Anthem

The details of your plan

2023 Evidence of Coverage

Anthem MediBlue Value Plus (HMO)

Customer Service:
1-800-499-2793, TTY: 711

www.anthem.com/ca

Anthem

January 1 – December 31, 2023

Evidence of Coverage

Your Medicare health benefits and services and prescription drug coverage as a member of Anthem MediBlue Value Plus (HMO)

This document gives you the details about your Medicare health care and prescription drug coverage from January 1 – December 31, 2023. **This is an important legal document. Please keep it in a safe place.**

For questions about this document, please contact Customer Service at 1-800-499-2793 for additional information. (TTY users should call 711.) Hours are from 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

This plan, Anthem MediBlue Value Plus (HMO) is offered by Anthem Blue Cross. (When this *Evidence of Coverage* says "we," "us" or "our", it means Anthem Blue Cross. When it says "plan" or "our plan," it means Anthem MediBlue Value Plus (HMO).)

This document is available for free in Spanish.

This document is available to order in braille, large print and audio. To request this document in an alternate format, please call Customer Service at the phone number printed on the back of this document.

Benefits, premiums, deductibles and/or copayments/coinsurance may change on January 1, 2024.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. We will notify affected enrollees about changes at least 30 days in advance.

This document explains your benefits and rights. Use this document to understand about:

- Your plan premium and cost sharing;
- Your medical and prescription drug benefits;
- How to file a complaint if you are not satisfied with a service or treatment;
- How to contact us if you need further assistance; and,
- Other protections required by Medicare law.

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Y0114_23_3002586_U_C_0077 CMS Accepted OMB Approval 0938-1051 (Expires: February 29, 2024)

2023 Evidence of Coverage
Table of contents

Chapter 1:

Getting started as a member

Section 1. Introduction

Section 1.1

You are enrolled in Anthem MediBlue Value Plus (HMO), which is a Medicare HMO

You are covered by Medicare, and you have chosen to get your Medicare health care and your prescription drug coverage through our plan, Anthem MediBlue Value Plus (HMO).

We are required to cover all Part A and Part B services. However, cost sharing and provider access in this plan differ from Original Medicare.

Anthem MediBlue Value Plus (HMO) is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) approved by Medicare and run by a private company.

Coverage under this Plan qualifies as Qualifying Health Coverage (QHC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at: www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

Section 1.2

What is the *Evidence of Coverage* document about?

This *Evidence of Coverage* document tells you how to get your medical care and prescription drugs. It explains your rights and responsibilities, what is covered, what you pay as a member of the plan, and how to file a complaint if you are not satisfied with a decision or treatment.

The words "coverage" and "covered services" refer to the medical care and services and the prescription drugs available to you as a member of our plan.

It's important for you to learn what the plan's rules are and what services are available to you. We encourage you to set aside some time to look through this *Evidence of Coverage* document. If you are confused, concerned, or just have a question, please contact Customer Service.

Section 1.3

Legal information about the *Evidence of Coverage*

This *Evidence of Coverage* is part of our contract with you about how the plan covers your care. Other parts of this contract include your enrollment form, the *List of Covered Drugs (Formulary),* and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called "riders" or "amendments."

The contract is in effect for the months in which you are enrolled in the plan between January 1, 2023, and December 31, 2023.

Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of Anthem MediBlue Value Plus (HMO) after December 31, 2023. We can also choose to stop offering the plan in your service area, after December 31, 2023.

Medicare (the Centers for Medicare & Medicaid Services) must approve our plan each year. You can continue each year to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

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:

- You have both Medicare Part A and Medicare Part B
- *– and –* you live in our geographic service area Section 2.2 below describes our service area).

Incarcerated individuals are not considered living in the geographic service area even if they are physically located in it.

- *– and –* you are a United States citizen or are lawfully present in the United States.

Section 2.2

Here is the plan service area for Anthem MediBlue Value Plus (HMO)

Our plan is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area. The service area is described below.

Our service area includes these counties in CA: Los Angeles, Orange.

We offer coverage in several states. However, there may be cost or other differences between the plans we offer in each state. If you move out of state and into a state that is still within our service area, you must call Customer Service in order to update your information.

If you plan to move out of the service area, you cannot remain a member of this plan. Please contact Customer Service to see if we have a plan in your new area. When you move, you will have a Special Enrollment Period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

It is also important that you call Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

Section 2.3

U.S. citizen or lawful presence

A member of a Medicare health plan must be a U.S. citizen or lawfully present in the United States. Medicare (the Centers for Medicare & Medicaid Services) will notify Anthem MediBlue Value Plus (HMO) if you are not eligible to remain a member on this basis. Anthem MediBlue Value Plus (HMO) must disenroll you if you do not meet this requirement.

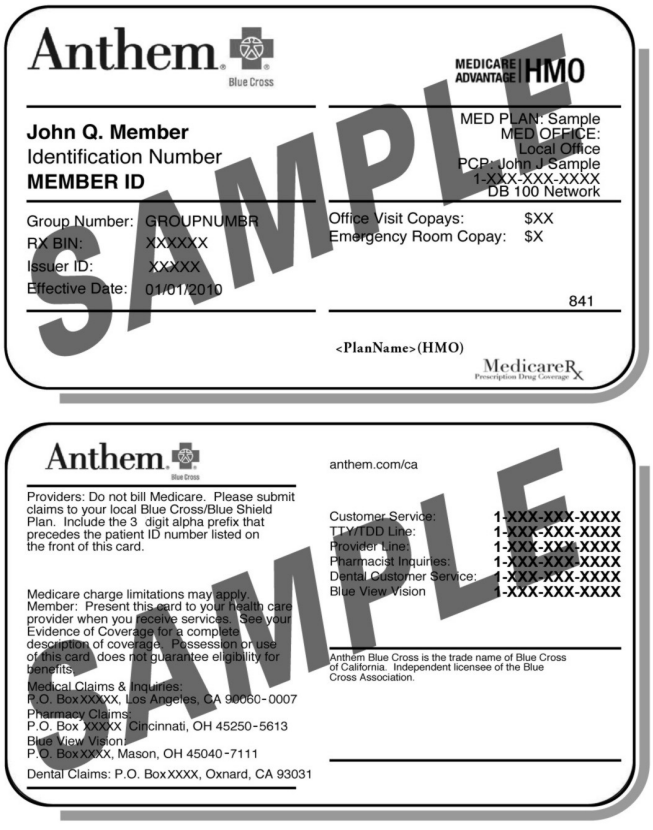
Section 3. Important membership materials you will receive

Section 3.1

Your plan membership card

While you are a member of our plan, you must use your membership card whenever you get services covered by this plan and for prescription drugs you get at network pharmacies. You should also show the provider your Medicaid card, if applicable.

Here's a sample membership card to show you what yours will look like:



Do NOT use your red, white and blue Medicare card for covered medical services while you are a

member of this plan. If you use your Medicare card instead of your Anthem MediBlue Value Plus (HMO) membership card, you may have to pay the full cost of medical services yourself. Keep your Medicare card in a safe place. You may be asked to show it if you need hospital services, hospice services, or participate in Medicare approved clinical research studies also called clinical trials.

If your plan membership card is damaged, lost or stolen, call Customer Service right away, and we will send you a new card.

Section 3.2

Provider/Pharmacy Directory

The *Provider/Pharmacy Directory* lists our network providers and durable medical equipment suppliers. **Network providers** are the doctors and other health care professionals, medical groups, durable medical equipment suppliers, hospitals and other health care facilities that have an agreement with us to accept our payment, and any plan cost sharing, as payment in full.

You must use network providers to get your medical care and services. If you go elsewhere without proper authorization you will have to pay in full. The only exceptions are emergencies, urgently needed services when the network is not available (that is, in situations when it is unreasonable or not possible to obtain services in-network), out-of-area dialysis services, and cases in which Anthem MediBlue Value Plus (HMO) authorizes use of out-of-network providers.

The most recent list of providers is available on our website at www.anthem.com/ca.

The Provider/Pharmacy Directory also lists our network pharmacies. **Network pharmacies** are all of the pharmacies that have agreed to fill covered prescriptions for our plan members. You can use the *Provider/Pharmacy Directory* to find the network pharmacy you want to use. See Chapter 5, Section 2.5 for information on when you can use pharmacies that are not in the plan's network.

The *Provider/Pharmacy Directory* will also tell you which of the pharmacies in our network have preferred cost sharing, which may be lower than the standard cost sharing offered by other network pharmacies for some drugs.

If you don't have the *Provider/Pharmacy Directory*, you can get a copy from Customer Service. You can also find this information on our website at www.anthem.com/ca.

Section 3.3

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

The plan has a *List of Covered Drugs (Formulary).* We call it the *"Drug List"* for short. It tells which Part D prescription drugs are covered under the Part D benefit included in the plan. The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list must meet requirements set by Medicare. Medicare has approved our plan's *Drug List*.

The *Drug List* also tells you if there are any rules that restrict coverage for your drugs.

We will provide you a copy of the *Drug List*. To get the most complete and current information about which drugs are covered, you can visit the plan's website www.anthem.com/ca or call Customer Service.

Section 4. Your monthly costs for Anthem MediBlue Value Plus (HMO)

Your costs may include the following:

- Plan premium (Section 4.1)
- Monthly Medicare Part B premium (Section 4.2)
- Optional supplemental benefit premium (Section 4.3)
- Part D late-enrollment penalty (Section 4.4)

- Income related monthly adjusted amount (Section 4.5)

Section 4.1

Plan premium

You do not pay a separate monthly plan premium for our plan.

Section 4.2

Monthly Medicare Part B premium

Many members are required to pay other Medicare premiums

You must continue paying your Medicare premiums to remain a member of the plan. This includes your premium for Part B. It may also include a premium for Part A which affects members who aren't eligible for premium free Part A.

Section 4.3

Optional supplemental benefit premium

If you signed up for extra benefits, also called "optional supplemental benefits," then you pay an additional premium, each month, for these extra benefits. See Chapter 4, Section 2.2 for details.

- **Preventive Dental Package: $12.00 additional monthly premium.**
- **Dental and Vision Package: $31.00 additional monthly premium.**
- **Enhanced Dental and Vision Package: $48.00 additional monthly premium.**

Section 4.4

Part D late-enrollment penalty

Some members are required to pay a **Part D late-enrollment penalty.** The Part D late-enrollment penalty is an additional premium that must be paid for Part D coverage if at any time after your initial enrollment period is over, there is a period of 63 days or more in a row when you did not have Part D or other creditable prescription drug coverage. "Creditable prescription drug coverage" is coverage that meets Medicare's minimum standards since it is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. The cost of the late-enrollment penalty depends on how long you went without Part D or other creditable prescription drug coverage. You will have to pay this penalty for as long as you have Part D coverage.

When you first enroll in our plan, we let you know the amount of the penalty. If you do not pay your Part D late-enrollment penalty, you could lose your prescription drug benefits.

You **will not** have to pay it if:

- You receive "Extra Help" from Medicare to pay for your prescription drugs.
- You have gone less than 63 days in a row without creditable coverage.
- You have had creditable drug coverage through another source such as a former employer, union, TRICARE, or Department of Veterans Affairs. Your insurer or your human resources department will tell you each year if your drug coverage is creditable coverage. This information may be sent to you in a letter or included in a newsletter from the plan. Keep this information because you may need it if you join a Medicare drug plan later.
  - **Note:** Any notice must state that you had "creditable" prescription drug coverage that is expected to pay as much as Medicare's standard prescription drug plan pays.
  - **Note:** The following are *not* creditable prescription drug coverage: prescription drug

discount cards, free clinics, and drug discount websites.

Medicare determines the amount of the penalty. Here is how it works:

- If you went 63 days or more without Part D or other creditable prescription drug coverage after you were first eligible to enroll in Part D, the plan will count the number of full months that you did not have coverage. The penalty is 1% for every month that you did not have creditable coverage. For example, if you go 14 months without coverage, the penalty will be 14%.
- Then, Medicare determines the amount of the average monthly premium for Medicare drug plans in the nation from the previous year. For 2023, this average premium amount is $32.74.
- To calculate your monthly penalty, you multiply the penalty percentage and the average monthly premium and then round it to the nearest 10 cents. In the example here, it would be 14% times $32.74, which equals $4.5836. This rounds to $4.60. This amount would be added **to the monthly premium for someone with a Part D late-enrollment penalty.**

There are three important things to note about this monthly Part D late-enrollment penalty:

- First, **the penalty may change each year** because the average monthly premium can change each year.
- Second, **you will continue to pay a penalty** every month for as long as you are enrolled in a plan that has Medicare Part D drug benefits, even if you change plans.
- Third, if you are under 65 and currently receiving Medicare benefits, the Part D late-enrollment penalty will reset when you turn 65. After age 65, your Part D late-enrollment penalty will be based only on the months that you don't have coverage after your initial enrollment period for aging into Medicare.

