''qt''pqv''{ qw'j cxg''uki pgf ''cp''cf xcpeg''f ktgevkxg0'

What if your instructions are not followed?

Kh''{ qw'j cxg''uki pgf ''cp''cf xcpeg''f ktgevkxg.''cpf ''{ qw'dgnkgxg''vj cv''c''f qevqt''qt''j qur kvcn'f kf ''pqv''hqmqy '' vj g''kpuvtwevkqpu''kp''kv.''{ qw'o c{ ''hkng''c''eqo r nckpv''y kvj <'

- Kqy c''F gr ctvo gpv''qh''J wo cp''Ugtxkegu<3''*: 22+; 94/4239''*vqm/htgg+'

- Mcpucu''F gr ctvo gpv''qh''J gcnj ''cpf ''Gpxktqpo gpv<3''*: 22+988/; 234''*vqm/htgg+'

- O kppguqvc"Fgrctvo gpv"qh"J gcnj <*873+"423/7222"

- O kuuqwtk"Fgrctvo gpv"qh"J gcnj "cpf "Ugpkqt"Ugtxkegu<*795+"973/8622"

- P gdtcumc"Fgrctvo gpv"qh"J gcnj "cpf "J wo cp"Ugtxkegu<3": 77+"854/9855"*vqm/htgg+"

- P qtyj "Fcmqvc"Fgrctvo gpv"qh"J gcnj <*923+"54: /4594"

- Qmncjqo c"Uvcvg"Fgrctvo gpv"qh"J gcnj <3": 22+"744/2425"*vqm/htgg+"

- Uqwyj "Fcmqvc"Fgrctvo gpv"qh"J gcnj <3": 22+"95: /4523"

- Y kueqpukp"Fgrctvo gpv"qh"J gcnj "ó"UgpkqtEctg"O go dgt"Ugtxkegu<3": 22+"879/425: "

- Y {qo kpi "Fgrctvo gpv"qh"J gcnj <3": 88+"793/2; 66"*vqm/htgg+"qt"*529+"999/9878"

Section 1.6   You have the right to make complaints and to ask us to reconsider decisions we have made

Kh"{qw'j cxg"cp{ "r tqdngo u."eqpegtpu."qt"eqo r nckpvu"cpf "pggf "vq"tgs wguv"eqxgtci g."qt"o cng"cp" cr r gcn"Ej cr vgt"; "qh"vj ku"f qewo gpv"vgmu"y j cv"{qw'ecp"f q0"Y j cvgxgt"{qw'f q"ó"cum"hqt"c"eqxgtci g" f ekukqp."o cng"cp"cr r gcn"qt"o cng"c"eqo r nckpv"ó"**we are required to treat you fairly.**

Section 1.7   What can you do if you believe you are being treated unfairly or your rights are not being respected?

If it is about discrimination, call the Office for Civil Rights

Kh"{qw'dgnkgxg"{qw'j cxg"dggp"vtgcvgf "wphcktn{ "qt"{qwt'tki j vu"j cxg"pqv"dggp"tgur gevgf "f wg"vq"{qwt" tceg."f kucdknkv{ ."tgnki kqp."ugz."j gcnj ."gvj pkekv{ ."etggf "*dgnkghu+."ci g."ugzwcn'qtkgpvcvkqp."qt"pcvkqpcn" qtki kp."{qw 'uj qwrf "ecn'vj g"Fgrctvo gpv"qh"J gcnj "cpf "J wo cp"Ugtxkegu**Office for Civil Rights** " cv'3: 22/58: /323; "qt"VV["3: 22/759/98; 9."qt"ecn'{qwt'nqecn'Qhhkeg'hqt'Ekxkn'Tki j v0

Is it about something else?

Kh"{qw'dgnkgxg"{qw'j cxg"dggp"vtgcvgf "wphcktn{ "qt"{qwt'tki j vu"j cxg"pqv"dggp"tgur gevgf ."*and*"kv'u*not* " cdqwv"f kuetko kpcvkqp."{qw'ecp"i gv'j gnr "f gcnkpi "y kj "vj g"r tqdngo "{qw'ctg"j cxkpi <

- [qw'ecp"**call Medica Customer Service**0

- [qw'ecp"**call the SHIP**0Hqt'f gvcknu."i q"vq'Ej cr vgt"4."Ugevkqp"50

- Qt."**you can call Medicare**"cv'3: 22/O GF KECTG"*3: 22/855/6449+"46"j qwtu"c"f c{ ."9" f c{u"c"y ggm"*VV["3: 22/99: 8/426: +0

Section 1.8   How to get more information about your rights

Vj gtg"ctg"ugxgtcn'r ncegu"y j gtg"{qw'ecp"i gv'o qtg"kphqto cvkqp"cdqwv"{qwt'tki j u<

- [qw'ecp"**call Medica Customer Service**0

- [qw'ecp"**call the SHIP**0Hqt'f gvcknu."i q"vq'Ej cr vgt"4."Ugevkqp"50

- [qw'ecp"eqpvcev"**Medicare**0'

  - [qw'ecp"xkukv'\yj g"O gf kectg"y gdukvg"vq"tgcf "qt"f qy pnqcf "\yj g"r wdrkecvkqp"õO gf kectg"
    Tki j vu"("Rtqvgevkqpu0ö"*Vj g"r wdrkecvkqp"ku"cxckncdrg"cv"\<u>y y y 0o gf kectg0 qx1Rwdu1</u>"
    r f h133756/O gf kectg/Tki j vu/cpf /Rtqvgevkqpu0r f h0+"

  - Qt."{qw'ecp"ecm"3/: 22/O GF KECTG"*3/: 22/855/6449+."46"j qwtu"c"f c{."9"f c{u"c"
    y ggm"*VV["3/: 99/6: 8/426: +0'

SECTION 2   You have some responsibilities as a member of the plan

Vj kpi u"{qw'pggf "vq"f q"cu"c"o go dgt"qh"\yj g"r ncp"ctg"nkuvgf "dgnqy 0'Kh"{qw'j cxg"cp{"s wguvkqpu."
r ngcug"ecm'O gf kec"Euvuqo gt"Ugtxkeg0'

- **Get familiar with your covered services and the rules you must follow to get these
  covered services**0'Wug'\yj ku'*Evidence of Coverage*"vq"ngctp"y j cv'ku"eqxgtgf "hqt"{qw'cpf "\yj g"
  twrgu"{qw'pggf "vq"hqmqy "vq"i gv"{qwr"eqxgtgf "ugtxkegu0'

  "
  - Ej cr vgtu"5"cpf "6"i kxg"\yj g"f gvcknu"cdqwv"{qwr"o gf kecn'ugtxkegu0'

  - Ej cr vgtu"7"cpf "8"i kxg"\yj g"f gvcknu"cdqwv"Rctv'F "r tguetkr vkqp"f twi "eqxgtci g0'

- **If you have any other health insurance coverage or prescription drug coverage in
  addition to our plan, you are required to tell us**0'Ej cr vgt"3"vgmu"{qw'cdqwv'eqqtf kpcvkpi "
  yj gug"dgpghkvu0'

- **Tell your doctor and other health care providers that you are enrolled in our plan**0'
  Uj qy "{qwr"r ncp"o go dgtuj kr "ectf "y j gpgxgt"{qw'i gv'{qwr"o gf kecn'ectg"qt"Rctv'F "
  r tguetkr vkqp"f twi u0'

  - P qvkh{kpi "qwv'qh/pgvy qtm'r tqxkf gtu"y j gp'uggmkpi "ectg"*wpnguu'kv'ku"cp"go gti gpe{+"
    yj cv'cmj qwi j "{qw'ctg"gptqmgf "kp'qwr"r ncp."\yj g"r tqxkf gt"uj qwf "dkm'Qtki kpcn'
    O gf kectg0'[qw'uj qwf "r tgugpv'{qwr"o go dgtuj kr "ectf "cpf "{qwr"O gf kectg"ectf 0'

- **Help your doctors and other providers help you by giving them information, asking
  questions, and following through on your care**0'

  - Vq"j gnr "i gv'\yj g"dguv'ectg."\gm'{qwr"f qevqtu"cpf "qyj gt"j ecnj "r tqxkf gtu"cdqwv'{qwr"
    j ecnj "r tqdngo u0'Hqmqy "\yj g"vtgcvo gpv'r ncpu"cpf "kpuvtwevkqpu"\yj cv'{qw'cpf "qwr"
    f qevqtu"ci tgg"wr qp0'

  - O cmg"uwtg"{qwr"f qevqtu"mpqy "cm'qh"\yj g"f twi u"{qw'ctg"vcmkpi ."kpenwf kpi "
    qxgt/\yj g/eqwpvgt"f twi u."xkvco kpu."cpf "uwr r ngo gpvu0'

  - Kh"{qw'j cxg"cp{"s wguvkqpu."dg"uwtg"vq"cum'cpf "i gv'cp"cpuy gt"{qw'ecp'wpf gtuvcpf 0'

- **Be considerate**0'Y g"gzr gev'cm'qwr"o go dgtu"vq"tgur gev'\yj g"tki j vu'qh'qyj gt"r cvkgpvu0'Y g"cnuq'
  gzr gev'{qw'vq"cev'kp"c"y c{"\yj cv'j gnr u"\yj g"uo qqyj "twppkpi "qh"{qwr"f qevqtøu"qhhkeg."j qur kvcnu."
  cpf "qyj gt"qhhkegu0'

- **Pay what you owe**0'Cu'c"r ncp"o go dgt."{qw'ctg"tgur qpukdng"hqt"\yj gug"r c{o gpvu<'

  - [qw'o wuv'r c{"{qwr"r ncp"r tgo kwo u0'

- o [qw'o wuv'eqpvkpwg''vq'r c{ 'c'r tgo kwo ''hqt''{qwt'O gf kectg'Rctv'D''vq'tgo ckp''c'o go dgt'' qh'vj g'r ncp0'

- o Hqt''o qu'vqh'{qwt'o gf kecn'ugtxkegu''qt''f twi u'eqxgtgf ''d{ ''vj g'r ncp.''{qw'o wuv'r c{ ''{qwt'' uj ctg'qh'vj g'equv'y j gp''{qw'i gv'vj g'ugtxkeg''qt''f twi 0'

- o Kf ''{qw'ctg'tgs wktgf ''vq'r c{ 'c'ncvg'gptqnno gpv'r gpcn{ .''{qw'o wuv'r c{ 'vj g'r gpcnv{ 'vq' mggr ''{qwt'r tguetkr vkqp''f twi ''eqxgtci g0'

- o Kf ''{qw'ctg'tgs wktgf ''vq'r c{ 'vj g'gzvtc''co qwpv'hqt''Rctv'F ''dgecwug'qh'{qwt''{gctn{ '' kpeqo g.''{qw'o wuv'eqpvkpwg'vq'r c{ 'vj g'gzvtc''co qwpv'f ktgevn{ 'vq'vj g'i qxgtpo gpv'vq'' mggr ''{qwt'r tguetkr vkqp''f twi ''eqxgtci g0'

- **If you move *within* our plan service area, we need to know**'uq'y g'ecp'mggr ''{qwt'' o go dgtuj kr 'tgeqtf ''wr ''vq'f cvg'cpf ''mpqy ''j qy ''vq'eqpvcev'{qw0'

- **If you move *outside* of our plan service area, you cannot remain a member of our plan**0'

- Kf ''{qw'o qxg.'kv'ku'cnuq'ko r qtvcpv'vq'vgm'Uqekcn'Ugewtkv{ '*qt''vj g'Tckntqcf ''Tgvktgo gpv'Dqctf +0'

CHAPTER 9:

What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

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**Chapter 9. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

SECTION 1 Introduction

Section 1.1 What to do if you have a problem or concern

Vj ku'ej cr vgt"gzr nckpu"y q'v{ r gu'qh'r tqeguugu"hqt'j cpf nkpi "r tqdrgm u"cpf "eqpegtpu<

- Hqt"uqo g'r tqdrgm u. "{ qw'pggf "vq'wug"vj g'**process for coverage decisions and appeals**0'

- Hqt"qvj gt"r tqdrgm u. "{ qw'pggf "vq'wug"vj g'**process for making complaints;** "cnuq "ecmgf "
  i tkgxcpegu0'

Dqvj "qh'vj gug'r tqeguugu'j cxg'dggp"cr r tqxgf "d{ 'O gf kectg0'Gcej "r tqeguu'j cu"c'ugv'qh'twrgu. "
r tqegf wtgu. "cpf "f gcf nkpgu'vj cv'o wuv'dg"hqmqy gf "d{ 'wu'cpf "d{ "{ qw0'

Vj g"i wkf g'kp"Ugevkqp"5 "y km'j gm "{ qw'kf gpvkh{ 'vj g'tki j v'r tqeguu'vq'wug'cpf "y j cv"{ qw'uj qwf "f q0'

Section 1.2 What about the legal terms?

Vj gtg"ctg"ngi cn'vgto u"hqt"uqo g"qh'vj g'twrgu. "r tqegf wtgu. "cpf "v{ r gu"qh'f gcf nkpgu'gzr nckpgf "kp"vj ku"
ej cr vgt0'O cp{ "qh'vj gug"vgto u"ctg"wphco knkct"vq"o quv'r gqr ng"cpf "ecp"dg"j ctf "vq'wpf gtuvcpf 0'Vq"
o cmg"vj kpi u'gcukgt. "vj ku'ej cr vgt<

- Wugu'ukm r ngt"y qtf u'kp'r nceg'qh'egtvckp'ngi cn'vgto u0'Hqt"gzco r ng. "vj ku'ej cr vgt'i gpgtcm{ "
  uc{ u. "õo cmkpi "c"eqo r nckpvö'tcvj gt"vj cp"õhknkpi "c"i tkgxcpeg.ö'õeqxgtci e'f ekukqpö'tcvj gt"
  vj cp"õqti cp{ cvkqp'f gvgto kpcvkqpö'qt"õeqxgtci e'f gvgto kpcvkqp'qt"õcv'tkum'f gvgto kpcvkqp.ö'
  cpf "õkpf gr gpf gpv'tgxkgy "qti cp{ cvkqpö'kpuvcf "qh'õKpf gr gpf gpv'Tgxkgy "Gpvkv{ 0ö"

- Kv'cnuq "wugu'cddtgxkcvkqpu'cu'nkvng'cu'r quukdng0'

J qy gxgt. "kv'ecp'dg'j gm hwn'ô"cpf "uqo gvko gu'*s wkvg'ko r qtcpv'ô"hqt"{ qw'vq'mpqy "vj g'eqttgev'ngi cn'
vgto u0'Mpqy kpi "y j kej "vgto u'vq'wug'y km'j gm "{ qw'eqo o wpkecvg"o qtg"ceewtcvgn{ 'vq'i gv'vj g'tki j v'
j gm "qt"kphqto cvkqp'hqt"{ qwt'ukwcvkqp0'Vq'j gm "{ qw'mpqy "y j kej "vgto u'vq'wug. "y g'kpenwf g'ngi cn'
vgto u'y j gp"y g'i kxg'vj g'f gvckni'hqt"j cpf nkpi "ur gekhke'v{ r gu'qh'ukwcvkqpu0'

SECTION 2 Where to get more information and personalized assistance

Y g"ctg"cny c{ u'cxckncdng"vq'j gm "{ qw0'Gxgp"kh'{ qw'j cxg'c"eqo r nckpv'cdqwv'qwt'tgcvo gpv'qh'{ qw. "
y g"ctg"qdnki cvgf "vq'j qpqt"{ qwt'tki j v'vq'eqo r nckp0'Vj gtghqtg. "{ qw'uj qwf "cny c{ u'tgcej "qwv'vq'
ewuvqo gt"ugtxkeg'hqt'j gm 0'Dwv'kp"uqo g"ukwcvkqpu. "{ qw'o c{ "cnuq "y cpv'j gm "qt"i wkf cpeg'htqo "
uqo gqpg"y j q'ku"pqv'eqppgevgf "y kj "wu0'**Below are two entities that can assist you**0'

State Health Insurance Assistance Program (SHIP).

Gcej "uvcvg'j cu"c'i qxgtpo gpv'r tqi tco "y kj "vtckpgf "eqwpugmqtu0'Vj g'r tqi tco "ku'pqv'eqppgevgf "
y kj "wu'qt"y kj "cp{ "kpuwtcpeg"eqo r cp{ "qt'j gcnj "r ncp0'Vj g'eqwpugmqtu'cv'vj ku'r tqi tco "ecp'j gm "

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{qw'wpf gtuvcpf "y j kej "r tqeguu"{qw'uj qwrf "wug'\q'j cpf ng"c'r tqdngo "{qw'ctg'j cxkpi 0'Vj g{"ecp"cnuq"
cpuy gt "{qwt's wguvkqpu."i kxg'{qw'o qtg'kphqto cvkqp."cpf "qhhgt'i wkfcpeg"qp"y j cv'\q"f q0'

Vj g'ugtxkegu'qh'UJ KR"eqwpugnqtu"ctg'htgg0Tghgt"\q'\j g'Cf f gpfwo "cv'\j g'dcem'qh'\j ku'*Evidence of
Coverage*'hqt"\j g'eqpvcev'kphqto cvkqp"hqt"\j g'UJ KR"kp'{qwt'ucvg0'

Medicare

[qw'ecp"cnuq"eqpvcev'O gf kectg'\q'i gv'\j gnr 0'Vq"eqpvcev'O gf kectg<'

- [qw'ecp"ecm'3/: 22/O GF KECTG"*3/: 22/855/6449+.'46'j qwtu'c'f c{.'9'f c{u'c'y ggm0'
  VV["wugtu'uj qwrf "ecm'3/: 99/6: 8/426: 0'

- [qw'ecp"cnuq'xkukv'\j g'O gf kectg'y gdukvg"*www.o gf kectg0i qx+0'

SECTION 3   To deal with your problem, which process should you use?

Ki"{qw'j cxg"c'r tqdngo "qt"eqpegtp."{qw'qpn{"pggf "\q'tgcf "\j g'r ctvu'qh'\j ku'ej cr vgt'\j cv'cr r n{"\q"
{qwt'ukwcvkqp0'Vj g'i wkf g"\j cv'hqnqy u'y knn'j gnr 0'

Is your problem or concern about your benefits or coverage?

Vj ku'kpenwfgu'r tqdngo u'cdqwv'y j gyj gt'o gf kecn'ectg'qt'r tguetkr vkqp'f twi u'ctg'eqxgtgf "qt'pqv."
y j g'y c{'yj g'"ctg'eqxgtgf .'cpf 'r tqdngo u'tgncvgf "\q'r c{o gpv'hqt'o gf kecn'ectg'qt'r tguetkr vkqp"
f twi u0'

Yes."

I q'qp'\q'\j g'pgzv'ugevkqp'qh'\j ku'ej cr vgt.'**Section 4.**'õ**A guide to the basics of coverage decisions and appeals.**ö"

No."

Unkr "cj gcf "\q'**Section 10**'cv'\j g'gpf "qh'\j ku'ej cr vgt<'õ**How to make a complaint about quality of care. waiting times. customer service or other concerns.**ö"

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(coverage decisions, appeals, complaints)**

COVERAGE DECISIONS AND APPEALS

SECTION 4   A guide to the basics of coverage decisions and appeals

Section 4.1   Asking for coverage decisions and making appeals: the big picture

Eqxgtci g''f gekukqpu''cpf ''cr r gcnu''f gcn'y kj ''r tqdrigo u''tgncvgf ''vq ''{qwt''dgpghkwu''cpf ''eqxgtci g''hqt ''
o gfkecn'ugtxkegu''cpf ''r tguetkr vkqp''ftwi u.''kpenwfkpi ''r c{o gpv0'Vj ku''ku''vj g''r tqeguu''{qw'wug''hqt ''
kuuwgu''uwej ''cu''y j gyj gt''uqo gyj kpi ''ku''eqxgtgf ''qt''pqv''cpf ''y j g''y c{''kp''y j ej ''uqo gyj kpi ''ku''eqxgtgf0'

Asking for coverage decisions prior to receiving services

C''eqxgtci g''f gekukqp''ku''c''f gekukqp''y g''o cng''cdqwv''{qwt''dgpghkwu''cpf ''eqxgtci g''qt''cdqwv''y j g''co qwpv''
y g''y kn'r c{''hqt''{qwt''o gfkecn'ugtxkegu''qt''f twi u0'Hqt''gzco r ng.''{qwt''r ncp''pgvy qtm'f qevqt''o cngu''c''
*hcxqtcdng+'eqxgtci g''f gekukqp''hqt''{qw'y j gpgxgt''{qw'tgegkxg''o gfkecn'ectg''htqo ''j ko ''qt''j gt''qt''kh''
{qwt''pgvy qtm'f qevqt''tghgtu''{qw''vq''c''o gfkecn'ur gekcnkuv0'[qw'qt''{qwt''f qevqt''ecp''cnuq''eqpvcev''wu''
cpf ''cun'hqt''c''eqxgtci g''f gekukqp''kh''{qwt''f qevqt''ku''wpuwtg''y j gyj gt''y g''y kn'eqxgt''c''r ctvkewnct''
o gfkecn'ugtxkeg''qt''tghwugu''vq''r tqxkf g''o gfkecn'ectg''{qw''y j kpn'j cv''{qw''pggf0'Kp''qyj gt''y qtf u.''kh''{qw'
y cpv''vq''npqy ''kh''y g''y kn'eqxgt''c''o gfkecn'ugtxkeg''dghqtg''{qw'tgegkxg''kv.''{qw'ecp''cun'wu''vq''o cng''c''
eqxgtci g''f gekukqp''hqt''{qw0'Kp''nko kyf ''ektewo uvcpeg''c''tgs wguv''hqt''c''eqxgtci g''f gekukqp''y kn'dg''
f kuo kuugf .''y j ej ''o gcpu''y g''y kn'qp⁄'tgxkgy ''y g''tgs wguv0'Gzco r ngu''qh'y j gp''c''tgs wguv''y kn'dg''
f kuo kuugf ''kpenwf g''kh''y g''tgs wguv''ku''kpeqo r ngvg.''kh''uqo gqpg''o cngu''y g''tgs wguv''qp''{qwt''dgj crh'dwv'
kur✝'ngi cn⁄'cwyj qtk| gf ''vq''f q''uq''qt''kh''{qw'cun'hqt''{qwt''tgs wguv''vq''dg''y kj ftcy p0'Kh''y g''f ko kuu''c''
tgs wguv''hqt''c''eqxgtci g''f gekukqp.''y g''y kn'ugpf ''c''pqvkeg''gzr nckpkpi ''y j {''y j g''tgs wguv''y cu''f ko kuugf ''
cpf ''j qy ''vq''cun'hqt''c''tgxkgy ''qh'y j g''f ko kuucn0'

Y g''ctg''o cnkpi ''c''eqxgtci g''f gekukqp''hqt''{qw'y j gpgxgt''y g''f gekf g''y j cv'ku''eqxgtgf ''hqt''{qw'cpf ''
j qy ''o wej ''y g''r c{0'Kp''uqo g''ecugu.''y g''o ki j v''f gekf g''c''ugtxkeg''qt''f twi ''ku''pqv''eqxgtgf ''qt''ku''pq''
nqpi gt''eqxgtgf ''d{''O gfkectg''hqt''{qw0'Kh''{qw'f kuci tgg''y kj ''y ku''eqxgtci g''f gekukqp.''{qw'ecp''o cng''
cp''cr r gcn0'

Making an appeal

Kh''y g''o cng''c''eqxgtci g''f gekukqp.''y j gyj gt''dghqtg''qt''chvgt''c''ugtxkeg''ku''tgegkxgf .''cpf ''{qw'ctg''pqv'
ucvkuhkgf .''{qw'ecp''öcr r gcnö''y j g''f gekukqp0'Cp''cr r gcn'ku''c''hqto cn'y c{''qh'cunkpi ''wu''vq''tgxkgy ''cpf ''
ej cpi g''c''eqxgtci g''f gekukqp''y g''j cxg''o cf g0'Wpf gt''egtvckp''ektewo uvcpeg.''y j ej ''y g''f kuewuu''ncvgt.''
{qw'ecp''tgs wguv''cp''gzr gf kgf ''qt''öhcuvö''cr r gcnö''qh'c''eqxgtci g''f gekukqp0'[qwt''cr r gcn'ku''j cpf ngf ''d{''
f khhgtgpv''tgxkgy gtu''y j cp''y j qug''y j q''o cf g''y j g''qtki kpcn'f gekukqp0'

Y j gp''{qw'cr r gcn'c''f gekukqp''hqt''y j g''hktuv''ko g.''y j ku''ku''ecngf ''c''Ngxgn'3''cr r gcn0'Kp''y j ku''cr r gcn''y g''
tgxkgy ''y j g''eqxgtci g''f gekukqp''y g''o cf g''vq''ej gen'vq''ugg''kh''y g''y gtg''r tqr gt▽'hqnqy kpi ''y j g''twngu0'
Y j gp''y g''j cxg''eqo r ngvgf ''y j g''tgxkgy .''y g''i kxg''{qw'qwt''f gekukqp0'

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Kp'hko kvgf "ektewo uvcpegu'cp"cr r gcn'tgs wguv'y km'dg'f kuo kuugf ."y j kej "o gcpu'y g'y qpøv'tgxkgy "yj g' tgs wguv0'Gzco r ngu'qh'y j gp'c'tgs wguv'y km'dg'f kuo kuugf "kpenwf g'kh'y g'tgs wguv'ku'kpcoo r ngvg."kh' uqo gqpg'o cngu'yj g'tgs wguv'qp"{ qwt'dgj crh'dw'kupøv'ngi cm{ "cwj qtk{ gf "vq 'f q'uq 'qt 'kh'{ qw'cunchqt" { qwt'tgs wguv'vq 'dg'y kj f tcy p0'Kki y g'f kuo kuu'cp'cr r gcn'tgs wguv. 'y g'y km'ugpf "c'pqvkeg'gzr nckpkpi " y j { 'yj g'tgs wguv'y cu'f kuo kuugf "cpf "j qy "vq 'cunchqt'c'tgxkgy "qh'yj g'f kuo kuucn0'

Kki'y g'f q'pqv'f kuo kuu'{ qwt'ecug'dw'uc{ 'pq 'vq 'cm'qt 'r ctv'qh'{ qwt'Ngxgn'3 'cr r gcn "{ qw'ecp "i q 'qp 'vq 'c' Ngxgn'4 'cr r gcn0'Vj g 'Ngxgn'4 'cr r gcn'ku 'eqpf wevgf "d{ "cp 'kpf gr gpf gpv 'tgxkgy "qti cpk{ cvkqp'y cv'ku' pqv'eqppgevgf "vq 'wu0 *Cr r gcn'hqt 'o gf kecn'ugtxkegu'cpf 'RctvV'D'f twi u'y km'dg'cwuo cvkecm{ 'ugpv'vq ' yj g 'kpf gr gpf gpv'tgxkgy "qti cpk{ cvkqp'hqt'c 'Ngxgn'4 'cr r gcn'ö "{ qw'f q 'pqv'pggf "vq 'f q'cp{ 'y kpi 0'Hqt" RctvV'F "f twi 'cr r gcnu. "kh'y g 'uc{ 'pq 'vq 'cm'qt 'r ctv'qh'{ qwt'cr r gcn'{ qw'y km'pggf "vq 'cunchqt'c 'Ngxgn'4 " cr r gcn0'RctvV'F "cr r gcnu'ctg 'f kuewuugf "hwtyj gt 'kp 'Ugevkqp'8 'qh'yj ku'ej cr vgt+0'Kki'{ qw'ctg 'pqv'ucvkuhkgf " y kyj "yj g 'f gekukqp'cv'yj g 'Ngxgn'4 'cr r gcn "{ qw'o c{ 'dg'cdng'vq 'eqpvkpwg 'yj tqwi j 'cf f kkqpcn'ngxgnu'qh' cr r gcn'*Ugevkqp"; 'kp 'yj ku'ej cr vgt 'gzr nckpu'yj g 'Ngxgnu'5. '6. 'cpf '7 'cr r gcnu'r tqeguugu+0'

Section 4.2   How to get help when you are asking for a coverage decision or making an appeal

J gtg'ctg 'tguqwtegu'kh'{ qw'f ekf g 'vq 'cunchqt'cp{ "nkpf 'qh 'eqvgtci g 'f gekukqp 'qt 'cr r gcn'c 'f gekukqp<

• [qw'**can call us at Medica Customer Service**0'

• [qw'**can get free help**'htqo "{ qwt 'Uvcvg 'J gcnj "Kpuwtcpeg 'Cuukuvcpeg 'Rtqi tco 0'

• **Your doctor can make a request for you.**"

   ◦ Hqt'o gf kecn'ectg 'qt 'RctvV'D 'r tguetkr vkqp'f twi u. "{ qwt 'f qevqt 'ecp 'tgs wguv'c 'eqxgtci g " f gekukqp'qt 'c 'Ngxgn'3 'cr r gcn'qp "{ qwt 'dgj crh0'Kki '{ qwt'cr r gcn'ku 'f gpkgf "cv'Ngxgn'3. "kv' y km'dg "cwuo cvkecm{ 'hqty ctf gf "vq 'Ngxgn'40'

   ◦ Hqt'RctvV'F "r tguetkr vkqp'f twi u. "{ qwt 'f qevqt 'qt 'qyj gt 'r tguetkdgt 'ecp 'tgs wguv'c 'eqxgtci g" f gekukqp'qt 'c 'Ngxgn'3 'cr r gcn'qp "{ qwt 'dgj crh0'Kki '{ qwt'Ngxgn'3 'cr r gcn'ku 'f gpkgf "{ qwt" f qevqt 'qt 'r tguetkdgt 'ecp 'tgs wguv'c 'Ngxgn'4 'cr r gcn0'

• **You can ask someone to act on your behalf.**'Kki'{ qw'y cpv'vq. "{ qw'ecp 'pco g 'cpqyj gt" r gtuqp'vq 'cev'hqt "{ qw'cu '{ qwt 'õtgr tgugpvcvkxgö'vq 'cunchqt'c 'eqxgtci g 'f gekukqp 'qt 'o cng 'cp" cr r gcn0'

   ◦ Kki'{ qw'y cpv'c 'htkgpf . 'tgncvkxg. 'qt 'qyj gt 'r gtuqp'vq 'dg '{ qwt 'tgr tgugpvcvkxg. 'ecm'O gf kec" Ewuqo gt 'Ugtxkeg 'cpf "cunchqt'yj g 'õCr r qkpvo gpv'qh'Tgr tgugpvcvkxgö'hqto 0 *Vj g 'hqto " ku 'cnuq 'cxckncdng 'qp 'O gf kectgøu 'y gdukg 'cv'[y y y 0eo u0 qx0O gf kectg[EO U/Hqto u]" EO U/Hqto u[f qy pnqcf uem u38; 80f h]'qt 'qp 'qwt 'y gdukg 'cv[O gf kec0eqo 1/O gf kc]" F qewo gpvu1O gf kectg1Uj ctgf 1Cr r qkpvo gpv1Qh/Tgr tgugpvcvkxg/Hqto 0f h]0 'Vj g 'hqto " i kxgu 'yj cv'r gtuqp'r gto kuukqp'vq 'cev'qp "{ qwt 'dgj crh0'Kv'o wuv'dg 'ukipgf "d{ "{ qw'cpf "d{ " yj g 'r gtuqp'y j q "{ qw'y qwf 'nkg 'vq 'cev'qp "{ qwt 'dgj crh0[qw'o wuv'i kxg 'wu'c 'eqr { 'qh'yj g ' uki pgf 'hqto 0'

   ◦ Y j kng'y g 'ecp 'ceegr v'cp 'cr r gcn'tgs wguv'y kj qw'yj g 'hqto . 'y g 'ecppqv'dgi kp 'qt" eqo r ngvg'qwt 'tgxkgy "wpvkn'y g 'tgegkxg 'kv0'Kki'y g 'f q 'pqv'tgegkxg 'yj g 'hqto "y kj kp" 66 'ecngpf ct 'f c{ u'chvgt 'tgegkxkpi "{ qwt'cr r gcn'tgs wguv'*qwt 'f gcf nkpg 'hqt 'o cnkpi "c"

f gekukqp"qp"{qwt"cr r gcn+."{qwt"cr r gcn'tgs wguv'y km'dg'f kuo kuugf 0'Kf'\j ku'j cr r gpu."y g"
y km'ugpf "{qw'c"y tkwgp"pqvkeg"gzr nckpkpi "{qwt'tki j v'\q"cum'\j g"kpf gr gpf gpv'tgxkgy "
qti cpk| cvkqp"\q"tgxkgy "qwt"f gekukqp"\q"f kuo kuu"{qwt'cr r gcn0

- **You also have the right to hire a lawyer.**'[qw'o c{"eqpvcev'{qwt'qy p"ncy {gt."qt"i gv'\j g"
  pco g"qh'c"ncy {gt"htqo "{qwt"nqecn'dct"cuuqekcvkqp"qt"qy gt"tghgttcn'ugtxkeg0'Vj gtg"ctg"cnuq"
  i tqwr u"\j cv"y km'i kxg"{qw'htgg"ngi cn'ugtxkegu"kh"{qw's wcnkh{0'J qy gxgt."**you are not
  required to hire a lawyer**"\q"cum'hqt"cp{"nkpf "qh"eqxgtci g"f gekukqp"qt"cr r gcn'c"f gekukqp0

Section 4.3   Which section of this chapter gives the details for your situation?

Vj gtg"ctg"hqwt"f khhgtgpv'ukwcvkqpu"\j cv'kpxqnxg"eqxgtci g"f gekukqpu"cpf "cr r gcnu0'Ukpeg"gcej "
ukwcvkqp'j cu"f khhgtgpv'twngu"cpf "f gcf nkpgu."y g"i kxg"\j g"f gvcknu"hqt"gcej "qpg"kp"c"ugr ctcvg"ugevkqp<

- **Section 5**"qh'\j ku"ej cr vgt<"õ[qwt"o gf kecn'ectg<'J qy "\q"cum'hqt"c"eqxgtci g"f gekukqp"qt"o cmg"
  cp"cr r gcnö"

- **Section 6**"qh'\j ku"ej cr vgt<"õ[qwt"Rctv'F "r tguetkr vkqp"f twi u<'J qy "\q"cum'hqt"c"eqxgtci g"
  f gekukqp"qt"o cmg"cp"cr r gcnö"

- **Section 7**"qh'\j ku"ej cr vgt<"õJ qy "\q"cum'wu"\q"eqxgt"c"nqpi gt"kpr cvkgpv'j qur kvcn'uvc{"kh"{qw"
  \j kpm'\j g"f qevqt"ku"f kuej cti kpi "{qw'\qq"uqqpö"

- **Section 8**"qh'\j ku"ej cr vgt<"õJ qy "\q"cum'wu"\q"mggr "eqxgtkpi "egtvckp"o gf kecn'ugtxkegu"kh"{qw"
  \j kpm'{qwt"eqxgtci g"ku"gpf kpi "\qq"uqqpö"*Applies only to these services:"j qo g"j gcnj "ectg."
  unkmgf "pwtukpi "hceknkv{"ectg."cpf "Eqo r tgj gpukxg"Qwvr cvkgpv'Tgj cdknkvcvkqp"Hceknkv{ "
  *EQTH+"ugtxkegu+"

Kf'{qwtg"pqv"uwtg"y j kej "ugevkqp"{qw'uj qwnf "dg"wukpi ."r ngcug"ecnn'O gf kec'Ewuvqo gt"Ugtxkeg0'[qw"
ecp"cnuq"i gv'j gnr "qt"kphqto cvkqp"htqo "i qxgtpo gpv'qti cpk| cvkqpu"uwej "cu"{qwt"UJ KR0

SECTION 5   Your medical care: How to ask for a coverage decision or make an appeal of a coverage decision

Section 5.1   This section tells what to do if you have problems getting coverage for medical care or if you want us to pay you back for our share of the cost of your care

Vj ku"ugevkqp"ku"cdqwv"{qwt"dgpghkvu"hqt"o gf kecn'ectg"cpf "ugtxkegu0'Vj gug"dgpghkvu"ctg"f guetkdgf "kp"
Ej cr vgt"6"qh'\j ku"f qewo gpv<"*Medical Benefits Chart (what is covered and what you pay)0'Vq"
mggr "\j kpi u"uko r ng."y g"i gpgtcn{ "tghgt"\q"õo gf kecn'ectg"eqxgtci gö"qt"õo gf kecn'ectgö"y j kej "
kpenwf gu"o gf kecn'kvgo u"cpf "ugtxkegu"cu"y gnn'cu"O gf kectg"Rctv'D"r tguetkr vkqp"f twi u0'Kp"uqo g"
ecugu."f khhgtgpv'twngu"cr r n{ "\q"c"tgs wguv'hqt"c"Rctv'D"r tguetkr vkqp"f twi 0'Kp"\j qug"ecugu."y g"y km'
gzr nckp'j qy "\j g"twngu"hqt'Rctv'D"r tguetkr vkqp"f twi u"ctg"f khhgtgpv'htqo "\j g"twngu"hqt"o gf kecn'kvgo u"
cpf "ugtxkegu0

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Kh"{qw'j cxg"c"eqo r nckpv'cdqw'c"dkml"y j gp"{qw'tgegkxg"ectg"htqo "cp"qw/qh/pgvy qtm'r tqxkf gt."\j g"
cr r gcn'r tqeguu'f guetkdgf "y km'pqv'cr r n{."wpnguu"{qw'y gtg"f ktgevgf "\q"i q"\q"cp"qw/qh/pgvy qtm'
r tqxkf gt"d{"\j g"r ncp"qt"qpg"qh"\j g"pgvy qtm'r tqxkf gtu0

[qw'uj qwnf "tghgt"\q"\j g"pqvkeg"qh"\j g"ugtxkeg"*ecmgf "\j g"õO gf kcetg"Uwo o ct{"P qvkeg÷+'{qw'
tgegkxg"htqo "Qtki kpcn'O gf kectg0Vj g"O gf kectg"Uwo o ct{"P qvkeg"r tqxkf gu"kphqto cvkqp"qp"j qy "\q"
cr r gcn'c"f ekukqp"o cf g"d{ "Qtki kpcn'O gf kectg0

Vj ku'ugevkqp'\gmu"y j cv'{qw'ecp"f q"kh"{qw'ctg"kp"cp{ "qh"\j g"hkxg"hqmqy kpi "ukwcvkqpu<

30. [qw'ctg"pqv'i gwkpi "egtvckp"o gf kecn'ectg"{qw'y cpv."cpf "{qw'dgnkgxg"\j cv'\j ku'ectg"ku"
eqxgtgf "d{"qwt'r ncp0**Ask for a coverage decision. Section 5.2**0

40. Qwt'r ncp"y km'pqv'cr r tqxg"\j g"o gf kecn'ectg"{qwt'f cevqt"qt"qvj gt"o gf kecn'r tqxkf gt"y cpu"
\q"i kxg"{qw."cpf "{qw'dgnkgxg"\j cv'\j ku'ectg"ku"eqxgtgf "d{ "\j g"r ncp0**Ask for a coverage
decision. Section 5.2**0

50. [qw'j cxg"tgegkxgf "o gf kecn'ectg"\j cv'{qw'dgnkgxg"uj qwnf "dg"eqxgtgf "d{ "\j g"r ncp."dwv'y g"
j cxg"uckf "y g"y km'pqv'r c{ "hqt"\j ku'ectg0**Make an Appeal. Section 5.3**0

60. [qw'j cxg"tgegkxgf "cpf "r ckf "hqt"o gf kecn'ectg"\j cv'{qw'dgnkgxg"uj qwnf "dg"eqxgtgf "d{ "\j g"
r ncp."cpf "{qw'y cpv'\q"cum'qwt'r ncp"\q"tgko dwtug"{qw'hqt"\j ku'ectg0**Send us the bill.
Section 5.5**0

70. [qw'ctg"dgkpi "\qnf "\j cv'eqxgtci g"hqt"egtvckp"o gf kecn'ectg"{qw'j cxg"dggp'i gwkpi "\j cv'y g"
r tgxkqwun{ "cr r tqxgf "y km'dg"tgf wegf "qt"uvqr r gf ."cpf "{qw'dgnkgxg"\j cv'tgf wekpi "qt"
uvqr r kpi "\j ku'ectg"eqwnf "j cto "{qwt'j gcnj 0**Make an Appeal. Section 5.3**0

Note: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services,"{qw'pggf "\q'tgcf "Ugevkqpu'9"cpf ": "qh"\j ku'Ej cr vgt0"Ur gekcn'twngu'cr r n{ "\q"\j gug"\{r gu"
qh'ectg0

Section 5.2   Step-by-step: How to ask for a coverage decision

Legal Terms
Y j gp"c"eqxgtci g"f ekukqp"kpxqnxgu"{qwt'o gf kecn'ectg."kv'ku"ecmgf "cp**"organization determination."**
C "õhcuv'eqxgtci g"f ekukqpö"ku"ecmgf "cp**"expedited determination."**

Step 1: Decide if you need a "standard coverage decision" or a "fast coverage decision."