If you disagree about your Part D late-enrollment penalty, you or your representative can ask for a review. Generally, you must request this review **within 60 days** from the date on the first letter you receive stating you have to pay a late-enrollment penalty. However, if you were paying a penalty before joining our plan, you may not have another chance to request a review of that late-enrollment penalty.

Important: Do not stop paying your Part D late-enrollment penalty while you're waiting for a review of the decision about your late-enrollment penalty. If you do, you could be disenrolled for failure to pay your plan premiums.

Section 4.5

Income related monthly adjustment amount

Some members may be required to pay an extra charge, known as the Part D Income Related Monthly Adjustment Amount, also known as IRMAA. The extra charge is figured out using your modified adjusted gross income as reported on your IRS tax return from 2 years ago. If this amount is above a certain amount, you'll pay the standard premium amount and the additional IRMAA. For more information on the extra amount you may have to pay based on your income, visit https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans.

If you have to pay an extra amount, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be. The extra amount will be withheld from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefit check, no matter how you usually pay your plan premium, unless your monthly benefit isn't enough to cover the extra amount owed. If your benefit check isn't enough to cover the extra amount, you will get a bill from Medicare. **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.**

If you disagree about paying an extra amount, you can ask Social Security to review the decision. To find out more about how to do this, contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

Section 5. More information about your monthly premium

Section 5.1

If you pay a Part D "late-enrollment penalty," there are several ways you can pay your penalty

There are three ways you can pay the penalty. If you would like to change to a different payment option, call Customer Service.

Option 1: Paying by check

If you chose to pay directly to our plan, you will receive a billing statement each month.

Please send your payment as soon as possible after you receive the bill. The due date of your premium is the 1st of the month. If you did not receive a return envelope, the address for sending your payment is:

Anthem Blue Cross
P.O. Box 54587
Los Angeles, CA 90054-0587

Please make your check payable to the plan. Checks should ***not*** be made out to the Centers for Medicare & Medicaid Services (CMS) or the U.S. Department of Health and Human Services (HHS) and should *not* be sent to these agencies.

Option 2: You can pay by automatic withdrawal

Instead of paying by check, you can have your payment automatically withdrawn from your bank account. You can request a bank account withdrawal request form by calling Customer Service at the phone number printed on the back cover of this document. Be sure to attach a blank, voided check when returning your bank account withdrawal request form.

If you have chosen to pay by automatic withdrawal from your bank account, your payment usually will be withdrawn between the 3rd and 9th day of each month. If we receive your request after the monthly withdrawal date has passed, the first payment deducted from your bank account may be for more than one month's premium. Going forward, one month's premium will be withdrawn from your bank account each month.

Option 3: Having your Part D late-enrollment penalty taken out of your monthly Social Security check

Changing the way you pay your Part D late-enrollment penalty. If you decide to change the way you pay your **Part D late-enrollment penalty**, it can take up to three months for your new payment method to take effect. While we are processing your request for a new payment method, you are responsible for making sure that your **Part D late-enrollment penalty** is paid on time. To change your payment method, call Customer Service.

What to do if you are having trouble paying your Part D late-enrollment penalty

Your Part D late-enrollment penalty is due in our office by the first of the month. If you are required to pay a Part D late-enrollment penalty, that penalty is due in our office by the first of the month. If we have not received your payment by the 15th, we will send you a notice telling you that your plan membership will end if we do not receive your Part D late-enrollment penalty, of owed, within 60 days. If you are required to pay a Part D late-enrollment penalty, you must pay the penalty to keep your prescription drug coverage.

If you are having trouble paying your Part D late-enrollment penalty, if owed, on time, please contact Customer Service to see if we can direct you to programs that will help with costs.

If we end your membership because you did not pay your Part D late-enrollment penalty, if owed, you will have health coverage under Original Medicare.

In addition, you may not be able to receive Part D coverage until the following year if you enroll in a new plan during the Annual Enrollment Period. (If you go without "creditable" drug coverage for more than 63 days, you may have to pay a Part D late-enrollment penalty for as long as you have Part D coverage.)

At the time we end your membership, you may still owe us for the penalty you have not paid. We have the right to pursue collection of the amount you owe. In the future, if you want to enroll again in our plan (or another plan that we offer), you will need to pay the amount you owe before you can enroll.

If you think we have wrongfully ended your membership, you can make a complaint (also called a grievance); see Chapter 9 for how to file a complaint. If you had an emergency circumstance that was out of your control and it caused you to not be able to pay your Part D late-enrollment penalty, if owed, within our grace period, you can make a complaint. For complaints, we will review our decision again. Chapter 9, Section 10 of this document tells how to make a complaint or you can call us at 1-800-499-2793 between 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. TTY users should call 711. You must make your request no later than 60 days after the date your membership ends.

Section 5.2

Can we change your monthly plan premium during the year?

No. We are not allowed to change the amount we charge for the plan's monthly plan premium during the year. If the monthly plan premium changes for next year, we will tell you in September, and the change will take effect on January 1.

However, in some cases, you may be able to stop paying a late-enrollment penalty if owed, or need to start paying a late-enrollment penalty. This could happen if you become eligible for the "Extra Help" program, or, if you lose your eligibility for the "Extra Help" program during the year:

- If you currently pay the Part D late-enrollment penalty and become eligible for "Extra Help" during the year, you would be able to stop paying your penalty.
- If you lose "Extra Help," you may be subject to the late-enrollment penalty if you go 63 days or more in a row without Part D or other creditable prescription drug coverage.

You can find out more about the "Extra Help" program in Chapter 2, Section 7.

Section 6. Keeping your plan membership record up to date

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage, including your primary care provider/ medical group/IPA.

The doctors, hospitals, pharmacists and other providers in the plan's network need to have correct information about you. **These network providers use your membership record to know what services and drugs are covered and the cost-sharing amounts for you.** Because of this, it is very important that you help us keep your information up to date.

Let us know about these changes:

- Changes to your name, your address or your phone number
- Changes in any other health insurance coverage you have (such as from your employer, your spouse's employer, workers' compensation or Medicaid)
- If you have any liability claims, such as claims from an automobile accident

- If you have been admitted to a nursing home
- If you receive care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you are participating in a clinical research study (**Note:** You are not required to tell your plan about the clinical research studies, you intend to participate in, but we encourage you to do so)

If any of this information changes, please let us know by calling Customer Service.

It is also important to contact Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

Section 7. How other insurance works with our plan

Other insurance

Medicare requires that we collect information from you about any other medical or drug insurance coverage that you have. That's because we must coordinate any other coverage you have with your benefits under our plan. This is called **Coordination of Benefits**.

Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or, if you have other coverage that is not listed, please call Customer Service. You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly on time.

When you have other insurance (like employer group health coverage), there are rules set by Medicare that decide whether our plan or your other insurance pays first. The insurance that pays first is called the “primary payer” and pays up to the limits of its coverage. The one that pays second, called the “secondary payer,” only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member’s current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability or end-stage renal disease (ESRD):
  - If you’re under 65 and disabled, and you or your family member is still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan that has more than 100 employees.
  - If you’re over 65 and you or your spouse is still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan that has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers’ compensation

Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans and/or Medigap have paid.

Chapter 2:

Important phone numbers and resources

Section 1. Anthem MediBlue Value Plus (HMO) contacts (how to contact us, including how to reach Customer Service)

How to contact our plan's Customer Service

For assistance with claims, billing or member card questions, please call or write to our plan's Customer Service. We will be happy to help you.

Customer Service — contact information

Call:	1-800-499-2793. Calls to this number are free. From October 1 through March 31, Customer Service representatives will be available to answer your call directly from 8 a.m. to 8 p.m., seven days a week, except Thanksgiving and Christmas. From April 1 through September 30, Customer Service representatives will be available to answer your call from 8 a.m. to 8 p.m., Monday through Friday, except holidays. You can leave a message after hours and on weekends and holidays. Please leave your name, phone number, and a brief message. A representative will return your call by the end of the next business day. 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. Hours are from 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.
Fax:	1-888-426-5087
Write:	Anthem Blue Cross Customer Service 12900 Park Plaza Drive, Suite 150, Mailstop 6150 Cerritos, CA 90703-9329
Website:	https://shop.anthem.com/medicare/ca

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

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services or Part D prescription drugs. An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on asking for coverage decisions or appeals about your medical care or Part D prescription drugs, see Chapter 9 *(What to do if you have a problem or complaint (coverage decisions, appeals, complaints)).*

Coverage decisions for medical care — contact information

Call:	1-800-499-2793. Calls to this number are free. Hours are from 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. You can leave a message after hours and on weekends and holidays. Please leave your name, phone number, and a brief message. A representative will return your call by the end of the next business day.
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. Hours are from 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.
Fax:	1-888-426-5087
Write:	Anthem Blue Cross Coverage Determinations 12900 Park Plaza Drive, Suite 150, Mailstop 6150 Cerritos, CA 90703-9329
Website:	https://shop.anthem.com/medicare/ca

Coverage decisions for Part D prescription drugs — contact information

Call:	1-833-293-5467. Calls to this number are free. Hours are 24 hours a day, seven days a week.
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. Hours are 24 hours a day, seven days a week.
Fax:	1-844-521-6938
Write:	Anthem Blue Cross Attention: Pharmacy Department P.O. Box 47686 San Antonio, TX 78265-8686
Website:	https://shop.anthem.com/medicare/ca

Appeals for medical care — contact information

Call:	1-800-499-2793. Calls to this number are free. Hours are from 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. You can leave a message after hours and on weekends and holidays. Please leave your name, phone number, and a brief message. A representative will return your call by the end of the next business day.
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. Hours are from 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

Fax:	1-888-458-1406
Write:	Medicare Complaints, Appeals & Grievances 4361 Irwin Simpson Rd, Mailstop: OH0205-A537 Mason, OH 45040
Website:	https://shop.anthem.com/medicare/ca

Appeals for Part D prescription drugs — contact information

Call:	1-833-293-5467. Calls to this number are free. Hours are 24 hours a day, seven days a week.
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. Hours are 24 hours a day, seven days a week.
Fax:	1-888-458-1407
Write:	Medicare Complaints, Appeals & Grievances 4361 Irwin Simpson Rd, Mailstop: OH0205-A537 Mason, OH 45040
Website:	https://shop.anthem.com/medicare/ca

How to contact us when you are making a complaint about your medical care or Part D prescription drugs

You can make a complaint about us or one of our network providers or pharmacies, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. For more information on making a complaint about your medical care, see Chapter 9 *(What to do if you have a problem or complaint (coverage decisions, appeals, complaints))*.

Complaints about medical care — contact information

Call:	1-800-499-2793. Calls to this number are free. Hours are from 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. You can leave a message after hours and on weekends and holidays. Please leave your name, phone number, and a brief message. A representative will return your call by the end of the next business day.
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. Hours are from 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.
Write:	Medicare Complaints, Appeals & Grievances 4361 Irwin Simpson Rd, Mailstop: OH0205-A537 Mason, OH 45040

Medicare Website: You can submit a complaint about our plan directly to Medicare. To submit an online complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx.

Complaints about Part D prescription drugs — contact information

Call: 1-833-293-5467. Calls to this number are free. Hours are 24 hours a day, seven days a week.

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. Hours are 24 hours a day, seven days a week.

Write: Medicare Complaints, Appeals & Grievances
4361 Irwin Simpson Rd, Mailstop: OH0205-A537
Mason, OH 45040

Medicare Website: You can submit a complaint about our plan directly to Medicare. To submit an online complaint to Medicare go to www.medicare.gov/MedicareComplaintForm/home.aspx.

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

If you have received a bill or paid for services (such as a provider bill) that you think we should pay for, you may need to ask us for reimbursement or to pay the provider bill. See Chapter 7 *(Asking us to pay our share of a bill you have received for covered medical services or drugs).*

Please note: If you send us a payment request, and we deny any part of your request, you can appeal our decision. See Chapter 9 *(What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* for more information.

Payment requests for medical care — contact information

Call: 1-800-499-2793. Hours are from 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. Calls to this number are free. You can leave a message after hours and on weekends and holidays. Please leave your name, phone number, and a brief message. A representative will return your call by the end of the next business day.

TTY: 711. This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Hours are from 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. Calls to this number are free.

Write: Anthem Blue Cross
P.O. Box 366
Artesia, CA 90702-0366

Website: www.anthem.com/ca

Payment requests for Part D prescription drugs — contact information

Call:	1-833-293-5467. Hours are 24 hours a day, 7 days a week. Calls to this number are free.
TTY:	711. This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Hours are 24 hours a day, 7 days a week. Calls to this number are free.
Write:	CarelonRx Claims Department - Part D Services P.O. Box 52077 Phoenix, AZ 85072-2077
Website:	www.anthem.com/ca

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

Medicare is the Federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant).

The Federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (sometimes called "CMS"). This agency contracts with Medicare Advantage organizations, including us.

Medicare — contact information

Call: 1-800-MEDICARE, or 1-800-633-4227

Calls to this number are free, 24 hours a day, seven days a week.

TTY: 1-877-486-2048
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.

Website: www.medicare.gov

This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies and dialysis facilities. It includes documents you can print directly from your computer. You can also find Medicare contacts in your state.

The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools:

- **Medicare Eligibility Tool:** Provides Medicare eligibility status information.
- **Medicare Plan Finder:** Provides personalized information about available Medicare prescription drug plans, Medicare health plans and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an *estimate* of what your out-of-pocket costs might be in different Medicare plans.

You can also use the website to tell Medicare about any complaints you have about our plan:

- **Tell Medicare about your complaint:** You can submit a complaint about our plan directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or you can call Medicare and tell them what information you are looking for. They will find the information on the website and review the information with you. (You can call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.)

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

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. The SHIP for your state is listed below.

SHIPs are independent (not connected with any insurance company or health plan). They are state programs that get money from the Federal government to give free local health insurance counseling to people with Medicare.

SHIP counselors can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and help you straighten out problems with your Medicare bills. SHIP counselors can also help you with Medicare questions or problems and help you understand your Medicare plan choices and answer questions about switching plans.

METHOD TO ACCESS SHIP and OTHER RESOURCES:

- Visit www.medicare.gov
- Click on **"Talk to Someone"** in the middle of the homepage.
- You now have the following options
  - Option #1: You can have a **live chat with a 1-800-MEDICARE representative**
  - Option #2: You can select your **STATE** from the dropdown menu and click GO. This will take you to a page with phone numbers and resources specific to your state.

In California:
California Health Insurance Counseling & Advocacy Program (HICAP) – contact information

Call: 1-800-434-0222

TTY: 1-800-735-2929

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Write: California Health Insurance Counseling & Advocacy Program (HICAP)
1300 National Drive
Suite 200
Sacramento, CA 95834-1992

Website: https://www.aging.ca.gov/hicap/

Section 4. Quality Improvement Organization

There is a designated Quality Improvement Organization for serving Medicare beneficiaries in each state. The Quality Improvement Organization for your state is listed below.

The Quality Improvement Organization has a group of doctors and other health care professionals who are paid by Medicare to check on and help improve the quality of care for people with Medicare. The Quality Improvement Organization is an independent organization. It is not connected with our plan.
You should contact the Quality Improvement Organization for your state in any of these situations:

- You have a complaint about the quality of care you have received.
- You think coverage for your hospital stay is ending too soon.
- You think coverage for your home health care, skilled nursing facility care or Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon.

In California:
Livanta LLC BFCC-QIO Program – contact information

Call: 1-877-588-1123, Monday through Friday: 9:00 a.m. - 5:00 p.m. (Local Time)

TTY: 1-855-887-6668

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Write: Livanta LLC BFCC-QIO Program
10820 Guilford Rd
Suite 202
Annapolis Junction, MD 20701-1105

Website: https://www.livantaqio.com/en

Section 5. Social Security

Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens and lawful permanent residents who are 65 or older, or who have a disability or end-stage renal disease and meet certain conditions, are eligible for Medicare.

If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

Social Security is also responsible for determining who has to pay an extra amount for their Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount, or, if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you move or change your mailing address, it is important that you contact Social Security to let them know.

Social Security — contact information

Call: 1-800-772-1213

Calls to this number are free. Available 8 a.m. to 7 p.m., Monday through Friday. You can use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.

TTY: 1-800-325-0778

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Available 8 a.m. to 7 p.m., Monday through Friday.

Website: www.ssa.gov

Section 6. Medicaid

Medicaid is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid.

The programs offered through Medicaid help people with Medicare pay their Medicare costs, such as their Medicare premiums. These "Medicare Savings Programs" include:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums and other cost sharing (like deductibles, coinsurance and copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)
- **Qualifying Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

To find out more about Medicaid and its programs, contact the Medicaid agency in your state (listed below).

In California:
Medi-Cal – contact information

Call: 1-800-541-5555, 8:00 a.m. - 5:00 p.m. Monday through Friday

TTY: 711

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Write: Medi-Cal
P.O. Box 997417
MS 4607
Sacramento, CA 95899-7417

Website: http://www.medi-cal.ca.gov

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

The Medicare.gov website (https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap/5-ways-to-get-help-with-prescription-costs) provides information on how to lower your prescription drug costs. For people with limited incomes, there are also other programs to assist, described below.

Medicare's “Extra Help” program

Medicare provides “Extra Help” to pay prescription drug costs for people who have limited income and resources. Resources include your savings and stocks, but not your home or car. If you qualify, you get help paying for any Medicare drug plan's monthly premium, yearly deductible, and prescription copayments. This “Extra Help” also counts toward your out-of-pocket costs.

If you automatically qualify for “Extra Help” Medicare will mail you a letter. You will not have to apply. If you do not automatically qualify you may be able to get “Extra Help” to pay for your prescription drug premiums and costs. To see if you qualify for getting “Extra Help,” call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day, seven days a week;
- The Social Security Office at 1-800-772-1213, between 8 a.m. to 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
- Your State Medicaid Office (applications) (See Section 6 of this chapter for contact information).

If you believe you have qualified for “Extra Help” and you believe that you are paying an incorrect cost-sharing amount when you get your prescription at a pharmacy, our plan has a process for you to either request assistance in obtaining evidence of your proper copayment level, or, if you already have the evidence, to provide this evidence to us.

Please fax or mail a copy of your paperwork, showing you qualify for a subsidy, using the fax number or address shown on the back cover of this document. Below are examples of the paperwork you can provide:

- A copy of your Medicaid card if it includes your eligibility date during the period of time in question;
- A copy of a letter from the state or SSA showing Medicare Low-Income Subsidy status;
- A copy of a state document that confirms active Medicaid status during the period of time in question;
- A screen print from the state’s Medicaid systems showing Medicaid status during the period of time in question;
- Evidence of recent point-of-sale Medicaid billing and payment in the pharmacy’s patient profile, backed up by one of the above indicators after the point-of-sale.

If you have been a resident of a long-term-care (LTC) facility (like a nursing home), instead of providing one of the items above, you should provide one of the items listed below. If you do, you may be eligible for the highest level of subsidy.

- A remittance from the facility showing Medicaid payment for a full calendar month for you during the period of time in question;

- A copy of a state document that confirms Medicaid payment to the facility for a full calendar month on your behalf; or
- A screen print from the state's Medicaid systems showing your institutional status, based on at least a full calendar month stay, for Medicaid payment purposes during the period of time in question.

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

- When we receive the evidence showing your copayment level, we will update our system so that you can pay the correct copayment when you get your next prescription at the pharmacy. If you overpay your copayment, we will reimburse you. Either we will forward a check to you in the amount of your overpayment, or we will offset future copayments. If the pharmacy hasn't collected a copayment from you and is carrying your copayment as a debt owed by you, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make the payment directly to the state. Please contact Customer Service if you have questions.

What if you have coverage from a State Pharmaceutical Assistance Program (SPAP)?

Many states and the U.S. Virgin Islands offer help paying for prescriptions, drug plan premiums and/or other drug costs. If you are enrolled in a State Pharmaceutical Assistance Program (SPAP), or any other program that provides coverage for Part D drugs (other than "Extra Help"), you still get the 70% discount on covered brand-name drugs. Also, the plan pays 5% of the costs of brand drugs in the coverage gap. The 70% discount and the 5% paid by the plan are both applied to the price of the drug before any SPAP or other coverage.

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

The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also on the ADAP formulary qualify for prescription cost-sharing assistance through the California Office of AIDS.

Note: To be eligible for the ADAP operating in your state, individuals must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status.

If you change plans, please notify your local ADAP enrollment worker so you can continue to receive assistance. For information on eligibility criteria, covered drugs or how to enroll in the program, please call:

In California:
California Office of AIDS – contact information

Call:	1-833-422-4255, 8:00 a.m. - 5:00 p.m. Monday through Friday.
TTY:	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
Write:	California Office of AIDS P.O. Box 997377 MS 500 Sacramento, CA 95899-7426
Website:	https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OA_adap_eligibility.aspx

State Pharmaceutical Assistance Programs

Many states have State Pharmaceutical Assistance Programs (SPAPs) that help some people pay for prescription drugs based on

financial need, age, medical condition or disabilities. Each state has different rules to provide drug coverage to its members.

In California:
Prescription Drug Discount Program for Medicare Recipients - contact information

Call: 1-916-518-3100, Monday-Friday 8:00am to 5:00pm

TTY: 711

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Write: Prescription Drug Discount Program for Medicare Recipients
2720 Gateway Oaks Drive
Suite 100
Sacramento, CA 95833

Website: https://www.pharmacy.ca.gov/consumers/medicare_discount.shtml

Section 8. How to contact the Railroad Retirement Board

The Railroad Retirement Board is an independent Federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families.

If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

Railroad Retirement Board — contact information

Call: 1-877-772-5772

Calls to this number are free. If you press "0," you may speak with an RRB representative from 9 a.m. to 3:30 p.m., Monday, Tuesday, Thursday, and Friday, and from 9 a.m. to 12 p.m. on Wednesday.

If you press "1," you may access the automated RRB HelpLine and recorded information 24 hours a day, including weekends and holidays.

TTY: 1-312-751-4701

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are *not* free.

Website: rrb.gov/

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

If you (or your spouse) get benefits from your (or your spouse's) employer or retiree group as part of this plan, you may call the employer/union benefits administrator or Customer Service if you have any questions. You can ask about your (or your spouse's) employer or retiree health benefits, premiums or the enrollment period. (Phone numbers for Customer Service are printed on the back cover of this document.) You may also call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048) with questions related to your Medicare coverage under this plan.

If you have other prescription drug coverage through your (or your spouse's) employer or retiree group, please contact **that group's benefits administrator**. The benefits administrator can help you determine how your current prescription drug coverage will work with our plan.

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

This chapter explains what you need to know about using the plan to get your medical care covered. It gives definitions of terms and explains the rules you will need to follow to get the medical treatments, services, equipment, prescription drugs, and other medical care that are covered by the plan.

For the details on what medical care is covered by our plan and how much you pay when you get this care, use the benefits chart in the next chapter, Chapter 4 *Medical Benefits Chart (what is covered and what you pay)*.

Section 1.1

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

- **"Providers"** are doctors and other health care professionals licensed by the state to provide medical services and care. The term "providers" also includes hospitals and other health care facilities.
- **"Network providers"** are the doctors and other health care professionals, medical groups, hospitals and other health care facilities that have an agreement with us to accept our payment and your cost-sharing amount as payment in full. We have arranged for these providers to deliver covered services to members in our plan. The providers in our network bill us directly for care they give you. When you see a network provider, you pay only your share of the cost for their services.
- **"Covered services"** include all the medical care, health care services, supplies, equipment, and prescription drugs that are covered by our plan. Your covered services for medical care are listed in the Medical Benefits Chart in Chapter 4. Your covered services for prescription drugs are discussed in Chapter 5.