A "standard coverage decision" is usually made within 14 days or 72 hours for Part B drugs. A "fast coverage decision" is generally made within 72 hours, for medical services,

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or 24 hours for Part B drugs. In order to get a fast coverage decision, you must meet two requirements:"

- [qw'o c{ "*only ask*"hqt "eqxgtci g"hqt"o gfkecn'ectg"*you have not yet received*0'

- [qw'ecp'i gv'c'hcuv'eqxgtci g'f gekukqp"*only*"kh'wukpi "vj g'uvcpf ctf "f gcf nkpgu'eqwnf "*cause serious harm to your health or hurt your ability to function*0'

- **If your doctor tells us that your health requires a "fast coverage decision," we will automatically agree to give you a fast coverage decision.**

- **If you ask for a fast coverage decision on your own, without your doctor's support, we will decide whether your health requires that we give you a fast coverage decision.**' Kh'y g'f q "pqv'cr r tqxg'c'hcuv'eqxgtci g'f gekukqp."y g'y knn'ugpf "{qw'c "ngwgt "vj cv<

  ○ Gzr nckpu'y cv'y g'y knn'wug"vj g"uvcpf ctf "f gcf nkpgu0'

  ○ Gzr nckpu'kh"{qwt'f qevqt "cunu'hqt"vj g"hcuv'eqxgtci g'f gekukqp."y g'y knn'cwvqo cvkecnn{"i kxg" {qw'c "hcuv'eqxgtci g'f gekukqp0'

  ○ Gzr nckpu'y cv"{qw'ecp'hkng'c "õhcuv'eqo r nckpvö"cdqwv'qwt'f gekukqp"vq'i kxg"{qw'c "uvcpf ctf " eqxgtci g'f gekukqp"kpuvgcf "qh'vj g"hcuv'eqxgtci g"{qw'tgs wguvgf 0'

Step 2: **Ask our plan to make a coverage decision or fast coverage decision.**

- Uvctv'd{ "ecnnkpi ."y tkkpi ."qt"hczkpi "qwt'r ncp"vq'o cng"{qwt'tgs wguv'hqt'wu'vq'cwvj qtk| g"qt" r tqxkf g'eqxgtci g'hqt'vj g"o gf kecn'ectg"{qw'y cpv0[qw."{qwt'f qevqt."qt"{qwt'tgr tgugpvcvkxg" ecp'f q "vj ku0Ej cr vgt "4 "j cu'eqpvcev'kphqto cvkqp0'

Step 3: **We consider your request for medical care coverage and give you our answer.**

For standard coverage decisions we use the standard deadlines.

This means we will give you an answer within 14 calendar days"chvgt "y g'tgegkxg"{qw t "tgs wguv' **for a medical item or service**0Kh "{qw t "tgs wguv'ku 'hqt"c "**Medicare Part B prescription drug**."y g" y knn'i kxg"{qw'cp"cpuy gt **within 72 hours**"chvgt "y g'tgegkxg"{qw t "tgs wgu0'

- **However.**"kh"{qw'cun'hqt"o qtg"vko g."qt"kh"y g"pggf "o qtg"kphqto cvkqp"vj cv'o c{ "dgpghkv"{qw." **we can take up to 14 more days**"kh"{qw t "tgs wguv'ku 'hqt"c "o gf kecn'kvgo "qt"ugtxkeg0Kh"y g" vcng"gzvtc "f c{ u."y g'y knn'vgnn'{qw'kp"y tkkpi 0Y g'ecpøv'cng"gzvtc "vko g"vq'o cng"c "f gekukqp"kh" {qw t "tgs wguv'ku 'hqt"c "O gf kectg"RctvD'r tguetkr vkqp"f twi 0'

- Kh"{qw'dgnkgxg"y g'uj qwnf "*not*"cng"gzvtc "f c{ u."{qw'ecp'hkng"c "õhcuv'eqo r nckpvö0"Y g'y knn'i kxg" {qw'cp'cpuy gt "vq'{qw t "eqo r nckpv'cu'uqqp'cu'y g"o cng"vj g"f gekukqp0*"Vj g'r tqeguu'hqt" o cnkpi "c "eqo r nckpv'ku'f khhgtgpv'htqo "vj g'r tqeguu'hqt"eqxgtci g'f gekukqpu'cpf "cr r gcn0Ugg" Ugevkqp '32 "qh'vj ku'ej cr vgt "hqt'kphqto cvkqp'qp'eqo r nckpvu0+'

For Fast Coverage decisions we use an expedited timeframe

A fast coverage decision means we will answer within 72 hours if your request is for a medical item or service. If your request is for a Medicare Part B prescription drug, we will answer within 24 hours.

- **However.**"kh'{qw'cum'hqt'o qtg'ko g."qt'kh'y g'pggf "o qtg'kphqto cvkqp'vj cv'o c{"dgpghkv'{qw." **we can take up to 14 more days**0"Kh'y g'vcmg'gzvtc'f c{u."y g'y km'vgm'{qw'kp'y tkkpi 0"Y g" ecpøv'vcmg'gzvtc'ko g'vq'o cmg'c'f gekukqp'kh'{qwt'tgswguv'ku'hqt'c'O gf kectg'Rctv'D" rtguetkr vkqp'f twi 0'

- Kh'{qw'dgnkgxg'y g'uj qwf *not*'vcmg'gzvtc'f c{u."{qw'ecp'hkng'c'õhcuv'eqo r nckpvö"*Ugg" Ugevkqp'32"qh'vj ku'ej cr vgt'hqt'kphqto cvkqp'qp'eqo r nckpvu0+"Y g'y km'ecm'{qw'cu'uqqp'cu'y g" o cmg'vj g'f gekukqp0'

- **If our answer is no to part or all of what you requested.**'y g'y km'ugpf "{qw'c'y tkvgp" uvcvgo gpv'vj cv'gzr nckpu'y j {'y g'uckf "pq0'

Step 4: If we say no to your request for coverage for medical care, you can appeal.

- Kh'y g'uc{"pq."{qw'j cxg'vj g'tki j v'vq'cum'wu'vq'tgeqpukfgt'vj ku'fgekukqp'd{'o cmkpi "cp'cr r gcn0' Vj ku'o gcpu'cumkpi "ci ckp'vq'i gv'vj g'o gfkcn'ectg'eqxgtci g'{qw'y cpv0'Kh'{qw'o cmg'cp" cr r gcn'kv'o gcpu'{qw'ctg'i qkpi "qp'vq'Ngxgn'3'qh'vj g'cr r cnu'r tqeguu0'

Section 5.3   Step-by-step: How to make a Level 1 appeal

Legal Terms
Cp"cr r gcn'vq'vj g'r ncp'cdqwv'c'o gfkecn'ectg'eqxgtci g'f gekukqp'ku'ecmgf "c'r ncp" **"reconsideration."**
C"õhcuv'cr r gcnö'ku'cnuq'ecmgf "cp"**"expedited reconsideration."**

Step 1: Decide if you need a "standard appeal" or a "fast appeal."

A "standard appeal" is usually made within 30 days. A "fast appeal" is generally made within 72 hours.

- Kh'{qw'ctg'cr r gnkpi "c'f gekukqp'y g'o cf g'cdqwv'eqxgtci g'hqt'ectg'y cv'{qw'j cxg'pqv'{gv' tgegkxgf ."{qw'cpf lqt'{qwt'f qevqt'y km'pggf "vq'f gekf g'kh'{qw'pggf "c'õhcuv'cr r gnö0"Kf'{qwt" f qevqt'vgmu'wu'vj cv'{qwt'j gcnj "tgswktgu'c'õhcuv'cr r gnö'y g'y km'i kxg'{qw'c'hcuv'cr r gn0'

- Vj g'tgswktgo gpvu'hqt'i gwkpi "c'õhcuv'cr r gnö'ctg'vj g'uco g'cu'vj qug'hqt'i gwkpi "c'õhcuv' eqxgtci g'fgekukqpö'kp"Ugevkqp"704"qh'vj ku'ej cr vgt0'

Step 2: Ask our plan for an Appeal or a Fast Appeal

- **If you are asking for a standard appeal, submit your standard appeal in writing.**'[qw' o c{"cnuq'cum'hqt'cp'cr r gcn'd{"ecmkpi "wu0'Ej cr vgt'4'j cu'eqpvcev'kphqto cvkqp0'

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- **If you are asking for a fast appeal, make your appeal in writing or call us.** "Ej cr vgt "4" j cu "eqpvcev "kphqto cvkqp0'

- **You must make your appeal request within 60 calendar days** "htqo "vj g "f cvg "qp "vj g" y tkwgp "pqvkeg "y g "ugpv "vq "vgm "{qw "qwt "cpuy gt "qp "vj g "eqxgtci g "f gekukqp0 "Kh "{qw'o kuu "vj ku" f gcf rkpg "cpf "j cxg "c "i qqf "tgcuqp "hqt "o kuukpi "kv. "gzrrckp "vj g "tgcuqp "{qwt "crr gcn "ku "rcvg "y j gp" {qw'o cmg "{qwt "crr gcn0 "Y g "o c{ "i kxg "{qw "o qtg "vko g "vq "o cmg "{qwt "crr gcn0 "Gzco r rgu "qh" i qqf "ecwug "o c{ "kpenwf g "c "ugtkqwu "knpguu "vj cv "r tgxgpvgf "{qw "htqo "eqpvcevkpi "wu "qt "kh "y g" r tqxkf gf "{qw "y kj "kpeqttgev "qt "kpeqo r rgvg "kphqto cvkqp "cdqwv "vj g "f gcf rkpg "hqt "tgs wguvkpi "cp" cr r gcn0'

- **You can ask for a copy of the information regarding your medical decision. You and your doctor may add more information to support your appeal.** "Y g "ctg "cmqy gf "vq" ej cti g "c "hgg "hqt "eqr {kpi "cpf "ugpf kpi "vj ku 'kphqto cvkqp "vq "{qw0'

Step 3: We consider your appeal and we give you our answer.

- Y j gp "y g "ctg "tgxkgy kpi "{qwt "cr r gcn "y g "vcmg "c "ectghwn'rqqm "cv "cm "qh "vj g "kphqto cvkqp0 "Y g" ej gem "vq "ugg "kh "y g "y gtg "hqmqy kpi "cm "vj g "twrgu "y j gp "y g "uckf "pq "vq "{qwt "tgs wguv0'

- Y g "y kn "i cvj gt "o qtg "kphqto cvkqp "kh 'pggf gf . "r quukdn{ "eqpvcevkpi "{qw "qt "{qwt "f qevqt0'

Deadlines for a "fast appeal"

- Hqt "hcuv "cr r gcnu. "y g "o wuv "i kxg "{qw "qwt "cpuy gt **within 72 hours after we receive your appeal**0 "Y g "y kn "i kxg "{qw "qwt "cpuy gt "uqqpgt "kh "{qwt "j gcnj "tgs wktgu "wu "vq0'

  - J qy gxgt. "kh "{qw "cum "hqt "o qtg "vko g. "qt "kh "y g "pggf "o qtg "kphqto cvkqp "vj cv "o c{ "dgpghkv" {qw. "y g **can take up to 14 more calendar days** "kh "{qwt "tgs wguv "ku "hqt "c "o gf kecn'kvgo " qt "ugtxkeg0 "Kh "y g "cmg "gzvtc "f c{u. "y g "y kn "vgm "{qw "kp "y tkkpi 0 "Y g "ecp"øv "cmg "gzvtc "vko g" kh "{qwt "tgs wguv "ku "hqt "c "O gf kectg "Rctv "D "r tguetkr vkqp "f twi 0'

  - Kh "y g "f q "pqv "i kxg "{qw "cp "cpuy gt "y kj kp "94 "j qwtu "*qt "d{ "vj g "gpf "qh "vj g "gzvgpf gf "vko g" r gtkqf "kh "y g "vqqm "gzvtc "f c{u+. "y g "ctg "tgs wktgf "vq "cwqo cvkecm{ "ugpf "{qwt "tgs wguv "qp" vq "Ngxgn'4 "qh "vj g "cr r gcnu "r tqeguu. "y j gtg "kv "y kn "dg "tgxkgy gf "d{ "cp "kpf gr gpf gpv" tgxkgy "qti cpk| cvkqp0 "Ugevkqp "7 06 "gzr rckpu "vj g "Ngxgn'4 "cr r gcn'r tqeguu0'

- **If our answer is yes to part or all of what you requested,** "y g "o wuv "cwj qtk| g "qt "r tqxkf g" vj g "eqxgtci g "y g "j cxg "ci tggf "vq "r tqxkf g "y kj kp "94 "j qwtu "chgt "y g "tgegkxg "{qwt "cr r gcn0'

- **If our answer is no to part or all of what you requested,** "y g "y kn "ugpf "{qw"øwt "f gekukqp" kp "y tkkpi "cpf "cwqo cvkecm{ "hqty ctf "{qwt "cr r gcn'vq "vj g "kpf gr gpf gpv "tgxkgy "qti cpk| cvkqp" hqt "c "Ngxgn'4 "cr r gcn0 "Vj g "kpf gr gpf gpv "tgxkgy "qti cpk| cvkqp "y kn "pqvkh{ "{qw "kp "y tkkpi "y j gp" kv "tgegkxgu "{qwt "cr r gcn0'

Deadlines for a "standard" appeal

- Hqt "uvcpf ctf "cr r gcnu. "y g "o wuv "i kxg "{qw "qwt "cpuy gt **within 30 calendar days** "chgt "y g" tgegkxg "{qwt "cr r gcn0 "Kh "{qwt "tgs wguv "ku "hqt "c "O gf kectg "Rctv "D "r tguetkr vkqp "f twi "{qw "j cxg"

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pqv'{gv'tgegkxgf .''y g''y km'i kxg''{qw'qwt''cpuy gt''**within 7 calendar days**''chgt''y g''tgegkxg''
{qwt''crr gcn0'Y g''y km'i kxg''{qw'qwt''fgekukqp''uqqpgt''kh''{qwt''j gcnj ''eqpfkkqp''tgswktgu'wu''vq0'

- J qy gxgt.''kh''{qw'cum'hqt''o qtg''ko g..''qt''kh''y g''pggf''o qtg''kphqto cvkqp''y cv''o c{''dgpghkv''
  {qw.''**we can take up to 14 more calendar days**''kh''{qwt''tgswguv''ku''hqt''c''o gfkecn'kvgo '
  qt''ugtxkeg0'Kh''y g''cmg''gzvtc''f c{u.''y g''y km'vgm''{qw'kp''y tkkpi 0'Y g''ecp'v''cmg''gzvtc''ko g''
  vq''o cmg''c''f gekukqp''kh''{qwt''tgswguv''ku''hqt''c''O gfkectg''Rctv''D''r tguetkr vkqp''f twi 0'

- Kh''{qw'dgkkgxg''y g''uj qwf''*not*''cmg''gzvtc''f c{u..''{qw'ecp''hkng''c''õhcuv''eqo r nckpv0ö''Y j gp''
  {qw'hkng''c''hcuv''eqo r nckpv.''y g''y km'i kxg''{qw'cp''cpuy gt''vq''{qwt''eqo r nckpv''y kj kp''
  46''j qwtu0*Hqt''o qtg''kphqto cvkqp''cdqwv''y g''r tqeguu''hqt''o cmkpi ''eqo r nckpvu..''kpenwf kpi ''
  hcuv''eqo r nckpvu..''ugg''Ugevkqp''32''qh''y ku''ej cr vgt0+''

- Kh''y g''f q''pqv''i kxg''{qw'cp''cpuy gt''d{ ''y g''f gcf nkpg''*kh''d{ ''y g''gpf ''qh''y g''gzvgpf gf ''ko g''
  r gtkqf +.''y g''y km'ugpf ''{qwt''tgswguv''vq''c''Ngxgn'4''cr r gcn''y j ctg''cp''kpf gr gpf gpv''tgxkgy ''
  qti cpk| cvkqp''y km'tgxkgy ''y g''cr r gcn0'Ugevkqp''706''gzr nckpu''y g''Ngxgn'4''cr r gcn'r tqeguu0'

- **If our answer is yes to part or all of what you requested,**'y g''o wuv'cwy qtk| g''qt''r tqxkf g''
  y g''eqxgtci g''y kj kp''52''ecngpf ct''f c{u'kh''{qwt''tgswguv''ku''hqt''c''o gfkecn'kvgo ''qt''ugtxkeg.''qt''
  within 7 calendar days''kh''{qwt''tgswguv''ku''hqt''c''O gfkectg''Rctv''D''r tguetkr vkqp''f twi 0'

- **If our plan says no to part or all of your appeal,**'y g''y km'cwvo cvkecm{ ''ugpf ''{qwt''cr r gcn''
  vq''y g''kpf gr gpf gpv''tgxkgy ''qti cpk| cvkqp''hqt''c''Ngxgn'4''cr r gcn0'

Section 5.4   Step-by-step: How a Level 2 appeal is done

Legal Term
Vj g''hqto cn''pco g''hqt''y g''õkpf gr gpf gpv''tgxkgy ''qti cpk| cvkqpö''ku''y g''**"Independent Review Entity."**''K'ku''uqo gvko gu''ecngf ''y g''**"IRE."**

Vj g''**independent review organization is an independent organization hired by Medicare.**''K''
ku''pqv''eqppgevgf ''y kj ''wu''cpf ''ku''pqv''c''i qxgtpo gpv'ci gpe{0'Vj ku''qti cpk| cvkqp''f ekf gu''y j gy gt''y g''
f gekukqp''y g''o cf g''ku''eqttgev''qt''kh'kv'uj qwf ''dg''ej cpi gf 0'O gfkectg''qxgtuggu''ku''y qtm0'

Step 1: The independent review organization reviews your appeal.

- Y g''y km'ugpf ''y g''kphqto cvkqp''cdqwv''{qwt''cr r gcn''vq''y ku''qti cpk| cvkqp0'Vj ku''kphqto cvkqp''ku''
  ecngf ''{qwt''õecug''hkng0ö''**You have the right to ask us for a copy of your case file.**''Y g''ctg''
  cmqy gf ''vq''ej cti g''{qw'c''hgg''hqt''eqr {kpi ''cpf ''ugpf kpi ''y ku''kphqto cvkqp''vq''{qw0'

- [qw'j cxg''c''tki j v''vq''i kxg''y g''kpf gr gpf gpv''tgxkgy ''qti cpk| cvkqp''cf f kkqpcn'kphqto cvkqp''vq''
  uwr r qtv''{qwt''cr r gcn0'

- Tgxkgy gtu''cv''y g''kpf gr gpf gpv''tgxkgy ''qti cpk| cvkqp''y km'cmg''c''ectghwn'nqqm'cv''cm'qh''y g''
  kphqto cvkqp''tgncvgf ''vq''{qwt''cr r gcn0'

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If you had a "fast" appeal at Level 1, you will also have a "fast" appeal at Level 2

- Hqt"yj g"õhcuv"cr r gcrö"yj g"tgxkgy "qti cpk| cvkqp"o wuv"i kxg"{qw"cp"cpuy gt"vq"{qwt"Ngxgn'4" cr r gcn'**within 72 hours**"qh"y j gp"kv"tgegkxgu"{qwt"cr r gcn0"

- J qy gxgt."kh"{qwt"tgs wguv"ku"hqt"c"o gf kecn'kvgo "qt"ugtxkeg."cpf "yj g"kpf gr gpf gpv"tgxkgy " qti cpk| cvkqp"pggf u"vq"i cyj gt"o qtg"kphqto cvkqp"yj cv"o c{"dgpghkv"{qw."**it can take up to 14 more calendar days**0"Vj g"kpf gr gpf gpv"tgxkgy "qti cpk| cvkqp"ecpøv"vcmg"gzvtc"vko g"vq"o cmg"c" f gekukqp"kh"{qwt"tgs wguv"ku"hqt"c"O gf kectg"Rctv"D"r tguetkr vkqp"f twi 0"

If you had a "standard" appeal at Level 1, you will also have a "standard" appeal at Level 2

- Hqt"yj g"õuvcpf ctf "cr r gcrö"kh"{qwt"tgs wguv"ku"hqt"c"o gf kecn'kvgo "qt"ugtxkeg."yj g"tgxkgy " qti cpk| cvkqp"o wuv"i kxg"{qw"cp"cpuy gt"vq"{qwt"Ngxgn'4"cr r gcn'**within 30 calendar days**"qh" y j gp"kv"tgegkxgu"{qwt"cr r gcn0"Kh"{qwt"tgs wguv"ku"hqt"c"O gf kectg"Rctv"D"r tguetkr vkqp"f twi ."yj g" tgxkgy "qti cpk| cvkqp"o wuv"i kxg"{qw"cp"cpuy gt"vq"{qwt"Ngxgn'4"cr r gcn'**within 7 calendar days**"qh"y j gp"kv"tgegkxgu"{qwt"cr r gcn0"

- J qy gxgt."kh"{qwt"tgs wguv"ku"hqt"c"o gf kecn'kvgo "qt"ugtxkeg"cpf "yj g"kpf gr gpf gpv"tgxkgy " qti cpk| cvkqp"pggf u"vq"i cyj gt"o qtg"kphqto cvkqp"yj cv"o c{"dgpghkv"{qw."**it can take up to 14 more calendar days.**"Vj g"kpf gr gpf gpv"tgxkgy "qti cpk| cvkqp"ecpøv"vcmg"gzvtc"vko g"vq"o cmg"c" f gekukqp"kh"{qwt"tgs wguv"ku"hqt"c"O gf kectg"Rctv"D"r tguetkr vkqp"f twi 0"

Step 2: The independent review organization gives you their answer.

Vj g"kpf gr gpf gpv"tgxkgy "qti cpk| cvkqp"y knn'vgnn'{qw"ku"f gekukqp"kp"y tkvkpi "cpf "gzr nckp"yj g"tgcuqpu" hqt"kv0"

- **If the review organization says yes to part or all of a request for a medical item or service,**"y g"o wuv"cwyj qtk| g"yj g"o gf kecn'ectg"eqxgtci g"y kj kp"94"j qwtu"qt"r tqxkf g"yj g" ugtxkeg"y kj kp"36"ecngpf ct"f c{u"chvgt"y g"tgegkxg"yj g"f gekukqp"htqo "yj g"tgxkgy "qti cpk| cvkqp" hqt"uvcpf ctf "tgs wguvu0Hqt"gzr gf kvgf "tgs wguvu."y g"j cxg"94"j qwtu"htqo "yj g"f cvg"y g"tgegkxg" yj g"f gekukqp"htqo "yj g"tgxkgy "qti cpk| cvkqp0"

- **If the review organization says yes to part or all of a request for a Medicare Part B prescription drug.**"y g"o wuv"cwyj qtk| g"qt"r tqxkf g"yj g"Rctv"D"r tguetkr vkqp"f twi "y kj kp" **72 hours**"chvgt"y g"tgegkxg"yj g"f gekukqp"htqo "yj g"tgxkgy "qti cpk| cvkqp"hqt"**standard requests**0"Hqt"**expedited requests**"y g"j cxg"**24 hours**"htqo "yj g"f cvg"y g"tgegkxg"yj g"f gekukqp" htqo "yj g"tgxkgy "qti cpk| cvkqp0"

- **If this organization says no to part or all of your appeal,**"kv"o gcpu"yj g{"ci tgg"y kj "wu" yj cv"{qwt"tgs wguv"*qt"r ctv"qh"{qwt"tgs wguv+"hqt"eqxgtci g"hqt"o gf kecn'ectg"uj qwf "pqv"dg" cr r tqxgf 0"*Vj ku"ku"ecngf "õwr j qnf kpi "yj g"f gekukqpö"qt"õwtpkpi "f qy p"{qwt"cr r gcn0ö"Kh"yj ku" ecug."yj g"kpf gr gpf gpv"tgxkgy "qti cpk| cvkqp"y knn'ugpf "{qw"c"ngvgt<"

  - Gzr nckpkpi "ku"f gekukqp0"

  - P qvkh{kpi "{qw"qh"yj g"tki j v"vq"c"Ngxgn'5"cr r gcn0Kh"yj g"qmct"vcnwg"qh"yj g"o gf kecn'ectg" eqxgtci g"o ggvu"c"egtvckp"o kpko wo 0'Vj g"y tkvgp"pqvkeg"{qw"i gv"htqo "yj g"kpf gr gpf gpv" tgxkgy "qti cpk| cvkqp"y knn'vgnn'{qw"yj g"f qnct"co qwpv"{qw"o wuv"o ggv"vq"eqpvkpwg"yj g" cr r gcn"r tqeguu0"

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     o   Vgmkpi "{qw'j qy "\q'hkng"c"Ngxgn'5"cr r gcn0'

Step 3: If your case meets the requirements, you choose whether you want to take your appeal further.

- Vj gtg"ctg"vj tgg"cf f kkqpcn'ngxgni"kp"vj g'cr r gcni'r tqeguu'chvgt"Ngxgn'4"⁴hqt"c"vqvcn'qh'hkxg" ngxgni'qh'cr r gcn0Kh'{qw'y cpv'\q'i q"\q'c"Ngxgn'5"cr r gcn'\j g'f gvckni'qp'j qy "\q'f q'\j ku'ctg'kp" vj g'y tkwgp'pqwkeg'{qwi gv'chvgt "{qwt "Ngxgn'4"cr r gcn0'

- Vj g'Ngxgn'5"cr r gcn'ku'j cpf ngf "d{ 'cp'Cf o kpkuvcvkxg'Ncy "Lwf i g"qt "cwqtpg{ "cf lwf kecvqt0' Ugevkqp"; "kp"vj ku'ej cr vgt"gzr nckpu'vj g'Ngxgni'5."6."cpf "7"cr r gcni'r tqeguugu0'

Section 5.5   What if you are asking us to pay you for our share of a bill you have received for medical care?

Ej cr vgt"9"f guetkdgu'y j gp"{qw'o c{ 'pggf "\q'cunl'hqt 'tgko dwtugo gpv'qt '\q'r c{ "c"dknl'{qwj cxg" tgegkxgf "htqo "c'r tqxkf gt0Kv'cnuq 'vgnni'j qy "\q 'ugpf "wu'vj g'r cr gty qtnl'vj cv'cunu'wu'hqt 'r c{ o gpv0'

Asking for reimbursement is asking for a coverage decision from us

Kh'{qw'ugpf "wu'vj g'r cr gty qtnl'cunkpi "hqt 'tgko dwtugo gpv."{qw'ctg'cunkpi "hqt 'c"eqxgtci g'f gekukqp0' Vq"o cng'vj ku'f gekukqp."y g'y knl'ej gen'\q'ugg"kh'vj g'o gf kecnl'ectg'{qw'r ckf "hqt 'ku'c"eqxgtgf "ugtxkeg0' Y g'y knl'cnuq 'ej gen'\q'ugg"kh'{qw'hqnqy gf "cnl'vj g'twngu'hqt 'wukpi "{qwt "eqxgtci g'hqt 'o gf kecnl'ectg0'

- **If we say yes to your request**<Kh'vj g'o gf kecnl'ectg'ku'eqxgtgf "cpf "{qw'hqnqy gf "cnl'vj g" twngu."y g'y knl'ugpf "{qw'vj g'r c{ o gpv'hqt 'qwt 'uj ctg'qh'vj g'equv'kj kp'82'ecngpf ct 'f c{u'chvgt" y g'tgegkxg'{qwt 'tgs wguv0Kh'{qwj cxgp'v'r ckf "hqt 'vj g'ugtxkegu."y g'y knl'ugpf "vj g'r c{ o gpv' f ktgevn{ "\q'vj g'r tqxkf gt0'

- **If we say no to your request**<Kh'vj g'o gf kecnl'ectg'ku'*not*'eqxgtgf ."qt "{qw'f kf "*not*'hqnqy "cnl' vj g'twngu."y g'y knl'pqv'ugpf "r c{ o gpv0Kpuvgcf ."y g'y knl'ugpf "{qw'c"ngwgt 'vj cv'uc{u'y g'y knl'pqv' r c{ "hqt 'vj g'ugtxkegu'cpf "vj g'tgcuqpu'y j {0'

Kh'{qw'f q'pqv'ci tgg'y kj "qwt 'f gekukqp'\q'wtp'{qwf qy p.'**you can make an appeal**0Kh'{qw'o cng" cp'cr r gcn'kv'o gcpu'{qw'ctg'cunkpi "wu'\q'ej cpi g'vj g'eqxgtci g'f gekukqp'y g'o cf g'y j gp'y g'wtpgf " f qy p'{qwt 'tgs wguv'hqt 'r c{ o gpv0'

To make this appeal, follow the process for appeals that we describe in Section 5.3. "Hqt" cr r gcn'eqpegtpkpi "tgko dwtugo gpv."r ngcug'pqvg<

- Y g'o wuv'i kxg'{qw'qwt 'cpuy gt "y kj kp'82'ecngpf ct 'f c{u'chvgt'y g'tgegkxg'{qwt 'cr r gcn0Kh'{qw' ctg'cunkpi "wu'\q'r c{ "{qw'dcen'hqt 'o gf kecnl'ectg'{qwj cxg'cntgcf { 'tgegkxgf "cpf "r ckf "hqt."{qw' ctg'pqv'cnqy gf "\q'cunl'hqt 'c"hcuv'cr r gcn0'

- Kh'vj g'kpf gr gpf gpv'tgxkgy "qti cpk| cvkqp'f gekf gu'y g'uj qwnf "r c{.'y g'o wuv'ugpf "{qw'qt 'vj e" r tqxkf gt'vj g'r c{ o gpv'y kj kp'52'ecngpf ct 'f c{u0Kh'vj g'cpuy gt "\q'{qwt 'cr r gcn'ku'{gu'cv'cp'" uvci g'qh'vj g'cr r gcni'chvgt 'Ngxgn'4."y g'o wuv'ugpf "vj g'r c{ o gpv'{qw'tgs wguvgf "\q'{qw' qt 'vq'vj g'r tqxkf gt'y kj kp'82'ecngpf ct 'f c{u0'

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SECTION 6   Your Part D prescription drugs: How to ask for a coverage decision or make an appeal

Section 6.1   This section tells you what to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug

[qwt''dgpghku''kpenwfg''eqxgtcigg''hqt''o cp{''r tguetkr vkqp''f twi u0'Vq''dg''eqxgtgf .''yj g''f twi ''o wuv''dg'' wugf ''hqt''c''o gf kecnn{''ceegr vgf ''kpf kecvkqp0*Ugg''Ej cr vgt''7''hqt''o qtg''kphqto cvkqp''cdqwv''c''o gf kecnn{'' ceegr vgf ''kpf kecvkqp0+'Hqt''f gvcknu''cdqwv''Rctv''F ''f twi u.''twngu.''tguvtkevkqpu.''cpf ''equu''r ngcug''ugg'' Ej cr vgtu''7''cpf ''80**This section is about your Part D drugs only**0'Vq''ngge''yj ipi u''uko r ng.''y g'' i gpgtcnn{''uc{''õf twi ö''kp''yj g'tguv''qf''yj ku''ugevkqp.''kpuvgcf ''qf'tgr ecnapi ''õeqxgtgf ''qwr cvkgpv'' r tguetkr vkqp''f twi ö''qt''õRctv''F ''f twi ö''gxgt{''kko g0'Y g''cnuq''wug''yj g''vgto ''õF twi ''Nkuvö''kpuvgcf ''qf''õNkuv'' qf''Eqxgtgf ''F twi uö''qt''õHqto wnct{ö''

- Kf''{qw'f q''pqv''lknqy ''kh''c''f twi ''ku''eqxgtgf ''qt''kh''{qw'o ggv''yj g''twngu.''{qw'ecp''cuk'wu0'Uqo g''
  f twi u''tgs wktg''yj cv''{qw'i gv''cr r tqxcn'htqm ''wu'dghqtg''y g'y km''eqxgt''kv0'

- Kf''{qwr j cto ce{''vgmu''{qw'y cv''{qwr tguetkr vkqp''ecppqv''dg''hkmgf ''cu''y tkvgp.''yj g''r j cto ce{''
  y km'i ixg''{qw'c''y tkvgp''pqvkeg''gzr nckpkpi ''j qy ''vq''eqpvcev''wu''vq''cuk'hqt''c''eqxgtci g''f gekukqp0'

Part D coverage decisions and appeals

Legal Term
Cp''kpkkkcn''eqxgtci g''f gekukqp''cdqwv''{qwt''Rctv''F ''f twi u''ku''ecmgf ''c'**"coverage determination."**

C''eqxgtci g''f gekukqp''ku''c''f gekukqp''y g''o cle''cdqwv''{qwr dgpghkku''cpf ''eqxgtci g''qt''cdqwv''yj g''co qwpv'' y g''y km'r c''hqt''{qwr f twi u0'Vj ku''ugevkqp''gmu''y j cv''{qwecp''f q''kh''{qwctg''kp''cp{''qf''yj g''hqmqy kpi '' ukwwcvkqpu<'

- Cumlpi ''vq''eqxgt''c''Rctv''F ''f twi ''yj cv'ku''pqv''qp''yj g''r npu''*List of Covered Drugs*0'**Ask for an exception. Section 6.2**

- Cumlpi ''vq''y cixg''c''tguvtkevkqp''qp''yj g''r npu''eqxgtci g''hqt''c''f twi ''*uwej ''cu''nko ku''qp''yj g''
  co qwpv''qf''yj g''f twi ''{qw'ecp''i gv+0'**Ask for an exception. Section 6.2**

- Cumlpi ''vq''r c{''c''j ki gt''equcuj ctkpi ''co qwv''hqt''c''eqxgtgf ''f twi ''qp''c''j ki j gt''equucuj ctkpi ''
  vkgt0'**Ask for an exception. Section 6.2**

- Cumlpi ''vq''i gv''r tg/cr r tqxcn'hqt''c''f twi 0'**Ask for a coverage decision. Section 6.4**

- Rc{''hqt''c''r tguetkr vkqp''f twi ''{qw'cntgcf {''dqwi j v0'**Ask us to pay you back. Section 6.4**

Kf''{qw'f kuci tgg''y kj ''c''eqxgtci g''f gekukqp''y g'j cxg''o cf g.''{qw'ecp''cr r gcn'qwt''f gekukqp0'

Vj ku''ugevkqp''gmu''{qw'dqyj ''j qy ''vq''cuk'hqt''eqxgtci g''f gekukqpu''cpf ''j qy ''vq''tgs wguv''cp''cr r gcn0'

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Section 6.2 What is an exception?

Legal Terms
Cumkpi "hqt"eqxgtci g"qh"c"ftwi "yj cv"ku"pqv"qp"yj g"Ftwi "Nkuv"ku"uqo gvko gu"ecmgf "cumkpi "hqt"c" **"formulary exception."**
Cumkpi "hqt"tgo qxcn'qh"c"tguvtkevkqp"qp"eqxgtci g"hqt"c"ftwi "ku"uqo gvko gu"ecmgf "cumkpi "hqt"c" **"formulary exception."**
Cumkpi "vq"r c{"c"nqy gt"r tkeg"hqt"c"eqxgtgf "pqp/r tghgttgf "ftwi "ku"uqo gvko gu"ecmgf "cumkpi "hqt" c"**"tiering exception."**

Kh'c"ftwi "ku"pqv"eqxgtgf "kp"yj g"y c{"{qw'y qwf "rkmg"kv"vq"dg"eqxgtgf ."{qw"ecp"cumlwu"vq"o cmg"cp" õgzegr vkqp0ö"Cp"gzegr vkqp"ku"c"v{r g"qh"eqxgtci g"f gekukqp0

Hqt"wu"vq"eqpukf gt"{qwt"gzegr vkqp"tgs wguv."{qwt"f qevqt"qt"qyj gt"r tguetkdgt"y km'pggf "vq"gzr nckp"yj g" o gf kecn'tgcuqpu"y j {"{qw'pggf "yj g"gzegr vkqp"ar r tqxgf 0J gtg"ctg"yj tgg"gzco r ngu"qh"gzegr vkqpu" yj cv"{qw"qt"{qwt"f qevqt"qt"qyj gt"r tguetkdgt"ecp"cumlwu"vq"o cmg<

1. **Covering a Part D drug for you that is not on our Drug List.** "Kh"y g"ci tgg"vq"eqxgt"c" ftwi "pqv"qp"yj g"Ftwi "Nkuv."{qw'y km'pggf "vq"r c{"yj g"equv/uj ctkpi "co qwpv"yj cv"ar r rkgu"vq" ftwi u"kp"Vkgt"6"ö"P qp/Rtghgttgf "Ftwi 0[qw'ecppqv"cumlhqt"cp"gzegr vkqp"vq"yj g"equv/uj ctkpi " co qwpv"y g"tgs wktg"{qw"vq"r c{"hqt"yj g"ftwi 0'

2. **Removing a restriction for a covered drug.** "Ej cr vgt"7"f guetkdgu"yj g"gzvtc"twngu"qt" tguvtkevkqpu"yj cv"ar r n{"vq"egtvckp"ftwi u"qp"qwt"Ftwi "Nkuv0Kh"y g"ci tgg"vq"o cmg"cp"gzegr vkqp" cpf "y ckxg"c"tguvtkevkqp"hqt"{qw."{qw"ecp"cumlhqt"cp"gzegr vkqp"vq"yj g"eqr c{o gpv"qt" eqkpuwtcpeg"co qwpv"y g"tgs wktg"{qw"vq"r c{"hqt"yj g"ftwi 0'

3. **Changing coverage of a drug to a lower cost-sharing tier.** "Gxgt{"ftwi "qp"qwt"Ftwi "Nkuv" ku"kp"qpg"qh"7"equv/uj ctkpi "vkgtu0Kp"i gpgtcn'yj g"nqy gt"yj g"equv/uj ctkpi "vkgt"pwo dgt."yj g"nguu" {qw'y km'r c{"cu"{qwt"uj ctg"qh"yj g"equv"qh"yj g"ftwi 0'

   • Kh"qwt"Ftwi "Nkuv"eqpvckpu"cnvgtpcvkxg"ftwi *u+"hqt"vtgcvkpi "{qwt"o gf kecn'eqpf kvkqp"yj cv" ctg"kp"c"nqy gt"equv/uj ctkpi "vkgt"yj cp"{qwt"ftwi ."{qw"ecp"cumlwu"vq"eqxgt"{qwt"ftwi "cv" yj g"equv/uj ctkpi "co qwpv"yj cv"ar r rkgu"vq"yj g"cnvgtpcvkxg"ftwi *u+0

      ○ Kh"yj g"ftwi "{qwtg"cumkpi "ku"c"dtcpf "pco g"ftwi "{qw'ecp"cumlwu"vq"eqxgt"{qwt" ftwi "cv"yj g"equv/uj ctkpi "co qwpv"yj cv"ar r rkgu"vq"yj g"nqy guv"vkgt"yj cv"eqpvckpu" dtcpf "pco g"cnvgtpcvkxgu"hqt"vtgcvkpi "{qwt"eqpf kvkqp0

      ○ Kh"yj g"ftwi "{qwtg"cumkpi "ku"c"i gpgtke"ftwi "{qw'ecp"cumlwu"vq"eqxgt"{qwt"ftwi "cv" yj g"equv/uj ctkpi "co qwpv"yj cv"ar r rkgu"vq"yj g"nqy guv"vkgt"yj cv"eqpvckpu'gkyj gt" dtcpf "qt"i gpgtke"cnvgtpcvkxgu"hqt"vtgcvkpi "{qwt"eqpf kvkqp0

   • [qw'ecppqv"cumlwu"vq"ej cpi g"yj g"equv/uj ctkpi "vkgt"hqt"cp{"ftwi "kp"Vkgt"7"ö"Ur gekcn{" Vkgt.