Section 1.2

Basic rules for getting your medical care covered by the plan

As a Medicare health plan, our plan must cover all services covered by Original Medicare and must follow Original Medicare's coverage rules.

Our plan will generally cover your medical care as long as:

- **The care you receive is included in the plan's Medical Benefits Chart** (this chart is in Chapter 4 of this document).
- **The care you receive is considered medically necessary.** "Medically necessary" means that the services, supplies, equipment, or drugs are needed for the prevention, diagnosis or treatment of your medical condition and meet accepted standards of medical practice.
- **You have a network primary care provider (a PCP) who is providing and overseeing your care**. As a member of our plan, you must choose a network PCP (for more information about this, see Section 2.1 in this chapter).
- **You must receive your care from a network provider** (for more information about this, see Section 2 in this chapter). In most cases, care you receive from an out-of-network provider (a provider who is not part of our plan's network) will not be covered. This means that you will have to pay the provider in full for the services furnished. *Here are three exceptions:*
  - The plan covers emergency care or urgently needed services that you get from an out-of-network provider. For more information about this, and to see what emergency or urgently needed services means, see Section 3 in this chapter.
  - If you need medical care that Medicare requires our plan to cover, but there are no specialists in our network that provide this care, you can get this care from an out-of-network provider at the same cost sharing you normally pay in-network. You should obtain authorization from the plan

prior to seeking care. In this situation, you will pay the same as you would pay if you got the care from a network provider. For information about getting approval to see an out-of-network doctor, see Section 2.4 in this chapter.

– The plan covers kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area or when your provider for this service is temporarily unavailable or inaccessible. The cost sharing you pay the plan for dialysis can never exceed the cost sharing in Original Medicare. If you are outside the plan's service area and obtain the dialysis from a provider that is outside the plan's network, your cost sharing cannot exceed the cost sharing you pay in-network. However, if your usual in-network provider for dialysis is temporarily unavailable and you choose to obtain services inside the service area from a provider outside the plan's network the cost sharing for the dialysis may be higher.

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

Section 2.1

You must choose a primary care provider (PCP) to provide and oversee your medical care

What is a "PCP" and what does the PCP do for you?

When you join our plan, you will choose a plan provider to be your Primary Care Provider (PCP). Your PCP is a physician, Nurse Practitioner, or Physician Assistant who meets state requirements and is trained to give you basic medical care. If you do not have a PCP at the time you join, a plan representative can help you select one. If you are not able to choose a PCP, we will assign you to a contracted PCP with a convenient office location based on your home address.

PCPs can be doctors who practice in any of the following medical fields as long as they are in our plan's network:

- General practice
- Family Medicine
- Internal Medicine
- Pediatrics
- Geriatrics

As we explain below, you can get your routine or basic care from your PCP. Your PCP can also coordinate the rest of the covered services you get as a plan member.

You will see your PCP for most of your routine health care needs.

Your PCP may provide most of your care and may help arrange or coordinate the rest of the covered services you get as a plan member. This includes your X-rays, laboratory tests, therapies, care from doctors who are specialists, hospital admissions and follow-up care. Coordinating your services includes checking or consulting with other plan providers about your care and how it is going. If you need certain types of covered services or supplies, your PCP can help arrange your care. In some cases, your PCP will need to get prior authorization (prior approval). Since your PCP may provide and coordinate your medical care, you should have all of your past medical records sent to your PCP's office.
Your PCP is available to coordinate your care with specialists and other providers. If one of your providers orders a service that requires an authorization, the ordering provider is responsible for obtaining a prior authorization from our plan.

How do you choose your PCP?

You chose a PCP when you completed your enrollment form.

If you did not choose a PCP, we will select one for you who is located close to where you live. Your PCP's name and phone number will be printed on your membership card.

If you need help finding a network provider, please call Customer Service at the number listed on your membership card, or visit our website to access our online, searchable directory. If you would like a *Provider/Pharmacy Directory* mailed to you, you may call Customer Service, or request one at our website. To help you make your selection, our online provider search allows you to choose providers near you and gives information about the doctor's gender, language, hospital affiliations and board certifications.

Customer Service also can help you choose a doctor. If you are already seeing a doctor, you can look in the *Provider/Pharmacy Directory* to see if that doctor is in our network. If so, you can tell us you want to keep that doctor.

Changing your PCP

You may change your PCP for any reason, at any time. Also, it's possible that your PCP might leave our plan's network of providers, and you would have to find a new PCP. If your request to change your PCP is made on days 1-14 of the month, the effective date of your PCP change will default to the first of the current month in which you have requested your PCP change. If your request to change your PCP is made on days 15-31 of the month, the effective date of your PCP change will default to the first of the following month.

If you need help finding a network provider, please call Customer Service at the number listed on your membership card, or visit our website to access our online, searchable directory. If you would like a *Provider/Pharmacy Directory* mailed to you, you may call Customer Service, or request one at our website.

Customer Service will help make sure that you can continue with the specialty care and other services you have been getting when you change to a new PCP. They will also check to be sure the PCP you want to switch to is able to accept new patients.

Customer Service will change your membership record to show the name of your new PCP and tell you when the change to your PCP will take effect. Once your PCP has been changed, you will get a new membership card in the mail within 10 working days.

Section 2.2

What kinds of medical care can you get without a referral from your PCP?

You can get the services listed below without getting approval in advance from your PCP.

- Routine women's health care, which includes breast exams, screening mammograms (X-rays of the breast), Pap tests and pelvic exams, as long as you get them from a network provider.
- Flu shots, COVID-19 vaccinations, Hepatitis B vaccinations and pneumonia vaccinations, as long as you get them from a network provider.
- Emergency services from network providers or from out-of-network providers.
- Urgently needed services are covered services that are not emergency services, provided when the network providers are temporarily unavailable or inaccessible or when the enrollee is out of the service area. For example, you need immediate care during the weekend. Services must be immediately needed and medically necessary.
- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area. (If possible, please call Customer Service before you leave the service area so we can help arrange for you to have maintenance dialysis while you are away.)
- This plan does not require referrals from your PCP or any network providers.

Section 2.3

How to get care from specialists and other network providers

A specialist is a doctor who provides health care services for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

- Oncologists care for patients with cancer.
- Cardiologists care for patients with heart conditions.
- Orthopedists care for patients with certain bone, joint or muscle conditions.

Some services are covered by our plan only if your PCP or other provider gets permission from our plan first. This is called a prior authorization. These services include, but are not limited to, elective hospital admissions, skilled nursing facility care, durable medical equipment, and prosthetic devices. For these services, your PCP or the provider will contact our plan to get prior authorization. Our clinical staff, including nurses and physicians, review clinical information sent by the provider, and make a decision on the prior authorization request. Covered services that require prior authorization are listed in Section 2.1 of Chapter 4.

Coordinating your care with the specialist and your PCP will help ensure that you get the most appropriate care.

Check to make sure the specialist is in your plan's network before making the appointment.

If you need help finding a network specialist, please call Customer Service at the number listed on your membership card, or visit our website to access our online, searchable directory. If you would like a *Provider/Pharmacy Directory* mailed to you, you may call Customer Service, or request one at our website.

When we give our decision, we base it on two things. First, there are Medicare's rules. Second, there are generally accepted standards of medical practice. These standards are proven and accepted by those who practice and study medicine. We also need to make sure you get the most cost effective care. This means it doesn't cost more than another option that will work just as well. But we also need it to be right for you. And that you get it in the right place and the right number of times. Finally, we cannot approve a service just because it is more convenient than another option. You must get our approval before getting care from providers not in our plan unless it's for Urgent care, Emergency care or Renal dialysis outside the service area. To find a provider in our plan, check our *Find a Doctor* tool online or call Customer Service. If you are referred or feel you need to use a provider who is not in our plan, you must call us to get approval before you get care.

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

We may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. If your doctor or specialist leaves your plan, you have certain rights and protections that are summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment, you have the right to request, and we will work with you to ensure that the medically necessary treatment you are receiving is not interrupted.
- If our network does not have a qualified specialist for a plan-covered service, we must cover that service at in-network cost sharing. You should obtain authorization from the plan prior to seeking care.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.

- If you believe we have not furnished you with a qualified provider to replace your previous provider, or that your care is not being appropriately managed, you have the right to file a quality of care complaint to the QIO, a quality of care grievance to the plan, or both. Please see Chapter 9.

Section 2.4

How to get care from out-of-network providers

This plan does not provide coverage for services received from out-of-network providers, except emergency, urgently needed services, and end-stage renal disease services. You are not responsible for obtaining authorization for emergency, urgently needed services or end-stage renal disease services received from out-of-network providers.

You may obtain services from out-of-network providers in the following situations:

- You require emergency or urgent care. You do not need to obtain prior authorization.
- You require dialysis treatment, and you are not in our service area.
- If a provider of specialized services is not available in our network within a reasonable distance from your home, you can ask us to see an out-of-network provider (called a "coverage decision"). To ask for a coverage decision, please refer to Section 4.1 of Chapter 9 (*Asking for coverage decisions and making appeals: the big picture*).

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?

A **"medical emergency"** is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent your loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain or a medical condition that is quickly getting worse.

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help, or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do *not* need to get approval or a referral first from your PCP. You do not need to use a network doctor. You may get covered emergency medical care whenever you need it, anywhere in the United States, its territories or worldwide, and from any provider with an appropriate state license even if they are not part of our network.
- **As soon as possible, make sure that our plan has been told about your emergency.** We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. Please call Customer Service at the number on the back of your plan membership card.

What is covered if you have a medical emergency?

Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. We also cover medical services during the emergency.

The doctors who are giving you emergency care will decide when your condition is stable, and the medical emergency is over.

After the emergency is over, you are entitled to follow-up care to be sure your condition continues to be stable. Your doctors will continue to treat you until your doctors contact us and make plans for additional care. Your follow-up care will be covered by our plan. If your emergency care is provided by out-of-network providers, we will try to arrange for network providers to take over your care as soon as your medical condition and the circumstances allow.

What if it wasn't a medical emergency?

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care – thinking that your health is in serious danger – and the doctor may say that it wasn't a medical emergency after all. If it turns out that it was not an emergency, as long as you reasonably thought your health was in serious danger, we will cover your care.

However, after the doctor has said that it was *not* an emergency, we will cover additional care *only* if you get the additional care in one of these two ways:

- You go to a network provider to get the additional care.
- – *or* – The additional care you get is considered "urgently needed services," and you follow the rules for getting this urgent care (for more information about this, see Section 3.2 below).

Section 3.2

Getting care when you have an urgent need for services

What are "urgently needed services"?

An urgently needed service is a nonemergency situation requiring immediate medical care but given your circumstances, it is not possible or not reasonable to obtain these services from a network provider. The plan must cover urgently needed services provided out of network. Some examples of urgently needed services are i) a severe sore throat that occurs over the weekend or ii) an unforeseen flare-up of a known condition when you are temporarily outside the service area.

If you need help finding a network urgent care center, please call Customer Service at the number listed on your membership card, or visit our website to access our online, searchable directory. If you would like a *Provider/Pharmacy Directory* mailed to you, you may call Customer Service, or request one at our website.

Our plan covers worldwide emergency and urgent care services outside the United States under the following circumstances: if you're traveling outside of the United States for less than six months. Prescriptions purchased outside of the country are not covered even for urgent or emergency care. For more information, see the Medical Benefits Chart in Chapter 4 of this document.

Section 3.3

Getting care during a disaster

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from your plan.

Please visit the following website: www.anthem.com/ca for information on how to obtain needed care during a disaster.

If you cannot use a network provider during a disaster, your plan will allow you to obtain care from out-of-network providers at in-network cost sharing. If you cannot use a network pharmacy during a disaster, you may be able to fill your prescription drugs at an out-of-network pharmacy. Please see Chapter 5, Section 2.5, for more information.

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

If you have paid more than your plan cost-sharing for covered services, or, if you have received a bill for the full cost of covered medical services, go to Chapter 7 *(Asking us to pay our share of a bill you have received for covered medical services or drugs)* for information about what to do.

Section 4.2

If services are not covered by our plan, you must pay the full cost

Our plan covers all medically necessary services as listed in the Medical Benefits Chart in Chapter 4 of this document. If you receive services not covered by our plan or services obtained out of network and were not authorized you are responsible for paying the full cost of services.

For covered services that have a benefit limitation, you also pay the full cost of any services you get after you have used up your benefit for that type of covered service. When the benefit limit has been reached, the costs you pay will not count toward your out-of-pocket maximum.

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"?

A clinical research study (also called a "clinical trial") is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. Certain clinical research studies are approved by Medicare. Clinical research studies approved by Medicare typically request volunteers to participate in the study.

Once Medicare approves the study, and you express interest, someone who works on the study will contact you to explain more about the study and see if you meet the requirements set by the scientists who are running the study. You can participate in the study as long as you meet the requirements for the study, *and* you have a full understanding and acceptance of what is involved if you participate in the study.

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for the covered services you receive as part of the study. If you tell us that you are in a qualified clinical trial, then you are only responsible for the in-network cost sharing for the services in that trial. If you paid more, for example, if you have already paid the Original Medicare cost-sharing amount, we will reimburse the difference between what you paid and the in-network cost sharing. However, you will need to provide documentation to show us how much you paid. When you are in a clinical research study, you may stay enrolled in our plan and continue to get the rest of your care (the care that is not related to the study) through our plan.

If you want to participate in any Medicare-approved clinical research study, you do *not* need to tell us or to get approval from us or your PCP. The providers that deliver your care

as part of the clinical research study do *not* need to be part of our plan's network of providers.

Although you do not need to get our plan's permission to be in a clinical research study, we encourage you to notify us in advance when you choose to participate in Medicare-qualified clinical trials.

If you participate in a study that Medicare has *not* approved, *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?

Once you join a Medicare-approved clinical research study, Original Medicare covers the routine items and services you receive as part of the study, including:

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- An operation or other medical procedure if it is part of the research study.
- Treatment of side effects and complications of the new care.

After Medicare has paid its share of the cost for these services, our plan will pay the difference between the cost sharing in Original Medicare and your in-network cost sharing as a member of our plan. This means you will pay the same amount for the services you receive as part of the study as you would if you received these services from our plan. However, you are required to submit documentation showing how much cost sharing you paid. Please see Chapter 7 for more information for submitting requests for payments.

Here's an example of how the cost sharing works: Let's say that you have a lab test that costs $100 as part of the research study. Let's also say that your share of the costs for this test is $20 under Original Medicare, but the test would be $10 under our plan's benefits. In this case, Original Medicare would pay $80 for the test, and you would pay the $20 copay required under Original Medicare. You would then notify your plan that you received a qualified clinical trial service and submit documentation such as a provider bill to the plan. The plan would then directly pay you $10. Therefore, your net payment is $10, the same amount you would pay under our plan's benefits. Please note that in order to receive payment from your plan, you must submit documentation to your plan such as a provider bill.

When you are part of a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare will *not* pay for the new item or service that the study is testing unless Medicare would cover the item or service even if you were *not* in a study.
- Items or services provided only to collect data, and not used in your direct health care. For example, Medicare would not pay for monthly CT scans, done as part of the study, if your medical condition would normally require only one CT scan.

Do you want to know more?

You can get more information about joining a clinical research study by visiting the Medicare website to read or download the publication "Medicare and Clinical Research Studies." (The publication is available at: (www.medicare.gov/Pubs/pdf/02226-Medicare-and-Clinical-Research-Studies.pdf).

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

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?

A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we will, instead, provide coverage for care in a religious non-medical health care institution. This benefit is provided only for Part A inpatient services (non-medical health care services).

Section 6.2

Receiving care from a religious non-medical health care institution

To get care from a religious non-medical health care institution, you must sign a legal document that says you are conscientiously opposed to getting medical treatment that is "nonexcepted."

- "Non-excepted" medical care or treatment is any medical care or treatment that is *voluntary* and *not required* by any federal, state or local law.
- "Excepted" medical treatment is medical care or treatment that you get that is *not* voluntary or *is required* under federal, state or local law.

To be covered by our plan, the care you get from a religious non-medical health care institution must meet the following conditions:

- The facility providing the care must be certified by Medicare.
- Our plan's coverage of services you receive is limited to *nonreligious* aspects of care.
- If you get services from this institution that are provided to you in a facility, the following conditions apply:
  - You must have a medical condition that would allow you to receive covered services for inpatient hospital care or skilled nursing facility care.
  - – *and* – you must get approval in advance from our plan, before you are admitted to the facility, or your stay will not be covered.

The Medicare inpatient hospital coverage limits and cost sharing apply to these services. Please see the Medical Benefits Chart in Chapter 4 for more information.

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?

Durable medical equipment (DME) includes items such as oxygen equipment and supplies, wheelchairs, walkers, powered mattress systems, crutches, diabetic supplies, speech generating devices, IV infusion pumps, nebulizers, and hospital beds, ordered by a provider, for use in the home. The member always owns certain items, such as prosthetics. In this section, we discuss other types of DME that you must rent, including oxygen equipment.

In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. As a member of our plan, you will acquire ownership of the DME items following a rental period not to exceed 13 months. Your copayments will end when you obtain ownership of the item.

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

If you did not acquire ownership of the DME item while in our plan, you will have to make 13 new consecutive payments after you switch to Original Medicare, in order to own the item. The payments made while enrolled in your plan, do not count.

Example 1: You made 12 or fewer consecutive payments for the item in Original Medicare, and then joined our plan. The payments you made in Original Medicare do not count. You will have to make 13 payments to our plan before owning the item.

Example 2: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. You were in our plan but did not obtain ownership while in our plan. You then go back to Original Medicare. You will have to make 13 consecutive new payments to own the item once you join Original Medicare again. All previous payments (whether to our plan or to Original Medicare) do not count.

Section 7.2

Rules for oxygen equipment, supplies, and maintenance

What oxygen benefits are you entitled to?

If you qualify for Medicare oxygen equipment coverage, Anthem MediBlue Value Plus (HMO) will cover:

- Rental of oxygen equipment
- Delivery of oxygen and oxygen contents
- Tubing and related oxygen accessories for the delivery of oxygen and oxygen contents
- Maintenance and repairs of oxygen equipment

If you leave Anthem MediBlue Value Plus (HMO) or no longer medically require oxygen equipment, then the oxygen equipment must be returned.

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

Original Medicare requires an oxygen supplier to provide you services for five years. During the first 36 months you rent the equipment. The remaining 24 months the supplier provides the equipment and maintenance (you are still responsible for the copayment for oxygen). After five years you may choose to stay with the same company or go to another company. At this point, the five-year cycle begins again, even if you remain with the same company, requiring you to pay copayments for the first 36 months. If you join or leave our plan, the five-year cycle starts over.

Chapter 4:

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

Section 1. Understanding your out-of-pocket costs for covered services

This chapter provides a Medical Benefits Chart that lists your covered services and shows how much you will pay for each covered service as a member of our plan. Later in this chapter, you can find information about medical services that are not covered. It also explains limits on certain services.

Section 1.1

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

To understand the payment information we give you in this chapter, you need to know about the types of out-of-pocket costs you may pay for your covered services.

- A **"copayment"** is the fixed amount you pay each time you receive certain medical services. You pay a copayment at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your copayments.)
- **"Coinsurance"** is the percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your coinsurance.)

Most people who qualify for Medicaid or for the Qualified Medicare Beneficiary (QMB) program should never pay deductibles, copayments, or coinsurance. Be sure to show your proof of Medicaid or QMB eligibility to your provider, if applicable.

Section 1.2

What is the most you will pay for Medicare Part A and Part B covered medical services?

Because you are enrolled in a Medicare Advantage plan, there is a limit on the total amount you have to pay out of pocket each year for in-network medical services that are covered under Medicare Part A and Part B. This limit is called the maximum out-of-pocket (MOOP) amount for medical services. For calendar year 2023 this amount is $800.00.

The amounts you pay for copayments and coinsurance for in-network covered services count toward this maximum out-of-pocket amount. (The amounts you pay for your Part D prescription drugs do not count toward your maximum out-of-pocket amount.) In addition, amounts you pay for some services do not count toward your maximum out-of-pocket amount. These services are noted in the Medical Benefits Chart. If you reach the maximum out-of-pocket amount of $800.00, you will not have to pay any out-of-pocket costs for the rest of the year for in-network covered Part A and Part B services. However, you must continue to pay the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

Section 1.3

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

As a member of our plan, an important protection for you is that you only have to pay your cost-sharing amount when you get services covered by our plan. Providers may not add additional separate charges, called "balance billing." This protection applies even if we pay the provider less than the provider charges for a service, and even if there is a dispute, and we don't pay certain provider charges.

Here is how this protection works:

- If your cost sharing is a copayment (a set amount of dollars, for example, $15.00), then you pay only that amount for any covered services from a network provider.
- If your cost sharing is a coinsurance (a percentage of the total charges), then you never pay more than that percentage. However, your cost depends on which type of provider you see:
  - If you receive the covered services from a network provider, you pay the coinsurance percentage multiplied by the plan's reimbursement rate (as determined in the contract between the provider and the plan).
  - If you receive the covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers. (Remember, the plan covers services from out-of-network providers only in certain situations, such as when you get a referral or for emergencies or urgently needed services.)
  - If you receive the covered services from an out-of-network provider who does not participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers. (Remember, the plan covers services from out-of-network providers only in certain situations, such as when you get a referral, or for emergencies or urgently needed services.)
- If you believe a provider has "balance billed" you, call Customer Service.

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

The Medical Benefits Chart on the following pages lists the services the plan covers and what you pay out of pocket for each service. Part D prescription drug coverage is in Chapter 5. The services listed in the Medical Benefits Chart are covered only when the following coverage requirements are met:

- Your Medicare-covered services must be provided according to the coverage guidelines established by Medicare.
- Your services (including medical care, services, supplies, equipment, and Part B prescription drugs) must be medically necessary. "Medically necessary" means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- You receive your care from a network provider. In most cases, care you receive from an out-of-network provider will not be covered, unless it is emergent or urgent care or unless your plan or a network provider has given you a referral. This means that you will have to pay the provider in full for the services furnished.
- You have a primary care provider (a PCP) who is providing and overseeing your care.
- Some of the services listed in the Medical Benefits Chart are covered *only* if your doctor or other network provider gets approval in advance (sometimes called "prior authorization") from us. As you will see within

the following Medical Benefits Chart, many of the covered services may need approval in advance. When we give our decision, we base it on two things. First, there are Medicare's rules. Second, there are generally accepted standards of medical practice. These standards are proven and accepted by those who practice and study medicine. We also need to make sure you get the most cost effective care. This means it doesn't cost more than another option that will work just as well. But we also need it to be right for you. And that you get it in the right place and the right number of times. Finally, we cannot approve a service just because it is more convenient than another option. You must get our approval before getting care from providers not in our plan unless it's for Urgent care, Emergency care or Renal dialysis outside the service area. To find a provider in our plan, check our Find a Doctor tool online or call Customer Service. If you are referred or feel you need to use a provider who is not in our plan, you must call us to get approval before you get care.