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- Kh'y g'cr r tqxg"{qwt"lkgtkpi "gzegr vkqp'tgs wguv'cpf "vj gtg'ku"o qtg"vj cp"qpg"ngy gt" equv/uj ctkpi "vkgt'y kj "cnigtpcvkxg'f twi u'{qw'ecpø/'cnle.'{qw'y knl'uuwcmq{'r c{'vj g" nigy guv'co qwpv0'

Section 6.3   Important things to know about asking for exceptions

Your doctor must tell us the medical reasons

[qwt'f qevqt'qt'qvj gt'r tguetkdgt'o wuv'i kxg'wu'c'uvcvgo gpv'vj cv'gzr nckpu'vj g'o ef kecn'tgcuqpu'hqt" tgs wguvkpi "cp'gzegr vkqp0Hqt"c'hcuvgt'f gekukqp. "kpenwf g'vj ku'o ef kecn'kphqto cvkqp "htqo "{qwt'f qevqt" qt"qvj gt'r tguetkdgt'y j gp"{qw'cuk'hqt'vj g'gzegr vkqp0'

V{r kecm{."qwt'F twi "Nkuv'kpenwf gu'o qtg"vj cp"qpg'f twi "hqt'tgcvkpi "c'r ctvkewnct"eqpf kvkqp0Vj gug" f khhgtgpv'r quukdknkvkgu'ctg'ecmgf "õcngtpcvkxgö'f twi u0Kh'cp'cngtpcvkxg'f twi "y qwf "dg'lwuv'cu" ghhgevkxg'cu'vj g'f twi "{qw'ctg'tgs wguvkpi "cpf "y qwf "pqv'ecwug'o qtg'ukf g'ghhgeu'qt'qvj gt'j ecnj " r tqdngo u."y g'y knl'i gpgtcm{ "not"cr r tqxg"{qwt'tgs wguv'hqt"cp'gzegr vkqp0Kh'{qw'cuk'wu'hqt'c'vkgtkpi " gzegr vkqp. "y g'y knl'i gpgtcm{ "not"cr r tqxg"{qwt'tgs wguv'hqt"cp'gzegr vkqp'wpnguu'cnl'vj g'cngtpcvkxg" f twi u'kp'vj g'nqy gt'equv/uj ctkpi "vkgt*u+'y npgu'y qtk'cu'y gnl'hqt'{qw'qt'ctg'nkmgn{ 'vq'ecwug'cp" cf xgtug'tgcevkqp'qt'qvj gt'j cto 0'

We can say yes or no to your request

- Kh'y g'cr r tqxg"{qwt'tgs wguv'hqt'cp'gzegr vkqp. 'qwt'cr r tqxcn'wuwcm{ 'ku'xcnkf 'wpvkn'vj g'gpf 'qh' yj g'r npp'{gct0Vj ku'ku'vtwg'cu'nqpi 'cu'{qwt'f qevqt'eqpvkpwgu'vq'r tguetkdg'vj g'f twi 'hqt'{qw' cpf 'vj cv'f twi 'eqpvkpwgu'vq'dg'uchg'cpf 'ghhgevkxg'hqt'vtgcvkpi '{qwt'eqpf kvkqp0'

- Kh'y g'uc{'pq'vq'{qwt'tgs wguv. '{qw'ecp'cum'hqt'cpqvj gt'tgxkgy 'd{'o cmkpi 'cp'cr r gcn0'

Section 6.4   Step-by-step: How to ask for a coverage decision, including an exception

Legal Term
C "õhcuv'eqxgtci g'f gekukqpö"ku'ecmgf "cp"**expedited coverage determination.**"

<u>Step 1:</u> **Decide if you need a "standard coverage decision" or a "fast coverage decision."**

"Standard coverage decisions" "ctg'o cf g'y kj kp'**72 hours** "chgt'y g'tgegkxg"{qwt'f qevqtøu" uvcvgo gpv0 **"Fast coverage decisions"** "ctg'o cf g'y kj kp'**24 hours** "chgt'y g'tgegkxg"{qwt'f qevqtøu" uvcvgo gpv0'

If your health requires it, ask us to give you a "fast coverage decision." **To get a fast coverage decision, you must meet two requirements:**

- [qw'o wuv'dg'cumkpi "hqt'c'*drug you have not yet received*0**[qw'ecppqv'cumhqt'hcuv" eqxgtci g'f gekukqp'vq'dg'r ckf "dcem'hqt'c'f twi "{qwj cxg'cntgcf { "dqwi j 0+*'

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- Wuikpi "yj g"uvcpf ctf "f gcf rkpgu"eqwrf "*cause serious harm to your health or hurt your ability to function.*

- **If your doctor or other prescriber tells us that your health requires a "fast coverage decision," we will automatically give you a fast coverage decision.**

- **If you ask for a fast coverage decision on your own, without your doctor or prescriber's support, we will decide whether your health requires that we give you a fast coverage decision.** "Ki"y g"f q"pqv"cr r tqxg"c"hcuv"eqxgtci g"f ekukqp."y g"y kn"ugpf "{ qw'c" rgwgt"yj cv⁈

  - Gzr nckpu"yj cv"y g"km"wug"yj g"uvcpf ctf "f gcf rkpgu0"

  - Gzr nckpu"kh"{ qwt"f qevqt"qt"qyj gt"r tguetkdgt"cuu"hqt"yj g"hcuv"eqxgtci g"f ekukqp."y g" y km"cwvqo cvkecm"i kxg"{ qw'c"hcuv"eqxgtci g"f ekukqp0"

  - Vgmu"{ qw'j qy "{ qw'ecp"hkng"c"ŏhcuv"eqo r nckpvŏ"cdqwv"qwt"f ekukqp"vq"i kxg"{ qw'c" uvcpf ctf "eqxgtci g"f ekukqp"kpuvgf "qh"yj g"hcuv"eqxgtci g"f ekukqp"{ qw'tgs wguvgf 0"Y g" y km"cpuy gt"{ qw'eqo r nckpv"y kj kp"46"j qwtu"qh"tgegkr v0'

Step 2: Request a "standard coverage decision" or a "fast coverage decision."

Uvctv'd{ "ecmkpi ."y tkkpi ."qt"hczkpi "qwt"r ncp"vq"o cng"{ qwt"tgs wguv"hqt"wu"vq"cwyj qtk| g"qt"r tqxkf g" eqxgtci g"hqt"yj g"o gf kecn'ectg"{ qw'y cpv0"[qw'ecp"cnuq"ceeguu"yj g"eqxgtci g"f ekukqp"r tqeguu" yj tqwi j "qwt"y gdukvg0"Y g"o wuv'ceegr v'cp{ "y tkvgp"tgs wguv. "kpenwf kpi "c"tgs wguv'uwdo kvgf "qp"yj g" EO U'O qf gn'Eqxgtci g"F gvgto kpcvkqp"Tgs wguv'Hqto "qt"qp"qwt"r ncp⁈u"hqto ."y j kej "ctg"cxckncdng" qp"qwt"y gdukvg0Ej cr vgt"4"j cu"eqpvcev'kphqto cvkqp0Vq"cuuwsv'wu"kp"r tqeguukpi "{ qwt"tgs wguv."r ngcug" dg"uwtg"vq"kpenwf g"{ qwt"pco g. "eqpvcev'kphqto cvkqp. "cpf "kphqto cvkqp"kf gpvkh{ kpi "y j kej "f gpkgf " encko "ku"dgkpi "cr r gcngf 0'

[qw."{ qwt"f qevqt"*qt"qyj gt"r tguetkdgt+."qt"{ qwt"tgr tgugpvcvkxg"ecp"f q"yj ku0"[qw'ecp"cnuq"j cxg"c" ncy {gt"cev'qp"{ qwt"dgj cnh0Ugevkqp"6"qh"yj ku"ej cr vgr"vgmu"j qy "{ qw'ecp"i kxg"y tkvgp"r gto kuukqp"vq" uqo gqpg"gnug"vq"cev'cu"{ qwt"tgr tgugpvcvkxg0'

  - **If you are requesting an exception, provide the "supporting statement,"** y j kej "ku"yj g" o gf kecn'tgcuqpu"hqt"yj g"gzegr vkqp0[qwt"f qevqt"qt"qyj gr"r tguetkdgt"ecp"hcz"qt"o ckn'yj g" uvcvgo gpv'vq"wu0Qr"{ qwt"f qevqt"qt"qyj gr"r tguetkdgr"ecp"vgn'wu"qp"yj g"r j qpg"cpf "hqmqy "wr " d{ "hczkpi "qr"o ckkpi "c"y tkvgp"uvcvgo gpv'kh'pgeguuct{ 0'

Step 3: We consider your request and give you our answer.

Deadlines for a "fast coverage decision"

Y g"o wuv'i gpgtcm{ "i kxg"{ qw'qwt"cpuy gt"**within 24 hours**"chvgr"y g"tgegkxg"{ qwt"tgs wguv0Hqr" gzegr vkqpu. "y g"y km'i kxg"{ qw'qwt"cpuy gr"y kj kp"46"j qwtu"chvgr"y g"tgegkxg"{ qwt"f qevqrŏu" uwr r qtvkpi "uvcvgo gpv0Y g"y km'i kxg"{ qw'qwt"cpuy gr"uqqpgr"kh"{ qwt"j gcnyj "tgs wktgu"wu"vq0Ki"y g"f q"

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pqv'o ggv'\j ku'f gcf nkpg. 'y g'ctg'tgs wktgf "\q"ugpf "{qwt'tgs wguv'\q"Ngxgn'4"qh'\j g'crr gcnu'r tqeguu."
y j gtg'kv'y knl'dg'tgxkgy gf "d{'cp'kpf gr gpf gpv'tgxkgy "qti cpk| cvkqp0'

- **If our answer is yes to part or all of what you requested.** 'y g'o wuv'r tqxkf g'\j g'eqxgtci g''
  y g'j cxg'ci tggf "\q'r tqxkf g'\y kj kp"46"j qwtu'chvgt'y g'tgegkxg"{qwt'tgs wguv'qt'f qevqtøu''
  uvcvgo gpv'uwr r qtvkpi "{qwt'tgs wguv0'

- **If our answer is no to part or all of what you requested.** 'y g'y knl'ugpf "{qw'c''y tkwgp"
  uvcvgo gpv'\j cv'gzr nckpu'y j {'y g'uckf "pq0'Y g'y knl'cnuq'\gnl'{qw'j qy "{qw'ecp"crr gcn0'

Deadlines for a "standard" coverage decision about a drug you have not yet received

- Y g'o wuv'i gpgtcnl{'i kxg"{qw'qwt'cpuy gt'**within 72 hours**'chvgt'y g'tgegkxg"{qwt'tgs wguv0'

  - Hqt"gzecr vkqpu. 'y g'y knl'i kxg"{qw'qwt'cpuy gt'y kj kp"94"j qwtu'chvgt'y g'tgegkxg"{qwt"
    f qevqtøu'uwr r qtvkpi "uvcvgo gpv0'Y g'y knl'i kxg"{qw'qwt'cpuy gt'uqqpgt"kh"{qwt'j gcnj "
    tgs wktgu'wu'\q0'

  - Kh'y g'f q'pqv'o ggv'\j ku'f gcf nkpg. 'y g'ctg'tgs wktgf "\q"ugpf "{qwt'tgs wguv'\q"Ngxgn'4"qh"
    \j g'crr gcnu'r tqeguu. 'y j gtg'kv'y knl'dg'tgxkgy gf "d{"cp'kpf gr gpf gpv'tgxkgy "
    qti cpk| cvkqp0'

- **If our answer is yes to part or all of what you requested.** 'y g'o wuv'**provide the
  coverage**'y g'j cxg'ci tggf "\q'r tqxkf g'**within 72 hours**'chvgt'y g'tgegkxg"{qwt'tgs wguv'qt"
  f qevqtøu'uvcvgo gpv'uwr r qtvkpi "{qwt'tgs wguv0'

- **If our answer is no to part or all of what you requested.** 'y g'y knl'ugpf "{qw'c''y tkwgp"
  uvcvgo gpv'\j cv'gzr nckpu'y j {'y g'uckf "pq0'Y g'y knl'cnuq'\gnl'{qw'j qy "{qw'ecp"crr gcn0'

*Deadlines for a "standard" coverage decision about payment for a drug you have already
bought*

- Y g'o wuv'i kxg"{qw'qwt'cpuy gt'**within 14 calendar days**'chvgt'y g'tgegkxg"{qwt'tgs wguv0'

  - Kh'y g'f q'pqv'o ggv'\j ku'f gcf nkpg. 'y g'ctg'tgs wktgf "\q"ugpf "{qwt'tgs wguv'\q"Ngxgn'4"qh"
    \j g'crr gcnu'r tqeguu. 'y j gtg'kv'y knl'dg'tgxkgy gf "d{"cp'kpf gr gpf gpv'tgxkgy "
    qti cpk| cvkqp0'

- **If our answer is yes to part or all of what you requested.** 'y g'ctg'cnuq'tgs wktgf "\q"o cmg"
  r c{o gpv'\q"{qw'y kj kp"36"ecngpf ct'f c{u'chvgt'y g'tgegkxg"{qwt'tgs wguv0'

- **If our answer is no to part or all of what you requested.** 'y g'y knl'ugpf "{qw'c''y tkwgp"
  uvcvgo gpv'\j cv'gzr nckpu'y j {'y g'uckf "pq0'Y g'y knl'cnuq'\gnl'{qw'j qy "{qw'ecp"crr gcn0'

Step 4: If we say no to your coverage request, you can make an appeal.

- Kh'y g'uc{'pq. "{qw'j cxg'\j g'tki j v'\q"cum'wu'\q"tgeqpukf gt'\j ku'f ekukqp'd{'o cmkpi "cp'crr gcn0'
  Vj ku'o gcpu'cumkpi "ci ckp'\q"i gv'\j g'f twi "eqxgtci g"{qw'y cpv0'Kh'{qw'o cmg'cp'crr gcn'kv'
  o gcpu"{qw'ctg'i qkpi "\q"Ngxgn'3"qh'\j g'crr gcnu'r tqeguu0'

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Section 6.5   Step-by-step: How to make a Level 1 appeal

Legal Terms
Cp"cr r gcrl'\q"\yj g''r ncp"cdqwv'c''RctvVF ''f twi ''eqxgtci g''f gekukqp"ku"ecrngf "c''r ncp" **"redetermination."**   C''ōhcuv'cr r gcrö"ku"cruq"ecrngf ''cp'**"expedited redetermination."**

Step 1: Decide if you need a "standard appeal" or a "fast appeal."

A "standard appeal" is usually made within 7 days. A "fast appeal" is generally made within 72 hours. If your health requires it, ask for a "fast appeal"

- Kh"{qw'ctg"cr r gcrlkpi ''c'f gekukqp"y g''o cf g''cdqwv'c''f twi ''{qw'j cxg''pqv'{gv'tgegkxgf ."{qw'cpf " {qwr'f qevqr''qr''qvj gr''r tguetkdgr'y km'pggf ''vq'f gekf g''kh'{qw'pggf ''c''ōhcuv'cr r gcrö"

- Vj g''tgswktgo gpvu''hqr''i gwkpi ''c''ōhcuv'cr r gcrö''ctg''vj g''uco g''cu''vj qug''hqr''i gwkpi ''c''ōhcuv' eqxgtci g''f gekukqpö"kp''Ugevkqp''805"qh''vj ku'ej cr vgt0'

Step 2: You, your representative, doctor, or other prescriber must contact us and make your Level 1 appeal. If your health requires a quick response, you must ask for a "fast appeal."

- **For standard appeals, submit a written request** qt"ecm'wu0Ej cr vgt''4''j cu''eqpvcev' kphqto cvkqp0'

- **For fast appeals, either submit your appeal in writing or call us at 1'(800)'575-2330."** Ej cr vgt''4''j cu''eqpvcev'kphqto cvkqp0'

- **We must accept any written request,'**kpenwf kpi ''c'tgs wguv'uwdo kwgf ''qp''vj g''EO U'O qf gr' Eqxgtci g''F gvgto kpcvkqp''Tgs wguv'Hqto .''y j kej ''ku''cxckrcdrg''qp''qwr''y gdukvg0Rngcug''dg''uwtg'' vq''kpenwf g''{qwr'pco g.''eqpvcev'kphqto cvkqp.''cpf ''kphqto cvkqp''tgi ctf kpi ''{qwr'encko ''vq'cuukuv' wu''kp''r tqeguukpi ''{qwr'tgs wguv0'

- **You must make your appeal request within 60 calendar days'**htqo ''vj g''f cvg''qp''vj g'' y tkvgp''pqvkeg''y g''ugpv'vq''vgm'{qw'qwr'cpuy gr''qp''vj g''eqxgtci g''f gekukqp0'Kh'{qw'o kuu''vj ku'' f gcf rkpg''cpf ''j cxg''c''i qqf ''tgcuqp''hqr''o kuukpi ''kv.''gzr rckp''vj g''tgcuqp''{qwr'cr r gcr'ku''rcvg''y j gp' {qw'o cmg''{qwr'cr r gcr0'Y g''o c{''i kxg''{qw'o qtg''vko g''vq''o cmg''{qwr'cr r gcr0'Gzco r ngu''qh'' i qqf ''ecwug''o c{''kpenwf g''c'ugtkqwu'krnpguu''vj cv'r tgxgpvgf ''{qw'htqo ''eqpvcevkpi ''wu''qt''kh'y g'' r tqxkf gf ''{qw'y kj ''kpeqttgev'qr''kpeqo r ngvg''kphqto cvkqp''cdqwv'vj g''f gcf rkpg''hqr''tgs wguvkpi ''cp' cr r gcr0'

- **You can ask for a copy of the information in your appeal and add more information."'** [qw'cpf ''{qwr'f qevqr''o c{''cf f ''o qtg''kphqto cvkqp''vq''uwr r qtv'{qwr'cr r gcr0'Y g''ctg''cmqy gf ''vq' ej ctig''c''hgg''hqr''eqr {kpi ''cpf ''ugpf kpi ''vj ku'kphqto cvkqp''vq''{qw0'

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Step 3: We consider your appeal and we give you our answer.

- Y j gp'y g"ctg"tgxkgy kpi "{qwt"cr r gcn"y g"vcmg"cpqyj gt"ectghwn"nqqm"cv'cmn'qh'{ g"kphqto cvkqp" cdqwv'{qwt"eqxgtci g"tgs wguv0'Y g"ej gem'\q"ugg'kh'y g'y gtg"hqmqy kpi "cmn'{ g"twngu"y j gp'y g" uckf "pq"\q"{qwt"tgs wgu\0'

- Y g"o c{"eqp\ce\'{qw'qt"{qwt"f qe\qt"qt'q\j gt"r tguetkdgt"\q"i g\'o qtg"kphqto c\kqp0'

Deadlines for a "fast appeal"

- Hqt "hcuv'cr r gcnu."y g"o wuv'i kxg"{qw'qwt"cpuy gt"**within 72 hours after we receive your appeal**0'Y g'y knn'i kxg"{qw'qwt"cpuy gt"uqqpgt"kh'{qwt'j gcnyj "tgs wktgu"wu'\q0'

- Kh'y g"f q"pqv'i kxg"{qw'cp"cpuy gt"y kyj kp'94"j qwtu."y g"ctg'tgs wktgf "\q"ugpf "{qwt"tgs wguv'qp" \q"Ngxgn'4"qh'yj g"cr r gcnu'r tqeguu."y j gtg"kv'y knn'dg"tgxkgygf "d{"cp"kpf gr gpf gpv'tgxkgy " qti cpk| cvkqp0'Ugevkqp'808"gzr nckpu'yj g"Ngxgn'4"cr r gcn'r tqeguu0'

- **If our answer is yes to part or all of what you requested,** y g"o wuv'r tqxkf g"yj g"eqxgtci g" y g'j cxg"ci tggf "\q'r tqxkf g"y kyj kp'94"j qwtu'chvgt"y g"tgegkxg"{qwt"cr r gcn0'

- **If our answer is no to part or all of what you requested,** y g'y knn'ugpf "{qw'c"y tkvgp" uvcvgo gpv'yj cv'gzr nckpu"y j {"y g"uckf "pq"cpf "j qy "{qw'ecp"cr r gcn'qwt"f ekukqp0'

Deadlines for a "standard" appeal for a drug you have not yet received

- Hqt "uvcpf ctf "cr r gcnu."y g"o wuv'i kxg"{qw'qwt"cpuy gt"**within 7 calendar days** chvgt"y g" tgegkxg"{qwt"cr r gcn0'Y g'y knn'i kxg"{qwt"f ekukqp'uqqpgt"kh'{qw'j cxg"pqv'tgegkxgf "yj g" f twi "{gv'cpf "{qwt'j gcnyj "eqpf kvkqp'tgs wktgu"wu'\q'f q"uq0'

- Kh'y g"f q"pqv'i kxg"{qw'c"f ekukqp'y kyj kp'9"ecngpf ct "f c{u."y g"ctg'tgs wktgf "\q"ugpf "{qwt" tgs wguv'qp'\q"Ngxgn'4"qh'yj g"cr r gcnu'r tqeguu."y j gtg"kv'y knn'dg"tgxkgygf "d{"cp"kpf gr gpf gpv" tgxkgy "qti cpk| cvkqp0'Ugevkqp'808"gzr nckpu'yj g"Ngxgn'4"cr r gcn'r tqeguu0'

- **If our answer is yes to part or all of what you requested,** y g"o wuv'r tqxkf g"yj g"eqxgtci g" cu'swkemn{"cu"{qwt'j gcnyj "tgs wktgu."dwv'pq"ncvgt"yj cp'**7 calendar days** chvgt"y g"tgegkxg"{qwt" cr r gcn0'

- **If our answer is no to part or all of what you requested,** y g'y knn'ugpf "{qw'c"y tkvgp" uvcvgo gpv'yj cv'gzr nckpu"y j {"y g"uckf "pq"cpf "j qy "{qw'ecp"cr r gcn'qwt"f ekukqp0'

Deadlines for a "standard appeal" about payment for a drug you have already bought

- Y g"o wuv'i kxg"{qw'qwt"cpuy gt"**within 14 calendar days** chvgt"y g'tgegkxg"{qwt'tgs wguv0'
  "

  - Kh'y g"f q"pqv'o ggv'yj ku'f gcf nkpg."y g"ctg'tgs wktgf "\q"ugpf "{qwt'tgs wguv'\q"Ngxgn'4"qh" yj g"cr r gcnu'r tqeguu."y j gtg"kv'y knn'dg'tgxkgygf "d{"cp"kpf gr gpf gpv'tgxkgy " qti cpk| cvkqp0'

- **If our answer is yes to part or all of what you requested,** y g"ctg"cnuq'tgs wktgf "\q"o cmg" r c{o gpv'\q"{qw'y kyj kp'52"ecngpf ct "f c{u'chvgt"y g'tgegkxg"{qwt'tgs wguv0'

- **If our answer is no to part or all of what you requested,** y g'y knn'ugpf "{qw'c"y tkvgp" uvcvgo gpv'yj cv'gzr nckpu"y j {"y g"uckf "pq0'Y g'y knn'cnuq'\gmn'{qw'j qy "{qw'ecp"cr r gcn0'

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Step 4: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.

- Kh'\{qw'f gekf g'\q''o cng''cpqy\gt''cr r gcn''kv'o gcpu''\qw'cr r gcn''ku''i qkpi ''\q''Ngxgn'4''qh'\yj g'' cr r gcn''r tqeguu0'

Section 6.6   Step-by-step: How to make a Level 2 appeal

Legal Term
Vj g''hqto cn'\pco g''hqt'\yj g''ōkpf gr gpf gpv'tgxkgy ''qti cpk\ cvkqpö''ku''\yj g'**"Independent Review Entity."** ''K\'ku''uqo gvko gu''ecmgf ''\yj g'**"IRE."**

Vj g'**independent review organization is an independent organization hired by Medicare**0'K\'ku''pqv'eqppgevgf ''y kij ''wu''cpf ''ku''pqv'c''i qxgtpo gpv'ci gpe{0'Vj ku''qti cpk\ cvkqp''f gekf gu''y j gyj gt''yj g''f gekukqp''y g''o cf g''ku''eqttgev'qt''kh'kv'uj qwf ''dg''ej cpi gf 0'O gf kectg''qxgtuggu''ku''y qtm0'

Step 1: You (or your representative or your doctor or other prescriber) must contact the independent review organization and ask for a review of your case.

- Kh'y g''uc{''pq''\q''{qwt''Ngxgn'3''cr r gcn''kj g''y tkwgp''pqvkeg''y g''ugpf ''{qw'y km'kpenwf g'' **instructions on how to make a Level 2 appeal**''y kij ''\yj g''kpf gr gpf gpv'tgxkgy ''qti cpk\ cvkqp0' Vj gug''kpuvtwevkqpu''y km'vgm'y j q''ecp''o cng''yj ku''Ngxgn'4''cr r gcn''y j cv'f gcf nkpgu''{qw'o wuv' hqmqy .''cpf ''j qy ''\q''tgcej ''\yj g''tgxkgy ''qti cpk\ cvkqp0'Kh'j qy gxgt .''yj g''f kf ''pqv'eqo r ngvg''qwt'' tgxkgy ''y kij kp''yj g''cr r nkecdng''\ko ghtco g.''qt''o cng''cp''wphcxqtcdng''f gekukqp''tgi ctf kpi '' õcvtkunö''f gvgto kpcvkqp''wpf gt''qwt''f twi ''o cpci go gpv'r tqi tco .''y g''y km'cwvqo cvkecm{'' hqty ctf ''{qwt''encko ''\q''\yj g''KTG0'

- Y g''y km'ugpf ''\yj g''kphqto cvkqp''cdqwv'{qwt''cr r gcn''\q''\yj ku''qti cpk\ cvkqp0'Vj ku''kphqto cvkqp''ku'' ecmgf ''{qwt''õecug''hkngö0'**You have the right to ask us for a copy of your case file**0'Y g''ctg'' cmqy gf ''\q''ej cti g''{qw'c''hgg''hqt''eqr {kpi ''cpf ''ugpf kpi ''\yj ku''kphqto cvkqp''\q''{qw0'

- [qw'j cxg''c''tki j v'\q''i kxg''yj g''kpf gr gpf gpv'tgxkgy ''qti cpk\ cvkqp''cf f kvkqpcn'kphqto cvkqp''\q'' uwr r qtv'{qwt''cr r gcn0'

Step 2: The independent review organization reviews your appeal.

- Tgxkgy gtu''cv'\yj g''kpf gr gpf gpv'tgxkgy ''qti cpk\ cvkqp''y km'\cng''c''ectghwn'nqqm'cv'cm'qh'\yj g'' kphqto cvkqp''tgncvgf ''\q''{qwt''cr r gcn0'

Deadlines for "fast" appeal

- Kh'{qwt''j gcnyj ''tgs wktgu''kv.''cum'\yj g''kpf gr gpf gpv'tgxkgy ''qti cpk\ cvkqp''hqt''c''õhcuv'cr r gcnö0'

- Kh'\yj g''qti cpk\ cvkqp''ci tggu''\q''i kxg''{qw'c''õhcuv'cr r gcnö''\yj g''qti cpk\ cvkqp''o wuv'i kxg''{qw'cp'' cpuy gt''\q''{qwt''Ngxgn'4''cr r gcn'**within 72 hours**''chvgt''kv'tgegkxgu''{qwt''cr r gcn'tgs wguv0'

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Deadlines for "standard" appeal

- Hqt"uvcpf ctf "cr r gcnu.."{ g'tgxkgy "qti cpk{ cvkqp"o wuv'i kxg"{qw'cp"cpuy gt"vq"{qwt"Ngxgn'4" cr r gcn'**within 7 calendar days**"chvgt "kv'tgegkxgu"{qwt"cr r gcn'kh'kv'ku'hqt"c"f twi "{qw'j cxg"pqv" {gv'tgegkxgf 0'Kh'{qw'ctg'tgs wguvkpi "j cv'y g'r c{"{qw'dcem'hqt"c"f twi "{qw'j cxg"cntgcf {" dqwi j v."'j g'tgxkgy "qti cpk{ cvkqp"o wuv'i kxg"{qw'cp"cpuy gt"vq"{qwt"Ngxgn'4'cr r gcn'**within 14 calendar days**"chvgt "kv'tgegkxgu"{qwt"tgs wguv0'

Step 3: The independent review organization gives you their answer.

For "fast appeals":

- **If the independent review organization says yes to part or all of what you requested,**" y g'o wuv'r tqxkf g'vj g'f twi "eqxgtci g'vj cv'y cu'cr r tqxgf "d{ "vj g'tgxkgy "qti cpk{ cvkqp'**within 24 hours**"chvgt "y g'tgegkxg'vj g'f gekukqp'htqo "vj g'tgxkgy "qti cpk{ cvkqp0'

For "standard appeals":

- **If the independent review organization says yes to part or all of your request for coverage,**'y g'o wuv'**provide the drug coverage**"vj cv'y cu'cr r tqxgf "d{ "vj g'tgxkgy " qti cpk{ cvkqp'**within 72 hours**"chvgt "y g'tgegkxg'vj g'f gekukqp'htqo "vj g'tgxkgy "qti cpk{ cvkqp0'

- **If the independent review organization says yes to part or all of your request to pay you back**'hqt"c"f twi "{qw'rtgcf { "dqwi j v."y g'ctg'tgs wktgf "vq'**send payment to you within 30 calendar days**"chvgt "y g'tgegkxg'vj g'f gekukqp'htqo "vj g'tgxkgy "qti cpk{ cvkqp0'

What if the review organization says no to your appeal?

Kh'vj ku'qti cpk{ cvkqp'uc{u'pq'vq'**part or all of**"{qwt"cr r gcn'kv'o gcpu'vj g{ "ci tgg'y kj "qwt'f gekukqp" pqv'vq'cr r tqxg"{qwt"tgs wguv0"*qt "r ctv'qh'{qwt"tgs wguv0+'Vj ku'ku'ecnng f "öwr j qnf kpi "vj g'f gekukqp0ö'Kv' ku'cnuq'ecnng f "öwtpkpi "f qy p"{qwt"cr r gcn0ö'Kp'vj ku'ecug."'vj g'kpf gr gpf gpv'tgxkgy "qti cpk{ cvkqp'y knn' ugpf "{qw'c'ngwgt<'

- Gzr nckpkpi "ku'f gekukqp0'

- P qvkh{ kpi "{qw'qh'vj g'tki j v'vq'c"Ngxgn'5'cr r gcn'kh'vj g'f qnnct'xcnwg'qh'vj g'f twi "eqxgtci g'{qw' ctg'tgs wguvkpi "o ggvu'c'egtvckp'o kpko wo 0'Kh'vj g'f qnnct'xcnwg'qh'vj g'f twi "eqxgtci g'{qw'ctg' tgs wguvkpi "ku'vqq"nqy ."{qw'ecppqv'o cng"cpqvj gt "cr r gcn'cpf "vj g'f gekukqp'cv'Ngxgn'4"ku'hkpcn0'

- Vgnnkpi "{qw'j qy "vq'q r qmt"vcngwj cv'o wuv'dg"kp'f kur wvg"vq'eqpvkpwg"y kj "vj g'cr r gcnu'r tqeguu0'

Step 4: If your case meets the requirements, you choose whether you want to take your appeal further.

- Vj gtg"ctg"vj tgg"cf f kkqpcn'ngxgnu'kp'vj g'cr r gcnu'r tqeguu'chvgt "Ngxgn'4"*hqt"c"vqvcn'qh'hkxg" ngxgnu'qh'cr r gcn+0'

- Kh'{qw'y cpv'vq'i q'qp'vq'c"Ngxgn'5'cr r gcn'vj g'f gvcknu'qp'j qy "vq'f q"vj ku'ctg"kp'vj g'y tkwgp" pqvkeg"{qw'i gv'chvgt "{qwt"Ngxgn'4'cr r gcn'f gekukqp0'

- Vj g'Ngxgn'5'cr r gcn'ku'j cpf ngf "d{ "cp'Cf o kpkuvtcvkxg"Ncy "Lwf i g"qt"cwqtpg{"cf lwf kecvqt0' Ugevkqp"; "kp'vj ku'ej cr vgt "vgnnu'o qtg"cdqwv'Ngxgnu'5.'6."cpf "7'qh'vj g'cr r gcnu'r tqeguu0'

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SECTION 7   How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon

Y j gp"{qw'ctg"cf o kwgf "\q"c"j qur kvcn "{qw'j cxg"\yj g'tki j v'\q"i gv'cml'qh"{qwt"eqxgtgf "j qur kvcn' ugtxkegu"\yj cv'ctg"pgeguuct{ "\q"f kci pqug"cpf "\tgcv"{qwt"kmpguu"qt "kplwt{0'

F wtkpi "{qwt"eqxgtgf "j qur kvcn'uvc{."{qwt"f qevqt"cpf "yj g'j qur kvcn'uvchh'y km'dg"y qtmkpi "y kj "{qw'\q" r tgr ctg"hqt"yj g'f c{"y j gp"{qw'y km'ngcxg"yj g'j qur kvcn0'Vj g{ "y km'j grr "cttcpi g"hqt"ectg"{qw'o c{ " pggf "chvgt"{qw'ngcxg0'

- Vj g'f c{ "{qw'ngcxg"yj g'j qur kvcn'ku"ecmgf "{qwt"õ**discharge date.**ö"

- Y j gp"{qwt'f kuej cti g'f cvg"ku'f ekfgf ."{qwt'f qevqt"qt"yj g'j qur kvcn'uvchh'y km'\gm'{qw0'

- Kh"{qw'yj kpm'{qw'ctg"dgkpi "cumgf "\q"ngcxg"yj g'j qur kvcn'\qq"uqqp."{qw'ecp"cum'hqt"c"nqpi gt" j qur kvcn'uvc{."cpf "{qwt"tgs wguv'y km'dg"eqpukf gtgf 0'

Section 7.1   During your inpatient hospital stay, you will get a written notice from Medicare that tells about your rights

Y kj kp"y q'f c{u'qh'dgkpi "cf o kwgf "\q"yj g'j qur kvcn"{qw'y km'dg"i kxgp"c"y tkwgp'pqvkeg"ecmgf "*An Important Message from Medicare about Your Rights0*Gxgt{qpg"y kj "O gf kectg'i gvu"c"eqr { "qh" yj ku'pqvkeg0'Kh"{qw'f q"pqv'i gv'yj g'pqvkeg"htqo "uqo gqpg"cv'yj g'j qur kvcn"*hqt"gzco r ng."c"ecugy qtmgt" qt"pwtug+."cum'cp{ "j qur kvcn'go r nq{gg"hqt"k0'Kh"{qw'pggf "j gm ."r ngcug"ecm'O gf kec'Ewuvqo gt" Ugtxkeg'qt"3/: 22/O GF KECTG'*3/: 22/855/6449+."46"j qwtu'c"f c{."9"f c{u'c"y ggm' *VV["3/: 99/6: 8/426: +0'

1. **Read this notice carefully and ask questions if you don't understand it.**"Kv'\gmu"{qw<

   - [qwt'tki j v'\q'tgegkxg"O gf kectg/eqxgtgf "ugtxkegu'f wtkpi "cpf "chvgt"{qwt"j qur kvcn'uvc{." cu"qtf gtgf "d{ "{qwt'f qevqt0'Vj ku'kpenwf gu"yj g'tki j v'\q"mpqy "y j cv'yj gug'ugtxkegu'ctg." y j q'y km'r c{ "hqt"yj go ."cpf "y j gtg"{qw'ecp'i gv'yj go 0'

   - [qwt'tki j v'\q"dg"kpxqnxgf "kp'cp{ "f ekukqpu'cdqw'{qwt"j qur kvcn'uvc{0'

   - Y j gtg"\q"tgr qtv'cp{ "eqpegtpu"{qw'j cxg"cdqw'yj g'u wcnk{ "qh"{qwt"j qur kvcn'ectg0'

   - [qwt'tki j v'\q"**request an immediate review**"qh"yj g'f ekukqp'\q'f kuej cti g"{qw'kh"{qw" yj kpm'{qw'ctg"dgkpi "f kuej cti gf "htqo "yj g'j qur kvcn'\qq"uqqp0'Vj ku'ku"c"hqto cn'ngi cn' y c{ "\q"cum'hqt"c"f gnc{ "kp'{qwt'f kuej cti g"f cvg"uq"yj cv'y g'y km'eqxgt"{qwt"j qur kvcn'ectg" hqt"c"nqpi gt"vko g0'

2. **You will be asked to sign the written notice to show that you received it and understand your rights.**

   - [qw'qt"uqo gqpg"y j q'ku"cevkpi "qp"{qwt"dgj cnh'y km'dg"cumgf "\q"uki p"yj g'pqvkeg0'

   - Uki pkpi "yj g'pqvkeg"uj qy u'*only*'yj cv'{qw'j cxg"tgegkxgf "yj g'kphqto cvkqp"cdqw'{qwt" tki j w0'Vj g'pqvkeg"f qgu"pqv'i kxg"{qwt'f kuej cti g"f cvg0'Uki pkpi "yj g'pqvkeg'**does *not* mean**"{qw'ctg"ci tggkpi "qp'c'f kuej cti g"f cvg0'

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3.   **Keep your copy** "qh'\yj g''pqvkeg''j cpf { ''uq'\{qw'y krn'j cxg''\yj g''kphqto cvkqp''cdqw'o cnkpi ''cp''
     cr r gcn'*qt''tgr qtvkpi ''c''eqpegtp''cdqw'\s wcnkv{ ''qh'ectg+''kh'\{qw'pggf ''kv0'

   - Kh'\{qw'uki p'\yj g''pqvkeg''o qtg''yj cp''y q''f c{u''dghqtg'\{qwt''f kuej ctig''f cvg. '\{qw'y krn'i gv'
     cpqyj gt''eqr { ''dghqtg'\{qw'ctg''uej gf wrgf ''\q''dg''f kuej ctigf 0'

   - Vq''nqqm'cv'c''eqr { ''qh'\yj ku''pqvkeg''kp''cf xcpeg. '\{qw'ecp''ecn'O gf kec'Ewuvqo gt''Ugtxkeg''
     qt''3/: 22''O GF KECTG'*3/: 22/855/6449+.''46'j qwtu''c''f c{. ''9''f c{u''c''y ggm0'VV[''wugtu''
     uj qwf ''ecn'3/: 99/6: 8/426: 0[qw'ecp''cnuq''ugg'\yj g''pqvkeg''qpnkpg''cv'y y y (to u0 gqx1''
     O gf kectg1O gf kectg/I gpgtcn1Kphqto cvkqp1DP KU qur kcnF kuej ctig Cr r gcnP qvkegu0'

Section 7.2   Step-by-step: How to make a Level 1 appeal to change your hospital discharge date

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Kh'\{qw'y cpv''\q''cun
y krn'pggf ''\q''wug'\yj g''cr r gcnu''r tqeguu''\q''o cmg'\yj ku''tgs wguv0Dghqtg'\{qw'uvctv. ''wpf gtuvcpf ''y j cv'\{qw'
pggf ''\q''f q''cpf ''y j cv'\yj g''f gcf nkpgu''ctg0'

   - **Follow the process.** "
   - **Meet the deadlines.** "
   - **Ask for help if you need it.** Kh'\{qw'j cxg's wguvkqpu''qt''pggf ''j grr ''cv'cp{ ''vko g. 'r ngcug''ecn'
     O gf kec'Ewuvqo gt''Ugtxkeg0Qt''ecn'\{qwt''Uvcvg''J gcnyj ''Kpuwtcpeg''Cuukuvcpeg''Rtqi tco . ''c''
     i qxgtpo gpv''qti cpk| cvkqp''yj cv'r tqxkf gu''r gtuqpnk| gf ''cuukuvcpeg0'

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. "Kv''
ej gemu''\q''ugg''kh'\{qwt''r ncppgf ''f kuej ctig''f cvg''ku''o gf kecn{ ''cr r tqr tkcvg''hqt''\{qw0'

Vj g'**Quality Improvement Organization** "ku''c''i tqwr ''qh'f qevqtu''cpf ''qyj gt''j gcnyj ''ectg''
r tqhguukqpcnu''r ckf ''d{ ''yj g''Hgf gtcn'i qxgtpo gpv''\q''ej gem''qp''cpf ''j grr ''ko r tqxg'\yj g''s wcnkv{ ''qh'ectg''
hqt''r gqr ng''y kyj ''O gf kectg0Vj ku''kpenwf gu''tgxkgy kpi ''j qur kvcn'f kuej ctig''f cvgu''hqt''r gqr ng''y kyj ''
O gf kectg0Vj gug''gzr gtvu''ctg''pqv''r ctv''qh'\qwt''r ncp0'

Step 1: Contact the Quality Improvement Organization for your state and ask for an immediate review of your hospital discharge. You must act quickly.