Other important things to know about our coverage:

- Like all Medicare health plans, we cover everything that Original Medicare covers. For some of these benefits, you pay *more* in our plan than you would in Original Medicare. For others, you pay *less*. (If you want to know more about the coverage and costs of Original Medicare, look in your *Medicare & You 2023* handbook. View it online at www.medicare.gov or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.)
- For all preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you. However, if you also are treated or monitored for an existing medical condition during the visit when you receive the preventive service, a copayment will apply for the care received for the existing medical condition.
- If Medicare adds coverage for any new services during 2023, either Medicare or our plan will cover those services.
- If you are diagnosed with the following chronic condition(s)* identified below and meet certain criteria, you may be eligible for special supplemental benefits for the chronically ill.
  - Chronic alcohol and other drug dependence;
  - Autoimmune disorders limited to:
    - Polyarteritis nodosa,
    - Polymyalgia rheumatica,
    - Polymyositis,
    - Rheumatoid arthritis, and
    - Systemic lupus erythematosus;
    - Scleroderma
  - Cancer, excluding pre-cancer conditions or in situ status;
  - Cardiovascular disorders limited to:
    - Cardiac arrhythmias,
    - Coronary artery disease,
    - Peripheral vascular disease, and
    - Chronic venous thromboembolic disorder;
  - Chronic heart failure
  - Ischemic heart disease
  - Hypertension
  - Dementia;
    - Alzheimer's
  - Diabetes mellitus;
    - Pre-diabetes (Fasting blood glucose: 100-125 mg/dl or Hgb A1C: 5.7-6.4%)
  - End-stage liver disease;
  - End-stage renal disease (ESRD) requiring dialysis;
  - Severe hematologic disorders limited to:
    - Aplastic anemia,
    - Hemophilia,
    - Immune thrombocytopenic purpura,
    - Myelodysplatic syndrome,
    - Sickle-cell disease (excluding sickle-cell trait)

- HIV/AIDS;
- Chronic lung disorders limited to:
  - Asthma,
  - Chronic bronchitis,
  - Emphysema,
  - Pulmonary fibrosis, and
  - Pulmonary hypertension;
  - Chronic Obstructive Pulmonary Disease (COPD)
  - Cystic Fibrosis
- Chronic and disabling mental health conditions limited to:
  - Bipolar disorders,
  - Major depressive disorders,
  - Paranoid disorder,
  - Schizophrenia,
  - Schizoaffective disorder
- Neurologic disorders limited to:
  - Amyotrophic lateral sclerosis (ALS),
  - Epilepsy,
  - Extensive paralysis (i.e., hemiplegia, quadriplegia, paraplegia, monoplegia),
  - Huntington's disease,
  - Multiple sclerosis,
  - Parkinson's disease,
  - Polyneuropathy,
  - Spinal stenosis,
  - Stroke-related neurologic deficit
- Stroke
- Cerebal Palsy
- Traumatic brain injury
- Obesity (BMI is greater than or equal to 30)
- Crohn's disease
- Ankylosing spondylitis
- Osteoarthritis
- Osteoporosis
- Chronic back pain
- Blindness

  *The above list of chronic conditions was provided by CMS.

- Your request for these benefits will be reviewed to confirm your eligibility and that you are meeting the criteria. If eligible, the benefit(s) will be approved and you will be provided instructions on how to receive the benefit(s).
- Please go to the "Special Supplemental Benefits for the Chronically Ill" and Essential Extras rows in the below Medical Benefits Chart for further detail.
- Please contact us to find out exactly which benefits you may be eligible for.

 **You will see this apple next to the preventive services in the benefits chart.**

Medical Benefits Chart

For in-network services (in our plan): All services must be coordinated by your Primary Care Provider (PCP).

You may need an approval from the plan before getting the care. This is called getting a prior authorization. Ask your provider or call the plan to learn more.

You may have more than one cost share to pay if you get more than one service at a visit. Cost-share amounts for services are listed in this chart below.

If you also are treated for another condition during a preventive service visit, or if other services are billed with the preventive service, the cost sharing for the other services will also apply. Medicare preventive services are shown with an apple in this chart.

Services That Are Covered for You	What You Must Pay When You Get These Services
Abdominal aortic aneurysm screening A one-time screening ultrasound for people at risk. The plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.	**In-network:** There is no coinsurance, copayment, or deductible for members eligible for this preventive screening.
Acupuncture for chronic low back pain Covered services include: Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances: For the purpose of this benefit, chronic low back pain is defined as: ▪ lasting 12 weeks or longer; ▪ nonspecific, in that is has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious, disease, etc.); ▪ not associated with surgery; and ▪ not associated with pregnancy. An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually. Treatment must be discontinued if the patient is not improving or is regressing. Provider Requirements: Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act)	**In-network:** **$20.00** copay for each Medicare-covered acupuncture visit.

Services That Are Covered for You	What You Must Pay When You Get These Services
may furnish acupuncture in accordance with applicable state requirements. Physician assistants (PAs), nurse practitioners (NPs)/clinical nurse specialists (CNSs) (as identified in 1861(aa)(5) of the Act), and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have: ▪ a masters or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and, ▪ a current, full, active, and unrestricted license to practice acupuncture in a State, Territory, or Commonwealth (i.e. Puerto Rico) of the United States, or District of Columbia. Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations at 42 CFR §§ 410.26 and 410.27. Prior authorization may be required.	
Adult Day Center This benefit covers up to one (1) visit per week for adult day center services. We will also provide transportation to and from the center, if not otherwise covered by the center, for the day that is being covered under this benefit. ▪ The center must be licensed by the state to provide adult day center services.	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for each Adult Day Center visit.

Services That Are Covered for You	What You Must Pay When You Get These Services
▪ We will reimburse up to **$80** for each covered visit. You are responsible for any remaining costs. ▪ A visit is defined as less than or equal to eight (8) hours. It cannot be split over multiple days. Any portion of a day used is considered one day. ▪ Adult Day Center covered days is a direct member reimbursed benefit. Claims for reimbursement must be submitted to the plan with appropriate documentation. Contact the plan for further information. ▪ You must schedule transportation 48 hours in advance with our contracted transportation vendor. Total distance for each one-way trip cannot be more than 60 miles. To qualify, you must: ▪ Need help with at least two (2) activities of daily living (ADLs) as determined and recommended by your health care provider.	
Ambulance services ▪ Covered ambulance services include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care if they are furnished to a member whose medical condition is such that other means of transportation could endanger the person's health or if authorized by the plan ▪ Non-emergency transportation by ambulance is appropriate if it is documented that the member's condition is such that other means of transportation could endanger the person's	You pay a **$100.00** copay for each one-way Medicare-covered ambulance service. You will not have a copay if our plan coordinates your transfer: ▪ Between like facilities ▪ From an inpatient hospital to a skilled nursing facility ▪ From a facility to home (ground or water ambulance only) Medically necessary, non-emergency ambulance is covered only when given prior authorization and only when using a plan

Services That Are Covered for You	What You Must Pay When You Get These Services
health and that transportation by ambulance is medically required. Prior authorization may be required.	provider.
Annual routine physical exam In addition to the "Welcome to Medicare" exam or the annual wellness visit, you are covered for one routine physical exam each year. The routine physical includes a comprehensive examination and evaluation of your health status and chronic diseases. Please note: Additional cost share may apply for additional services or testing performed during your visit as described for each service in this medical chart.	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for one routine physical exam each calendar year.
 **Annual wellness visit** If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months. **Note:** Your first annual wellness visit can't take place within 12 months of your "Welcome to Medicare" preventive visit. However, you don't need to have had a "Welcome to Medicare" visit to be covered for annual wellness visits after you've had Part B for 12 months.	**In-network:** There is no coinsurance, copayment, or deductible for the annual wellness visit.
 **Bone mass measurement** For qualified individuals (generally, this means people at risk of losing bone mass or at risk of	**In-network:** There is no coinsurance, copayment, or deductible for Medicare-covered bone mass measurement.

Services That Are Covered for You	What You Must Pay When You Get These Services
osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.	
Breast cancer screening (mammograms) Covered services include: ▪ One baseline mammogram between the ages of 35 and 39 ▪ One screening mammogram every 12 months for women aged 40 and older ▪ Clinical breast exams once every 24 months	**In-network:** There is no coinsurance, copayment, or deductible for covered screening mammograms.
Cardiac rehabilitation services Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor's order. The plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs. Prior authorization may be required.	**In-network:** **$0.00** copay for each covered therapy visit to treat you if you've had a heart condition.
Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate),	**In-network:** There is no coinsurance, copayment, or deductible for the intensive behavioral therapy cardiovascular disease preventive benefit.

Services That Are Covered for You	What You Must Pay When You Get These Services
check your blood pressure, and give you tips to make sure you're eating healthy.	
Cardiovascular disease testing Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).	**In-network:** There is no coinsurance, copayment, or deductible for cardiovascular disease testing that is covered once every 5 years.
Cervical and vaginal cancer screening Covered services include: ▪ For all women: Pap tests and pelvic exams are covered once every 24 months ▪ If you are at high risk of cervical or vaginal cancer or you are of childbearing age and have had an abnormal Pap test within the past 3 years: one Pap test every 12 months	**In-network:** There is no coinsurance, copayment, or deductible for Medicare-covered preventive Pap and pelvic exams.
Chiropractic services Covered services include: ▪ We cover only manual manipulation of the spine to correct subluxation Visits that are covered are to adjust alignment problems with the spine. This is called manual manipulation of the spine to fix subluxation. Prior authorization may be required.	**In-network:** **$0.00** copay for each Medicare-covered visit to see a chiropractor.
Colorectal cancer screening For people 50 and older, the following are covered: ▪ Flexible sigmoidoscopy (or screening barium	**In-network:** There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening exam.

Services That Are Covered for You	What You Must Pay When You Get These Services
enema as an alternative) every 48 months One of the following every 12 months: ▪ Guaiac-based fecal occult blood test (gFOBT) ▪ Fecal immunochemical test (FIT) DNA based colorectal screening every 3 years. For people at high risk of colorectal cancer, we cover: ▪ Screening colonoscopy (or screening barium enema as an alternative) every 24 months ▪ Includes the biopsy and removal of any growth during a colonoscopy, in the event the procedure goes beyond a screening exam For people not at high risk of colorectal cancer, we cover: ▪ Screening colonoscopy every 10 years (120 months), but not within 48 months of a screening sigmoidoscopy	**$0.00** copay for a biopsy or removal of tissue during a screening exam of the colon.
Dental services - Medicare-covered In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) are not covered by Original Medicare.	**In-network:** For in-network Medicare-covered dental benefits, you must use a provider that is part of the Anthem MediBlue Value Plus (HMO) medical network. You can find these providers in the Provider/Pharmacy Directory. To learn more, call the Customer Service number on the back cover of this document. **$0.00** copay for Medicare-covered dental services.
Dental services - Supplemental This plan provides additional dental coverage not covered by Original Medicare.	Please see Optional Supplemental Benefits in Chapter 4, Section 2.2 for more options.

Services That Are Covered for You	What You Must Pay When You Get These Services
This plan covers: 2 oral exam(s), 2 cleaning(s), 1 dental X-ray(s) every year. The above preventive dental services are limited to the following: ▪ D0120 Periodic oral evaluation ▪ D0150 Comprehensive oral evaluation ▪ D1110 Prophylaxis, adult ▪ D0210 Intraoral, complete series of radiographic images ▪ D0330 Panoramic radiographic image	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. To be covered in-network, you need to use a provider that is contracted with our dental vendor to provide supplemental dental services. Care rendered by a provider that is not part of our supplemental dental network is not covered. **In-network:** **$0.00** copay for covered preventive dental services designed to help prevent disease.
 **Depression screening** We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment and/or referrals.	**In-network:** There is no coinsurance, copayment, or deductible for an annual depression screening visit.
 **Diabetes screening** We cover this screening (includes fasting glucose tests) if you have any of the following risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes. Based on the results of these tests, you may be eligible for up to two diabetes screenings every 12 months.	**In-network:** There is no coinsurance, copayment, or deductible for the Medicare covered diabetes screening tests.

Services That Are Covered for You	What You Must Pay When You Get These Services
Diabetes self-management training, diabetic services and supplies For all people who have diabetes (insulin and non-insulin users). Covered services include: ▪ Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors. ▪ For people with diabetes who have severe diabetic foot disease: One pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting. ▪ Diabetes self-management training is covered under certain conditions. Glucose monitors and supplies are limited to select manufacturers and may include: Freestyle Lite, Freestyle Freedom Lite, Freestyle InsuLinx, or Precision Xtra. Glucose monitors specifically for those with visual impairments or other unique clinical requirements are available upon approval. We will not cover other brands unless your provider tells us it is medically necessary. Blood glucose test strips and glucometers MUST be purchased at a network retail or our mail-order pharmacy to be covered. If you purchase these supplies through a Durable Medical Equipment (DME) provider these items will NOT be covered.	**In-network:** This plan covers one blood glucose monitor every calendar year. Blood glucose test strips are covered for a maximum dose of 100 units every 30 days for patients who had a claim for insulin within the last 180 days. Blood glucose test strips are covered for a maximum dose of 50 units every 30 days for patients who have not had a claim for insulin within the last 180 days. Lancets are covered for 100 units every 30 days and up to 300 units for a 90 day supply. **20%** coinsurance for: ▪ Blood glucose test strips ▪ Lancet devices and lancets ▪ Blood glucose monitors **$25.00** copay for therapeutic shoes, including fitting the shoes or inserts. You can buy them from a Durable Medical Equipment (DME) provider. **$0.00** copay for covered charges for training to help you learn how to monitor your diabetes.

Services That Are Covered for You	What You Must Pay When You Get These Services
If you are using a brand of diabetic test strips or lancets that is not covered by our plan, we will continue to cover it for up to two fills during the first 90 days after joining our plan. The meter will only be filled once during the transition period. This 90 day transitional coverage is limited to once per lifetime. During this time, talk with your doctor to decide what brand is medically best for you. Your provider must get an approval from the plan before we'll pay for test strips or lancets greater than the amount listed to the right or are not from the approved manufacturers. Prior authorization may be required.	
Durable medical equipment (DME) and related supplies (For a definition of "Durable Medical Equipment," see Chapter 12 as well as Chapter 3, Section 7 of this document.) Covered items include, but are not limited to: wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, and walkers. We cover all medically necessary DME covered by Original Medicare. If our supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special order it for you.	**In-network:** Durable medical equipment (DME): **$0.00** copay applies for DME less than **$500.00. 20%** coinsurance applies for DME greater than or equal to **$500.00.** Your provider must get our approval for items such as powered vehicles, powered wheelchairs and related items, and wheelchairs and beds that are not standard. Your provider must also get approval for therapeutic continuous glucose monitors covered by Medicare. Medicare oxygen equipment: **$0.00** copay applies for oxygen supplies less than **$500.00. 20%** coinsurance applies for oxygen supplies greater than or equal to **$500.00.**

Services That Are Covered for You	What You Must Pay When You Get These Services
The most recent list of suppliers is available on our website located on the back cover of this document. If you receive a durable medical equipment item during an inpatient stay in a hospital or skilled nursing facility, the cost will be included in your inpatient claim. Therapeutic Continuous Glucose Monitors (CGMs) and related supplies are covered by Medicare when they meet Medicare National Coverage Determination (NCD) and Local Coverage Determinations (LCD) criteria. In addition, where there is not NCD/ LCD criteria, therapeutic CGM must meet any plan benefit limits, and the plan's evidence based clinical practice guidelines. This plan only covers FreeStyle Libre Continuous Glucose Monitors (CGMs). We will not cover other brands unless your provider tells us it is medically necessary. CGMs MUST be purchased at a network retail or our mail-order pharmacy to be covered. If you purchase these supplies through a Durable Medical Equipment (DME) provider these items will not be covered. Coverage limitations: ▪ 2 Sensors per month ▪ One receiver every 2 years Insulin pumps are different than a CGM and can be purchased through a DME provider. This plan covers only DUROLANE, EUFLEXXA, SUPARTZ, and Gel-SYN-3 Hyaluronic Acids. We will not cover other brands unless your provider tells us it is medically necessary. Prior authorization may be required.	Your cost sharing will not change after being enrolled for 36 months. If prior to enrolling in Anthem MediBlue Value Plus (HMO) you had made 36 months of rental payments for oxygen equipment coverage, your cost sharing in Anthem MediBlue Value Plus (HMO) is **$0.00** copay applies for oxygen supplies less than **$500.00. 20%** coinsurance applies for oxygen supplies greater than or equal to **$500.00.** You must get durable medical equipment through our approved suppliers. You cannot purchase these items from a pharmacy. **20%** coinsurance for CGMs and related supplies.

Services That Are Covered for You	What You Must Pay When You Get These Services
Electronic health monitoring This plan covers remote monitoring technology and equipment placed in your home from the approved vendor to track certain health conditions. This device/service requires regular monitoring by the clinician or physician. These are added services. They do not replace in-person doctor visits. **Blood Glucose Monitoring:** Members with uncontrolled diabetes, particularly those on insulin, can be eligible for electronic health monitoring of blood glucose. **Blood Pressure Monitoring:** Members with uncontrolled blood pressure levels can be eligible for electronic health monitoring of blood pressure. Blood pressure cuffs are for use at home for ongoing monitoring of members' blood pressure and symptoms of hypertension. **Weight Monitoring Device for cardiac patients:** Members can be eligible for a home-based electronic weight monitoring device. A sudden increase in weight could indicate potential heart failure symptoms.	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for electronic health monitoring services.
Emergency care Emergency care refers to services that are: ▪ Furnished by a provider qualified to furnish emergency services, and ▪ Needed to evaluate or stabilize an emergency medical condition A medical emergency is when you, or any other prudent layperson with an average knowledge	**$120.00** copay for each emergency room visit. If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must have your inpatient care at the out-of-network hospital authorized by the plan and your cost is the cost sharing you would pay at a network hospital.

Services That Are Covered for You	What You Must Pay When You Get These Services
of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse. Cost sharing for necessary emergency services furnished out-of-network is the same as for such services furnished in-network. Emergency care coverage is worldwide.	Your emergency room cost share will be waived if you are admitted to the hospital within 24 hours of your emergency room visit. This plan covers emergency services if you're traveling outside of the United States for less than six months. Coverage is limited to **$100,000** per year for worldwide emergency services. This is a supplemental benefit. It's not covered by the Federal Medicare program. You must pay all costs over **$100,000** and all costs to return to your service area. You may be able to buy added travel insurance through an authorized agency. **$120.00** copay for each covered worldwide urgent care visit, emergency ground transportation, or emergency room visit. If you need emergency care outside the United States or its territories, please call the Blue Cross Blue Shield Global Core program at 1-800-810-BLUE (1-800-810-2583). Or call collect at 1-804-673-1177. We can help you 24 hours a day, seven days a week, 365 days a year.
Essential Extras You may choose only two (2) of the supplemental benefits below. You can select your benefit(s) either via the member portal or by contacting Customer Service. For the benefit(s) to be covered, you must use an approved provider and meet any	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for the two (2) Essential Extras supplemental benefit options you have chosen. You can select two (2) of these **Essential Extras:**

Services That Are Covered for You	What You Must Pay When You Get These Services
precertification criteria. You may be able to make a one- (1-) time change to your initial election if you have not used any part of your benefit(s). You will receive a confirmation letter within 7 business days of your election(s) with benefit(s) details. If you have any questions, please contact Customer Service. The phone number is listed on the back of this document. **Flex Account - Utilities** is a special supplemental benefit for the chronically ill. *Per CMS guidelines for Special Supplemental Benefits for the Chronically Ill, you must meet the criteria in section 2.1 of this chapter. **Flex Account - Utilities*:** Flex Account – Utilities provides a spending allowance on your Benefits Prepaid Card that may be used to reduce your out-of-pocket expenses for household utilities such as natural/propane gas, electric, water, or sewer. It can also be used with internet and cellular providers. The card may be used to cover these expenses when provided by any utility provider that accepts a prepaid card. The card is prepaid by the plan with the spending allowance amount. You can only pay for your own services and cannot convert the card to cash. The card cannot be used to set up automated recurring transactions. Any unused funds will expire at the end of the month and cannot be rolled over into the following month.	▪ Flex Account - Utilities*: **$50** every month ▪ Assistive Devices: **$500** every year ▪ Flex Account - Dental, Vision, Hearing: **$500** every year ▪ In-Home Support: 60 hours every year ▪ Transportation: 60 one-way trips every year

Services That Are Covered for You	What You Must Pay When You Get These Services
If your provider does not accept a prepaid card for payment or in the event of a card transaction failure, you may submit a claim form for reimbursement along with proof of payment. Claims must be submitted within 90 days of the date of payment. **Note:** This benefit can only be used towards your personal expenses and not anyone else's. **Assistive Devices:** This benefit provides an annual spending allowance toward the purchase of assistive devices on your Benefits Prepaid Card. Covered items allowed by Medicare include, but are not limited to: ADA toilet seats, shower stools, hand-held shower heads, reaching devices, temporary wheelchair ramps, and more. The card is prepaid by the plan with the spending allowance amount. You can only pay for your own services and cannot convert the card to cash. Any unused funds will expire at the end of the year and cannot be rolled over into the following year. To place an order for home delivery: ▪ Go online ▪ Call to place an order. Pick items by going online or from the Assistive Device catalog. **Note:** ▪ Once you've used your annual spending allowance amount, you are responsible for the remaining cost of your purchases.	

Services That Are Covered for You	What You Must Pay When You Get These Services
▪ Any repair or replacement of items selected is limited to the manufacturer's warranty. ▪ Items must be for your use only. ▪ Items are limited to those offered within the catalog and online through our vendor and are subject to availability. ▪ Quantity limits may apply. ▪ Installation services are not included. **Flex Account - Dental, Vision, Hearing:** The Flex Account - Dental, Vision, Hearing benefit provides an annual spending allowance on your Benefits Prepaid Card that may be used to reduce your out-of-pocket expenses for any dental, vision, and/or hearing services as described in those sections of this chart. The card may be used to pay your dental, vision, or hearing provider directly for any out-of-pocket expenses you incur. The card is prepaid by the plan with the spending allowance. You can only pay for your own services and cannot convert the card to cash. Cosmetic procedures are not covered under this benefit. Any unused funds will expire at the end of the year and cannot be rolled over into the following year. If your provider does not accept a prepaid card for payment or in the event of a card transaction failure, you may submit a claim form for reimbursement along with the original printed, itemized receipt from the provider. Claims must be submitted within 90 days of the date of service on your receipt.	

Services That Are Covered for You	What You Must Pay When You Get These Services
In-Home Support: This benefit provides companionship and assistance with independent activities of daily living such as home-based chores, help getting to appointments or getting items such as groceries, medication, and more. Help getting to appointments does not include transportation. In-home support can work in conjunction with other benefits or care plans to promote independent living, aid in reducing a member's feeling of social isolation, and improve their overall mental outlook. You must use the plan approved provider. **Transportation:** This benefit covers one-way trips (60-mile limit per one-way trip) to locations within the local service area when obtaining plan-covered services. Trips may be covered for getting to and from medical visits, SilverSneakers locations, and visits to a pharmacy to pick up prescriptions. Stops at a pharmacy after a covered medical service will not count as a separate trip. You must use the plan approved vendor and schedule trips 48 hours (excluding weekends) in advance.	

Services That Are Covered for You	What You Must Pay When You Get These Services
Health and wellness education programs These programs are designed to enrich the health and lifestyles of members. ▪ Electronic health monitoring - see Electronic health monitoring for more details ▪ 24/7 NurseLine: As a member, you have access to a 24-hour nurse line, 7 days a week, 365 days a year. - see 24/7 NurseLine for more details ▪ Fitness benefit through SilverSneakers® Fitness Program or a plan approved fitness program. Details on SilverSneakers® can be found under SilverSneakers®	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for health and wellness programs covered by this plan.
Healthy Meals-Post Discharge After you are discharged from an inpatient stay at a hospital or skilled nursing facility, you may qualify for nutritious, precooked, frozen meals delivered to you at no cost. After an overnight stay at a hospital or skilled nursing facility, you may be contacted by the plan or one of its representatives, to see if you would like this benefit. Alternatively, you or your provider/case manager can contact Customer Service after your discharge and a representative will help validate that you qualify for the benefit and arrange for you to be contacted to complete a nutritional assessment and schedule delivery of your meals. In order for us to provide your meals benefit, we, or a third party acting on our behalf, may need to contact you using the phone number you	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for up to 2 meals a day for 6 days following your discharge from the hospital or skilled nursing facility (SNF).

Services That Are Covered for You	What You Must Pay When You Get These Services
provided to confirm shipping details and any nutritional requirements.	
Hearing services - Medicare-covered Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider. Prior authorization may be required.	**In-network:** For in-network Medicare-covered hearing care, you must use a doctor in the Anthem MediBlue Value Plus (HMO) specialty medical network. You can find them in the Provider/Pharmacy Directory. To learn more, call the Customer Service number on the back cover of this document. **$0.00** copay for each Medicare-covered hearing exam to determine if you need medical treatment for a hearing condition.
Hearing services - Supplemental This plan provides additional hearing coverage not covered by Original Medicare. This plan covers 1 routine hearing exam(s) and hearing aid fitting/evaluation(s) every year. **$3,000.00** maximum plan benefit coverage amount applies to prescribed hearing aids covered by the plan every year. The Plan has negotiated rates and options through our hearing aid supplier to give you the most options. You must select a device from the covered list available through our participating hearing aid supplier. Hearing aids may require prior authorization from our hearing supplier to ensure you are fitted with the most appropriate device available under the plan. If members choose a device with non rechargeable	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for routine hearing exam(s). **$0.00** copay for hearing aids up to the maximum plan benefit amount. Hearing aids are limited to specific devices, based on your hearing needs.