How can you contact this organization?

   - Vj g'y tkwgp''pqvkeg''\{qw'tgegkxgf ''*An Important Message from Medicare About Your
     Rights+''\gmu''\{qw'j qy ''\q''tgcej ''yj ku''qti cpk| cvkqp0Qt''hkpf ''yj g''pco g. ''cf f tguu. ''cpf ''r j qpg''
     pwo dgt''qh'\yj g''S wcnkv{ ''Ko r tqxgo gpv'Qti cpk| cvkqp''hqt''\{qwt''uvcvg''kp''Ej cr vgt''40'

Act quickly:

   - Vq''o cmg''\{qwt''cr r gcn''\{qw'o wuv''eqpvcev''yj g''S wcnkv{ ''Ko r tqxgo gpv'Qti cpk| cvkqp''*before* {qw'
     ngcxg'\yj g''j qur kvcn'cpf ''**no later than midnight the day of your discharge.**
     - **If you meet this deadline,** "\{qw'o c{ ''uvc{ ''kp''yj g''j qur kvcn'*after* {qwt''f kuej ctig''f cvg''
       without paying for it "y j kng''\{qw'y ckv''\q''i gv''yj g''f gekukqp''htqo ''yj g''S wcnkv{ ''
       Ko r tqxgo gpv'Qti cpk| cvkqp0'

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○ **If you do *not* meet this deadline,** "cpf "{qw'f gekf g"vq"uvc{ "kp"vj g"j qur kcn'chvgt "{qwt "r ncppgf "f kuej cti g"f cvg."*you may have to pay all of the costs* "hqt"j qur kcn'ectg"{qw"tgegkxg"chvgt "{qwt'r ncppgf "f kuej cti g"f cvg0'

- Kh"{qw'o kuu'vj g"f gcf nkpg"hqt"eqpvcevkpi "vj g'S wcnkv{ "Ko r tqxgo gpv'Qti cpk{ cvkqp. "cpf "{qw" uvknn'y kuj "vq"cr r gcn"{qw'o wuv'o cmg"cp"cr r gcn'f ktgevn{ "vq"qwt'r ncp'kpuvgcf 0'Hqt'f gvcknu'cdqw' vj ku'qvj gt'y c{ 'vq'o cmg"{qwt'cr r gcn'ugg'Ugevkqp'9060'

Qpeg"{qwtgs wguv'cp'ko o gf kcvg'tgxkgy "qh'{qwt'j qur kcn'f kuej cti g'vj g'S wcnkv{ "Ko r tqxgo gpv' Qti cpk{ cvkqp'y knl'eqpvcev'wu0D{ "pqqp'qh'vj g'f c{ "chvgt'y g'ctg'eqpvcevgf .'y g'y knl'i kxg'{qw'c" **Detailed Notice of Discharge**0'Vj ku'pqvkeg'i kxgu'{qwt'r ncppgf 'f kuej cti g'f cvg'cpf "gzr nckpu'kp" f gvckl'vj g'tgcuqpu'y j { "{qwt'f qevqt."vj g'j qur kcn'cpf "y g'vj kpmlkv'ku'tki j v'*o gf kecn{ 'cr r tqr tkcvg+" hqt"{qw'vq'dg'f kuej cti gf "qp'vj cv'f cvg0'

[qw'ecp'i gv'c'uco r ng'qh'vj g'**Detailed Notice of Discharge** 'd{ "ecmkpi 'O gf kec'Ewuvqo gt"Ugtxkeg" qt"3: 22/O GF KECTG"*3: 22/855/6449+. '46'j qwtu'c'f c{ .'9'f c{ u'c'y ggm0'*VV["wugtu'uj qwnf 'ecm' 3: 99/6: 8/426: 0+'Qt"{qw'ecp'ugg'c'uco r ng'pqvkeg'qpnkpg'cv'<u>y y y 0eo u0i qx10 gf kectg10 gf kectg/</u> <u>I gpgtcn/Kphqto cvkqp1DP KU_qur kcnF kuej cti gCr r gcnP qvkegu</u>0'

Step 2: The Quality Improvement Organization conducts an independent review of your case.

- J gcnj "r tqhguukqpcnu'cv'vj g'S wcnkv{ "Ko r tqxgo gpv'Qti cpk{ cvkqp'*övj g'tgxkgy gtuö+'y knl'cum' {qw'*qt"{qwt'tgr tgugpvcvkxg+'y j { "{qw'dgnkgxg'eqxgtci g'hqt"vj g'ugtxkegu'uj qwf "eqpvkpwg0' [qw'f qpøv'j cxg'vq'r tgr ctg'cp{ vj kpi "kp'y tkvkpi ."dwv'{qw'o c{ 'f q"uq'kh'{qw'y kuj 0'

- Vj g'tgxkgy gtu'y knl'cnuq'nqqm'cv'{qwt'o gf kecn'kphqto cvkqp. "cnm'y kj "{qwt'f qevqt."cpf " tgxkgy "kphqto cvkqp'vj cv'vj g'j qur kcn'cpf "y g'j cxg'i kxgp'vq'vj go 0'

- D{ "pqqp'qh'vj g'f c{ "chvgt'vj g'tgxkgy gtu'vqnf "wu'qh'{qwt'cr r gcn"{qw'y knl'i gv'c'y tkvgp'pqvkeg" htqo "wu'vj cv'i kxgu'{qwt'r ncppgf "f kuej cti g'f cvg0Vj ku'pqvkeg'cnuq"gzr nckpu'kp'f gvckl'vj g" tgcuqpu'y j { "{qwt'f qevqt."vj g'j qur kcn'cpf "y g'vj kpm'kv'ku'tki j v'*o gf kecn{ 'cr r tqr tkcvg+'hqt" {qw'vq'dg'f kuej cti gf "qp'vj cv'f cvg0'

Step 3: Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.

What happens if the answer is yes?

- Kh'vj g'tgxkgy "qti cpk{ cvkqp'uc{ u'*yes.* '**we must keep providing your covered inpatient hospital services for as long as these services are medically necessary.**

- [qw'y knl'j cxg'vq'mggr "r c{ kpi "{qwt'uj ctg'qh'vj g'equvu'*uwej "cu'f gf wevkdngu'qt'eqr c{ o gpvu. " kh'vj gug'cr r n{ +0'Kp'cf f kvkqp. "vj gtg'o c{ 'dg'nko kvcvkqpu'qp"{qwt'eqxgtgf "j qur kcn'ugtxkegu0'

What happens if the answer is no?

- Kh'vj g'tgxkgy "qti cpk{ cvkqp'uc{ u'*no.* 'vj g{ 'ctg'uc{ kpi "vj cv'{qwt'r ncppgf "f kuej cti g'f cvg"ku" o gf kecn{ 'cr r tqr tkcvg0Kh'vj ku'j cr r gpu. '**our coverage for your inpatient hospital services**

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will end "cv'pqqp"qp"\j g''f c{ "*after* \j g''S wcrkv{ "Ko r tqxgo gpv'Qti cpk| cvkqp"i kxgu"{qw'kuu"
cpuy gt "\q"{qwt"cr r gcn0'

- Kh'\j g''tgxkgy "qti cpk| cvkqp"uc{u''*no* \q"{qwt''cr r gcn''cpf "{qw'f gekf g''\q''uc{ "kp"\j g'j qur kcn"
  \j gp''**you may have to pay the full cost** "qh'j qur kcn''ectg"{qw'tgegkxg'chvgt''pqqp'qp''\j g''f c{ "
  chvgt''\j g''S wcrkv{ "Ko r tqxgo gpv'Qti cpk| cvkqp"i kxgu"{qw'kuu'cpuy gt "\q"{qwt''cr r gcn0'

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- Kh'\j g''S wcrkv{ "Ko r tqxgo gpv'Qti cpk| cvkqp'j cu''uckf "*no* \q"{qwt''cr r gcn "*and* "{qw'uvc{ "kp"\j g''
  j qur kcn''chvgr "{qwt'r ncppgf "f kuej cti g''f cvg." \j gp''{qw'ecp'o cng'cpqyj gt''cr r gcn0'O cnkpi "
  cpqyj gt''cr r gcn'o gcpu''{qw'ctg''i qkpi "qp''\q''õNgxgn'4ö''qh'\j g''cr r gcnu'r tqeguu0'

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F wtkpi "c'Ngxgn'4''cr r gcn''{qw'cum'\j g''S wcrkv{ "Ko r tqxgo gpv'Qti cpk| cvkqp"\q''\cmg'cpqyj gt'' noqm'cv'
\j gkt''f gekukqp''qp''{qwt''hkuv'cr r gcn0'Kh'\j g''S wcrkv{ "Ko r tqxgo gpv'Qti cpk| cvkqp''wtpu''f qy p''{qwt''
Ngxgn'4''cr r gcn''{qw'o c{ 'j cxg''\q''r c{ "\j g''hwn'equv''hqt''{qwt''uvc{ "chvgr ''{qwt'r ncppgf "f kuej cti g''f cvg0'

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- [qw'o wuv'cum'hqr "\j ku''tgxkgy "**within 60 calendar days** "chvgr ''\j g''f c{ "\j g''S wcrkv{ "
  Ko r tqxgo gpv'Qti cpk| cvkqp''uckf "*no* \q''{qwt'Ngxgn'3''cr r gcn0'[qw'ecp'cum'hqr "\j ku''tgxkgy "
  qpn{ "kh'{qw'uvc{ "kp"\j g''j qur kcn''chvgr "\j g''f cvg''\j cv'{qwt''eqxgtci g''hqt ''\j g''ectg''gpf gf 0'

Step 2: The Quality Improvement Organization does a second review of your situation.

- Tgxkgy gtu''cv'\j g''S wcrkv{ "Ko r tqxgo gpv'Qti cpk| cvkqp''y kn'\cmg''cpqyj gt''ectghwr 'hqqm'cv'cn'qh'
  \j g''kphqto cvkqp''tgncvgf "\q''{qwt''cr r gcn0'

Step 3: Within 14 calendar days of receipt of your request for a Level 2 appeal, the reviewers will decide on your appeal and tell you their decision.

If the review organization says yes:

- **We must reimburse you** 'hqt ''qwt''uj ctg''qh'\j g''equvu''qh'j qur kcn''ectg''{qw'j cxg'tgegkxgf "
  ukpeg''pqqp''qp''\j g''f c{ "chvgr ''\j g''f cvg''{qwt''hkuv'cr r gcn'y cu''wtpgf "f qy p''d{ "\j g''S wcrkv{ "
  Ko r tqxgo gpv'Qti cpk| cvkqp0''**We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.**

- [qw'o wuv'eqpvkpwg''\q''r c{ "{qwt''uj ctg''qh'\j g''equvu'cpf "eqxgtci g''ko kvcvkqpu'o c{ "cr r n{ 0'

If the review organization says no:

- Kv'o gcpu''\j g{ "ci tgg''y kj "\j g''f gekukqp''\j g{ "o cf g''qp''{qwt'Ngxgn'3''cr r gcn0'

- Vj g''pqvkeg''{qw'i gv'y kn'\gn'{qw'kp''y tkkpi "y j cv'{qw'ecp'f q'kh'{qw'y kuj "\q''eqpvkpwg''y kj "
  \j g''tgxkgy "r tqeguu0'

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Step 4: If the answer is no, you will need to decide whether you want to take your appeal further by going on to Level 3.

- Vj gtg"ctg"\j tgg"cf f kvkqpcn"ngxgnu"kp"\j g"cr r gcn"r tqeguu"chvgt"Ngxgn"4"%hqt"c"\qvcn"qh"hkxg" ngxgnu"qh"cr r gcn+0"Kf"{qw"y cpv"\q"i q"\q"c"Ngxgn"5"cr r gcn"\j g"f gvcknu"qp"j qy "\q"f q"\j ku"ctg"kp" \j g"y tkwgp"pqvkeg"{qw"i gv"chvgt"{qwt"Ngxgn"4"cr r gcn"f gekukqp0'

- Vj g"Ngxgn"5"cr r gcn"ku"j cpf ngf "d{"cp"Cf o kpkuvtcvkxg"Ncy "Lwf i g"qt"cwqtpg{"cf lwf kecvqt0" Ugevkqp"; "kp"\j ku"ej cr vgt"\gnu"o qtg"cdqwv"Ngxgn"5."6."cpf "7"qh"\j g"cr r gcn"r tqeguu0'

Section 7.4   What if you miss the deadline for making your Level 1 appeal?

Legal Term
C"õhcuv'tgxkgy ö"%qt"õhcuv'cr r gcnö+"ku"cnuq"ecnngf "cp"**"expedited appeal0'**

You can appeal to us instead

Cu'gzr nckpgf "cdqxg. "{qw'o wuv'cev's wkenm{"\q"wuctv"{qwt"Ngxgn'3"cr r gcn'qh"{qwt'j qur kcn'f kuej cti g" f cvg0"Kf"{qw'o kuu'\j g'f gcf nkpg"hqt"eqpvcevkpi "\j g'S wcnkv{"Ko r tqxgo gpv"Qti cpk| cvkqp."\j gtg"ku" cpqvj gt"y c{"\q"o cng"{qwt"cr r gcn0'

Kf"{qw'wug'\j ku'qvj gt"y c{"qh"o cnkpi "{qwt'cr r gcn"*the first two levels of appeal are different.*

Step-by-Step: How to make a Level 1 *Alternate* Appeal

Step 1: Contact us and ask for a "fast review."

- **Ask for a "fast review."** Vj ku"o gcpu"{qw'ctg"cunkpi "wu"\q"i kxg"{qw'cp"cpuy gt"wukpi "\j g" õhcuvö"f gcf nkpgu'tcvj gt"\j cp"\j g"õuvcpf ctf ö"f gcf nkpgu0Ej cr vgt"4"j cu"eqpvcev"kphqto cvkqp0'

Step 2: We do a "fast" review of your planned discharge date, checking to see if it was medically appropriate.

- F wtkpi "\j ku'tgxkgy ."y g"\cng"c"nqqm'cv'cnn'qh"\j g"kphqto cvkqp"cdqwv"{qwt"j qur kcn'uvc{0'Y g" ej gem'\q"ugg"kh"{qwt'r npppgf "f kuej cti g"f cvg"y cu"o gf kecm{"cr r tqr tkcvg0'Y g"ugg"kh"\j g" f gekukqp"cdqwv'y j gp"{qw'uj qwnf "ngcxg"\j g'j qur kcn'y cu'hckt"'cpf "hqnqy gf "cnn'\j g'twngu0'

Step 3: We give you our decision within 72 hours after you ask for a "fast review."

- **If we say yes to your appeal,** kv"o gcpu'y g'j cxg"ci tggf "y kj "{qw'\j cv"{qw'unkn'pggf "\q"dg" kp"\j g'j qur kcn'chvgt"\j g'f kuej cti g"f cvg0'Y g'y knl'nggr "r tqxkf kpi "{qwt'eqxgtgf "kpr cvkgpv" j qur kcn'ugtxkegu"hqt"cu"nqpi "cu"\j g{"ctg"o gf kecm{"pgeguuct{0"Kv'cnuq"o gcpu'\j cv'y g'j cxg" ci tggf "\q"tgko dwtug"{qw'hqt"qwt"uj ctg"qh"\j g"equwu"qh"ectg"{qw'j cxg"tgegkxgf "ukpeg"\j g'f cvg" y j gp"y g"uckf "{qwt"eqxgtci g"y qwf "gpf 0'[qw"o wuv'r c{"{qwt"uj ctg"qh"\j g"equwu"cpf "\j gtg" o c{"dg"eqxgtci g"nko kvcvkqpu"\j cv'cr r n{0'"

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- **If we say no to your appeal,** 'y g''ctg''uc{kpi ''vj cv''{qwt''r ncppgf ''fkuej cti g''fcvg''y cu''
  o gfkecm{''cr r tqrtkcvg0'Qwt''eqxgtci g''hqt''{qwt''kpr cvkgpv'jqur kcn'ugtxkegu''gpf u''cu''qh''vj g''fc{''
  y g''uckf ''eqxgtci g''y qwnf ''gpf 0'

  - Kh''{qw'uvc{gf ''kp''vj g'j qur kcn *after* ''{qwt''r ncppgf ''fkuej cti g''fcvg. ''vj gp''**you may have
    to pay the full cost** ''qh'j qur kcn'ectg''{qw'tgegkxgf ''chvgt''vj g'r ncppgf ''fkuej cti g''fcvg0'

**Step 4: If we say *no* to your appeal, your case will *automatically* be sent on to the
next level of the appeals process.**

Step-by-Step: Level 2 *Alternate* Appeal Process

Legal Term
Vj g''hqto cn''pco g''hqt''vj g''õkpf gr gpf gpv'tgxkgy ''qti cpk\ cvkqpö''ku''vj g''**Independent Review Entity.** ''Kv''ku''uqo gvko gu''ecmgf ''vj g''**"IRE."**

The independent review organization is an independent organization hired by Medicare. 'Kv'
ku''pqv'eqppgevgf ''y kij ''qwt''r ncp''cpf ''ku''pqv'c''i qxgtpo gpv'ci gpe{0'Vj ku''qti cpk\ cvkqp''fgekf gu''
y j gvj gr ''vj g''fgekukqp''y g''o cf g''ku''eqttgev''qr ''kh'kv'uj qwnf ''dg''ej cpi gf 0'O gf kectg''qxgtuggu''ku''y qtm0'

**Step 1: We will automatically forward your case to the independent review
organization.**

- Y g''ctg''tgswktgf ''vq''ugpf ''vj g''kphqto cvkqp''hqt''{qwt'Ngxgn''4''cr r gcn''vq''vj g''kpf gr gpf gpv'tgxkgy ''
  qti cpk\ cvkqp''y kij kp''46''j qwtu''qh''y j gp''y g''vgm''{qw'vj cv'y g''ctg''uc{kpi ''pq''vq''{qwt''hktuv'
  cr r gcn0''*Kh''{qw'vj kpm'y g''ctg''pqv'o ggvkpi ''vj ku''fgcf nkpg''qr''qvj gr''f gcf nkpgu. ''{qw'ecp''o cmg''c''
  eqo r nckpv0'Ugevkqp''32''qh''vj ku''ej cr vgr''vgmu''j qy ''vq''o cmg''c''eqo r nckpv0+''

**Step 2: The independent review organization does a "fast review" of your appeal.
The reviewers give you an answer within 72 hours.**

- Tgxkgy gtu''cv''vj g''kpf gr gpf gpv'tgxkgy ''qti cpk\ cvkqp''y km''vcmg''c''ectghwn''nqqm''cv''cm''qh''vj g''
  kphqto cvkqp''tgncvgf ''vq''{qwt''cr r gcn''qh''{qwt'j qur kcn''fkuej cti g0'

- **If this organization says *yes* to your appeal,** 'vj gp''y g''o wuv'r c{''{qw'dcem''hqt''qwt''uj ctg''qh''
  vj g''equvu''qh'j qur kcn''ectg''{qw'tgegkxgf ''ukpeg''vj g''fcvg''qh''{qwt''r ncppgf ''fkuej cti g0'Y g''o wuv'
  cnuq''eqpvkpwg''vj g''r ncp øu''eqxgtci g''qh''{qwt''kpr cvkgpv'j qur kcn''ugtxkegu''hqt''cu''nqpi ''cu''kv''ku''
  o gf kecm{''pgeguuct{0'[qw'o wuv'eqpvkpwg''vq''r c{''{qwt''uj ctg''qh''vj g''equvu0'Kh''vj gtg''ctg''
  eqxgtci g''nko kvcvkqpu. ''vj gug''eqwnf ''nko kv'j qy ''o wej ''y g''y qwnf ''tgko dwtug''qr''j qy ''nqpi ''y g''
  y qwnf ''eqpvkpwg''vq''eqxgt''{qwt''ugtxkegu0'

- **If this organization says *no* to your appeal,** 'kv''o gcpu''vj g'' ''ci tgg''vj cv''{qwt''r ncppgf ''
  j qur kcn''fkuej cti g''fcvg''y cu''o gf kecm{''cr r tqr tkcvg0'

  - Vj g''y tkvgp''pqvkeg''{qw'i gv''htqo ''vj g''kpf gr gpf gpv'tgxkgy ''qti cpk\ cvkqp''y km''vgm''j qy ''vq''
    uvctv'c''Ngxgn''5''cr r gcn''y kij ''vj g''tgxkgy ''r tqeguu. ''y j kej ''ku''j cpf ngf ''d{''cp''
    Cf o kpkuvtcvkxg''Ncy ''Lwf i g''qr''cwqtpg{''cf lwf kecvqr0'

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<u>**Step 3:**</u> **If the independent review organization turns down your appeal, you choose whether you want to take your appeal further.**

- Vj gtg"ctg"j tgg"cf f kvkqpcn'ngxgnu"kp"vj g"cr r gcn'r tqeguu'chvgt''Ngxgn'4''"%hqt"c''vqvcn'qh''hkxg" ngxgnu"qh'cr r gcn+0'Kf 'tgxkgy gtu'uc{ "pq'\q'\{qwt'Ngxgn'4 "cr r gcn'\{qw'f eckf g''y j gvj gt''\q'ceegr v' vj gkt'f ecukqp"qt'i q''qp''\q'Ngxgn'5 "cr r gcn0'

- Ugevkqp'; "kp'\vj ku'ej cr vgt''\gmu'o qtg'cdqwv'Ngxgnu'5.'6.'cpf '7'qh''vj g'cr r gcnu'r tqeguu0'

SECTION 8   How to ask us to keep covering certain medical services if you think your coverage is ending too soon

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Section 8.1   *This section is only about three services:*
Home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services

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Y j gp"{qw'ctg''i gvkpi "**home health services, skilled nursing care, or rehabilitation care (Comprehensive Outpatient Rehabilitation Facility).**"{qw'j cxg"vj g'tki j v'\q"mggr "i gvkpi "{qwt" eqxgtgf "ugtxkegu"hqt"vj cv''{r g"qh'ectg"hqt"cu'\qpi "cu"vj g'ectg"ku'pggf gf ''\q'f kci pqug"cpf ''vtgcv'{qwt" knpguu"qt'kplwt{0'

Y j gp"y g'f eckf g''kv'ku'\vko g'\q''uqr "eqxgtkpi "cp{ 'qh'\vj g'\vj tgg''\r gu'qh'ectg'hqt'{qw.'y g'ctg'tgs wktgf ' \q'\vgm''{qw'kp'cf xcpeg0'Y j gp"{qwt'eqxgtci g'hqt''vj cv'ectg'gpf u.'*we will stop paying our share of the cost for your care.*

Kf "{qw'\vj kpm'y g'ctg'gpf kpi "vj g'eqxgtci g'qh'{qwt'ectg'\qq''uqqp.'**you can appeal our decision**0' Vj ku'ugevkqp''\gmu"{qw'j qy ''\q'cuni'hqt'cp'cr r gcn0'

Section 8.2   **We will tell you in advance when your coverage will be ending**

Legal Term
"Notice of Medicare Non-Coverage.""Kf''vgmu"{qw'j qy ''{qw'ecp''tgs wguv'c"**fast-track appeal."**"Tgs wguvkpi "c''hcuv''\tcem'cr r gcn'ku'c''hqto cn''ngi cn'y c{ ''\q'tgs wguv'c''ej cpi g''\q'qwt" eqxgtci g'f ecukqp'cdqwv'y j gp''\q''uqr "{qwt'ectg0'

1. **You receive a notice in writing**"cv'ngcuv'vy q''f c{u'dghqtg'qwt'r ncp'ku'i qkpi ''\q''uqr " eqxgtkpi "{qwt'ectg0'Vj g'pqvkeg''\gmu"{qw
   - Vj g''f cvg'y j gp'y g'y km''\qr "eqxgtkpi ''vj g'ectg'hqt''{qw0'
   - J qy ''\q'tgs wguv'c''öhcuv'\tcem'cr r gnö''\q'tgs wguv'uu'\q''mggr "eqxgtkpi ''{qwt'ectg'hqt''c' nqpi gt'r gtkqf ''qh'\ko g0'

2. **You, or someone who is acting on your behalf, will be asked to sign the written notice to show that you have received it.**"Uki pkpi "vj g'pqvkeg'uj qy u'*only*"vj cv'{qw'j cxg"

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tgegkxgf "vj g"kphqto cvkqp"cdqwv"y j gp"{qwt"eqxgtci g"y kn'uvqr 0**Signing it does not mean you agree**"y kvj "vj g"rncpøu"f gekukqp"vq"uvqr "ectg0"

Section 8.3   Step-by-step: How to make a Level 1 appeal to have our plan cover your care for a longer time

Kh"{qw'y cpv'\q"cum'wu'\q"eqxgt"{qwt"ectg"hqt"c"nqpi gt"r gtkqf "qh"\ko g."{qw'y km'pggf "\q"wug"vj g" cr r gcn'r tqeguu"\q"o cmg"vj ku'tgs wguv0Dghqtg"{qw'uvctv."wpf gtuvcpf "y j cv"{qw'pggf "\q"f q"cpf "y j cv" vj g"f gcf nkpgu"ctg0"

- **Follow the process.**"
- **Meet the deadlines.**"
- **Ask for help if you need it.**"Kh"{qw'j cxg's wguvkqpu"qt'pggf "j grr "cv"cp{ "\ko g."r ngcug"ecm" O gf kec"Ewuvqo gt"Ugtxkeg0"Qt"ecm'{qwt"Uvcvg"J gcnj "Kpuwtcpeg"Cuukuvcpeg"Rtqi tco ."c" i qxgtpo gpv'qti cpk| cvkqp"vj cv'r tqxkf gu"r gtuqpcn{ gf "cuukuvcpeg0"

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal."Kv" f gekf gu"kh"vj g"gpf "f cvg"hqt"{qwt"ectg"ku"o gf kecm{ "cr r tqr tkcvg0"

Vj g"**Quality Improvement Organization**"ku"c"i tqwr "qh"f qevqtu"cpf "qvj gt"j gcnj "ectg"gzr gtvu" r ckf "d{ "vj g"Hgf gtcn'i qxgtpo gpv'\q"ej gem'qp"cpf "j grr "ko r tqxg"vj g"s wcnkv{ "qh'ectg"hqt"r gqr ng"y kj " O gf kectg0Vj ku"kpenwf gu"tgxkgy kpi "r ncp"f gekukqpu"cdqwv'y j gp"kvøu"\ko g"vq"uvqr "eqxgtkpi "egtvckp" nkpf u"qh'o gf kecn'ectg0Vj gug"gzr gtvu"ctg"pqv'r ctv'qh"{qwt"r ncp0"

Step 1: **Make your Level 1 appeal: contact the Quality Improvement Organization and ask for a** *fast-track appeal*. **You must act quickly.**

How can you contact this organization?

- Vj g"y tkwgp"pqvkeg"{qw'tgegkxgf "¥*Notice of Medicare Non-Coverage*+"\gmu"{qw'j qy "vq" tgcej "vj ku'qti cpk| cvkqp0Qt"hkpf "vj g"pco g."cf f tguu."cpf "r j qpg"pwo dgt"qh"vj g"S wcnkv{ " Ko r tqxgo gpv'Qti cpk| cvkqp"hqt"{qwt"uvcvg"kp"Ej cr vgt"40"

Act quickly:

- [qw'o wuv'eqpvcev'vj g"S wcnkv{ "Ko r tqxgo gpv'Qti cpk| cvkqp"vq"uvctv"{qwt"cr r gcn'**by noon of the day before the effective date**"qp"vj g"P qvkeg"qh'O gf kectg"P qp/Eqxgtci g0"

Your deadline for contacting this organization.

- Kh"{qw'o kuu'vj g"f gcf nkpg"hqt"eqpvcevkpi "vj g"S wcnkv{ "Ko r tqxgo gpv'Qti cpk| cvkqp."cpf "{qw' uvkm'y kuj "vq"hkng"cp"cr r gcn'{qw'o wuv'o cmg"cp"cr r gcn'f ktgevn{ "vq"wu"kpuvgcf 0Hqt"f gvcku" cdqwv'vj ku"qvj gt"y c{ "vq"o cmg"{qwt"cr r gcn'ugg"Ugevkqp": 070"

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<u>**Step 2:**</u> **The Quality Improvement Organization conducts an independent review of your case.**

Legal Term
"Detailed Explanation of Non-Coverage." "P qvkeg"vj cv"rtqxkfgu"f gvcknu"qp"tgcuqpu"hqt" gpfkpi "eqxgtci g0'

What happens during this review?

- J gcnj "rtqhguukqpcnu"cv"vj g"S wcnkv{ "Ko rtqxgo gpv"Qti cpk| cvkqp"*övj g"tgxkgy gtuö+"y knl"cum' {qw"qt"{qwt"tgrtgugpvcvkxg."y j {"{qw"dglkgxg"eqxgtci g"hqt"vj g"ugtxkegu"uj qwf "eqpvkpwg0' [qw"f qpøv"j cxg"vq"rtgrctg"cp{vj kpi "kp"y tkvkpi ."dwv"{qw"o c{"f q"uq"kh"{qw"y kuj 0'

- Vj g"tgxkgy "qti cpk| cvkqp"y knl"cnuq"nqqm"cv"{qwt"o gf kecn'kphqto cvkqp."vcnm"y kj "{qwt"f qevqt." cpf "tgxkgy "kphqto cvkqp"vj cv"qwt"rncp"j cu"i kxgp"vq"vj go 0'

- D{ "vj g"gpf "qh"vj g"f c{ "vj g"tgxkgy gtu"vgnl"wu"qh"{qwt"crrgcn"{qw"y knl"i gv"vj g **Detailed Explanation of Non-Coverage,** htqo "wu"vj cv"gzrnckpu"kp"f gvckn'qwt"tgcuqpu"hqt"gpf kpi "qwt" eqxgtci g"hqt"{qwt"ugtxkegu0'

<u>**Step 3:**</u> **Within one full day after they have all the information they need, the reviewers will tell you their decision.**

What happens if the reviewers say yes?

- Kh"vj g"tgxkgy gtu"uc{ "*yes vq"*{qwt"crrgcn"vj gp **we must keep providing your covered services for as long as it is medically necessary.**

- [qw"y knl"j cxg"vq"mggr "rc{kpi "{qwt"uj ctg"qh"vj g"equvu"*uwej "cu"f gf wevkdngu"qt"eqrc{o gpvu." kh"vj gug"crr n{+0'Vj gtg"o c{ "dg"mo kcvkqpu"qp"{qwt"eqxgtgf "ugtxkegu0'

What happens if the reviewers say no?

- Kh"vj g"tgxkgy gtu"uc{ "*no.*"vj gp **your coverage will end on the date we have told you.**

- Kh"{qw"f gekf g"vq"mggr "i gwkpi "vj g"j qo g"j gcnj "ectg."qt"umkngf "pwtukpi "hcekkv{ "ectg."qt" Eqo rtgj gpukxg"Qwvr cvkgpv"Tgj cdkkvcvkqp"Hcekkv{ "*EQTH+"ugtxkegu"*after "vj ku"f cvg"y j gp" {qwt"eqxgtci g"gpf u.*"vj gp **you will have to pay the full cost** "qh"vj ku"ectg"{qwtugnh0'

<u>**Step 4:**</u> **If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.**

- Kh"tgxkgy gtu"uc{ "*no vq"{qwt"Ngxgn'3 "crr gcn'ö'cpf "{qw"ej qqug"vq"eqpvkpwg"i gwkpi "ectg"chvgt" {qwt"eqxgtci g"hqt"vj g"ectg"j cu"gpf gf "ö'vj gp"{qw"ecp"o cmg"c"Ngxgn'4 "crr gcn0'

Section 8.4   Step-by-step: How to make a Level 2 appeal to have our plan cover your care for a longer time

Fwtkpi "c"Ngxgn'4 "crr gcn'{qw"cum'vj g"S wcnkv{ "Ko rtqxgo gpv"Qti cpk| cvkqp"vq"vcmg"cpqvj gt"nqqm"cv' vj g"f gekukqp"qp"{qwt"hktuv"crr gcn0'Kh"vj g"S wcnkv{ "Ko rtqxgo gpv"Qti cpk| cvkqp"wtpu"f qy p"{qwt"

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Ngxgn"4"crr gcn"{qw'o c{"j cxg"vq"r c{"vj g"hwn'equv'hqt"{qwt"j qo g"j gcnj "ectg."qt"unkmgf "pwtukpi "
hcekrkv{ "ectg."qt"Eqo r gj gpukxg"Qwr cvkgpv'Tgj cdknkvcvkqp"Hcekrkv{ "*EQTH+"ugtxkegu"*after" vj g"f cvg"
y j gp"y g"uckf "{qwt"eqxgtci g"y qwrf "gpf 0

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- [qw'o wuv'cunhqt"vj ku'tgxkgy "**within 60 days**"chvgt"vj g"f c{"y j gp"vj g'S wcnkv{ "Ko r tqxgo gpv'
Qti cpk| cvkqp"uckf "*no" vq"{qwt'Ngxgn'3"cr r gcn0[qw'ecp"cunhqt"vj ku'tgxkgy "qpn{ "kh"{qw"
eqpvkpwgf "i gwkpi "ectg"chvgt"vj g"f cvg"vj cv"{qwt"eqxgtci g'hqt"vj g"ectg"gpf gf 0

Step 2: The Quality Improvement Organization does a second review of your situation.

- Tgxkgy gtu"cv"vj g'S wcnkv{ "Ko r tqxgo gpv'Qti cpk| cvkqp"y knn'vcmg"cpqvj gt "ectghwn'nqqm'cv'cnn'qh'
vj g'kphqto cvkqp"tgncvgf "vq"{qwt"cr r gcn0

Step 3: Within 14 days of receipt of your appeal request, reviewers will decide on your appeal and tell you their decision.

What happens if the review organization says yes?

- **We must reimburse you**"hqt"qwt"uj ctg"qh"vj g"equvu"qh"ectg"{qw'j cxg'tgegkxgf "ukpeg"vj g"
f cvg"y j gp"y g"uckf "{qwt"eqxgtci g"y qwrf "gpf 0**We must continue providing coverage**"hqt"
vj g"ectg"hqt"cu"nqpi "cu'kv'ku'o gf kecn{ "pgeguuct{ 0

- [qw'o wuv'eqpvkpwg'vq"r c{ "{qwt"uj ctg"qh"vj g"equvu'cpf "vj gtg"o c{ "dg"eqxgtci g"nko kvcvkqpu"
vj cv'cr r n{ 0

What happens if the review organization says no?

- Kv'o gcpu'vj g"ci tgg"y kj "vj g"f gekukqp"o cf g"vq"{qwt'Ngxgn'3"cr r gcn0

- Vj g"pqvkeg"{qw'i gv"y knn'vgnn'{qw'kp"y tkkpi "y j cv"{qw'ecp"f q"kh"{qw'y kuj "vq"eqpvkpwg"y kj "
vj g"tgxkgy "r tqeguu0Kv'y knn'i kxg"{qw'vj g"f gvcknu'cdqwv'j qy "vq"i q"qp"vq"vj g"pgzv'ngxgn'qh"
cr r gcn"y j kej "ku'j cpf ngf "d{ "cp"Cf o kpkuvtcvkxg"Ncy "Lwf i g"qt"cwtqpg{'cf lwf kecvqt0

Step 4: If the answer is no, you will need to decide whether you want to take your appeal further.

- Vj gtg"ctg"vj tgg"cf f kkqpcn'ngxgnu'qh'cr r gcn'chvgt 'Ngxgn'4. 'hqt"c "vqvcn'qh'hkxg"ngxgnu'qh'cr r gcn0'
Kh"{qw'y cpv'vq"i q"qp"vq"c 'Ngxgn'5"cr r gcn"vj g"f gvcknu'qp"j qy "vq"f q"vj ku'ctg"kp"vj g"y tkwgp"
pqvkeg"{qw'i gv'chvgt"{qwt'Ngxgn'4"cr r gcn'f gekukqp0Vj g'Ngxgn'5"cr r gcn'ku'j cpf ngf "d{ "cp"
Cf o kpkuvtcvkxg'Ncy "Lwf i g"qt"cwtqpg{'cf lwf kecvqt0Ugevkqp"; "kp"vj ku'ej cr vgt"vgnu'o qtg"
cdqwv'Ngxgnu'5. '6. 'cpf "7'qh'vj g"cr r gcnu'r tqeguu0

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Section 8.5   What if you miss the deadline for making your Level 1 appeal?

You can appeal to us instead

Cu'gzr nckpgf "cdqxg."{qw'o wuv'cev'swkemy'\q'eqpvcev'\j g'S wcnky'Ko r tqxgo gpv'Qti cpk| cvkqp'\q' uvctv'{qwt'hktuv'cr r gcn'*y kyj kp'c'fc{'qt'\y q.'cv'\j g'o quv+0'Kh'{qw'o kuu'\j g'f gcf nkpg'hqt'eqpvcevkpi " yj ku'qti cpk| cvkqp.'\j gtg'ku'cpqyj gt'y c{'\q'o cmg'{qwt'cr r gcn0'Kh'{qw'uug'\j ku'qyj gt'y c{'qh'o cmkpi " {qwt'cr r gn'*the first two levels of appeal are different.*

Step-by-Step: How to make a Level 1 *Alternate* Appeal

Legal Term
C'õhcuv'tgxkgy ö'*qt'õhcuv'cr r gcnö+'ku'cnuq'ecmgf 'cp'**"expedited appeal."**

Step 1: Contact us and ask for a "fast review."
- **Ask for a "fast review."** Vj ku'o gcpu'{qw'ctg'cumkpi 'wu'\q'i kxg'{qw'cp'cpuy gt'wukpi 'yj g' õhcuvö'f gcf nkpgu'tcyj gt'yj cp'yj g'õuvcpf ctf ö'f gcf nkpgu0Ej cr vgt'4'j cu'eqpvcev'kphtqo cvkqp0'

Step 2: We do a "fast" review of the decision we made about when to end coverage for your services.
- F wtkpi "\j ku'tgxkgy .'y g'\cmg'cpqyj gt'nqqm'cv'cm'qh'\j g'kphtqo cvkqp'cdqwv'{qwt'ecug0'Y g' ej gem'\q'ugg'kh'y g'y gtg'hqmqy kpi "cm'yj g'twngu'y j gp'y g'ugv'yj g'f cvg'hqt'gpf kpi "\j g'r ncpøu' eqxgtci g'hqt'ugtxkegu'{qw'y gtg'tegekxkpi 0'

Step 3: We give you our decision within 72 hours after you ask for a "fast review."
- **If we say yes to your appeal,** kv'o gcpu'y g'j cxg'ci tggf 'y kj "{qw'j cv'{qw'pggf "ugtxkegu" nqpi gt."cpf 'y km'mggr 'r tqxkf kpi "{qwt'eqxgtgf "ugtxkegu'hqt'cu'nqpi 'cu'kv'ku'o gf kecm{ " pgeguuct{0Kv'cnuq'o gcpu'yj cv'y g'j cxg'ci tggf "\q'tgko dwtug'{qw'hqt'qwt'uj ctg'qh'yj g'equvu'qh' ectg'{qwj cxg'tegekxgf "ukpeg'yj g'f cvg'yj gp'y g'uckf "{qwt'eqxgtci g'y qwf 'gpf 0'*[qw'o wuv' r c{"{qwt'uj ctg'qh'yj g'equvu'cpf "yj g'o c{'dg'eqxgtci g'nko kvcvkqpu'yj cv'cr r n{0+'

- **If we say no to your appeal,** yj gp'{qwt'eqxgtci g'y km'gpf 'qp'yj g'f cvg'y g'\qnf "{qw'cpf 'y g' y km'pqv'r c{"cp{"uj ctg'qh'yj g'equvu'chvgt'yj ku'f cvg0'

- Kh'{qw'eqpvkpwgf "\q'i gv'yj qo g'j gcnyj "ectg."qt'umkmgf "pwtukpi "hcekmy{"ectg."qt" Eqo r tgj gpukxg'Qwr cvkgpv'Tgj cdkmvcvkqp'Hcekmv{"*EQTH+'ugtxkegu'*after*'yj g'f cvg'y j gp'y g' uckf "{qwt'eqxgtci g'y qwf 'gpf .'yj gp'**you will have to pay the full cost** qh'yj ku'ectg0'

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Step 4: If we say *no* **to your fast appeal, your case will** *automatically* **go on to the next level of the appeals process.**

Legal Term
Vj g''hqto cri'pcm g''hqt''vj g''okpf gr gpf gpv'tgxkgy ''qti cpk{ cvkqpö''ku''vj g'**"Independent Review Entity."** ''Kí'ku''uqo gvko gu''ecmgf ''vj g'**"IRE."**

Step-by-Step: Level 2 *Alternate* Appeal Process

F wtkpi ''vj g''Ngxgn'4''cr r gcn''vj g'**independent review organization**''tgxkgy u''vj g''f gekukqp''y g''o cf g''vq''{qwt''öhcuv'cr r gcn0'i''Vj ku''qti cpk{ cvkqp''f gekf gu''y j gyj gt''vj g''f gekukqp''uj qwf ''dg''ej cpi gf 0'**The independent review organization is an independent organization that is hired by Medicare0**''Vj ku''qti cpk{ cvkqp''ku''pqv'eqppgevgf ''y kj ''qwt'r mcp''cpf ''kv'ku''pqv'c''i qxgtpo gpv'ci gpe{ 0'Vj ku''qti cpk{ cvkqp''ku''c''eqo r cp{ ''ej qugp''d{ ''O gf kectg''vq''j cpf ng''vj g''lqd''qh'dgkpi ''vj g''kpf gr gpf gpv'tgxkgy ''qti cpk{ cvkqp0'O gf kectg''qxgtuggu''ku''y qtm0'

Step 1: We automatically forward your case to the independent review organization.

- Y g''ctg''tgs wktgf ''vq''ugpf ''vj g''kphqto cvkqp''hqt''{qwt''Ngxgn'4''cr r gcn'vq''vj g''kpf gr gpf gpv'tgxkgy ''qti cpk{ cvkqp''y kj kp''46'j qwtu''qh''y j gp''y g''vgm''{qw''vj cv'y g''ctg''uc{kpi ''pq''vq''{qwt''hktuv'cr r gcn0''*Kh''{qw''vj kpm'y g''ctg''pqv'o ggvkpi ''vj ku''f gcf mkpg''qt''qyj gt''f gcf mkpgu.'{qw'ecp'o cng''c''eqo r mckpv0'Ugevkqp''32''qh''vj ku''ej cr vgt''vgmu''j qy ''vq''o cng''c''eqo r mckpv0+'

Step 2: The independent review organization does a "fast review" of your appeal. The reviewers give you an answer within 72 hours.

- Tgxkgy gtu''cv'vj g''kpf gr gpf gpv'tgxkgy ''qti cpk{ cvkqp''y km''vcng''c''ectghwn'mqqm'cv'cm''qh''vj g''kphqto cvkqp''tgncvgf ''vq''{qwt''cr r gcn0'

- **If this organization says** *yes* **to your appeal,**''yj gp''y g''o wuv'r c{ ''{qw'dcem'hqt''qwt''uj ctg''qh''yj g''equwu''qh''ectg''{qw'j cxg''tgegkxgf ''ukpeg''yj g''f cvg''y j gp''y g''uckf ''{qwt''eqxgtci g''y qwf ''gpf 0''Y g''o wuv'cmq''eqpvkpwg''vq''eqxgt''yj g''ectg''hqt''cu''nqpi ''cu''kv'ku''o gf kecm{ ''pgeguuct{ 0'Í qw'o wuv'eqpvkpwg''vq''r c{ ''{qwt''uj ctg''qh''yj g''equwu0'Kh''yj gtg''ctg''eqxgtci g''ko kcvkqpu.''yj gug''eqwf ''mo kv'j qy ''o wej ''y g''qwf ''tgko dwtug''qt''j qy ''mqpi ''y g''qwf ''eqpvkpwg''vq''eqxgt''ugtxkegu0'

- **If this organization says** *no* **to your appeal,**''kv'o gcpu''yj g{ ''ci tgg''y kj ''yj g''f gekukqp''qwt''r mcp''o cf g''vq''{qwt''hktuv'cr r gcn'cpf ''y km'pqv'ej cpi g''kv0'

- Vj g''pqvkeg''{qw'i gv'htqo ''vj g''kpf gr gpf gpv'tgxkgy ''qti cpk{ cvkqp''y km'vgm'{qw'kp''y tkkpi ''y j cv'{qw'ecp'f q''kh''{qw'y kuj ''vq''i q''qp''vq''c''Ngxgn'5''cr r gcn0'

Step 3: If the independent review organization says no to your appeal, you choose whether you want to take your appeal further.

- Vj gtg''ctg''yj tgg''cf f kkqpcn'ngxgnu''qh''cr r gcn''chvgt''Ngxgn'4.''hqt''c''vqvcn'qh''hkxg''ngxgnu''qh''cr r gcn0'Kh''{qw'y cpv'vq''i q''qp''vq''c''Ngxgn'5''cr r gcn''vj g''f gvcknu''qp''j qy ''vq''f q''vj ku''ctg''kp''vj g''y tkkgp''pqvkeg''{qw'i gv'chvgt''{qwt''Ngxgn'4''cr r gcn''f gekukqp0'

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- C"Ngxgn"5"cr r gcn"ku"tgxkgy gf "d{ "cp"Cf o kpkuvtcvkxg"Ncy "Lwf i g"qt"cwqtpg{ "cf lwf kecvqt0"
Ugevkqp"; "kp"vj ku"ej cr vgt"vgnn"o qtg"cdqwv"Ngxgn"5. "6. "cpf "7"qh"vj g"cr r gcnu"r tqeguu0"

SECTION 9   Taking your appeal to Level 3 and beyond

Section 9.1   Appeal Levels 3, 4 and 5 for Medical Service Requests

Vj ku"ugevkqp"o c{ "dg"cr r tqr tkcvg"hqt "{ qw"kh"{ qw"j cxg"o cf g"c"Ngxgn"3"cr r gcn"cpf "c"Ngxgn"4"cr r gcn"
cpf "dqvj "qh"{ qwt"cr r gcnu"j cxg"dggp "wtpgf "f qy p0"

Kh"vj g"f qnnct"xcnwg"qh"vj g"kvgo "qt "o gf kecn"ugtxkeg"{ qw"j cxg"cr r gcngf "o ggwu"egtvckp"o kpko wo "
ngxgnu. "{ qw"o c{ "dg"cdng"vq"i q"qp"vq"cf f kkqpcn"ngxgnu"qh"cr r gcn0Kh"vj g"f qnnct"xcnwg"ku"nguu"vj cp"vj g"
o kpko wo "ngxgn"{ qw"ecppqv"cr r gcn"cp{ "hwtvj gt0Vj g"y tkvgp"tgur qpug"{ qw"tgegkxg"vq"{ qwt"Ngxgn"4"
cr r gcn"y knn"gzr nckp"j qy "vq"o cmg"c"Ngxgn"5"cr r gcn0"

Hqt"o quv"ukwwcvkqpu"vj cv"kpxqnxg"cr r gcn. "vj g"ncuv"vj tgg"ngxgnu"qh"cr r gcn"y qtm"kp"o wej "vj g"uco g"
y c{ 0J gtg"ku"y j q"j cpfngu"vj g"tgxkgy "qh"{ qwt"cr r gcn"cv"gcej "qh"vj gug"ngxgnu0"

Level 3 appeal	**An Administrative Law Judge or an attorney adjudicator who works for the Federal government**"y knn"tgxkgy "{ qwt"cr r gcn"cpf "i kxg"{ qw"cp" cpuy gt0"

- **If the Administrative Law Judge or attorney adjudicator says yes to your appeal, the appeals process *may* or *may not* be over.**"Wpnkmg"c"f gekukqp"cv"c"Ngxgn"4"cr r gcn"y g"j cxg"
vj g"tki j v"vq"cr r gcn"c"Ngxgn"5"f gekukqp"vj cv"ku"hcxqtcdng"vq"{ qw0Kh"y g"f gekf g"vq"cr r gcn"kv"y knn"
i q"vq"c"Ngxgn"6"cr r gcn0"

  - Kh"y g"f gekf g"*not"vq"cr r gcn"y g"o wuv"cwvj qtk| g"qt "r tqxkf g"{ qw"y kj "vj g"ugtxkeg"y kj kp"
82"ecngpf ct "f c{ u"chvgt"tgegkxkpi "vj g"Cf o kpkuvtcvkxg"Ncy "Lwf i gøu"qt"cwqtpg{ "
cf lwf kecvqtøu"f gekukqp0"

  - Kh"y g"f gekf g"vq"cr r gcn"vj g"f gekukqp. "y g"y knn"ugpf "{ qw"c"eqr { "qh"vj g"Ngxgn"6"cr r gcn"
tgs wguv"y kj "cp{ "ceeqo r cp{ kpi "f qewo gpwu0Y g"o c{ "y ckv"hqt "vj g"Ngxgn"6"cr r gcn"
f gekukqp"dghqtg"cwvj qtk| kpi "qt "r tqxkf kpi "vj g"ugtxkeg"kp"f kur wg0"

- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may* or *may not* be over.**

  - Kh"{ qw"f gekf g"vq"ceegr v"vj ku"f gekukqp"vj cv"wtpu"f qy p"{ qwt"cr r gcn"vj g"cr r gcnu"
r tqeguu"ku"qxgt0"

  - Kh"{ qw"f q"pqv"y cpv"vq"ceegr v"vj g"f gekukqp. "{ qw"ecp"eqpvkpwg"vq"vj g"pgzv"ngxgn"qh"vj g"
tgxkgy "r tqeguu0Vj g"pqvkeg"{ qw"i gv"y knn"vgnn"{ qw"j cv"vq"f q"hqt "c"Ngxgn"6"cr r gcn0"

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Level 4 appeal	Vj g'**Medicare Appeals Council**'*Eqwpekn+'y kn'tgxkgy '{qwt'cr r gcn'cpf ' i kxg'{qw'cp'cpuy gt0'Vj g'Eqwpekn'ku'r ct v'qh'vj g'Hgf gtcn'i qxgtpo gpv0'

- **If the answer is yes, or if the Council denies our request to review a favorable Level 3 appeal decision, the appeals process *may* or *may not* be over.** 'Wprmg'c'f gekukqp'cv' Ngxgn'4.'y g'j cxg'yj g'tki j v'\q'cr r gcn'c'Ngxgn'6'f gekukqp'yj cv'ku'hcxqtcdng'\q'{qw0'Y g'y kn' f gekf g'y j gyj gt'\q'cr r gcn'yj ku'f gekukqp'\q'Ngxgn'70'
  - Kh'y g'f gekf g'*not*'\q'cr r gcn'yj g'f gekukqp.'y g'o wuv'cwyj qtk| g'qt'r tqxkf g'{qw'y kj '\yj g' ugtxkeg'y kyj kp'82'ecngpf ct 'f c{u'chygt'tgegkxkpi '\yj g'Eqwpekn'u'f gekukqp0'
  - Kh'y g'f gekf g'\q'cr r gcn'yj g'f gekukqp.'y g'y kn'ngv'{qw'mpqy 'kp'y tkkpi 0'

- **If the answer is no or if the Council denies the review request, the appeals process *may* or *may not* be over.**
  - Kh'{qw'f gekf g'\q'ceegr v'yj ku'f gekukqp'yj cv'vwtpu'f qy p'{qwt'cr r gcn'yj g'cr r gcnu' r tqeguu'ku'qxgt0'
  - Kh'{qw'f q'pqv'y cpv'\q'ceegr v'yj g'f gekukqp.'{qw'o c{'dg'cdng'\q'eqpvkpwg'\q'yj g'pgzv' ngxgn'qh'yj g'tgxkgy 'r tqeguu0'Kh'yj g'Eqwpekn'uc{u'pq'\q'{qwt'cr r gcn'yj g'pqvkeg'{qw'i gv' y kn'vgn'{qw'y j gyj gt'yj g'twngu'cnqy '{qw'\q'i q'qp'\q'c'Ngxgn'7'cr r gcn'cpf 'j qy '\q' eqpvkpwg'y kyj 'c'Ngxgn'7'cr r gcn0'

Level 5 appeal	C'lwf i g'cv'yj g'**Federal District Court**'y kn'tgxkgy '{qwt'cr r gcn0'

- C'lwf i g'y kn'tgxkgy 'cn'qh'yj g'kphqto cvkqp'cpf 'f gekf g'*yes*'qt'*no*'\q'{qwt'tgs wguv0'Vj ku'ku'c' hkpcn'cpuy gt0'Vj gtg'ctg'pq'o qtg'cr r gcn'ngxgnu'chygt'yj g'Hgf gtcn'F kuvtkev'Eqwtv0'

Section 9.2   Appeal Levels 3, 4 and 5 for Part D Drug Requests

Vj ku'ugevkqp'o c{'dg'cr r tqr tkcvg'hqt '{qw'kh'{qw'j cxg'o cf g'c'Ngxgn'3'cr r gcn'cpf 'c'Ngxgn'4'cr r gcn' cpf 'dqyj 'qh'{qwt'cr r gcnu'j cxg'dggp'wtpgf 'f qy p0'

Kh'yj g'xcnwg'qh'yj g'f twi '{qw'j cxg'cr r gcngf 'o ggvu'c'egtvckp'f qmct 'co qwpv.'{qw'o c{'dg'cdng'\q'i q' qp'\q'cf f kkqpcn'ngxgnu'qh'cr r gcn0Kh'yj g'f qmct 'co qwpv'ku'nguu.'{qw'ecppqv'cr r gcn'cp{ 'hwtyj gt0'Vj g' y tkvgp'tgur qpug'{qw'tgegkxg'\q'{qwt'Ngxgn'4'cr r gcn'y kn'gzr nckp'y j q'\q'eqpvcev'cpf 'y j cv'\q'f q' \q'cum'hqt 'c'Ngxgn'5'cr r gcn0'

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Hqt"o quv"ukwcvkqpu"yj cv"kpxqnxg"cr r gcnu. "yj g"ncuv"yj tgg"ngxgnu"qh"cr r gcnu"y qtm"kp"o wej "yj g"uco g" y c{0"J gtg"ku"y j q"j cpfngu"yj g"tgxkgy "qh"{qwt"cr r gcn"cv"gcej "qh"yj gug"ngxgnu0'

Level 3 appeal	**An Administrative Law Judge or an attorney adjudicator who works for the Federal government**"y km"tgxkgy "{qwt"cr r gcn"cpf "i kxg"{qw"cp" cpuy gt0'

- **If the answer is yes, the appeals process is over.**"Y g"o wuv"**authorize or provide the drug coverage**"yj cv"y cu"cr r tqxgf "d{ "yj g"Cfo kpkuvtcvkxg"Ncy "Lwfi g"qt"cwvqpg{ " cflwfkecvqt"**within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days**"chvgt"y g"tgegkxg"yj g"f gekukqp0'

- **If the answer is no, the appeals process *may* or *may not* be over.**'

  - Kh"{qw'f gekfg"vq"ccegr v"yj ku"f gekukqp"yj cv"wtpu"f qy p"{qwt"cr r gcn"yj g"cr r gcnu" r tqeguu"ku"qxgt0'

  - Kh"{qw'f q"pqv"y cpv"vq"ccegr v"yj g"f gekukqp."{qw"ecp"eqpvkpwg"vq"yj g"pgzv"ngxgn"qh"yj g" tgxkgy "r tqeguu0Vj g"pqvkeg"{qw"i gv"y km"vgnn"{qw"y j cv"vq"f q"hqt"c"Ngxgn"6"cr r gcn0'

Level 4 appeal	Vj g"**Medicare Appeals Council**"*Eqwpekn+"y km"tgxkgy "{qwt"cr r gcn"cpf " i kxg"{qw"cp"cpuy gt0'Vj g"Eqwpekn"ku"r ctv"qh"yj g"Hgf gtcn'i qxgtpo gpv0'

- **If the answer is yes, the appeals process is over.**'Y g"o wuv"**authorize or provide the drug coverage**"yj cv"y cu"cr r tqxgf "d{ "yj g"Eqwpekn"**within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days**"chvgt"y g"tgegkxg" yj g"f gekukqp0'

- **If the answer is no, the appeals process *may* or *may not* be over.**

  - Kh"{qw'f gekfg"vq"ccegr v"yj ku"f gekukqp"yj cv"wtpu"f qy p"{qwt"cr r gcn"yj g"cr r gcnu" r tqeguu"ku"qxgt0'

  - Kh"{qw'f q"pqv"y cpv"vq"ccegr v"yj g"f gekukqp."{qw'o c{ "dg"cdng"vq"eqpvkpwg"vq"yj g"pgzv" ngxgn"qh"yj g"tgxkgy "r tqeguu0Kh"yj g"Eqwpekn"uc{u"pq"vq"{qwt"cr r gcn"qt"f gpkgu"{qwt" tgs wguv"vq"tgxkgy "yj g"cr r gcn"yj g"pqvkeg"y km"vgnn"{qw"y j gyj gt"yj g"twngu"cmqy "{qw"vq" i q"qp"vq"c"Ngxgn"7"cr r gcn0Kh"y km"cnuq"vgnn"{qw"y j q"vq"eqpvcev"cpf "y j cv"vq"f q"pgzv"kh" {qw"ej qqug"vq"eqpvkpwg"y kj "{qwt"cr r gcn0'

Level 5 appeal	C "lwf i g"cv"yj g"**Federal District Court**"y km"tgxkgy "{qwt"cr r gcn0'

- C "lwf i g"y km"tgxkgy "cn"qh"yj g"kphqto cvkqp"cpf "f gekf g"*yes*"qt"*no*"vq"{qwt"tgs wguv0Vj ku"ku"c" hkpcn"cpuy gt0Vj gtg"ctg"pq"o qtg"cr r gcn"ngxgnu"chvgt"yj g"Hgf gtcn'F kuvtkev"Eqwtv0'

MAKING COMPLAINTS

SECTION 10   How to make a complaint about quality of care, waiting times, customer service, or other concerns

Section 10.1   What kinds of problems are handled by the complaint process?

Vj g'eqo r nckpv'r tqeguu'ku'*only*'wugf "hqt"egtvckp'v{r gu'qh'r tqdngo u0'Vj ku'kpenwf gu'r tqdngo u'tgncvgf " vq's wcnkv{'qh'ectg.'y ckvkpi "vko gu."cpf "vj g'ewuvqo gt"ugtxkeg0

Kh"{qw'j cxg'c'eqo r nckpv'tgi ctf kpi "c'ugtxkeg'r tqxkf gf "d{"c'j qur kvcn'qt"umkng f "pwtukpi "hcekmkv{'vj cv' ku'pqv'r ctv'qh'vj g'r ncp'pgvy qtm'hqnqy "vj g'eqo r nckpv'r tqeguu'guvcdnkuj gf "d{"Qtki kpcn'O gf kectg0 J qy gxgt."kh"{qw'j cxg'c'eqo r nckpv'kpxqnxkpi "c'r ncp'pgvy qtm'j qur kvcn'qt"umkng f "pwtukpi "hcekmkv{" *qt"{qw'y gtg'f ktge vgf "vq'i q'vq'cp'qwv/qh/pgvy qtm'j qur kvcn'qt"umkng f "pwtukpi "hcekmkv{'d{"vj g'r ncp"qt' qpg'qh'vj g'pgvy qtm'r tqxkf gtu+."{qw'y kn'hqnqy "vj g'kpuvtwevkqpu'eqpvckpgf "kp'vj ku'ugevkqp0'Vj ku'ku" vtwg'gxgp'kh"{qw'tgegkxg f "c'O gf kectg'Uwo o ct{'P qvkeg'kpf kecvkpi "vj cv'c'encko "y cu'r tqeguug f "dwv' pqv'eqxgtgf "d{ "Qtki kpcn'O gf kectg0Hwtvj gto qtg. "kh"{qw'j cxg'c'eqo r nckpv'tgi ctf kpi "cp'go gti gpe{ " qt"wti gpvn{"pggf gf "ugtxkeg."qt'vj g'equ'uj ctkpi "hqt'j qur kvcn'qt"umkng f "pwtukpi "hcekmkv{'ugtxkegu." {qw'y kn'hqnqy "vj g'kpuvtwevkqpu'eqpvckpgf "kp'vj ku'ugevkqp0Kh"{qw'j cxg'eqo r nckpu'cdqw'qr vkqpcn' uwr r ngo gpvcn'dgpghkvu. "{qw'o c{ "cnuq'hkng'cp'cr r gcn0

J gtg'ctg'gzco r ngu'qh'vj g'nkpf u'qh'r tqdngo u'j cpf ng f "d{ "vj g'eqo r nckpv'r tqeguu0

Complaint	Example
Quality of your medical care	• Ctg"{qw'wpj cr r { "y kj "vj g's wcnkv{'qh'vj g'ectg"{qw'j cxg" tgegkxg f "*kpenwf kpi "ectg'kp'vj g'j qur kvcn+A"
Respecting your privacy	• F kf "uqo gqpg'pqv'tgur gev'{qwt'tki j v'vq'r tkxce{'qt'uj ctg" eqphkf gpvkcn'kphqto cvkqpA"
Disrespect, poor customer service, or other negative behaviors	• J cu'uqo gqpg'dggp'twf g'qt'f kutgur ge vhwn'vq'{qwA" • Ctg"{qw'wpj cr r { "y kj "qwt'O gf kec'Ewuvqo gt"UgtxkegA" • F q'{qw'hggn'{qw'ctg'dgkpi "gpeqwtci gf "vq'ngcxg'vj g'r ncpA"
Waiting times	• Ctg"{qw'j cxkpi "vtqwdng'i gvkpi "cp'cr r qkpvo gpv."qt'y ckvkpi "vqq" nqpi "vq'i gv'kvA" • J cxg"{qw'dggp'ngr v'y ckvkpi "vqq'nqpi "d{ "f qevqtu."r j cto cekuvu." qt'qvj gt'j gcnj "r tqhguukqpcnuA'Qt'd{ "qwt'O gf kec'Ewuvqo gt" Ugtxkeg'qt'qvj gt'uvchh'cv'vj g'r ncpA" ○ Gzco r ngu'kpenwf g'y ckvkpi "vqq'nqpi "qp'vj g'r j qpg."kp'vj g" y ckvkpi "qt'gzco "tqqo ."qt'i gvkpi "c'r tguetkr vkqp0"

Complaint	Example
Cleanliness	• Ctg"{qw"wpj cr r {"y kyj "yj g"engcprkpguu"qt"eqpfkvkqp"qh"c"erkpke." j qur kvcn"qt"f qevqtøu"qhhkegA"
Information you get from us	• F kf "y g"hckn"vq"i kxg"{qw"c"tgs wktgf "pqvkegA" • Ki"qwt"y tkwgp"kphqto cvkqp"j ctf "vq"wpf gtuvcpf A"
Timeliness *Vj gug"v{r gu"qh" eqo r nckpvu"ctg"cnn" tgncvgf "vq"vj g"*timeliness qh"qwt"cevkqpu"tgncvgf "vq" eqxgtci g"f gekukqpu"cpf " cr r gcnu+"*	Ki"{qw"j cxg"cumgf "hqt"c"eqxgtci g"f gekukqp"qt"o cf g"cp"cr r gcn"cpf " {qw"vj kpk"vj cv"y g"ctg"pqv"tgur qpf kpi "s wkemn{"gpqwi j ."{qw"ecp"o cmg" c"eqo r nckpv"cdqwv"qwt"unqy pguu0"J gtg"ctg"gzco r ngu<" • [qw"cumgf "wu"hqt"c"õhcuv"eqxgtci g"f gekukqpö"qt"c"õhcuv"cr r gcnö" cpf "y g"j cxg"uckf "pq="{qw"ecp"o cmg"c"eqo r nckpv0' • [qw"dgnkgxg"y g"ctg"pqv"o ggvkpi "vj g"f gcf nkpgu"hqt"eqxgtci g" f gekukqpu"qt"cr r gcn="{qw"ecp"o cmg"c"eqo r nckpv0' • [qw"dgnkgxg"y g"ctg"pqv"o ggvkpi "f gcf nkpgu"hqt"eqxgtkpi "qt" tgko dwtukpi "{qw"hqt"egtvckp"o gf kecn"ugtxkegu"qt"f twi u."vj cv" y gtg"cr r tqxgf ="{qw"ecp"o cmg"c"eqo r nckpv0' • [qw"dgnkgxg"y g"hckngf "vq"o ggv"tgs wktgf "f gcf nkpgu"hqt" hqtы ctf kpi "{qwt"ecug"vq"vj g"kpf gr gpf gpv"tgxkgy "qti cpk| cvkqp=" {qw"ecp"o cmg"c"eqo r nckpv0'

Section 10.2   How to make a complaint

Legal Terms
• C'**"Complaint"**"ku'cnuq'ecngf "c'**"grievance."**   • **"Making a complaint"**"ku'cnuq'ecngf "**"filing a grievance."**   • **"Using the process for complaints"**"ku'cnuq'ecngf "**"using the process for filing a grievance."**   • C'**"fast complaint"**"ku'cnuq'ecngf "cp'**"expedited grievance."**

Section 10.3   Step-by-step: Making a complaint

Step 1: Contact us promptly – either by phone or in writing.

• **Usually, calling Medica Customer Service is the first step.**"Kf'yj gtg'ku'cp{ yj kpi "gnug"{qw' pggf "vq'f q.'O gf kec"Ewuqo gt"Ugtxkeg"y knn'rgv'{qw'npqy 0'

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- **If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to us.** Ki'{qw'r w''{qwt'eqo r nckpv'kp''y tkkpi .''y g'y km' tgur qpf ''\q''{qwt'eqo r nckpv'kp''y tkkpi 0'

- **If you submit a written complaint it may be either by letter or complaint form.** [qw' y km'tgegkxg''c''y tkwgp''cempqy ngf i go gpv'ngwgt ''htqo ''c'Eqpuw gt 'Chhcktu'Cf xkuqt''y kj kp''32'' ecrgpf ct ''f c{ u'qh'tgegkxkpi ''{qwt'eqo r nckpv0'[qwt'ecug''y km'dg'tgxkgy gf ''\q''f gvgto kpg'kh''y g'' qtki kpcn'f gekukqp''y cu''cr r tqr tkcvg0'Y g'o wu'pqvkh{ ''{qw'qh''qwt'f gekukqp'cdqw'{qwt'' eqo r nckpv'cu''s wkemn{ 'cu''{qwt'ecug'tgs wktgu'dcugf ''qp''{qwt'j gcnj ''uvcwwu.''dw'pq'ncvgt ''\j cp''52'' ecrgpf ct ''f c{ u'chvgt 'tgegkxkpi ''{qwt'eqo r nckpv0'Y g'o c{ ''gzvgpf ''\j g'ko ghtco g''d{ ''wr ''\q''36'' ecrgpf ct ''f c{ u'kh''{qwt'gs wguv''\j g''gzvgpukqp.''qt 'kh''y g'lwuvkh{ 'c'pggf ''htqt ''cf f kvkqpcn' kphqto cvkqp'cpf ''\j g'f gnc{ ''ku'kp''{qwt'dguv'kpvgtguv0'

  O gf kec'Ewuqo gt 'Ugtxkeg''
  Cwgpvkqp<'Eqpuw gt 'Chhcktu''
  Tqwg''ER742''
  RQ''Dqz ''; 532''
  O kppgcr qnku.''O P ''77662''

  [O gf kec@eqo](O gf kec/Eqpvcev/Hqto)''

- **In certain cases, you have the right to ask for a "fast grievance," meaning that we will answer your complaint within 24 hours.** [qw'o c{ 'qpn{ ''cum'hqt 'c''hcuv'f gekukqp'kh''{qw't'' {qwtf qevqt 'dgnkgxg'y cv'y ckpi ''hqt 'c''uvcpf ctf ''f gekukqp'eqwf ''ugtkqwun{ 'j cto ''{qwt'j gcnj ''' qt''{qwt'cdkrk{ ''\q''hwpevkqp0'C ''hcuv'f gekukqp'ecp'qpn{ ''dg''tgs wguvgf ''y j gp''{qwt'eqo r nckpv' kpxqnxgu'j gcnj ''ectg'y cv''{qw'j cxg'pqv''{gv'tgegkxgf 0'[qw'ecppqv'cum'hqt 'c''hcuv'f gekukqp'hqt '' eqo r nckpvu'uwej ''cu''cukpi ''hqt 'wu'\q''r c{ ''hqt 'ectg'cntgcf { 'tgegkxgf 0'

- Vj g'**deadline**'hqt 'o cmkpi ''c''eqo r nckpv'ku'82''ecrgpf ct ''f c{ u'htqo ''y g'vko g''{qw'j cf ''y g'' r tqdngo ''{qw'y cpv'\q''eqo r nckp''cdqw0'

Step 2: We look into your complaint and give you our answer.

- **If possible, we will answer you right away.** Ki'{qw'ecnn'wu''y kj ''c'eqo r nckpv.''y g'o c{ ''dg'' cdng''\q''i kxg''{qw'cp'cpuy gt 'qp''y g'uco g'r j qpg'ecnn0'

- **Most complaints are answered within 30 calendar days.** Ki'y g'pggf 'o qtg'kphqto cvkqp'' cpf ''y g'f gnc{ 'ku'kp''{qwt'dguv'kpvgtguv'qt 'kh''{qw'cum'hqt 'o qtg'\ko g.''y g'ecp''\cmg'wr ''\q''36'o qtg' ecrgpf ct ''f c{ u''*66''ecrgpf ct ''f c{ u'\qvcn+'\q''cpuy gt ''{qwt'eqo r nckpv0'Ki'y g'f ekf g''\q''\cmg'gzvtc' f c{ u.''y g'y km'\gm''{qw'kp''y tkkpi 0'

- **If you are making a complaint because we denied your request for a "fast coverage decision" or a "fast appeal," we will automatically give you a "fast complaint."** Ki'{qw' j cxg''c''ohcuv'eqo r nckpv.''kv'o gcpu''y g'y km'i kxg''{qw'**an answer within 24 hours**0'

- **If we do not agree**'y kj ''uqo g'qt 'cm'qh''{qwt'eqo r nckpv'qt 'f qpøv'\cmg'tgur qpukdkrk{ 'hqt ''y g'' r tqdngo ''{qw'ctg'eqo r nckpkpi ''cdqw.''y g'y km'kpenwf g''qwt 'tgcuqpu''kp''qwt 'tgur qpug''\q''{qw0'

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**Chapter 9.   What to do if you have a problem or complaint
                (coverage decisions, appeals, complaints)**

Section 10.4   You can also make complaints about quality of care to the Quality Improvement Organization

Y j gp"{qwt"eqo r nckpv"ku"cdqww"*quality of care.*"{qw"cnuq"j cxg"yq"gzvtc"qr vkqpu<"

- **You can make your complaint directly to the Quality Improvement Organization.**"
  Vj g"S wcnkv{ "Ko r tqxgo gpv"Qti cpk| cvkqp"ku"c"i tqwr "qh"r tcevkekpi "f qevqtu"cpf "qvj gt"j gcnvj "
  ectg"gzr gtvu"r ckf "d{ "vj g"Hgf gtcn"i qxgtpo gpv"vq"ej gem"cpf "ko r tqxg"vj g"ectg"i kxgp"vq"
  O gf kectg"r cvkgpvu0"Ej cr vgt"4"j cu"eqpvcev"kphqto cvkqp0"

<div align="center">Or</div>

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

Section 10.5   You can also tell Medicare about your complaint

[qw"ecp"uwdo kv"c"eqo r nckpv"cdqww"qwt"r ncp"f ktgevn{ "vq"O gf kectg0"Vq"uwdo kv"c"eqo r nckpv"vq"
O gf kectg."i q"vq"y y y 0o gf kectg0 qx1O gf kectgEqo r nckpvHqto 1j qo g0cur z0"[qw"o c{ "cnuq"ecn"
3/: 22/O GF KECTG"*3/: 22/855/6449+0"VV["IVF F "wugtu"ecp"ecn"3/: 99/6: 8/426: 0"

CHAPTER 10:

Ending your membership in the plan

SECTION 1 Introduction to ending your membership in our plan

Gpf kpi "{qwt"o go dgtuj kr "kp"qwt"r ncp"o c{"dg**voluntary**"*{qwt"qy p"ej qkeg+"qt"**involuntary**"*pqv"{qwt"qy p"ej qkeg+<"

- [qw'o ki j v'ngcxg"qwt"r ncp"dgecwug"{qw'j cxg"f gekf gf "vj cv"{qw'*want*"vq"ngcxg0'Ugevkqpu"4"cpf "5'r tqxkf g"kphqto cvkqp"qp"gpf kpi "{qwt"o go dgtuj kr xqnwpvctkn{0'

- Vj gtg"ctg"cnuq"iko kvgf "ukwcvkqpu"yj gtg"y g"ctg"tgswktgf "vq"gpf "{qwt"o go dgtuj kr 0Ugevkqp"5"vgnu"{qw'cdqwv'ukwcvkqpu"y j gp"y g"o wuv'gpf "{qwt"o go dgtuj kr 0'

Kh"{qw'ctg"ngcxkpi "qwt"r ncp."qwt"r ncp"o wuv'eqpvkpwg"vq"r tqxkf g"{qwt"o gf kecn'ectg"cpf "r tguetkr vkqp"f tvi u"cpf "{qw'y kn'eqpvkpwg"vq"r c{"{qw'equv'uj ctg"wpvkn'{qwt"o go dgtuj kr "gpf u0'

SECTION 2 When can you end your membership in our plan?

Section 2.1 You can end your membership at any time

[qw'ecp"f kugptqn'htqo "vj ku'r ncp"cv'cp{"vko g0[qw'o c{"uy kej "vq"Qtki kpcl'O gf kectg"qt."kh"{qw'j cxg"cp"gptqnn gpv'r gtkqf ."{qw'o c{"gptqnnkp"c"O gf kectg"Cf xcpvci g"qt"cpqy j gt"O gf kectg"r tguetkr vkqp"f tvi "r ncp0Kh"{qw'j cxg"O gf kectg"r tguetkr vkqp"f tvi "eqxgtci g"vj tqwi j "qwt"r ncp."{qwt"O gf kectg"r tguetkr vkqp"f tvi "eqxgtci g"y kn'cnuq"gpf 0[qwt"o go dgtuj kr "y kn'wuwcn{"gpf "qp"vj g"ncuv'f c{"qh"vj g"o qpvj "kp"y j kej "y g"tgegkxg"{qwt"tgswguv'vq"ej cpi g"{qwt"r ncp0'

- **Note<**Kh"{qw'f kugptqn'htqo "O gf kectg"r tguetkr vkqp"f tvi "eqxgtci g"cpf "i q"y kj qwv'etgf kvcdng"r tguetkr vkqp"f tvi "eqxgtci g"hqt"c"eqpvkpwqwu"r gtkqf "qh"85"f c{u"qt"o qtg."{qw'o c{"j cxg"vq"r c{"c"Rctv'F "ncvg"gptqnn gpv'r gpcn{"kh"{qw'lqkp"c"O gf kectg"f tvi "r ncp"ncvgt0'

Section 2.2 Where can you get more information about when you can end your membership?

Kh"{qw'j cxg"cp{"s wguvkqpu"cdqwv'gpf kpi "{qwt"o go dgtuj kr "{qw'ecp<"

- **Call Medica Customer Service**0'

- Hkpf "vj g"kphqto cvkqp"kp"vj g"*Medicare & You 2023*"j cpf dqqm0'

- Eqpvcev'**Medicare**"cv'3/: 22/O GF KECTG"*3/: 22/855/6449+."46"j qwtu"c"f c{."9"f c{u"c"y ggm0'*VV["3/: 99/6: 8/426: +0'

SECTION 3 How do you end your membership in our plan?

Section 3.1 To end your membership, you must ask us in writing

[qw'o c{"gpf "{qwt"o go dgtuj kr "kp"qwt"r ncp"cv'cp{"vko g"f wtkpi "vj g"{gct"cpf "ej cpi g"vq"Qtki kpcl'O gf kectg0Vq"gpf "{qwt"o go dgtuj kr ."{qw'o wuv'o cmg"c"tgs wguv'kp"y tkkpi "vq"wu0[qwt"o go dgtuj kr 'y kn'gpf "qp"vj g"ncuv'f c{"qh"vj g"o qpvj "kp"y j kej "y g"tgegkxg"{qwt"tgs wguv0Eqpvcev'wu"kh"{qw'pggf "o qtg"kphqto cvkqp"qp"j qy "vq"f q"vj ku0Kh"{qw'j cxg"f tvi "eqxgtci g"vj tqwi j "qwt"r ncp"cpf "{qw'ngcxg"

qwt''r ncp''f wtkpi ''yj g''{ gct.''{ qw'y km'j cxg''yj g''qr r qtwpkv{ ''vq ''lqkp''c''O gf kectg''r tguetkr vkqp''f twi ''r ncp''
yj gp''{ qw'hgcxg0'

Vj g''vcdng''dgmy ''gzr nckpu''j qy ''{ qw'uj qwf ''gpf ''{ qwt''o go dgtuj kr ''kp''qwt''r ncp0'

If you would like to switch from our plan to:	This is what you should do:
• Cpqyj gt''O gf kectg'' j gcnj ''r ncp0'	• Gptqmi'kp''yj g''pgy ''O gf kectg''j gcnj ''r ncp0' [qw'y kni'cwqo cvkecm{ ''dg''f kugptqmgf ''htqo ''qwt''r ncp''y j gp''{ qwt''pgy ''r ncp'u''eqxgtci g''dgi kpu0'
• Qtki kpcn'O gf kectg'' *with*''c''ugr ctcvg'' O gf kectg''r tguetkr vkqp'' f twi ''r ncp0'	• Gptqmi'kp''yj g''pgy ''O gf kectg''r tguetkr vkqp''f twi ''r ncp0' [qw'y kni'cwqo cvkecm{ ''dg''f kugptqmgf ''htqo ''qwt''r ncp''y j gp''{ qwt''pgy ''r ncp'u''eqxgtci g''dgi kpu0'
• Qtki kpcn'O gf kectg'' *without*''c''ugr ctcvg'' O gf kectg''r tguetkr vkqp'' f twi ''r ncp0'	• **Send us a written request to disenroll**0'Eqpvcev''O gf kec'' Ewuqo gt''Ugtxkeg''kh''{ qw'pggf ''o qtg''kphqto cvkqp''qp''j qy '' vq''f q''yj ku0' • [qw'ecp''cnuq''eqpvcev''**Medicare**''cv''3: 22/O GF KECTG'' *3: 22/855/6449+.''46'j qwtu''c''f c{.''9'f c{u''c''y ggm''cpf ''cum'' vq''dg''f kugptqngf 0'VV[''wugtu''uj qwf ''ecm'3: 99/6: 8/426: 0' • [qw'y kni'dg''f kugptqngf ''htqo ''qwt''r ncp''y j gp''{ qwt'' eqxgtci g''kp''Qtki kpcn'O gf kectg''dgi kpu0'

Note:''Kh''{ qw'f kugptqm'htqo ''O gf kectg''r tguetkr vkqp''f twi ''eqxgtci g''cpf ''i q''y kj qwt'etgf kcdng'' r tguetkr vkqp''f twi ''eqxgtci g''hqt''85''f c{u''qt''o qtg''kp''c''tqy .''{ qw'o c{''j cxg''vq''r c{''c''Rctv''F ''ncvg'' gptqmo gpv'r gpcn{ ''kh''{ qw'lqkp''c''O gf kectg''f twi ''r ncp''ncvgt0'

SECTION 4   Until your membership ends, you must keep getting your medical services and drugs through our plan

Wpvkn'{ qwt''o go dgtuj kr ''gpf u.''cpf ''{ qw'pgy ''O gf kectg''eqxgtci g''dgi kpu.''{ qw'o wuv'eqpvkpwg''vq''i gv'' { qwt''o gf kecri'ectg''cpf ''r tguetkr vkqp''f twi u''yj tqwi j ''qwt''r ncp0'

- **Continue to use our network providers to receive medical care**0'

- **Continue to use our network pharmacies or mail-order to get your prescriptions filled**0'

- **If you are hospitalized on the day that your membership ends, your hospital stay will be covered by our plan until you are discharged**''*gxgp''kh''{ qw'ctg''f kuej cti gf ''chvgt''{ qwt'' pgy ''j gcnj ''eqxgtci g''dgi kpu+0'

- Kh"{qw"wug"qw/qh/pgyy qtm'rtqxkfgtu"vq"qdvckp"o gfkecn'ugtxkegu."yj g"ugtxkegu"ctg"eqxgtgf " wpfgt"Qtki kpcn'O gfkectg0"[qw"y km'dg"tgurqpukdng"hqt"Qtki kpcn'O gfkectgøu"equv"uj ctkpi "hqt" uwej "ugtxkegu."y kyj "yj g"gzegrvkqp"qh'go gti gpe{"cpf "wti gpvn{"pggf gf "ugtxkegu0'Kh"{qw'i gv" rtguetkrvkqp"f twi u'hqrm "cp"qw/qh/pgyy qtm'rtqxkfgt."{qw'y km'dg"tgurqpukdng"hqt'yj g"equv'qh" yj g"f twi 0'

SECTION 5 Our plan must end your membership in the plan in certain situations

Section 5.1 When must we end your membership in the plan?

Our plan must end your membership in the plan if any of the following happen<

- Kh"{qw'nqug"{qwr"grki kdknkv{"y kyj "{qwr"hqto gt"go rnq{gr"qt"wpkqp0'

- Kh"{qw'pq "nqpi gr"j cxg"O gfkectg"Rctv'D0'O go dgru'o wuv'uvc{"eqpvkpwqwun{"gptqmgf "kp" O gfkectg"Rctv'D0'

- Kh"{qw'o qxg"qw'qh'{qwr"ugtxkeg"ctgc"qr"{qw'ctg"cyc{"htqo "{qwr"ugtxkeg"ctgc"hqr"o qtg"yj cp"; 2' f c{u0'

  - Kh"{qw'o qxg"qt'vcmg"c'nqpi "vtkr ."ecmi'O gfkec'Ewuvqo gr"Ugtxkeg"vq"hkpf "qw'kf'yj g"rnceg' {qw'ctg"o qxkpi "qt'vtcxgnkpi "vq"ku'kp"qwr"rncpøu"ctgc0'

- Kh"{qw'ctg"pq "nqpi gr"c"Wpkvgf "Ucvcvgu'ekvk|gp"qt'ncy hwn{"rtgugpv'kp"yj g"Wpkvgf "Ucvcvgu0'

- Kh"{qw'dgeqo g"kpectegtcvgf "*i q"vq"rtkuqp+0'y g"y km'f kugptqm'{qw'htqo "qwr"Rctv'F "qr vkqpcn" uwr r ngo gpvcn'dgpghkv'cpf "{qw'y km'nqug"r tguetkrvkqp"f twi "eqxgtci g0'

- Kh"{qw'nkg"qr"y kyj j qnf "kpfqto cvkqp"cdqw'qyj gr"kpuwtcpeg"{qw'j cxg"yj cv'rtqxkfgu" rtguetkrvkqp"f twi "eqxgtci g."y g"o c{"f kugptqm'{qw'htqo "qwr"Rctv'F "qr vkqpcn'uwr r ngo gpvcn" dgpghkv'cpf "{qw'y km'nqug"r tguetkrvkqp"f twi "eqxgtci g0'

- Kh"{qw'kpvgpvkqpcm{"i kxg"wu"kpeqttgev'kphqto cvkqp"y j gp"{qw'ctg"gptqmkpi "kp"qwr"rncp"cpf " yj cv'kphqto cvkqp"chhgevu"{qwr"grki kdknkv{"hqr"qwr"rncp0'*Y g"ecppqv'o cmg"{qw'ngcxg"qwr"rncp" hqr"yj ku'tgcuqp"wpnguu"y g"i gv'r gto kuukqp'htqo "O gfkectg"hktuv0+'

- Kh"{qw'eqpvkpwqwun{"dgj cxg"kp"c"y c{"yj cv'ku'f kutwr vkxg"cpf "o cmgu"kv'f khhkewn'hqr"wu"vq " rtqxkf g"o gfkecn'ectg"hqr"{qw'cpf "qyj gr"o go dgru'qh'qwr"rncp0'*Y g"ecppqv'o cmg"{qw'ngcxg" qwr"rncp"hqr"yj ku'tgcuqp"wpnguu"y g"i gv'r gto kuukqp'htqo "O gfkectg"hktuv0+'

- Kh"{qw'ngv'uqo gqpg"gnug"wug"{qwr"o go dgtuj kr "ectf "vq"i gv'o gfkecn'ectg0'*Y g"ecppqv'o cmg" {qw'ngcxg"qwr"rncp"hqr"yj ku'tgcuqp"wpnguu"y g"i gv'r gto kuukqp'htqo "O gfkectg"hktuv0+'

  - Kh'y g"gpf "{qwr"o go dgtuj kr "dgecwug"qh'yj ku'tgcuqp."O gfkectg"o c{'j cxg"{qwr"ecug" kpxguvki cvgf "d{"yj g"Kpur gevqr"I gpgtcn0'

- Kh"{qw'qr"{qwr"hqto gr"go rnq{gr"qr"wpkqp'f q"pqv'r c{"yj g"rncp"r tgo kwo u0'

  - Y g"o wuv'pqvkf{"{qw'kp"y tkvkpi "yj cv'{qw'j cxg"yj q"ecngpfcr"o qpyj u'vq"r c{"yj g" rncp"r tgo kwo "dghqtg"y g"gpf "{qwr"o go dgtuj kr 0'

- Kh"{qw"ctg"tgswktgf "vq"r c{"yj g"gzvtc"Rctv"F "co qwpv"dgecwug"qh"{qwt"kpeqo g"cpf "{qw"f q"pqv"r c{"kv."Oqf kectg"y km"f kugptqm"{qw"htqo "qwt"Rctv"F "qr vkqpcn"sw p r ngo gpvcn"dgpghkv"cpf "{qw"y km"nqug"r tguetkr vkqp"f twi "eqxgtci g0"

Where can you get more information?

Kh"{qw"j cxg"s wguvkqpu"qt"y qwf "nkmg"o qtg"kphqto cvkqp"qp"y j gp"y g"ecp"gpf "{qwt"o go dgtuj kr "ecm"Oqf kec"Ewuvqo gt"Ugtxkeg0"

Section 5.2   We <u>cannot</u> ask you to leave our plan for any health-related reason

Qwt "r ncp"ku"pqv"cmqy gf "vq"cum"{qw"vq"ngcxg"qwt"r ncp"hqt "cp{ "j gcnj /tgncvgf "tgcuqp0"

What should you do if this happens?

Kh"{qw"hggn"y cv"{qw"ctg"dgkpi "cumgf "vq"ngcxg"qwt"r ncp"dgecwug"qh"c"j gcnj /tgncvgf "tgcuqp."ecm"Oqf kectg"cv"3/: 22/O GF KECTG"*3/: 22/855/6449+"46"j qwtu"c"f c{."9"f c{u"c"y ggm0"*VV["3/: 99/6: 8/426: +0"

Section 5.3   You have the right to make a complaint if we end your membership in our plan

Kh"y g"gpf "{qwt"o go dgtuj kr "kp"qwt"r ncp."y g"o wuv"vgm"{qw"qwt"tgcuqpu"kp"y tkvkpi "hqt"gpf kpi "{qwt"o go dgtuj kr 0Y g"o wuv"cnuq"gzr nckp"j qy "{qw"ecp"hkng"c"i tkgxcpeg"qt"o cng"c"eqo r nckpv"cdqwv"qwt"f gekukqp"vq"gpf "{qwt"o go dgtuj kr 0"

CHAPTER 11:

Legal notices

SECTION 1   Notice about governing law

Vj g'r tkpekr cn'ncy "\j cv'cr r nkgu'\q"\j ku'*Evidence of Coverage*"f qewo gpv'ku"Vkng'ZXKKK'qh'\j g"Uqekcn'
Ugewtkv{ "Ecv'cpf "\j g'tgi wncvkqpu'etgcvgf "wpf gt'\j g"Uqekcn'Ugewtkv{ "Ecv'd{ "\j g"Egpvgtu'hqt"
O gf kectg"("O gf kecif "Ugtxkegu. "qt'EO U0'Kp"cf f kvkqp. "qvj gt'Hgf gtcn'ncy u'o c{ "cr r n{ "cpf ."wpf gt"
egtvckp"ektewo uvcpegu. "\j g"ncy u'qh'\j g"uvcvg"{ qw'nkxg"kp0'Vj ku'o c{ "chhgev'{ qwt'tki j wu'cpf "
tgur qpukdknkvkgu'gxgp'kh'\j g"ncy u'ctg"pqv'kpenwf gf "qt"gzr nckpgf "kp"\j ku'f qewo gpv0

SECTION 2   Notice about non-discrimination

Qwt 'r ncp'o wuv'qdg{ 'ncy u'\j cv'r tqvgev'{ qw'htqo "f kuetko kpcvkqp'qt'wphckt'\tgcvo gpv0'**We don't
discriminate** 'dcugf "qp"tceg. "gvj pkekv{ ."pcvkqpcn'qtki kp. "eqnqt. "tgnki kqp. "ugz. "i gpf gt. "ci g. "ugzwcn'
qtkgpvcvkqp. "o gpvcn'qt'r j {ukecn'f kucdknkv{ ."j gcnvj "uvcwwu. "encko u'gzr gtkgpeg. "o gf kecn'j kuvqt{ ."
i gpgvke'kphqto cvkqp. "gxkf gpeg'qh'kpuwtcdknkv{ ."qt'i gqi tcr j ke'nqecvkqp'y kj kp"\j g"ugtxkeg"ctgc0'Cnn'
qti cpk| cvkqpu'\j cv'r tqxkf g'O gf kectg'j gcnvj "r ncpu. "nkmg'qwt'r ncp. "o wuv'qdg{ "Hgf gtcn'ncy u'ci ckpuv'
f kuetko kpcvkqp. "kpenwf kpi "Vkng"XKK'qh'\j g"Ekxkn'Tki j wu'Cev'qh'3; 86. "\j g"Tgj cdknkvcvkqp'Cev'qh'
3; 95. "\j g"Ci g"F kuetko kpcvkqp'Cev'qh'3; 97. "\j g"Co gtkecpu'y kj "F kucdknkvkgu'Cev. "Ugevkqp"3779'qh'
\j g"Chhqtf cdng"Ectg'Cev. "cnn'qvj gt'ncy u'\j cv'cr r n{ "\q"qti cpk| cvkqpu'\j cv'i gv'Hgf gtcn'hwpf kpi ."cpf "
cp{ "qvj gt'ncy u'cpf "twngu'\j cv'cr r n{ "hqt'cp{ "qvj gt'tgcuqp0

Kh'{ qw'y cpv'o qtg"kphqto cvkqp'qt'j cxg"eqpegtpu'cdqwv'f kuetko kpcvkqp'qt'wphckt'\tgcvo gpv. "r ngcug"
ecnn'\j g"F gr ctvo gpv'qh'J gcnvj "cpf "J wo cp'Ugtxkegu0'**Office for Civil Rights** 'cv'3/ 22/58: / 323; "
*VV["3/ 22/759/98; 9+'qt'{ qwt'nqecn'Qhhkeg'hqt'Ekxkn'Tki j wu0'[qw'ecp'cnuq'tgxkgy "kphqto cvkqp"
htqo "\j g"F gr ctvo gpv'qh'J gcnvj "cpf "J wo cp'Ugtxkegu0'Qhhkeg'hqt'Ekxkn'Tki j wu'cv'j wr u<11y y y 0j j u0
i qx1qet1kpf gz0j wo n0

Kh'{ qw'j cxg"c"f kucdknkv{ "cpf "pggf "j gnr "y kj "ceeguu'\q"ectg. "r ngcug'ecnn'wu'cv'O gf kec"Ewuvqo gt"
Ugtxkeg0'Kh'{ qw'j cxg"c"eqo r nckpv. "uwej "cu"c"r tqdngo "y kj "y j ggnej ckt'ceeguu. "O gf kec"Ewuvqo gt"
Ugtxkeg"ecp'j gnr 0

SECTION 3   Notice about Medicare Secondary Payer subrogation rights

Y g'j cxg"\j g'tki j v'cpf "tgur qpukdknkv{ "\q"eqnngev'hqt'eqxgtgf 'O gf kectg'ugtxkegu'hqt'y j kej 'O gf kectg'
ku'pqv'\j g'r tko ct{ 'r c{ gt0'Ceeqtf kpi "\q"EO U'tgi wncvkqpu'cv'64"EHT "ugevkqpu'644032: "cpf "
6450684. "qwt'r ncp. "cu"c"O gf kectg'equv'r ncp'ur qpuqt. "y knn'gzgtekug'\j g"uco g'tki j wu'qh'tgeqxgt{ 'y j cv'
\j g"Ugetgvct{ "gzgtekugu'wpf gt'EO U'tgi wncvkqpu'kp"uwdr ctwu'D'\j tqwi j 'F 'qh'r ctv'633'qh'64"EHT "
cpf "\j g"twngu'guvcdnkuj gf 'kp"\j ku'ugevkqp'uwr gtugf g'cp{ "Uvcvg"ncy u0

SECTION 4   Notice about our Rights of Recovery

O gf kec"qwt'tki j wu'ctg"uwdlgev'\q"uvcvg'cpf "hgf gtcn'ncy 0'Hqt'kphqto cvkqp'cdqwv'\j g"ghhgev'qh'uvcvg'cpf "
hgf gtcn'ncy "qp"qwt'uwdtqi cvkqp'tki j wu. "eqpvcev'cp'cwqtpg{ 0

Y g"j cxg"c"tki j v"qh"uwdtqi cvkqp"ci ckpuv"cp{ "j ktf "r ctv{.."kpf kxkf wcn"eqtr qtcvkqp."kpuwtgt."qt"qyj gt" gpvkv{ "qt"r gtuqp"y j q"o c{ "dg"ngi cm{ "tgur qpukdng"hqt"r c{ o gpv"qh"o gf kecn"gzr gpugu"tgncvgf "vq"{ qwt" kmpguu"qt"kplwt{0"

Qwt"tki j v"qh"uwdtqi cvkqp"uj cm"dg"i qxgtpgf "ceeqtf kpi "vq"vj ku"Ugevkqp0"

Qwt"tki j v"vq"tgeqxgt"qwt"uwdtqi cvkqp"kpvgtguv"cr r nkgu"qpn{ "chvgt"{ qw"j cxg"tgegkxgf "c"hwnn"tgeqxgt{ " hqt"{ qwt"kmpguu"qt"kplwt{ "htqo "cpqyj gt"uqwteg"qh"eqo r gpucvkqp"hqt"{ qwt"kmpguu"qt"kplwt{0"

Qwt"uwdtqi cvkqp"kpvgtguv"ku"vj g"tgcuqpcdng"ecuj "xcnwg"qh"cp{ "dgpghkvu"tgegkxgf "d{ "{ qw0"

Qwt"tki j v"vq"tgeqxgt"qwt"uwdtqi cvkqp"kpvgtguv"o c{ "dg"uwdlgev"vq"cp"qdnki cvkqp"d{ "O gf kec"vq"r c{ "c" r tq"tcvc"uj ctg"qh"{ qwt"f kudwtugo gpvu."cvqtpg{ "hggu"cpf "equvu."cpf "qyj gt"gzr gpugu"kpewttgf "kp" qdvckpkpi "c"tgeqxgt{ "htqo "cpqyj gt"uqwteg"wpnguu"y g"ctg"ugr ctcvgn{ "tgr tgugpvgf "d{ "cp"cwqtpg{0"Kh" y g"ctg"tgr tgugpvgf "d{ "cp"cwqtpg{.."cp"ci tggo gpv"tgi ctf kpi "cmqecvkqp"o c{ "dg"tgcej gf 0"Kh"cp" ci tggo gpv"ecppqv"dg"tgcej gf ."vj g"o cvgt"o wuv"dg"uwdo kvgf "vq"dkpf kpi "ctdkvtcvkqp0"

D{ "ceegr vkpi "eqxgtci g"wpf gt"vj g"Eqpvtcev.."{ qw"ci tgg<

30' Vq"eqqr gtcvg"y kj "wu"qt"qwt"f guki pgg"vq"j gnr "r tqvgev"qwt"ngi cn"tki j vu"wpf gt"vj ku" uwdtqi cvkqp"r tqxkukqp"cpf "vq"r tqxkf g"cnn"kphqto cvkqp"y g"o c{ "tgcuqpcdn{ "tgs wguv"vq" f gvgto kpg"qwt"tki j vu"wpf gt"vj ku"r tqxkukqp0"

40' Vq"r tqxkf g"r tqo r v"y tkvgp"pqvkeg"vq"wu"y j gp"{ qw"o cng"c"encko "ci ckpuv"c"r ctv{ "hqt" kplwtkgu0"

50' Vq"r tqxkf g"r tqo r v"y tkvgp"pqvkeg"qh"qwt"uwdtqi cvkqp"tki j vu"vq"cp{ "r ctv{ "ci ckpuv"y j qo " { qw"cuugtv"c"encko "hqt"kplwtkgu0"

60' Vq"f q"pqyj kpi "vq"f getgcug"qwt"tki j vu"wpf gt"vj ku"r tqxkukqp."gkyj gt"dghqtg"qt"chvgt" tgegkxkpi "dgpghkvu."qt"wpf gt"vj g"Eqpvtcev0"

70' Vj cv"y g"o c{ "vcng"cevkqp"vq"r tgugtxg"qwt"ngi cn"tki j vu0"Vj ku"kpenwf gu"dtkpi kpi "uwkv"kp" { qwt"pco g0"

80' Vj cv"y g"o c{ "eqmgev"qwt"uwdtqi cvkqp"kpvgtguv"htqo "vj g"r tqeggf u"qh"cp{ "ugwngo gpv"qt" lwf i o gpv"tgeqxgtgf "d{ "{ qw.."{ qwt"ngi cm"tgr tgugpvcvkxg"qt"vj g"ngi cm"tgr tgugpvcvkxgu"qh" { qwt"guvcvg"qt"pgzv"qh/nkp0"

90' Vq"j qnf "kp"vtwuv"vj g"r tqeggf u"qh"cp{ "ugwngo gpv"qt"lwf i o gpv"hqt"qwt"dgpghkv"wpf gt"vj ku" r tqxkukqp0"

CHAPTER 12:

Definitions of important words

Ambulatory Surgical Center ó Cp Co dwncvqt{ Uwti kecn Egpvgt ku cp gpvkv{ vj cv qr gtcvgu gzenwukxgn{ hqt vj g r wtr qug qh hwtpklj kpi qwv cvkgpv uwti kecn ugtxkegu vq r cvkgpvu pqv tgs wktkpi j qur kcnk cvkqp cpf y j qug gzr gevgf uc{ kp vj g egpvgt f qgu pqv gzeggf 46 j qwtu0

Annual Enrollment Period ó Vj g ko g r gtkqf qh Qevqdgt 37 wpvkn F gego dgt 9 qh gcej {gct y j gp o go dgtu ecp ej cpi g vj gkt j gcnj qt f twi r ncpu0 Cu c o go dgt qh c O gf kectg Equv Rncp {qw ecp uy kej vq Qtki kpcn O gf kectg cv cp{ vko g0 Dw {qw ecp qpn{ lqkp c pgy O gf kectg j gcnj qt f twi r ncp f wtkpi egtvckp vko gu qh vj g {gct. uwej cu vj g Cppwcn Gptqnno gpv Rgtkqf0

Appeal ó Cp cr r gcn ku uqo gvj kpi {qw f q kh {qw f kuci tgg y kj qwt f gekukqp vq f gp{ c tgs wguv hqt eqxgtci g qh j gcnj ectg ugtxkegu qt r tguetkr vkqp f twi u qt r c{ o gpv hqt ugtxkegu qt f twi u {qw cntgcf { tgegkxgf0 Y qw o c{ cnuq o cng cp cr r gcn kh {qw f kuci tgg y kj qwt f gekukqp vq uvqr ugtxkegu y j cv {qw ctg tgegkxkpi 0

Balance Billing ó Y j gp c r tqxkf gt *uwej cu c f qevqt qt j qur kvcn+ dkmu c r cvkgpv o qtg vj cp vj g r ncp øu cmqy gf equv uj ctkpi co qwpv0 Cu c o go dgt qh qwt r ncp. {qw qpn{ j cxg vq r c{ qwt r ncp øu equv uj ctkpi co qwpvu y j gp {qw i gv ugtxkegu eqxgtgf d{ qwt r ncp0 Y g f q pqv cmqy r tqxkf gtu vq õdcncpeg dknnö qt qvj gty kug ej cti g {qw o qtg vj cp vj g co qwpv qh equv uj ctkpi {qwt r ncp uc{u {qw o wuv r c{0

Benefit Period ó Vj g y c{ vj cv dqvj qwt r ncp cpf Qtki kpcn O gf kectg o gcuwtgu {qwt wug qh j qur kvcn cpf umknngf pwtukpi hcekmkv{ *UP H+ ugtxkegu0 C dgpghkv r gtkqf dgi kpu vj g f c{ {qw i q kpvq c j qur kvcn qt umknngf pwtukpi hcekmkv{0 Vj g dgpghkv r gtkqf gpf u y j gp {qw j cxg pqv tgegkxgf cp{ kpr cvkgpv j qur kvcn ectg *qt umknngf ectg kp c UP H+ hqt 82 f c{u kp c tqy 0 Kh {qw i q kpvq c j qur kvcn qt c umknngf pwtukpi hcekmkv{ chvgt qpg dgpghkv r gtkqf j cu gpf gf. c pgy dgpghkv r gtkqf dgi kpu0 Vj gtg ku pq mko kv vq vj g pwo dgt qh dgpghkv r gtkqf u0

Brand Name Drug ó C r tguetkr vkqp f twi vj cv ku o cpwhcevwtgf cpf uqnf d{ vj g r j cto cegwvkecn eqo r cp{ vj cv qtki kpcnn{ tgugctej gf cpf f gxgnqr gf vj g f twi 0 Dtcpf pco g f twi u j cxg vj g uco g cevkxg/kpi tgf kgpv hqto wnc cu vj g i gpgtke xgtukqp qh vj g f twi 0 J qy gxgt. i gpgtke f twi u ctg o cpwhcevwtgf cpf uqnf d{ qvj gt f twi o cpwhcevwtgtu cpf ctg i gpgtcnn{ pqv cxckncdng wpvkn chvgt vj g r cvgpv qp vj g dtcpf pco g f twi j cu gzr ktgf0

Catastrophic Coverage Stage ó Vj g uvci g kp vj g Rctv F F twi Dgpghkv y j gtg {qw r c{ c nqy eqr c{ o gpv qt eqkpuwtcpeg hqt {qwt f twi u chvgt {qw qt qvj gt s wcnkhkgf r ctvkgu qp {qwt dgj cnh j cxg ur gpv $7,022 kp eqxgtgf f twi u f wtkpi vj g eqxgtgf {gct0

Centers for Medicare & Medicaid Services (CMS) ó Vj g Hgf gtcn ci gpe{ vj cv cf o kpkuvgtu O gf kectg0

Coinsurance ó Cp co qwpv {qw o c{ dg tgs wktgf vq r c{. gzr tguugf cu c r gtegpvci g *hqt gzco r ng 42' +cu {qwt uj ctg qh vj g equv hqt ugtxkegu qt r tguetkr vkqp f twi u0chvgt {qw r c{ cp{ f gf wevkdngu0

Complaint ó Vj g hqto cn pco g hqt õo cnkpi c eqo r nckpvö ku õhknkpi c i tkgxcpeg0ö Vj g eqo r nckpv r tqeguu ku *only* wugf hqt egtvckp V{r gu qh r tqdngo u0 Vj ku kpenwf gu r tqdngo u tgncvgf vq s wcnkv{ qh ectg. y ckvkpi vko gu. cpf vj g ewuvqo gt ugtxkeg {qw tgegkxg0Kh cnuq kpenwf gu eqo r nckpvu kh {qwt r ncp f qgu pqv hqmqy vj g vko g r gtkqf u kp vj g cr r gcn r tqeguu0

Comprehensive Outpatient Rehabilitation Facility (CORF) ó C hcekrkv{ vj cv o ckpn{ r tqxkfgu tgj cdkrkvcvkqp ugtxkegu chygt cp krrpguu qt krlwt{. kpenwfkpi r j {ukecr vj gtcr {. uqekcr qt r u{ej qmqi kecr ugtxkegu. tgur ktcvqt{ vj gtcr {. qeewr cvkqpcr vj gtcr { cpf ur ggej /ncpi wci g r cvj qmqi { ugtxkegu. cpf j qo g gpxktqpo gpv gxcnwcvkqp ugtxkegu.

Convenience Care ó C j gcnvj ectg enkple nqecvgf kp c ugwkpi uwej cu c tgvckn uvqtg. i tqegt{ uvqtg. qt r j cto ce{. vj kej r tqxkfgu vtcvo gpv qh eqo o qp knrpguugu cpf egtvckp r tgxgpvkxg j gcnvj ectg ugtxkegu.

Copayment (or "copay") ó Cp co qwpv {qw o c{ dg tgswktgf vq r c{ cu {qwt uj ctg qh vj g equv hqt c o gfkecr ugtxkeg qt uwr r n{. nkmg c fqevqtøu xkukv. j qur kcr qwr cvkgpv xkukv. qt c r tguetkr vkqp f twi. C eqr c{o gpv ku c ugv co qwpv *hqt gzco r ng $32+. tcvj gr vj cp c r gtegpvci g.

Cost Sharing ó Equv uj ctkpi tghgtu vq co qwpvu vj cv c o go dgr j cu vq r c{ y j gp ugtxkegu qt f twi u ctg tgegkxgf. *Vj ku ku kp cffkvkqp vq vj g r ncpøu o qpvj n{ r tgo kwo 0+ Equv uj ctkpi kpenwfgu cp{ eqo dkpcvkqp qh vj g hqmqy kpi vj tgg v{r gu qh r c{o gpwu< *3+ cp{ fgfwevkdng co qwpv c r ncp o c{ ko r qug dghqtg ugtxkegu qt f twi u ctg eqxgtgf =*4+ cp{ hkzgf õeqr c{o gpvö co qwpv vj cv c r ncp tgswktgu y j gp c ur gekhke ugtxkeg qt f twi ku tgegkxgf =qt *5+ cp{ õeqkpuwtcpegö co qwpv. c r gtegpvci g qh vj g vqvcn co qwpv r ckf hqr c ugtxkeg qt f twi. vj cv c r ncp tgswktgu y j gp vj g ugtxkeg qt f twi ku tgegkxgf.

Cost-Sharing Tier ó Gxgr{ f twi qp vj g nkuv qh eqxgtgf f twi u ku kp qpg qh 7 equv uj ctkpi vkgtu. Kp i gpgtcr vj g j ki j gr vj g equv uj ctkpi vkgr. vj g j ki j gr {qwr equv hqr vj g f twi.

Coverage Determination ó C f gekukqp cdqwv y j gvj gr c f twi r tguetkdgf hqr {qw ku eqxgtgf d{ vj g r ncp cpf vj g co qwpv. kh cp{. {qw ctg tgswktgf vq r c{ hqr vj g r tguetkr vkqp. Kp i gpgtcr kh {qw dtkpi {qwr r tguetkr vkqp vq c r j cto ce{ cpf vj g r j cto ce{ vgmu {qw vj g r tguetkr vkqp kupøv eqxgtgf wpf gr {qwr r ncp. vj cv kupøv c eqxgtci g f gvgto kpcvkqp. [qw pggf vq ecm qr y tkvg vq {qwr r ncp vq cum hqr c hqto cn f gekukqp cdqwv vj g eqxgtci g. Eqxgtci g f gvgto kpcvkqpu ctg ecmgf õeqxgtci g f gekukqpuö kp vj ku f qewo gpv.

Covered Drugs ó Vj g vgto y g wug vq o gcp cm qh vj g r tguetkr vkqp f twi u eqxgtgf d{ qwt r ncp.

Covered Services ó Vj g vgto y g wug vq o gcp cm qh vj g j gcnj ectg ugtxkegu cpf uwr r nkgu vj cv ctg eqxgtgf d{ qwt r ncp.

Creditable Prescription Drug Coverage ó Rtguetkr vkqp f twi eqxgtci g *hqr gzco r ng. htqo cp go r nq{gr qt wpkqp+ vj cv ku gzr gevgf vq r c{. qp cxgtci g. cv ngcuv cu o wej cu O gfkectgøu uvcpf ctf r tguetkr vkqp f twi eqxgtci g. Rgqr ng y j q j cxg vj ku mkpf qh eqxgtci g y j gp vj g{ dgeqo g gnki kdng hqr O gfkectg ecp i gpgtcr ngr vj cv eqxgtci g y kj qwv r c{kpi c r gpcn{. kh vj g{ f ekf g vq gptqm kp O gfkectg r tguetkr vkqp f twi eqxgtci g ncvgt.

Custodial Care ó Ewuvqf kcr ectg ku r gtuqpcr ectg r tqxkf gf kp c pwtukpi j qo g. j qur keg. qt qvj gt hcekrkv{ ugwkpi y j gp {qw f q pqv pggf umkmgf o gf kecr ectg qt umkmgf pwtukpi ectg. Ewuvqf kcr ectg r tqxkf gf d{ r gqr ng y j q f q pqv j cxg r tqhguukqpcr umkmu qt vtckpkpi . kpenwf gu j gnr y kj cevkxkvkgu qh f ckn{ nkxkpi . nkmg dcvj kpi . f tguukpi . gcvkpi . i gwkpi kp qr qw qh c dgf qr ej ckt. o qxkpi ctqwpf .

cpf "wukpi "yj g"dcyj tqqo 0'Kv"o c{"cnuq"kpenwfg"yj g"mkpf "qh"j gcnyj /tgncvgf "ectg"yj cv"o quv"r gqr ng"fq "yj go ugnxgu."nkmg"wukpi "g{g"ftqr u0'O gfkectg"fqgupø'r c{"hqt"ewuvqf kcn'ectg0'

Deductible ó"Vj g"co qwpv"{qw"o wuv"r c{"hqt"j gcnyj "ectg"qt"r tguetkr vkqpu"dghqtg"qwt"r ncp"r c{u0'

Disenroll qt **Disenrollment** ó"Vj g"r tqeguu"qh"gpf kpi "{qwt"o go dgtuj kr "kp"qwt"r ncp0'

Dispensing Fee ó"C "hgg"ej cti gf "gcej "vko g"c"equxgtgf "ftwi "ku"f kur gpugf "vq"r c{"hqt"yj g"equv"qh"hknnkpi "c"r tguetkr vkqp."uwej "cu"yj g"r j cto cekuvøu"vko g"vq"r tgr ctg"cpf "r cemci g"yj g"r tguetkr vkqp0'

Doctor ó"C "F qevqt"qh"O gf kekpg"*O (F 0+."F qevqt"qh"Quvgqr cyj {"*F 0Q0+."F qevqt"qh"Rqf kcvt{ "*F (RO 0+."F qevqt"qh"Qr vqo gvt{ "*Q(F 0+."F qevqt"qh"F gpvcn"Uwti gt{ "*F (F (U0+."qt"F qevqt"qh"Ej ktqr tcevke"*F (E0+"r tcevkekpi "y kj kp"yj g"ueqr g"qh"j ku"qt"j gt "nkegpuwtg0'

Durable Medical Equipment (DME) ó"Egtvckp"o gf kecn'gs wkr o gpv"yj cv"ku"qtf gtgf "d{ "{qwt "f qevqt"hqt"o gf kecn'tgcuqpu0'Gzco r ngu"kpenwf g<j qur kcn'dgf u"qtf gtgf "d{ "c"r tqxkf gt "hqt"wug"kp"yj g"j qo g."y cmgtu."y j ggnej cktu."etwvej gu."r qy gtgf "o cvtguu'u{uvgo u."f kcdgvke"uwr r nkgu."KX"kphwukqp"r wo r u."ur ggej "i gpgtcvkpi "f gxkegu."qz{i gp"gs wkr o gpv."qt"pgdwnk| gtu0'

Emergency ó"C "o gf kecn'go gti gpe{ "ku"y j gp"{qw."qt"cp{"qyj gt "r twf gpv'nc{ r gtuqp."dgnkgxg"yj cv'{qw'j cxg"o gf kecn'u{o r vqo u'yj cv'tgs wktg'ko o gf kcvg"o gf kecn'cwgpvkqp'vq"r tgxgpv'nquu"qh'nkhg"*qt."y kj "tgur gev'vq"c"r tgi pcpv'y qo cp."yj g"j gcnyj "qh"yj g"y qo cp"qt"j gt "wpdqtp"ej kif +."nquu"qh"c"nko d."qt "nquu"qh'hwpevkqp"qh"c"nko d."qt"c"ugtkqwu"ko r ckto gpv'vq"c"dqf kn{'hwpevkqp0'Vj g"o gf kecn'u{o r vqo u"o c{"dg"cp"knnpguu."kplwt{."ugxgtg"r ckp."qt"c"o gf kecn'eqpf kvkqp"yj cv'ku"s wkemn{'i gwkpi "y qtug0'

Emergency Care ó"Eqxgtgf "ugtxkegu"yj cv'ctg<3+'tgpf gtgf "d{ "c"r tqxkf gt "s wcnkhkgf "vq"hwtpkuj "go gti gpe{ "ugtxkegu='cpf "4+'pggf gf "vq"vtgcv'.gxcnwcvg."qt"uvcdknk| g"cp"go gti gpe{ "o gf kecn'eqpf kvkqp0'Rtkqt "cwyj qtk| cvkqp"ku'pqv'tgs wktgf "hqt"Go gti gpe{ "Ectg0'

Evidence of Coverage (EOC) and Disclosure Information ó"Vj ku"f qewo gpv."cnqpi "y kj "{qwr "gptqnno gpv'hqto "cpf "cp{"qyj gt "cwcej o gpvu."tkf gtu."qt"qyj gt "qr vkqpcn'eqxgtci g"ugngevgf ."y j kej "gzr nckpu"{qwt"eqxgtci g."y j cv'y g"o wuv'f q."{qwt'tki j wu."cpf "y j cv'{qw'j cxg'vq"f q"cu"c"o go dgt "qh"qwt'r ncp0'

eVisit ó"Cp"qpnkpg"gzej cpi g"qh"pqp/wti gpv'o gf kecn'kphqto cvkqp'dgwy ggp"c"j gcnyj "ectg'r tqxkf gt "cpf "cp"guvcdnkuj gf "r cvkgpv."yj tqwi j "yj g"r tqxkf gt'i kxgu"yj g'r cvkgpv'o gf kecn'cf xkeg0'Cp'gXkukv'ku"eqpf wevgf "qxgt "c"ugewtg"gpet{r vgf "y gdukvg."cpf "ku"cp"cnvgtpcvkxg"vq"cp"qhhkeg"xkukv0'

Exception ó"C "v{r g"qh"eqxgtci g"f gekukqp"yj cv."kh'cr r tqxgf ."cnnqy u"{qw'vq"i gv'c"f twi "yj cv'ku"pqv'qp'qwt"hqto wnct{ "*c"hqto wnct{ "gzegr vkqp+."qt"i gv'c"pqp/r tghgttgf "f twi "cv'c"nqy gt "equv'uj ctkpi "ngxgn'*c'vkgtkpi "gzegr vkqp+0'[qw'o c{"cnuq"tgs wguv'cp"gzegr vkqp"kh'qwt"r ncp"tgs wktgu"{qw'vq"vt{ "cpqyj gt "f twi "dghqtg'tgegkxkpi "yj g"f twi "{qw"ctg'tgs wguvkpi ."qt'kh"qwt"r ncp"nko ku'yj g"s wcpvkv{ "qt'f quci g"qh"yj g"f twi "{qw"ctg'tgs wguvkpi "*c'hqto wnct{ "gzegr vkqp+0'

Extended Absence Option ó"Cnnqy u"{qw'vq"tgegkxg"kp/pgwy qtm'dgpghkwu'y j gp"{qw'ctg"vgo r qtctkn{'cy c{ "htqo "yj g"r ncp"ugtxkeg"ctgc0'[qw'o c{"dg"cy c{"hqt"wr "vq"pkpg"eqpugewkxg"o qpyj u'cv'c'vko g0'Ugg"Ej cr vgt "6. "Ugevkqp"404"hqt"o qtg"kphqto cvkqp0'

Extra Help ó "C" O gf kectg "qt" c "Uucvg" r tqi tco "vq" j grr "r gqr ng" y kij "nko kvgf "kpeqo g" cpf "tguqwtegu" r c{ "O gf kectg" r tguetkr vkqp "f twi "r tqi tco "equvu." uwej "cu" r tgo kwo u." f gf wevkdngu." cpf "eqkpuwtcpeg0"

Formulary ó "Ugg" **List of Covered Drugs**0"

Generic Drug ó "C" r tguetkr vkqp "f twi "vj cv" ku "cr r tqxgf "d{ "vj g" Hqqf "cpf "F twi "Cf o kpkutcvkqp" *HFC+ "cu" j cxkpi "vj g" uco g "cevkxg "kpi tgf kgpv*u+ "cu" vj g "dtcpf "pco g "f twi 0"I gpgtcm{ ."c "õi gpgtkeö "f twi "y qtmu "vj g "uco g "cu" c "dtcpf "pco g "f twi "cpf "wuwcm{ "equvu "nguu0"

Grievance ó "C" v{r g "qh" eqo r nckpv" {qw" o cmg" cdqwv" {qwt" r ncp." r tqxkf gtu." qt" r j cto cekgu." kpenwf kpi "c" eqo r nckpv" eqpegtpkpi "vj g" s wcnkv{ "qh" {qwt" ectg0 "Vj ku "f qgu "pqv" kpxqnxg "eqxgtci g "qt" r c{o gpv" f ku r wvgu0"

Habilitative Care ó "Vj ku "ku "ur ggej ." r j {ukecn"qt" qeewr cvkqpcn"vj gtcr { "y j kej "ku "tgpf gtgf "hqt" eqpi gpkvcn"f gxgnqr o gpvcn"qt" o gf kecn"eqpf kvkqpu"y j kej "j cxg "uki pkhkecpv{ "nko kvgf "vj g" uweeguuhwn" kpkvkcvkqp "qh" pqto cn" ur ggej "cpf "pqto cn" o qvqt" f gxgnqr o gpv0 "Vq" dg "eqpukf gtgf "j cdknkvcvkxg." o gcuwtcdng "hwpevkqpcn"ko r tqxgo gpv" cpf "o gcuwtcdng "r tqi tguu" o wuv" dg "o cf g "vqy ctf "cej kgxkpi "hwpevkqpcn"i qcnu. "y kij kp "c "r tgf kevcdng "r gtkqf "qh" vko g "vqy ctf "c "o go dgtøu" o cxko wo "r qvgpvkcn" cdknkv{ 0 "Vj g "f gvgto kpcvkqp "qh" y j gvj gt" uwej "o gcuwtcdng "r tqi tguu" j cu "dggp "o cf g "ku" y kij kp "vj g "uqng "f kuetgvkqp "qh" qwt" o gf kecn"f ktgevqt" qt" j ku" qt" j gt" f gukipgg. "dcugf "qp "qdlgevkxg "f qewo gpvcvkqp0"

Home Health Aide ó "C" r gtuqp "y j q" r tqxkf gu" ugtxkegu" vj cv" f q "pqv" pggf "vj g" umknnu" qh" c "nkegpugf " pwtug" qt" vj gtcr ku v." uwej "cu" j gnr "y kij "r gtuqpcn"ectg "*g0 0 "dcvj kpi ."wukpi "vj g" vqkngv." f tguukpi ."qt" ectt{kpi "qwv"vj g "r tguetkdgf "gzgtekugu+0"

Hospice ó "C" dgpghkv" vj cv" r tqxkf gu" ur gekcn"vtgcvo gpv" hqt" c "o go dgt" y j q "j cu "dggp" o gf kecm{ " egtvkhkgf "cu" vgto kpcm{ "km." o gcpkpi "j cxkpi "c "nkhg "gzr gevcpe{ "qh "8 "o qpvj u" qt" nguu0"Y g. "{qwt" r ncp. " o wuv" r tqxkf g" {qw "y kij "c "nkuv"qh "j qur kegu "kp "{qwt" i gqi tcr j ke "ctgc0"Kh "{qw" gngev" j qur keg "cpf " eqpvkpwg "vq "r c{ "r tgo kwo u" {qw "ctg "uvknn"c "o go dgt" qh "qwt" r ncp0 "[qw "ecp "uvknn"qdvckp "cnn "o gf kecm{ " pgeguuct{ "ugtxkegu "cu" y gm "cu" vj g "uwr r ngo gpvcn"dgpghkvu" y g "qhhgt0"

Hospital Inpatient Stay ó "C" j qur kvcn"uvc{ "y j gp" {qw" j cxg "dggp" hqto cm{ "cf o kvvgf "vq "vj g" j qur kvcn" hqt" umknngf "o gf kecn"ugtxkegu0"Gxgp "kh "{qw" uvc{ "kp "vj g "j qur kvcn"qxgtpki j v. "{qw" o ki j v"uvknn"dg " eqpukf gtgf "cp "õqwvr cvkgpv0ö"

Income Related Monthly Adjustment Amount (IRMAA) ó "Kh "{qwt" o qf khkgf "cf lwuvgf "i tquu" kpeqo g "cu "tgr qtvgf "qp "{qwt" KTU "cz "tgvwtp "htqo "4 "{gctu "ci q "ku "cdqxg "c "egtvckp "co qwpv. "{qw øm "r c{ " vj g "uvcpf ctf "r tgo kwo "co qwpv" cpf "cp "Kpeqo g "Tgncvgf "O qpij n{ "Cf lwuvo gpv" Co qwpv. "cnuq "mpqy p" cu" KTO CC0 "KTO CC" ku "cp "gzvtc "ej cti g "cf f gf "vq "{qwt" r tgo kwo 0 "Nguu" vj cp "7' "qh "r gqr ng "y kij " O gf kectg "ctg "chhgevgf ."uq "o quv"r gqr ng "y knn"pqv"r c{ "c "j ki j gt" r tgo kwo 0"

Initial Coverage Limit ó "Vj g "o czko wo "nko kv"qh "eqxgtci g "wpf gt" vj g "Kpkvkcn"Eqxgtci g "Uvci g0"

Initial Coverage Stage ó "Vj ku "ku "vj g "uvci g "dghqtg "{qwt" vqvcn"f twi "gzr gpugu" j cxg "tgcej gf "&9.622." kpenwf kpi "co qwpvu" {qwøxg "r ckf "cpf "y j cv" qwt" r ncp "j cu "r ckf "qp "{qwt" dgj crh0"

Initial Enrollment Period ó "Y j gp" {qw "ctg "hktuv"gnki kdng "hqt" O gf kectg. "vj g "r gtkqf "qh" vko g "y j gp" {qw "ecp "uki p "wr "hqt" O gf kectg "Rctv" C "cpf "Rctv" D0"Kh "{qwøtg "gnki kdng "hqt" O gf kectg "y j gp" {qw "wtp"

87. "{qwt"Kpkxkcn'Gptqnn gpv'Rgtkqf "ku'yj g'ugxgp/o qpyj "r gtkqf "yj cv'dgi kpu'yj tgg"o qpyj u'dghqtg"yj g"
o qpyj "{qw'wtp'87."kpenwfgu'yj g"o qpyj "{qw'wtp'87."cpf "gpf u'yj tgg"o qpyj u'chvgt"yj g"o qpyj "{qw'
wtp'870'

List of Covered Drugs (Formulary or õDrug Listö)"ó"C"rkuv'qh'r tguetkr vkqp'f twi u'eqxgtgf "d{"
yj g'r ncp0'

Low Income Subsidy (LIS)"ó"Ugg"õGzvtc"Jgnr0ö"

Maximum Out-of-Pocket Amount"ó"Vj g"o quv'yj cv'{qw'r c{"qw/qh'r qemgv'f wtkpi "yj g'ecngpf ct "
{gct "hqt'eqxgtgf "Rctv'C"cpf "Rctv'D"ugtxkegu0'Co qpwu'{qw'r c{"hqt"{qw'r ncp'r tgo kwo u."O gf kectg'
Rctv'C"cpf "Rctv'D"r tgo kwo u."cpf "r tguetkr vkqp'f twi u'f q"pqv'eqwpv'qy ctf "yj g"o czko wo "
qw/qh'r qemgv'co qwpv0'

Medica Customer Service"ó"C"f gr ctvo gpv'y kj kp"qwt'r ncp'tgur qpukdng'hqt'cpuy gtkpi "{qwt"
swguvkqpu'cdqwv'{qwt'o go go dgtuj kr ."dgpghkwu."i tkgxcpegu."cpf "cr r gcnu0'

Medicaid (or Medical Assistance)"ó"C"lqkpv'Hgf gtcn'cpf "Uvcvg'r tqi tco "yj cv'j gnr u'y kj "o gf kecn'
equvu'hqt"uqo g'r gqr ng'y kj "nqy "kpeqo gu'cpf "nko kgf "tguqwtegu0Uvcvg"O gf keckf "r tqi tco u'xct{."
dww'o quv'j gcnj "ectg'equvu'ctg'eqxgtgf "kh'{qw'swcnkh{"hqt"dqyj "O gf kectg'cpf "O gf keckf 0'

Medically Accepted Indication"ó"C"wug'qh'c'f twi "yj cv'ku'gkyj gt'cr r tqxgf "d{"yj g'Hqqf "cpf "F twi "
Cf o kpkuvtcvkqp'qt"uwr r qtvgf "d{"egtvckp'tghgtgpeg'dqqmu0'

Medically Necessary"ó"Ugtxkegu."uwr r nkgu."qt'f twi u'yj cv'ctg'pggf gf "hqt'yj g'r tgxgpvkqp."f kci pquku."
qt"vtgcvo gpv'qh"{qwt'o gf kecn'eqpf kkqp'cpf "o ggv'ceegr vgf "uvcpf ctf u'qh'o gf kecn'r tcevkeg0'

Medicare"ó"Vj g'Hgf gtcn'j gcnj "kpuwtcpeg'r tqi tco "hqt'r gqr ng'87"{gctu'qh'ci g'qt'qnf gt."uqo g'
r gqr ng'wpf gt'ci g'87'y kj "egtvckp'f kucdknkkgu."cpf "r gqr ng'y kj "Gpf /Uvci g'Tgpcn'F kugcug"
*i gpgtcn{'yj qug'y kj "r gto cpgpv'mkf pg{"hcknwtg'y j q'pggf "f kcn{uku'qt"c'mkf pg{"vtcpur ncpv+0'

Medicare Advantage (MA) Plan"ó"Uqo gvko gu'ecngf "O gf kectg'Rctv'E0C"r ncp'qhfgtgf "d{"c'
r tkxcvg"eqo r cp{"yj cv'eqpvtcevu'y kj "O gf kectg'vq'r tqxkf g"{qw'y kj "cm'{qwt"O gf kectg'Rctv'C"cpf "
Rctv'D"dgpghkwu0'O gf kectg'Cf xcpvci g'Rncp'ecp'dg'cp'k+'J O Q."kk+'RRQ."c'kkk+'Rtkxcvg"
Hgg/hqt/Ugtxkeg'*RHHU+'r ncp."qt'c'kx+'O gf kectg'O gf kecn'Ucxkpi u'Ceeqwpv'*O UC+'r ncp0Dgukf gu"
ej qqukpi "htqo "yj gug'v{r gu'qh'r ncpu."c'O gf kectg'Cf xcpvci g'J O Q'qt'RRQ'r ncp'ecp'cnuq'dg'c"
Ur gekcn'P ggf u'Rncp'*UP R+0Kp'o quv'ecugu."O gf kectg'Cf xcpvci g'Rncpu'cnuq'qhfgt'O gf kectg'Rctv'F "
*r tguetkr vkqp'f twi "eqxgtci g+0Vj gug'r ncpu'ctg'ecngf "**Medicare Advantage Plans with
Prescription Drug Coverage**0'

Medicare Cost Plan"ó"C"O gf kectg'Equv'Rncp'ku'c'r ncp'qr gtcvgf "d{"c'J gcnj "O ckpvgpcpeg"
Qti cpk|cvkqp"*J O Q+'qt"Eqo r gvkkxg'O gf kecn'Rncp"*EO R+'kp'ceeqtf cpeg'y kj "c'eqpvtcev'wpf gt"
Ugevkqp'3:98*j +'qh'yj g'Cev0'

Medicare Coverage Gap Discount Program"ó"C"r tqi tco "yj cv'r tqxkf gu'f kueqwpvu'qp'o quv'
eqxgtgf "Rctv'F "dtcpf "pco g'f twi u'vq'Rctv'F "o go dgtu'y j q'j cxg'tgcej gf "yj g'Eqxgtci g'I cr "Uvci g"
cpf "y j q'ctg'pqv'cntgcf { 'tgegkxkpi "õGzvtc"Jgnr0ö'F kueqwpvu'ctg'dcugf "qp'ci tgqo gpwu'dgwy ggp'yj g"
Hgf gtcn'i qxgtpo gpv'cpf "egtvckp'f twi "o cpwhcewtgtu0'

Medicare-Covered Services ö"Ugtxkegu"eqxgtgf "d{ "O gf kectg"Rctv'C"cpf "Rctv'D0'Cm'O gf kectg"
j gcnj "r ncpu'o wuv'eqxgt'cm'qh'\j g"ugtxkegu'\j cv'ctg"eqxgtgf "d{ "O gf kectg"Rctv'C"cpf "D0'*Hqt"
o go dgtu"y j q"j cxg"qpn{ "O gf kectg"Rctv'D."\j g"r ncp"eqxgtu'qpn{ "Rctv'D"ugtxkegu0+"Vj g"\gto "
O gf kectg/Eqxgtgf "Ugtxkegu"f qgu"pqv"kpenwf g"\j g"gzvtc"dgpghkvu."uwej "cu"xkukqp."f gpvcn'qt"j gctkpi ."
\j cv'c"O gf kectg"Cf xcpvci g"r ncp"o c{ "qhhgt0"

Medicare Health Plan ö"C "O gf kectg"j gcnj "r ncp"ku"qhhgtgf "d{ "c"r tkxcvg"eqo r cp{ "\j cv'eqpvtcevu"
y kj "O gf kectg"\q"r tqxkf g"Rctv'C"cpf "Rctv'D"dgpghkvu"\q"r gqr ng"y kj "O gf kectg"y j q"gptqm'kp"\j g"
r ncp0'Vj ku"\gto "kpenwf gu"cm'O gf kectg"Cf xcpvci g"Rncpu."O gf kectg"Equv'Rncpu."Ur gekcn'P ggf u"
Rncpu."F go qpuvtcvkqp1Rknqv'Rtqi tco u."cpf "Rtqi tco u"qh'Cm/kpenwukxg"Ectg"hqt"\j g"Gnf gtn{ "
*RCEG+0'

Medicare Prescription Drug Coverage (Medicare Part D) ö"Kpuwtcpeg"\q"j gnr "r c{ "hqt"
qwvr cvkgpv'r tguetkr vkqp'f twi u."xceekpgu."dkqnqi kecnu."cpf "uqo g"uwr r nkgu'pqv'eqxgtgf "d{ "O gf kectg"
Rctv'C"qt'Rctv'D0'

õ**Medigap**ö **(Medicare Supplement Insurance) Policy** ö"O gf kectg"uwr r ngo gpv'kpuwtcpeg"uqnf "
d{ "r tkxcvg"kpuwtcpeg"eqo r cpkgu'\q"hkm'õi cr uö"kp"Qtki kpcn'O gf kectg0'O gf ki cr "r qnkekgu'qpn{ "y qtm'
y kj "Qtki kpcn'O gf kectg0'*C "O gf kectg"Equv'Rncp"ku"pqv'c"O gf ki cr "r qnke{ 0+"

Member (Member of our Plan, or õ**Plan Member**ö**)** ö"C "r gtuqp'y kj "O gf kectg"y j q"ku"gnki kdng"
\q"i gv'eqxgtgf "ugtxkegu."y j q"j cu"gptqmgf "kp"qwt"r ncp'cpf "y j qug"gptqmo gpv'j cu"dggp"eqphkto gf "
d{ "\j g"Egpvgtu"hqt"O gf kectg"("O gf keckf "Ugtxkegu"*EO U+0'

Network ö"Vj g"r ctvkekr cvkpi "r tqxkf gtu"f guetkdgf "kp"\j g"*Provider Directory0'Ugg"Ej cr vgt"3." "
Ugevkqp"504."õRtqxkf gt"F ktgevqt{ ö0'

Network Pharmacy ö"C "r j cto ce{ "\j cv'eqpvtcevu'y kj "qwt"r ncp"y j gtg"o go dgtu"qh'qwt"r ncp"ecp"
i gv'\j gkt"r tguetkr vkqp'f twi "dgpghkvu0'Kp'o quv'ecugu."{ qwt"r tguetkr vkqpu'ctg"eqxgtgf "qpn{ "kh'\j g{ "ctg"
hkmgf "cv'qpg"qh'qwt"pgwy qtm'r j cto cekgu0'

Network Provider ö"õRtqxkf gtö"ku"\j g"i gpgtcn'\gto "hqt"f qevqtu."qvj gt"j gcnj "ectg"r tqhguukqpcnu."
j qur kcnu."cpf "qvj gt"j gcnj "ectg"hceknkvkgu'\j cv'ctg"nkegpugf "qt'egtvkhkgf "d{ "O gf kectg"cpf "d{ "\j g"
Uvcvg"\q"r tqxkf g"j gcnj "ectg"ugtxkegu0"**Network providers** ö"j cxg"cp"ci tggo gpv'y kj "qwt"r ncp"\q"
ceegr v'qwt"r c{ o gpv'cu"r c{ o gpv'kp"hwm'cpf "kp"uqo g"ecugu'\q"eqqtf kpcvg"cu"y gm'cu"r tqxkf g"
eqxgtgf "ugtxkegu"\q"o go dgtu"qh'qwt"r ncp0'P gwy qtm'r tqxkf gtu'ctg"cnuq"ecmgf "õr ncp"r tqxkf gtu0ö"

Organization Determination ö"C "f gekukqp"qwt"r ncp'o cmgu'cdqwv'y j gyj gt"kvgo u'qt"ugtxkegu'ctg"
eqxgtgf "qt'j qy "o wej "{ qw'j cxg"\q"r c{ "hqt'eqxgtgf "kvgo u'qt'ugtxkegu0'Qti cpk| cvkqp"
f gvgto kpcvkqpu'ctg"ecmgf "õeqxgtci g"f gekukqpuö"kp"\j ku'f qewo gpv0'

Original Medicare *õVtcf kkvkqpcn'O gf kectgö"qt'õHgg/hqt/ugtxkegö"O gf kectg+ö"Qtki kpcn'O gf kectg'
ku"qhhgtgf "d{ "\j g"i qxgtpo gpv."cpf "pqv'c"r tkxcvg"j gcnj "r ncp"nkmg"O gf kectg"Cf xcpvci g"Rncpu'cpf "
r tguetkr vkqp'f twi "r ncpu0'Wpf gt"Qtki kpcn'O gf kectg."O gf kectg"ugtxkegu'ctg"eqxgtgf "d{ "r c{ kpi "
f qevqtu."j qur kcnu."cpf "qyj gt"j gcnj "ectg"r tqxkf gtu'r c{ o gpv'co qwpvu'guvcdnkuj gf "d{ "Eqpi tguu0'
[qw'ecp"ugg"cp{ "f qevqt."j qur kcn'qt"qyj gt"j gcnj "ectg"r tqxkf gt'\j cv'ceegr vu'O gf kectg0'[qw'o wuv'
r c{ "\j g"f gf wevkdng0'O gf kectg"r c{ u"kvu"uj ctg"qh'\j g"O gf kectg/cr r tqxgf "co qwpv."cpf "{ qw'r c{ "{ qwt"

uj ctg0'Qtki kpcn'O gf kectg'j cu''y q'r ctvu<'Rctv'C''*J qur kvcn'Kpuwtcpeg+'cpf ''Rctv'D'*'O gf kecn'
Kpuwtcpeg+'cpf ''ku'cxckncdng'gxgt{y j gtg'kp'vj g''Wpkvgf ''Uvcvgu0'

Out-of-Network Provider or Out-of-Network Facility'ó'C'r tqxkf gt''qt''hcekrkv{'vj cv'f qgu''pqv''
j cxg''c''eqpvtcev'y kj ''qwt'r ncp''vq''eqqtf kpcvg''qt'r tqxkf g''eqxgtgf ''ugtxkegu'vq'o go dgtu'qh''qwt'r ncp0'
Qw/qh/pgvy qtm'r tqxkf gtu''ctg'r tqxkf gtu''vj cv'ctg'pqv'go r nq{gf ..'qy pgf ..'qt'qr gtcvgf 'd{'qwt'r ncp0'

Out-of-Pocket Costs'ó'Ugg'vj g'f ghkpkvkqp'hqt'õequv''uj ctkpi ö'cdqxg0'C'o go dgtøu'equv'uj ctkpi ''
tgs wktgo gpv'vq'r c{'hqt'c'r qtvkqp'qh'ugtxkegu'qt'f twi u'tgegkxgf ''ku'cnuq'tghgttgf ''vq'cu'vj g'o go dgtøu''
õqwv/qh/r qemgvö'equv'tgs wktgo gpv0'

PACE Plan'ó'C''RCEG'*'Rtqi tco ''qh'Cm/Kpenwukxg'Ectg'hqt'vj g''Grf gtn{+'r ncp'eqo dkpgu'o gf kecn''
uqekcn'cpf ''ngpi /vgto ''ectg'*'NVE+'ugtxkegu'hqt'htckn'r gqr ng'vq''j gnr ''r gqr ng'uvc{'kpf gr gpf gpv'cpf ''
rkxkpi ''kp'vj gkt'eqo o wpkv{'*'kpuvgcf 'qh'o qxkpi ''vq'c'pwtukpi ''j qo g+'cu'nqpi ''cu'r quukdng0'Rgqr ng''
gptqnngf ''kp'RCEG'r ncpu'tgegkxg'dqvj ''vj gkt'O gf kectg'cpf ''O gf keckf 'dgpghkvu'vj tqwi j ''vj g'r ncp0'

Part C ó'ugg''õO gf kectg'Cf xcpvci g''*'O C+'Rncp0ö''

Part D''ó''Vj g'xqnwpvct{''O gf kectg'Rtguetkr vkqp'F twi ''Dgpghkv'Rtqi tco 0'

Part D Drugs''ó'F twi u'vj cv'ecp'dg'eqxgtgf ''wpf gt'Rctv'F 0'Y g'o c{'qt'o c{'pqv'qhhgt'cm'Rctv'F ''
f twi u0'Egtvckp'ecvgi qtkgu'qh'f twi u'j cxg''dggp''gzenwf gf 'cu'eqxgtgf 'Rctv'F ''f twi u'd{''Eqpi tguu0'
Egtvckp'ecvgi qtkgu'qh'Rctv'F ''f twi u'o wuv'dg'eqxgtgf 'd{'gxgt{'r ncp0'

Part D Late Enrollment Penalty ó'Cp'co qwpv'cf f gf ''vq''{qwt'o qpvj n{'r tgo kwo ''hqt'O gf kectg''
f twi ''eqxgtci g'kh'{qw'i q'y kj qw'etgf kvcdng'eqxgtci g'*'eqxgtci g'vj cv'ku'gzr gevgf ''vq'r c{..'qp''
cxgtci g..'cv'ngcuv'cu'o wej ''cu'uvcpf ctf 'O gf kectg'r tguetkr vkqp'f twi ''eqxgtci g+'hqt'c'eqpvkpwqwu''
r gtkqf 'qh'85''f c{u'qt'o qtg'chvgt''{qw'ctg'hktuv'gnki kdng'vq''lqkp'c'Rctv'F ''r ncp0'

Physician'ó'C'F qevqt'qh'O gf kekpg'*'O (F 0+..'F qevqt'qh'Quvgqr cvj {''*'F 0Q0+..'F qevqt'qh'Rqf kcvt{''
'F (RO 0+..'F qevqt'qh'Qr vqo gvt{'''Q(F 0+..'F qevqt'qh'F gpvcn'Uwti gt{''*'F (F 0U0+..'qt'F qevqt'qh''
Ej ktqr tcevke'*'F (E0+'r tcevkekpi ''y kj kp'vj g''ueqr g'qh'j ku'qt'j gt'nkegpuwtg0'

Preferred Cost Sharing'ó'Rtghgttgf ''equv'uj ctkpi ''o gcpu''nqy gt'equv'uj ctkpi ''hqt'egtvckp'eqxgtgf ''
Rctv'F ''f twi u'cv'egtvckp'pgvy qtm'r j cto cekgu0'

Preferred Provider Organization (PPO) Plan ó'C''Rtghgttgf ''Rtqxkf gt'Qti cpk|cvkqp'r ncp'ku'c''
O gf kectg'Cf xcpvci g'Rncp'vj cv'j cu'c''pgvy qtm'qh'eqpvtcevgf ''r tqxkf gtu'vj cv'j cxg'ci tggf ''vq''vtgcv''
r ncp'o go dgtu'hqt'c''ur gekhkgf ''r c{o gpv'co qwpv0'C''RRQ''r ncp'o wuv'eqxgt'cm'r ncp'dgpghkvu'y j gyj gt''
vj g{'ctg'tgegkxgf ''htqo ''pgvy qtm'qt'qw/qh/pgvy qtm'r tqxkf gtu0'O go dgt'equv'uj ctkpi ''y km'i gpgtcm{''
dg'j ki j gt'y j gp'r ncp'dgpghkvu'ctg'tgegkxgf ''htqo ''qw/qh/pgvy qtm'r tqxkf gtu0'RRQ'r ncpu'j cxg'cp''
cppwcn'nko kv'qp''{qwt'qw/qh/r qemgv'equvu'hqt'ugtxkegu'tgegkxgf ''htqo ''pgvy qtm'*'r tghgttgf +'r tqxkf gtu'
cpf 'c''j ki j gt'nko kv'qp''{qwt'vqvcn'eqo dkpgf 'qw/qh/r qemgv'equvu'hqt'ugtxkegu'htqo ''dqvj ''pgvy qtm'
'r tghgttgf +'cpf ''qw/qh/pgvy qtm''pqp/r tghgttgf +'r tqxkf gtu0'

Premium'ó''Vj g'r gtkqf ke'r c{o gpv'vq'O gf kectg..'cp'kpuwtcpeg'eqo r cp{..'qt'c'j gcnj ''ectg'r ncp'hqt''
j gcnj ''qt'r tguetkr vkqp'f twi ''eqxgtci g0'

Primary Care Doctor ó"Ku"yj g"i gpgtcn"vgto "y g"wug"hqt"c"o gf kecn"r tcevkvkqpgt"y j q"cuuwo gu"
õrtko ct{"tgur qpukdknkv{"ó"hqt"c"r cvkgpvøu"ectg"kpenwf kpi "tgi wct"ej gemwr u."r tgxgpvkxg"ectg."tghgttcn"
vq"ur gekcnkuvu"cpf "eqqtf kpcvkqp"qh"ectg0O kf/pgxgn"r tcevkvkqpgtu."uwej "cu"Rj {ukekcp"Cuukuvcpu"cpf "
P wtug"Rtcevkvkqpgtu."yj cv"r tcevkeg"kp"c"r tko ct{"ectg"f qevqtøu"qhhkeg"y km"dg"eqpukf gtgf "cu"r tko ct{"
ectg"f qevqtu"hqt"yj g"r wtr qug"qh"f gvgto kpkpi "yj g"co qwpv"qh"yj g"qhhkeg"xkukv"eqr c{o gpv"wpf gt"qwt"
Rncp0"Kpvgtpcn"O gf kekpg"cpf "Hco kn{"Rtcevkeg"f qevqtu"y km"dg"eqpukf gtgf "cu"r tko ct{"ectg"f qevqtu"
hqt"yj g"r wtr qug"qh"f gvgto kpkpi "yj g"co qwpv"qh"yj g"qhhkeg"xkukv"eqr c{o gpv"wpf gt"Rncp0"
Ej cr vgt"6"vgnnu"cdqwv"qhhkeg"xkukv"eqr c{o gpu0

Prior Authorization ó"Cr r tqxcn"kp"cf xcpeg"vq"i gv"ugtxkegu"qt"egtvckp"f twi u"yj cv"o c{"qt"o c{"pqv"
dg"qp"qwt"hqto wnct{0"Uqo g"f twi u"ctg"eqxgtgf "qpn{"kh"{qwt"f qevqt"qt"qyj gt"pgvy qtm"r tqxkf gt"i gvu"
õr tkqt"cwyj qtk| cvkqpö"htqo "wu0"Eqxgtgf "f twi u"yj cv"pggf "r tkqt"cwyj qtk| cvkqp"ctg"o ctmgf "kp"yj g"
hqto wnct{0

Prosthetics and Orthotics ó"O gf kecn"f gxkegu"kpenwf kpi ."dwv"ctg"pqv"nko kvgf "vq<"cto ."dcem"cpf "
pgem"dtcegu="ctvkhkekcn"nko du="ctvkhkekcn"g{gu="cpf "f gxkegu"pggf gf "vq"tgr ncег"cp"kpvgtpcn"dqf {"r ctv"
qt"hwpevkqp."kpenwf kpi "quvqo {"uwr r nkgu"cpf "gpvgtcn"cpf "r ctgpvgtcn"pwvtkvkqp"yj gtcr {0

Quality Improvement Organization (QIO) ó"C"i tqwr "qh"r tcevkekpi "f qevqtu"cpf "qyj gt"j gcnyj "
ectg"gzr gtvu"r ckf "d{"yj g"Hgf gtcn"i qxgtpo gpv"vq"ej gem"cpf "ko r tqxg"yj g"ectg"i kxgp"vq"O gf kectg"
r cvkgpvu0

Quantity Limits ó"C"o cpci go gpv"vqqn"yj cv"ku"f guki pgf "vq"ko kv"yj g"wug"qh"ugngevgf "f twi u"hqt"
swcnkv{."uchgv{."qt"wvknk| cvkqp"tgcuqpu0Nko ku"o c{"dg"qp"yj g"co qwpv"qh"yj g"f twi "yj cv"y g"eqxgt"r gt"
r tguetkr vkqp"qt"hqt"c"f ghkpgf "r gtkqf "qh"vko g0

Rehabilitation Services ó"Vj gug"ugtxkegu"kpenwf g"r j {ukecn"yj gtcr {."ur ggej "cpf "ncpi wci g"
yj gtcr {."cpf "qeewr cvkqpcn"yj gtcr {0

Service Area ó"C"i gqi tcr j ke"ctgc"yj gtg"{qwo wuv"nkxg"vq"lqkp"c"r ctvkewnct"j gcnyj "r ncp0Hqt"r ncpu"
yj cv"nko kv"yj kej "f qevqtu"cpf "j qur kvcnu"{qwo c{"wug."kvøu"cnuq"i gpgtcn{"yj g"ctgc"yj gtg"{qw"ecp"i gv"
tqwvkpg"*pqp/go gti gpe{+"ugtxkegu0Vj g"r ncp"o wuv"f kugptqnn"{qw"kh"{qw"r gto cpgpvn{"o qxg"qwv"qh"
yj g"r ncpøu"ugtxkeg"ctgc0

Skilled Nursing Facility (SNF) Care ó"Unkmgf "pwtukpi "ectg"cpf "tgj cdknkvcvkqp"ugtxkegu"r tqxkf gf "
qp"c"eqpvkpwqwu."f ckn{"dcuku"kp"c"unkmgf "pwtukpi "hcekrkv{0Gzco r ngu"qh"ectg"kpenwf g"r j {ukecn"
yj gtcr {"qt"kpvtcxgpqwu"kplgevkqpu"yj cv"ecp"qpn{"dg"i kxgp"d{"c"tgi kuvgtgf "pwtug"qt"f qevqt0

Special Enrollment Period ó"C"ugv"vko g"yj gp"o go dgtu"ecp"ej cpi g"yj gkt"j gcnyj "qt"f twi "r ncpu"qt"
tgwtp"vq"Qtki kpcn"O gf kectg0Ukvwcvkqpu"kp"y j kej "{qw"o c{"dg"gnki kdng"hqt"c"Ur gekcn"Gptqno gpv"
Rgtkqf "kpenwf g<kh"{qw"o qxg"qwuukf g"yj g"ugtxkeg"ctgc."kh"{qw"ctg"i gwkpi "õGzvtc"J gnr ö"y kyj "{qwt"
r tguetkr vkqp"f twi "equvu."kh"{qwo qxg"kpvq"c"pwtukpi "j qo g."qt"kh"y g"xkqncvg"qwt"eqptcev"y kyj "{qw0

Special Needs Plan ó"C"ur gekcn"v{r g"qh"O gf kectg"Cf xcpvci g"Rncp"yj cv"r tqxkf gu"o qtg"hqewugf "
j gcnyj "ectg"hqt"ur gekhke"i tqwr u"qh"r gqr ng."uwej "cu"yj qug"yj q"j cxg"dqyj "O gf kectg"cpf "O gf keckf ."
y j q"tgukf g"kp"c"pwtukpi "j qo g."qt"y j q"j cxg"egtvckp"ej tqpke"o gf kecn"eqpf kvkqpu0

Specialist"ó'C "ur gelcnkuv"ku'c"f qevqt"y j q"r tqxkfgu"j gcnj "ectg"ugtxkegu"hqt"c"ur gekhke"f kugcug"qt"
r ctv'qh"yj g"dqf {0'Wuwcn{"yj gug"r j {ukekcpu"j cxg"cf xcpegf "vtckpkpi "cpf "ctg"egtvkhkgf "d{"c"ur gekcnv{"
dqctf0'Gzco r ngu"qh"ur gekcnkuvu"kpenwf g"dwv"ctg"pqv"nko kvgf "vq<'Ectf kqnqi {."Ectf kqnqi {"
F gto cvqnqi {."Qpeqnqi {."Qr vqo gvt{."Qtyj qr gfkeu."Rj {ukecn'Vj gtcr {."Rqf kcvt{.'cpf "Ur ggej "
Vj gtcr {0'O kf/ngxgn'r tcevkvkqpgtu."uwej "cu'Rj {ukecp'Cuukuvcpvu"cpf "P wtug'Rtcevkvkqpgtu."y j q"
r tcevkeg"kp'c"ur gekcnuwu'qhhkeg"y kn'dg"eqpukf gtgf "cu"ur gekcnkuvu"hqt"yj g"r wtr qug"qh"f gvgto kpkpi "
yj g"co qwpv'qh"yj g"qhhkeg"xkukv'equv'uj ctkpi "wpf gt"qwt'r ncp0'Vj g"qhhkeg"xkukv'eqr c{o gpv'ku"j ki j gt"
hqt"Ur gekcnkuvu0'Ej cr vgt"6"vgnu"cdqwv'qhhkeg"xkukv'eqr c{o gpvu0'

Standard Cost Sharing"ó'Uvcpf ctf "equv'uj ctkpi "ku'equv'uj ctkpi "qyj gt'yj cp'r tghgttgf "equv'uj ctkpi "
qhhgtgf "cv'c"pgy qtm'r j cto ce{0'

Step Therapy"ó'C "wvknk{ cvkqp'qqn'yj cv'tgswktgu"{qw'vq'hktuv'vt{ "cpqyj gt"f twi "vq"vtgcv'{qwt'o gf kecn'
eqpf kvkqp'dghqtg'y g"y kn'eqxgt"yj g"f twi "{qwt'r j {ukecp'o c{ "j cxg"kpkvkcn{ "r tguetkdgf 0'

Supplemental Security Income (SSI)"ó'C "o qpyj n{ "dgpghkv'r ckf "d{ "Uqekcn'Ugewtkv{ "vq'r gqr ng"
y kyj " nko kvgf "kpeqo g"cpf "tguqwtegu"y j q"ctg"f kucdngf ."dnkpf ."qt"ci g'87'cpf "qnf gt0'UUK'dgpghkvu"ctg"
pqv'yj g"uco g"cu'Uqekcn'Ugewtkv{ "dgpghkvu0'

Urgently Needed Services"ó'Eqxgtgf "ugtxkegu'yj cv'ctg'pqv'go gti gpe{ "ugtxkegu."r tqxkfgf "y j gp"
yj g'pgy qtm'r tqxkfgtu"ctg'go r qtctkn{ "wpcxckncdng"qt"kpceeguukdng"qt"y j gp"yj g"gptqngg"ku'qwv'qh'
yj g"ugtxkeg'ctgc0'Hqt"gzco r ng."{qw'pggf "ko o gf kcvg"ectg'f wtkpi "yj g"y ggmgpf 0'Ugtxkegu'o wuv'dg"
ko o gf kcvgn{ "pggf gf "cpf "o gf kecn{ "pgeguuct{0'

ADDENDUM A

State Agency Contact Information

Addendum A. State Agency Contact Information

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State of Iowa

Ugpkqt"J gcnj "Kpuwtcpeg" Kphqto cvkqp"Rtqi tco "*UJ KKR+"	Kqy c"Fkxkukqp"qh"Kpuwtcpeg/UJ KKR"ó"Fgrctvo gpv" qh"Eqo o gteg" 3; 85"DgmiCxgpwg" Uwkvg"322" Fgu"Oqkpgu."KC"72537" " 3"*: 22+"573/6886"*vqm/htgg+" " 3"*: 22+"957/4; 64"*VV[+"Vj ku"pwo dgt"tgswktgu"urgekcn" vgngrj qpg"gswkro gpv"cpf "ku"qpn{"hqt"r gqrng"y j q"j cxg" fkhhkewnkgu"y kj "j gctkpi "qt"urgcmkpi 0" " y y y 0uj kkr 0kqy c0l qx"
Swcnkv{"Ko rtqxgo gpv" Qti cpk|cvkqp"*SKQ+"	Nkxcpvc"NNE" DHEE/SKQ" 32: 42"I wknhqtf "Tqcf " Uwkvg"424" Cppcr qnku"Lwpevkqp."OF "42923" " 3"*: : +"977/77: 2"*vqm/htgg+" Cxckncdng"; "c0 o 0ó"7"r 0o 0"Oqpfc{"ó"Htkfc{0" " 3"*: : +"; : 7/; 4; 7"*VV[+"Vj ku"pwo dgt"tgswktgu"urgekcn" vgngrj qpg"gswkro gpv"cpf "ku"qpn{"hqt"r gqrng"y j q"j cxg" fkhhkewnkgu"y kj "j gctkpi "qt"urgcmkpi 0" " y y y 0nkxcpvcskq0eqo _lgp1uvcvgu1kqy c"
Ogfkeckf "Qhhkeg"	Kqy c"Fgr ctvo gpv"qh"J wo cp"Ugtxkegu" J qqxgt"Dwknfkpi " 3527"Gcuv"Y cnpwv"Uvtggv" Fgu"Oqkpgu."KC"7253; " " 3"*: 22+"55: /: 588"*vqm/htgg+"qt" *737+"478/6828"*Fgu"Oqkpgu+" Cxckncdng"<"c0 o 0ó"7"r 0o 0"Oqpfc{"ó"Htkfc{0" " 3"*: 22+"957/4; 64"*VV[+"Vj ku"pwo dgt"tgswktgu"urgekcn" vgngrj qpg"gswkro gpv"cpf "ku"qpn{"hqt"r gqrng"y j q"j cxg" fkhhkewnkgu"y kj "j gctkpi "qt"urgcmkpi 0" " y y y 0fj u0kqy c0l qx"

Addendum A. State Agency Contact Information

State of Iowa

CKFUFtwi 'Cuukuvcpeg'Rtqitco *CFCR+	Kqy c'Fgrctvo gpv'qh'Rwdnke'Jgcnj Vjg'T{cp'Yjkvg'Rctv'D'Rtqitco Nwecu'Uvcvg'Qhhkeg'Dwknfkpi 543'Gcuv'34vj 'Uvtggv Fgu'Oqkpgu.'KC'7253; *737+'4:3/98:; '*nqecn+ 3'*:22+'957/4;64'qt'933'*VV[+'Vjku'pwodgt'tgswktgu'urgekcn'vgngrjqpg'gswkrogpv'cpf 'ku'qpn{ 'hqt'r gqrng'yjq'jcxg'fkhhkewnvgu'ykj 'jgctkpi 'qt'urgcmkpi 0' www.adap.idecrtoryiowa"

State of Kansas

Ugpkqt'Jgcnj 'Kpuwtcpeg' Eqwpugnkpi 'hqt'Mcpucu'*UJ KEM+	Mcpucu'Fgrctvogpv'hqt'Cikpi 'cpf 'Fkucdknkv{ 'Ugtxkegu' Pgy 'Gpincpf 'Dwknfkpi ' 725'Uqwj 'Mcpucu'Cxgpwg' Vqr gmc.'MU'88825' 3'*:22+': 82/7482'*vqm/htgg+'qt'*9: 7+'4; 8/6; : 8'*nqecn+'Cxckncdng': 'c0o 0ó'7'r 0o 0'Oqpfc{ 'ó'Htkfc{ 0' 3'*:22+'988/5999'*VV[+'Vjku'pwodgt'tgswktgu'urgekcn'vgngrjqpg'gswkrogpv'cpf 'ku'qpn{ 'hqt'r gqrng'yjq'jcxg'fkhhkewnvgu'ykj 'jgctkpi 'qt'urgcmkpi 0' www.kdads.ks.gov/commissions/kdoa aging
S wcnkv{ 'Ko r tqxgo gpv'Qti cpk| cvkqp' *S KQ+	Nkxcpvc'NNE' DHEE/S KQ' 32: 42'I wknhqtf 'Tqcf ' Uwkvg'424' Cppcr qnku'Lwpevkqp.'O F '42923' 3'*: : +'977/77: 2'*vqm/htgg+' Cxckncdng'; 'c0o 0ó'7'r 0o 0'Oqpfc{ 'ó'Htkfc{ 0' 3'*: : +'; : 7/; 4; 7'*VV[+'Vjku'pwodgt'tgswktgu'urgekcn'vgngrjqpg'gswkrogpv'cpf 'ku'qpn{ 'hqt'r gqrng'yjq'jcxg'fkhhkewnvgu'ykj 'jgctkpi 'qt'urgcmkpi 0' www.livantaqio.com/en/ourservices/kansas

Addendum A. State Agency Contact Information

State of Kansas	
O gf kecкlf "Qhhkeg"	McpEctg"Ellgctkpi j qwug"
	RQ"Dqz "57; ; "
	Vqr gmc."MU"88823"
	"
	3"*: 22+'9; 4/6: : 6"*vqm/htgg+"
	Cxckncdrg": "c0b 0'ó '7 'r 0b 0'O qpf c{ "ó"Htkf c{0'
	"
	933 "*VV[+'Vj ku'pwo dgt "tgs wktgu "ur gekcn'vgngr j qpg"
	gs wkr o gpv'cpf "ku'qpn{ 'hqt 'r gqr ng"y j q 'j cxg 'f khhkewnkgu"
	y kj "j gctkpi "qt 'ur gcmkpi 0'
	"
	y y y 0mcpectg0mn0 qx"
CKF UF twi "Cuukucpeg'Rtqi tco " *CFCR+"	Mcpucs'O gf kecklf "CF CR"
	3222 "UY "Lcemuqp'"
	Uwkvg "432"
	Vqr gmc. "MU"88834"
	"
	*9: 7+'4; 8/8396 "*mqecn+"
	"
	933 "*VV[+'Vj ku'pwo dgt "tgs wktgu "ur gekcn'vgngr j qpg"
	gs wkr o gpv'cpf "ku'qpn{ 'hqt 'r gqr ng"y j q 'j cxg 'f khhkewnkgu"
	y kj "j gctkpi "qt 'ur gcmkpi 0'
	"
	y y y 0cf cr 0f ktgevqt{ 1mcpucs"

"
"

State of Minnesota	
Ucvg"J gcnj "Kpuwtcpeg'Cuukucpeg" Rtqi tco "*UJ KR+"	O kppguqvc'Dqctf "qp'Ci kpi I Ugpkqt 'NkpmCi g'NkpgÌ "
	RQ"Dqz "86; 98"
	Uv0Rcwn'O P "77386"
	"
	3"*: 22+'555/4655"*vqm/htgg+"
	"
	3"*: 22+'849/574; "*VV[+'Vj ku'pwo dgt "tgs wktgu "ur gekcn' vgngr j qpg"gs wkr o gpv'cpf "ku'qpn{ 'hqt 'r gqr ng'y j q 'j cxg" f khhkewnkgu'y kj "j gctkpi "qt 'ur gcmkpi 0'
	"
	y y y 0b p0 qx ldqctf /qp/ci kpi "

Addendum A. State Agency Contact Information

State of Minnesota	
S wcnkv{ 'Ko r tqxgo gpv'Qti cpk| cvkqp" *S KQ+	Nkxcpva'NNE" DHEE/S KQ" 32: 42'I wkhqtf 'Tqcf " Uwkvg'424" Cppcr qriku'Lwpevkqp. 'O F '42923" " 3'*: : : +'746/; ; 22"*vqm/htgg+" Cxckncdrg'; 'c0o 0ó'7'r 0o 0'O qpfc{'ó'Htkfc{0' " 3'*: : : +'; : 7/: 997"*VV[+'Vj ku'pwo dgt'tgswktgu'ur gekcn' vgrgr j qpg'gs wkr o gpv'cpf 'ku'qpn{'hqt'r gqr ng"y j q'j cxg" f khhkewnkgu'y kj 'j gctkpi 'qt'ur gcmkpi 0' " y y y 0kkxcpvcskq0eqo_lgp1uvcvgulo kppguqvc"
O gf keckf 'Qhhkeg"	O kppguqvc'F gr ctvo gpv'qh'J wo cp'Ugtxkegu" RQ'Dqz '86; 98" Uv0Rcwn'O P '77386" " 3'*: 22+'879/4: 23"*vqm/htgg+"qt'*873+'653/4222"*nqecn+" Cxckncdng"; 'c0o 0ó'6<52'r 0o 0'O qpfc{'ó'Htkfc{0' " 3'*: 22+'849/574; "*VV[+'Vj ku'pwo dgt'tgswktgu'ur gekcn' vgrgr j qpg'gs wkr o gpv'cpf 'ku'qpn{'hqt'r gqr ng"y j q'j cxg" f khhkewnkgu'y kj 'j gctkpi 'qt'ur gcmkpi 0' " y y y 0o p0qxlf j u"
CKF U'F twi 'Cuukuvcpeg'Rtqi tco " *CF CR+	J KX1CKF U'Rtqi tco u'" O kppguqvc'F gr ctvo gpv'qh'J wo cp'Ugtxkegu" RQ'Dqz '86; 94" Uv0Rcwn'O P '77386" " 3'*: 22+'879/5983"*vqm/htgg+"qt'*873+'653/4636"*nqecn+" " 3'*: 22+'849/574; "qt'933"*VV[+'Vj ku'pwo dgt'tgswktgu" ur gekcn'vgrgr j qpg'gs wkr o gpv'cpf 'ku'qpn{'hqt'r gqr ng" y j q'j cxg'f khhkewnkgu'y kj 'j gctkpi 'qt'ur gcmkpi 0' " y y y 0cf cr 0f ktgevqt{ lo kppguqvc"

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State of Missouri	
Ugpkqt"J gcnj "Kpuwtcpeg"Cuukuvcpeg"Kohqto cvkqp"Rtqi tco "*UJ KR+"	Uvcvg"J gcnj "Kpuwtcpeg'Cuukuvcpeg"Rtqi tco "*ENCKO +" 3327"Ncmgxkgy "Cxgpwg" Eqnwo dkc.'O Q'87423" 3"*: 22+'5; 2/5552"*vqm/htgg+" 933"*VV[+'Vj ku'pwo dgt"tgs wktgu'ur gekcn'vgngrj qpg"gs wkr o gpv'cpf "ku'qpn{ "hqt'r gqr ng"y j q"j cxg"f khhkewnvkgu"y kvj "j gctkpi "qt'ur gcmkpi 0' y y y 0o kuuqwtkencko 0qti "
S wcnkv{ "Ko r tqxgo gpv'Qti cpk| cvkqp" *S KQ+"	Nkxcpvc'NNE" DHEE/S KQ"' 32: 42'I wkhqtf "Tqcf " Uwkvg"424" Cppcr qnku'Lwpevkqp.'O F "42923" 3"*: : +'977/77: 2"*vqm/htgg+" Cxckncdng"; c0o 0ó'7'r 0o 0'O qpfc{ "ó"Htkfc{ 0' 3"*: : +'; : 7/; 4; 7"*VV[+'Vj ku'pwo dgt"tgs wktgu'ur gekcn'vgngrj qpg"gs wkr o gpv'cpf "ku'qpn{ "hqt'r gqr ng"y j q"j cxg"f khhkewnvkgu"y kvj "j gctkpi "qt'ur gcmkpi 0' y y y 0hkxcpvcs kq0eqo _1gp1uvcvgu1o kuuqwtk"
O gf keckf "Qhhkeg"	O kuuqwtk'F gr ctvo gpv'qh'J gcnj "cpf "Ugpkqt"Ugtxkegu""" ; 34"Y knf y qqf "" RQ'Dqz "792" Lghhgtuqp"Ekv{ .'O Q'87324" 3"*: 77+'595/6858"*vqm/htgg+"qt'*795+'973/8622"*nqecn+" Cxckncdng": c0o 0ó'7'r 0o 0'O qpfc{ "ó"Htkfc{ 0' 933"*VV[+'Vj ku'pwo dgt"tgs wktgu'ur gekcn'vgngrj qpg"gs wkr o gpv'cpf "ku'qpn{ "hqt'r gqr ng"y j q"j cxg"f khhkewnvkgu"y kvj "j gctkpi "qt'ur gcmkpi 0' y y y 0o {f uu0o q0i qx"

State of Missouri	
CIF U'F twi "Cuukuvcpeg'Rtqi tco " *CF CR+"	Dwtgcw'qh'J KX.'UVF .'cpf 'J gr cvkku""" O kuuqwtk'F gr ctvo gpv'qh'J gcnj "cpf "Ugpkqt'Ugtxlegu" RQ'Dqz '792" Lghhgtuqp 'Elv{.'O Q '87324" " *795+'973/865; "*nqecn+" " 933"*VV[+'Vj ku'pwo dgt'tgswtgu'ur gekcn'vgngrj qpg" gswkr o gpv'cpf "ku'qpn{ 'hqt'r gqr ng'y j q 'j cxg'f khkewnkgu" y kj "j gctkpi "qt'ur gcmkpi 0' " y y y 0cf cr 0f ktgcvqt{ 1o kuuqwtk"

"
"

State of Nebraska	
Uvcvg'J gcnj "Kpuwtcpeg'Cuukuvcpeg Rtqi tco "*UJ KR+"	P gdtcunc'UJ KR'ó 'Nkpeqrp" 4939'Uqwj ": vj "Uvtggv' Uwkvg'6" Nkpeqrp.'P G'8: 724" " 3"*: 22+'456/933; "*vqm/htgg+'qt'*624+'693/4: 63"*nqecn+" Cxcknchng": "c0o 0ó '7'r 0o 0'O qpfc{ 'ó 'Htkfc{ 0' " 3"*: 22+': 55/9574"*VV[+'Vj ku'pwo dgt'tgswtgu'ur gekcn' vgngrj qpg"gswkr o gpv'cpf "ku'qpn{ 'hqt'r gqr ng'y j q 'j cxg" f khkewnkgu'y kj "j gctkpi "qt'ur gcmkpi 0' " y y y 0f qk0pgdtcunc0 qx 1UJ KR"
S wcnkv{ 'Ko r tqxgo gpv'Qti cpk| cvkqp" *S KQ+"	Nkxcpvc'NNE " DHEE/S KQ" 32: 42'I wknhqtf "Tqcf " Uwkvg'424" Cppcr qnku'Lwpevkqp.'O F '42923" " 3"*: : +'977/77: 2"*vqm/htgg+" Cxcknchng"; "c0o 0ó '7'r 0o 0'O qpfc{ 'ó 'Htkfc{ 0' " 3"*: : +': : 7/; 4; 7"*VV[+'Vj ku'pwo dgt'tgswtgu'ur gekcn' vgngrj qpg"gswkr o gpv'cpf "ku'qpn{ 'hqt'r gqr ng'y j q 'j cxg" f khkewnkgu'y kj "j gctkpi "qt'ur gcmkpi 0' " y y y 0kxcpvcskq0eqo 1gp1uvcvgu1pgdtcunc"

Addendum A. State Agency Contact Information

State of Nebraska	
O gf keclf "Qhhleg"	P gdtcunc'F gr ctvo gpv'qh'J gcnj "cpf "J wo cp "Ugtxlegu" RQ"Dqz"; 7248" Nkpeqrp."P G'8: 72; " " 3"*: 77+'854/9855"*vqm/htgg+'qt "*624+'693/5343"*nqecn+" Cxcklncdng": "c0b 0'6'7'r 0b 0'O qpf c{ "ó'Htkfc{ 0' " 3"*: 22+'*: 55/9574"*VV[+'Vj ku'pwo dgt'tgs wktgu'ur gekcn' vgrgr j qpg"gs wkr o gpv'cpf "ku'qpn{ "hqt'r gqr ng"y j q'j cxg" f khhkewnkgu'y kj "j gctkpi "qt'ur gcmkpi 0' " [y y y 0'j j u0pg0'qx](y y y 0'j j u0pg0'qx) "
CKF UF twi "Cuukuwcpeg'Rtqi tco " *CF CR+"	Vj g'T{cp'Y j kwg'J KX 1CKF U'Rtqi tco " RQ"Dqz"; 7248" Nkpeqrp."P G'8: 72; " " 3"*: 88+'854/4659"*vqm/htgg+'qt "*624+'693/4323"*nqecn+" " 3"*: 22+'*: 55/9574"*VV[+'Vj ku'pwo dgt'tgs wktgu'ur gekcn' vgrgr j qpg"gs wkr o gpv'cpf "ku'qpn{ "hqt'r gqr ng"y j q'j cxg" f khhkewnkgu'y kj "j gctkpi "qt'ur gcmkpi 0' " y y y 0'cf cr 0'f ktgevqt{ 1pgdtcunc "

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"

State of North Dakota	
Ugplqt"J gcnj "Kpuwtcpeg" Eqwpugnkpi "*UJ KE+"	P qtvj "F cmqvc"Kpuwtcpeg'F gr ctvo gpv'Ugplqt"J gcnj " Kpuwtcpeg'Eqwpugnkpi "Rtqi tco "*UJ KE+" 822"Gcuv'Dqwngxctf "Cxgpwg" Dkuo ctem"P F "7: 727" " 3"*: : : +'797/8833"*vqm/htgg+'qt "*923+'54: /4662"*nqecn+" " 3"*: 22+'588/8: : : "*VV[+'Vj ku'pwo dgt'tgs wktgu'ur gekcn' vgrgr j qpg"gs wkr o gpv'cpf "ku'qpn{ "hqt'r gqr ng"y j q'j cxg" f khhkewnkgu'y kj "j gctkpi "qt'ur gcmkpi 0' " [y y y 0'pf 0'qx1pf kpu...uj ke/o gf kectg](y y y 0'pf 0'qx1pf kpuluj ke/o gf kectg) "

Addendum A. State Agency Contact Information

State of North Dakota	
S wcrkv{ 'Ko r tqxgo gpv'Qti cpk{cvkqp" *S KQ+"	MGRTQ" 7922 'Nqo dctf q'Egpvgt 'F tkxg" Uwkvg '322" Ugxgp 'J km.'QJ '66353" " 3"*: : : +'539/2: ; 3"*vqm/htgg+'qt '*: 35+'4: 2/: 478"*nqecn+" Cxckncdrg"; 'c0o 0ó'7'r 0o 0'O qpf c{ 'ó 'Htkf c{ 0' " 933"*VV[+'Vj ku'pwo dgt 'tgs wktgu'ur gekcn'vgngr j qpg" gs wkr o gpv'cpf 'ku'qpn{ 'hqt 'r gqr ng'y j q 'j cxg 'f khhkewnkgu" y kj 'j gctkpi 'qt 'ur gcmkpi 0' " y y y 0hgr tqs kq0eqo 1dgpgluvcygr ci gulpqtyj f cmqvc"
O gf keckf 'Qhhkeg"	Pqtyj 'F cmqvc'F gr ctvo gpv'qh'J wo cp'Ugtxkegu""" 822 'Gcuv'Dqwngxctf 'Cxgpwg" F gr ctvo gpv'547" Dkuo ctem'P F '7: 727" " 3"*: 22+'694/4844"*vqm/htgg+'qt '*923+'54: /4532"*nqecn+" Cxckncdrg"; 'c0o 0ó'7'r 0o 0'O qpf c{ 'ó 'Htkf c{ 0' " 3"*: 22+'588/8: : : "*VV[+'Vj ku'pwo dgt 'tgs wktgu'ur gekcn' vgngr j qpg"gs wkr o gpv'cpf 'ku'qpn{ 'hqt 'r gqr ng'y j q 'j cxg" f khhkewnkgu'y kj 'j gctkpi 'qt 'ur gcmkpi 0' " y y y 0pf 0 qx1f j u1ugtxkegu1o gf keckf1ervm 1o gf keckf "
CKF UF twi 'Cuukucpeg'Rtqi tco " *CFCR+"	Pqtyj 'F cmqvc'F gr ctvo gpv'qh'J gcnj "J KX1CKF U'Rtqi tco " 4857 'Gcuv'O ckp 'Cxgpwg" Dkuo ctem'P F '7: 728" " 3"*: 22+'694/43: 2"*vqm/htgg+'qt '*923+'54: /459: "*nqecn+" " 933"*VV[+'Vj ku'pwo dgt 'tgs wktgu'ur gekcn'vgngr j qpg" gs wkr o gpv'cpf 'ku'qpn{ 'hqt 'r gqr ng'y j q 'j cxg 'f khhkewnkgu" y kj 'j gctkpi 'qt 'ur gcmkpi 0' " y y y 0cf cr 0f ktgevqt{ 1pqtyj /f cmqvc"

"
"

State of Oklahoma	
Uvcvg"J gcnj "Kpuwtcpeg"Cuukuvcpeg**"** Rtqi tco "*UJ KR+"	O gf kectg"Cuukuvcpeg"Rtqi tco "*O CR+" 622"P qtvj gcuv"72vj "Uvtggv" Qmrcj qo c"Ekv{ "QM"95327" " 3"*: 22+"985/4: 4: "*kp/uvcvg"qpn{ +"qt"*627+"743/4: 4: "* mqecn+" " 933"*VV[+"Vj ku"pwo dgt"tgswktgu"urgekcn"vgngrj qpg" gswkro gpv"cpf "ku"qpn{ "hqt"rgqrng"y j q"j cxg"f khhkewnvkgu" y kvj "j gctkpi "qt"urgcmkpi 0" " y y y 0o cr0qmf0qmn0i qx"
S wcnkv{ "Ko rtqxgo gpv"Qti cpk| cvkqp" *S KQ+"	MGRTQ" 7423"Y guv"Mgppgf{ "Dqwngxctf " Uwkvg"; 22" Vco r c."HN"5582; " " 3"*: : +"537/2858"qt"*438+"669/; 826"*nqecn+" Cxckncdng"; "c0o 0ó"7"r 0o 0"O qpfc{ "ó"Htkfc{ 0" " 933"*VV[+"Vj ku"pwo dgt"tgswktgu"urgekcn"vgngrj qpg" gswkro gpv"cpf "ku"qpn{ "hqt"rgqrng"y j q"j cxg"f khhkewnvkgu" y kvj "j gctkpi "qt"urgcmkpi 0" " y y y 0mgrtqswkq0eqo _kdgpg1uvcvgr ci gu1qmrcj qo c"
O gf keckf "Qhhkeg"	Qmrcj qo c"Uvcvg"F grctvo gpv"qh"J gcnj " 345"Tqdgtv"U0Mgtt"Cxgpwg" Uwkvg"3924" Qmrcj qo c"Ekv{ ."QM"95324" " 3"*: 22+"744/2425"*vqnn/htgg+"qt"*627+"648/: 222"*nqecn+" Cxckncdng"; "c0o 0ó"7"r 0o 0"O qpfc{ "ó"Htkfc{ 0" " 933"*VV[+"Vj ku"pwo dgt"tgswktgu"urgekcn"vgngrj qpg" gswkro gpv"cpf "ku"qpn{ "hqt"rgqrng"y j q"j cxg"f khhkewnvkgu" y kvj "j gctkpi "qt"urgcmkpi 0" " y y y 0qmrcj qo c0i qx1j gcnj 0j vo r"

Addendum A. State Agency Contact Information

State of Oklahoma	
CKF UF twi 'Cuukuvcpeg'Rtqi tco " *CF CR+"	J KX IUVF "Ugtxlegu'F kxlukqp."Qmrcj qo c'Uvcvg'F gr ctvo gpv' qh'J gcnj " 3222'P qtyj gcuv'32yj "Uvtggv' O ckd'F tqr "252: " Qmrcj qo c'Ekv{ .'QM'95339" *627+'648/: 622 "*mqecn+" 933 "*VV[+'Vj ku'pwo dgt 'tgs wktgu'ur gekcn'vgngr j qpg" gs wkr o gpv'cpf "ku'qpn{ 'hqt 'r gqr ng'y j q 'j cxg 'f khhlewnvkgu" y kyj 'j gctkpi "qt 'ur gcmkpi 0' [y y y Qcf cr Qf ktgevqr{ Iqmmcj qo c"](#)

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"

State of South Dakota	
Uvcvg'J gcnj "Kpuwtcpeg'Cuukuvcpeg" Rtqi tco "*UJ KR+"	Ugpkqt"J gcnj "Kphqto cvkqp"(" Kpuwtcpeg'Gf wecvkqp"*UJ KKP G+" " Egpvtcn'Uqwj "F cmqvc" 922'I qxgtpqtu'F tkxg" Rkgttg."UF '79723" " Egpvtcn'Uqwj "F cmqvc<3 "*: 99+'553/6: 56 "*vqm/htgg+" qt "*827+'6; 8/243; "*mqecn+" " Gcuvgtp"Uqwj "F cmqvc" 4522 "Y guv'68yj "Uvtggv' Ukqwz 'Hcmu."UF '79327" " Gcuvgtp"Uqwj "F cmqvc<3 "*: 22+'758/: 3; 9 "*vqm/htgg+" qt "*827+'555/5536 "*mqecn+" " Y guvgtp"Uqwj "F cmqvc" 4422'P qtyj "O cr ng'Cxgpwg" Uwkvg'326 " Tcr kf 'Ekv{ .'UF '79923 " " Y guvgtp"Uqwj "F cmqvc<3 "*: 99+'4: 8/; 294 "*vqm/htgg+" qt "*827+'564/: 857 "*mqecn+" " 933 "*VV[+'Vj ku'pwo dgt 'tgs wktgu'ur gekcn'vgngr j qpg" gs wkr o gpv'cpf "ku'qpn{ 'hqt 'r gqr ng'y j q 'j cxg 'f khhlewnvkgu' y kyj 'j gctkpi "qt 'ur gcmkpi 0' " [y y y Qj kkpg Qpgv"](#)

State of South Dakota	
S wcrlv{ "Ko r tqxgo gpv'Qti cpk{ cvkqp" *S KQ+"	MGRT Q" 7922'Nqo dctf q'Egpvgt'F tkxg" Uwkvg''322" Ugxgp'J knu.'QJ ''66353" " 3''*: : : +'539/2: ; 3''*vqm/htgg+''qt''*: 35+'4: 2/: 478''*nqecn+" Cxckncdng'; "c0o 0ó '7 'r 0o 0'O qpfc{ 'ó 'Htkfc{0' " 933''*VV[+'Vj ku'pwo dgt 'tgswktgu'ur gekcn'vgngr j qpg'gswkr o gpv'cpf "ku'qpn{ 'hqt 'r gqr ng'y j q'j cxg'f khhkewnkgu'y kj "j gctkpi "qt 'ur gcmkpi 0' " y y y 0hngr tqskq0eqo ldgpgluvcygr ci guluqwj f cmqvc"
O gf keckf "Qhhkeg"	Uqwj "F cmqvc'F gr ctvo gpv'qh'J wo cp'Ugtxkegu" Nqpi "Vgto "Ugtxkegu"("Uwr r qtv"' 5: 22'Gcuv'J ki j y c{ ''56" c lq'722'Gcuv'Ecr kqn'Cxgpwg'ó 'J kmuxkgy "Rnc| c" Rkgttg."UF '79723" " 3''*: 88+': 76/7687''*vqm/htgg+''qt''*827+'995/5878''*nqecn+" Cxckncdng'': "c0o 0ó '7 'r 0o 0'O qpfc{ 'ó 'Htkfc{0' " 933''*VV[+'Vj ku'pwo dgt 'tgswktgu'ur gekcn'vgngr j qpg" gswkr o gpv'cpf "ku'qpn{ 'hqt 'r gqr ng'y j q'j cxg'f khhkewnkgu" y kj "j gctkpi "qt 'ur gcmkpi 0' " y y y 0f j u0uf 0i qx lNVUUlf ghcwn0curz"
CKF U'F twi "Cuukuvcpeg'Rtqi tco " *CF CR+"	Uqwj "F cmqvc'F gr ctvo gpv'qh'J gcnj " T{cp "Y j kg 'Rctv'D'ECTG'Rtqi tco " 837'Gcuv'6 yj "Uvtggv' Rkgttg."UF '79723" " 3''*: 22+'7; 4/3: 83''*vqm/htgg+''qt''*827+'995/5959''*nqecn+" " 933''*VV[+'Vj ku'pwo dgt 'tgswktgu'ur gekcn'vgngr j qpg" gswkr o gpv'cpf "ku'qpn{ 'hqt 'r gqr ng'y j q'j cxg'f khhkewnkgu" y kj "j gctkpi "qt 'ur gcmkpi 0' " y y y 0cf cr 0f ktgevqt{ luqwj /f cmqvc"

"
"

Addendum A. State Agency Contact Information

State of Wisconsin	
Ucvg"J gcnj "Kpuwtcpeg"Cuukuvcpeg"Rtqi tco "*UJ KR+"	Y kueqpukp"Dqctf "qp"Ci kpi "("Nqpi "Vgto "Ectg" 3624"Rcpmcv| "Uvtggv" Uwkvg"333" O cf kuqp."Y K75926" 3"*: 22+"464/3282"*vqm/htgg+" 933"*VV[+"Vj ku"pwo dgt"tgs wktgu"ur gekcn'vgngrj qpg" gs wkr o gpv'cpf "ku"qpn{ 'hqt'r gqr ng"y j q'j cxg'f khhkewnkgu" y kj "j gctkpi "qt"ur gcmkpi 0" j wr u<1lnqpi vgto ectg0y K0 qx1Rci gu1J qo g0curz"
S wcnkv{ "Ko r tqxgo gpv'Qti cpk| cvkqp" *S KQ+"	Nkxcpvc"NNE" DHEE/S KQ" 32: 42'I wknfqtf "Tqcf " Uwkvg"424" Cppcr qnku'Lwpevkqp."O F "42923" 3"*: : +"746/; ; 22"*vqm/htgg+" Cxckncdng"; "c0o 0ó'7'r 0o 0'O qpfc{ "ó"Htkfc{ " 3"*: : +"; : 7/: 997"*VV[+"Vj ku"pwo dgt"tgs wktgu"ur gekcn' vgngrj qpg"gs wkr o gpv'ku"qpn{ "hqt'r gqr ng"y j q'j cxg" f khhkewnkgu"y kj "j gctkpi "qt"ur gcmkpi 0" y y y 0hkxcpvcs kq0eqo _1gp1uvcy guly kueqpukp"
O gf keckf "Qhhkeg"	Y kueqpukp'F gr ctvo gpv'qh'J gcnj "Ugtxkegu" 3"Y guv"Y knuqp"Uvtggv" O cf kuqp."Y K75925" 3"*: 22+'584/5224"*vqm/htgg+"qt"*82: +"488/3: 87"*nqecn+" Cxckncdng": "c0o 0ó'8"r 0o 0'O qpfc{ "ó'Htkfc{ " 3"*: 22+'; 69/574; "*VV[+"Vj ku"pwo dgt"tgs wktgu"ur gekcn' vgngrj qpg"gs wkr o gpv'ku"qpn{ "hqt'r gqr ng"y j q'j cxg" f khhkewnkgu"y kj "j gctkpi "qt"ur gcmkpi 0" y y y 0f j u0y kueqpukp0 qx1hqty ctf j gcnj 1cr r n{ 0j vo "

State of Wisconsin	
CKF U'F twi 'Cuukuvcpeg'Rtqi tco " *CF CR+" "	F kxkukqp''qh'Rwdrke''J gcnj .''Cwp<''CF CR'' RQ'Dqz '487; " O cf kuqp.''Y K'75923" " 3''*: 22+'; ; 3/7754''*\qm/htgg+''qt''*82: +'489/8: 97''*nqecn+" " 933''*VV[+'Vj ku'pwo dgt''tgs wktgu''ur gekcn'\gngr j qpg''gs wkr o gpv'cpf ''ku''qpn{ 'hqt''r gqr ng''y j q''j cxg''f khhkewnkgu''y kj ''j gctkpi ''qt''ur gcnkpi 0' " y y y 0cf cr 0f ktgevqr{ 1y kueqpukp"
Ucvg'Rj cto cegwkecn' Cuukuvcpeg'Rtqi tco "*URCR+"	Y kueqpukp''UgpkqtECtg" RQ'Dqz '8932" O cf kuqp.''Y K'75938" " 3''*: 22+'879/425: "*\qm/htgg+''qt''*82: +'489/8: 97''*nqecn+" Cxckncdng'': 'c0o 0'ó'8 'r 0o 0'O qpf c{ 'ó'Hkf c{0' " 933''*VV[+'Vj ku'pwo dgt''tgs wktgu''ur gekcn'\gngr j qpg''gs wkr o gpv'cpf ''ku''qpn{ 'hqt''r gqr ng''y j q''j cxg''f khhkewnkgu''y kj ''j gctkpi ''qt''ur gcnkpi 0' " y y y 0f j u0y kueqpukp0i qx 1ugpkqtectg"

"
"

State of Wyoming	
Ucvg''J gcnj 'Kpuwtcpeg'Cuukuvcpeg" Rtqi tco ''*UJ KR+"	Y {qo kpi 'Ucvg''J gcnj 'Kpuwtcpeg" Kphqto cvkqp'Rtqi tco ''*Y UJ KKR+" 328''Y guv'Cf co u'Cxgpwg" Tkxgtvqp.''Y [': 4723" " 3''*: 22+': 78/65; ; "*\qm/htgg+''qt''*529+': 78/8: : 2"*nqecn+" " 933''*VV[+'Vj ku'pwo dgt''tgs wktgu''ur gekcn'\gngr j qpg''gs wkr o gpv'cpf ''ku''qpn{ 'hqt''r gqr ng''y j q''j cxg''f khhkewnkgu''y kj ''j gctkpi ''qt''ur gcnkpi 0' " y y y 0y {qo kpi ugpkqtu0eqo "
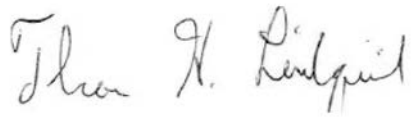
State of Wyoming

S wcnkv{ 'Ko r tqxgo gpv'Qti cpk| cvkqp" *S KQ+"	MGRTQ" 7922 'Nqo dctf q 'Egpvgt 'F tkxg" Uwkvg '322" Ugxgp 'J knu.'QJ '66353" " 3'*: : : +'539/2: ; 3'*vqm/htgg+'qt '*: 35+'4: 2/: 478'*nqecn+" Cxckncdng"; "c0o 0'ó 7'r 0o 0'O qpfc{ 'ó 'Htkfc{0' " 933"*VV[+'Vj ku 'pwo dgt 'tgs wktgu 'ur gekcn 'vgngr j qpg" gs wkr o gpv 'cpf 'ku 'qpn{ 'hqt 'r gqr ng 'y j q 'j cxg 'f khhkewnkgu" y kvj 'j gctkpi 'qt 'ur gcmkpi 0' " [y y y 0ngr tqs kq0eqo ldgpgluvcvgr ci guly {qo kpi](y y y 0ngp tqs kq0eqo ldgpgluvcvgr ci guly {qo kpi)"
O gf keckf 'Qhhkeg"	Y {qo kpi 'F gr ctvo gpv 'qh 'J gcnj " 623 'J cvj cy c{ 'Dwknf kpi " Ej g{gppg.'Y [': 4224" " 3'*: 77+'4; 6/4349'*vqm/htgg+'qt '*529+'999/9878'*nqecn+" Cxckncdng"; "c0o 0'ó 7'r 0o 0'O qpfc{ 'ó 'Htkfc{0' " 3'*: 77+'54; /7426'*VV[+'Vj ku 'pwo dgt 'tgs wktgu 'ur gekcn' vgngr j qpg 'gs wkr o gpv 'cpf 'ku 'qpn{ 'hqt 'r gqr ng 'y j q 'j cxg" f khhkewnkgu 'y kvj 'j gctkpi 'qt 'ur gcmkpi 0' " j wr u<llj gcnj 0y {q0 qx lj gcnj ectghkr lcr r n{"
CKF U'F twi 'Cuukuvcpeg 'Rtqi tco " *CF CR+"	Y {qo kpi 'F gr ctvo gpv 'qh 'J gcnj .'Rwdnke 'J gcnj 'Uekgpeg" Ugevkqp 'Eqo o wpkecdng 'F kugcug 'Wpkv' 88323 '[gmqy uvqpg 'Tqcf " Uwkvg '732" Ej g{gppg.'Y [': 4224" " *529+'999/974; '*nqecn+" " 933"*VV[+'Vj ku 'pwo dgt 'tgs wktgu 'ur gekcn 'vgngr j qpg" gs wkr o gpv 'cpf 'ku 'qpn{ 'hqt 'r gqr ng 'y j q 'j cxg 'f khhkewnkgu" y kvj 'j gctkpi 'qt 'ur gcmkpi 0' " y y y 0cf cr 0F ktgevqt{ ly {qo kpi"

Acceptance of the Contract

IN WITNESS WHEREOF, Medica's Senior Vice President and Secretary hereby sign your contract.

Senior Vice President and General Manager   Secretary
Government Programs

Medica Group Prime Solution℠ w/Rx Customer Service

Method	Medica Customer Service – Contact Information
CALL	**1 (800) 575-2330** Calls to this number are free. We are available from **Oct. 1 – March 31**, 8 a.m. – 9 p.m. CT, **7 days a week** and **April 1 – Sept. 30** from 8 a.m. – 9 p.m. CT, **Monday – Friday**. Medica Customer Service also has free language interpreter services available for non-English speakers.
TTY	**711** This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. We are available from **Oct. 1 – March 31**, 8 a.m. – 9 p.m. CT, **7 days a week** and **April 1 – Sept. 30** from 8 a.m. – 9 p.m. CT, **Monday – Friday**.
FAX	(952) 992-3660
WRITE	Medica Customer Service Route CP520 PO Box 9310 Minneapolis, MN 55440 Medica.com/Forms
WEBSITE	Medica.com/Members

State Health Insurance Assistance Program (SHIP) (See Addendum A of this *Evidence of Coverage*.)

Minnesota state mandated benefits as provided in this policy are covered.