Services That Are Covered for You	What You Must Pay When You Get These Services
batteries, the plan will provide a 2-year supply (up to 64 cells per ear, per year). To find a provider affiliated with our hearing supplier or for information on covered devices, call the Customer Service number on the back cover of this document. After plan paid benefits for routine hearing exams or hearing aids, you are responsible for the remaining cost. Prior authorization may be required.	
 **HIV screening** For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover: ▪ One screening exam every 12 months For women who are pregnant, we cover: ▪ Up to three screening exams during a pregnancy	**In-network:** There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered preventive HIV screening.
Home health agency care Prior to receiving home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort. Covered services include, but are not limited to: ▪ Part-time or intermittent skilled nursing and home health aide services (to be covered under the home health care benefit, your skilled nursing and home health aide services	**In-network:** **$0.00** copay for each covered visit from a home health agency.

Services That Are Covered for You	What You Must Pay When You Get These Services
combined must total fewer than 8 hours per day and 35 hours per week) ▪ Physical therapy, occupational therapy, and speech therapy ▪ Medical and social services ▪ Medical equipment and supplies Prior authorization may be required.	
Home infusion therapy Home infusion therapy involves the intravenous or subcutaneous administration of drugs or biologicals to an individual at home. The components needed to perform home infusion include the drug (for example, antivirals, immune globulin), equipment (for example, a pump), and supplies (for example, tubing and catheters) Covered services include but are not limited to: ▪ Professional services, including nursing services, furnished in accordance with the plan of care ▪ Patient training and education not otherwise covered under the durable medical equipment benefits ▪ Remote monitoring ▪ Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier Separately from the Home Infusion Therapy Professional Services, Home Infusion requires a Durable Medical Equipment component: ▪ Durable Medical Equipment - the external infusion pump, the related supplies and the	**In-network:** **$0.00** copay for Home Infusion Therapy (HIT) professional services furnished by a qualified HIT supplier in the patient's home. Durable medical equipment (DME): **$0.00** copay for the external infusion pump, the related supplies, and the infusion drug(s), when furnished by a contracted HIT supplier in the patient's home.

Services That Are Covered for You	What You Must Pay When You Get These Services
infusion drug(s), pharmacy services, delivery, equipment set up, maintenance of rented equipment, and training and education on the use of the covered items Prior authorization may be required.	
Hospice care You are eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. You may receive care from any Medicare-certified hospice program. Your plan is obligated to help you find Medicare-certified hospice programs in the plan's service area, including those the MA organization owns, controls, or has a financial interest in. Your hospice doctor can be a network provider or an out-of-network provider. Covered services include: ▪ Drugs for symptom control and pain relief ▪ Short-term respite care ▪ Home care When you are admitted to a hospice you have the right to remain in your plan; if you chose to remain in your plan you must continue to pay plan premiums. For hospice services and for services that are covered by Medicare Part A or B and are related to your terminal prognosis: Original Medicare (rather than our plan) will pay your hospice provider for your hospice services and any Part A and Part B services related to your terminal	When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not our plan. **In-network:** **$0.00** copay if you get a hospice consultation by a Primary Care Provider (PCP) before you elect hospice. **$0.00** copay if you get a hospice consultation by a specialist before you elect hospice.

Services That Are Covered for You	What You Must Pay When You Get These Services
prognosis. While you are in the hospice program, your hospice provider will bill Original Medicare for the services that Original Medicare pays for. You will be billed Original Medicare cost sharing For services that are covered by Medicare Part A or B and are not related to your terminal prognosis: If you need non-emergency, non-urgently needed services that are covered under Medicare Part A or B and that are not related to your terminal prognosis, your cost for these services depends on whether you use a provider in our plan's network and follow the plan rules (such as if there is a requirement to obtain prior authorization) ▪ If you obtain the covered services from a network provider and follow plan rules for obtaining services, you only pay the plan cost-sharing amount for in-network services ▪ If you obtain the covered services from an out-of-network provider, you pay the cost-sharing under Fee-for-Service Medicare (Original Medicare) For services that are covered by our plan but are not covered by Medicare Part A or B: The plan will continue to cover plan-covered services that are not covered under Part A or B whether or not they are related to your terminal prognosis. You pay your plan cost-sharing amount for these services. For drugs that may be covered by the plan's Part D benefit: If these drugs are unrelated to your terminal hospice condition you pay cost sharing. If they are related to your terminal	

Services That Are Covered for You	What You Must Pay When You Get These Services
hospice condition then you pay Original Medicare cost sharing. Drugs are never covered by both hospice and our plan at the same time. For more information, please see Chapter 5, Section 9.4 *(What if you're in Medicare-certified hospice).* Note: If you need non-hospice care (care that is not related to your terminal prognosis), you should contact us to arrange the services. Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit.	
Immunizations Covered Medicare Part B services include: ▪ Pneumonia vaccine ▪ A different, second pneumonia vaccine if received one year (or later) after the first vaccine is given. Talk with your doctor or other health care provider to see if you need one or both of the pneumococcal shots. ▪ Flu shots, once each flu season in the fall and winter, with additional flu shots if medically necessary ▪ Hepatitis B vaccine if you are at high or intermediate risk of getting Hepatitis B ▪ COVID-19 vaccine ▪ Other vaccines if you are at risk and they meet Medicare Part B coverage rules We also cover some vaccines under our Part D prescription drug benefit.	**In-network:** There is no coinsurance, copayment, or deductible for the pneumonia, influenza, Hepatitis B, and COVID-19 vaccines. You can get a flu, pneumonia or COVID-19 vaccines without asking a doctor to refer you. The shingles shot is only covered under the Part D prescription drug benefit. The amount you pay for the shot will depend on the Part D drug benefits found in Chapter 6. The shingles shot is not covered under the Part B drug benefit.

Services That Are Covered for You	What You Must Pay When You Get These Services
Inpatient hospital care Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day. This plan covers unlimited inpatient days. Covered services include but are not limited to: ▪ Semi-private room (or a private room if medically necessary) ▪ Meals including special diets ▪ Regular nursing services ▪ Costs of special care units (such as intensive care or coronary care units) ▪ Drugs and medications ▪ Lab tests ▪ X-rays and other radiology services ▪ Necessary surgical and medical supplies ▪ Use of appliances, such as wheelchairs ▪ Operating and recovery room costs ▪ Physical, occupational, and speech language therapy ▪ Inpatient substance abuse services ▪ Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we will arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you are a candidate for a transplant. Transplant providers may be local	**In-network:** For covered hospital stays: **$0.00** copay per stay You pay no copay for additional inpatient hospital days. Your benefits are based on the date of admission. If you are admitted in 2023 and discharged in 2024, the 2023 copays apply until you are discharged or transferred to a skilled nursing facility. The hospital should tell the plan within one business day of any emergency admission, if possible. If you get inpatient care at an out-of-network hospital after your emergency condition is stable, your cost is the cost sharing you would pay at a network hospital. Your cost share starts the day you are admitted as an inpatient in a hospital or skilled nursing facility. You pay no cost share for the day you are discharged.

Services That Are Covered for You	What You Must Pay When You Get These Services
or outside of the service area. If our in-network transplant services are at a distant location, you may choose to go locally or distant as long as the local transplant providers are willing to accept the Original Medicare rate. If the plan provides transplant services at a distant location (outside of the service area) and you choose to obtain transplants at this distant location, we will arrange or pay for appropriate lodging and transportation costs for you and one companion. The reimbursement for transportation costs are while you and your companion are traveling to and from the medical providers for services related to the transplant care. The plan defines the distant location as a location that is outside of the member's service area AND a minimum of 75 miles from the member's home. For each travel and lodging reimbursement request, please submit a letter from the Medicare-approved transplant center indicating the dates you were an inpatient of the Medicare-approved transplant center, and the dates you were treated as an outpatient when required to be near the Medicare-approved transplant center to receive treatment/ services related to the transplant care. Please also include documentation of any companion and the dates they traveled with you while you were receiving services related to the transplant care. Travel reimbursement forms can be requested from Customer Service. Transportation and lodging costs will be reimbursed for travel mileage and lodging consistent with current IRS travel mileage	

Services That Are Covered for You	What You Must Pay When You Get These Services
and lodging guidelines on the date services are rendered. Accommodations for lodging will be reimbursed at the lesser of: 1) billed charges, or 2) consistent with IRS guidelines for maximum lodging for that location. You can access current reimbursement on the US General Services Administration website www.gsa.gov. All requests for reimbursement must be submitted within one year (12 months) from the date incurred. For more information on how and where to submit a claim, please go to Chapter 7, Section 2, How to ask us to pay you back or to pay a bill you have received. ▪ Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you need. All other components of blood are also covered beginning with the first pint used. ▪ Physician services **Note:** To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an "outpatient." If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff. You can also find more information in a Medicare fact sheet called "Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!" This fact sheet is available on the Web at https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call	

Services That Are Covered for You	What You Must Pay When You Get These Services
these numbers for free, 24 hours a day, 7 days a week. Prior authorization may be required.	
Inpatient services in a psychiatric hospital Covered services include mental health care services that require a hospital stay. There is a 190-day lifetime limit for inpatient services in a psychiatric hospital. The 190-day limit does not apply to inpatient mental health services provided in a psychiatric unit of a general hospital. You do not pay a copay for additional inpatient mental health hospital days in an acute care general hospital. This plan covers an unlimited number of days in the psychiatric unit of an acute care general hospital. Your provider must get an approval from the plan before you are admitted to a hospital for a mental condition, drug or alcohol abuse or rehab. This is called getting prior authorization.	**In-network:** For covered hospital stays: **$0.00** copay per stay Your benefits are based on the date of admission. If you are admitted in 2023 and discharged in 2024, the 2023 copays apply until you are discharged or transferred to a skilled nursing facility. The hospital should tell the plan within one business day of any emergency admission, if possible. If you get inpatient care at an out-of-network hospital after your emergency condition is stable, your cost is the cost sharing you would pay at a network hospital. Your cost share starts the day you are admitted as an inpatient in a hospital or skilled nursing facility. You pay no cost share for the day you are discharged.
Inpatient stay: Covered services received in a hospital or SNF during a non-covered inpatient stay This plan covers up to 100 days per benefit period for skilled nursing facility (SNF) care. Once you have reached your SNF coverage limit, the plan will no longer cover your stay in the	You must pay the full cost if you stay in a hospital or skilled nursing facility longer than your plan covers. If you stay in a hospital or skilled nursing facility longer than what is covered, this plan will still pay the cost for doctors and other medical

Services That Are Covered for You	What You Must Pay When You Get These Services
hospital or SNF. However, in some cases, we will cover certain services you receive while you are in the hospital or SNF. If you have exhausted your inpatient benefits or if the inpatient stay is not reasonable and necessary, we will not cover your inpatient stay. However, in some cases, we will cover certain services you receive while you are in the hospital or the skilled nursing facility (SNF). Covered services include, but are not limited to: ▪ Physician services ▪ Diagnostic tests (like lab tests) ▪ X-ray, radium, and isotope therapy including technician materials and services ▪ Surgical dressings ▪ Splints, casts and other devices used to reduce fractures and dislocations ▪ Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices ▪ Leg, arm, back, and neck braces, trusses, and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition ▪ Physical therapy, speech therapy, and occupational therapy Prior authorization may be required.	services that are covered as listed in this document.

Services That Are Covered for You	What You Must Pay When You Get These Services
Medical nutrition therapy This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor. We cover 3 hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to receive more hours of treatment with a physician's order. A physician must prescribe these services and renew their order yearly if your treatment is needed into the next calendar year.	**In-network:** There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered medical nutrition therapy services.
Medicare Community Resource Support Need help with a specific issue? Although your plan benefits are designed to cover what Medicare would cover, as well as some additional supplemental benefits as described in this chart, you might need additional help. As a member, your plan provides the support of a community resource outreach team to help bridge the gap between your medical benefits and the resources available to you in your community. The Medicare Community Resource Support team will assist you by providing information and education about community-based services and support programs in your area. To access this benefit, call Customer Service at the number listed on the back of your ID card and ask for the Medicare Community Resource Support team.	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** There is no additional cost for the assistance provided by the Medicare Community Resource Support team.

Services That Are Covered for You	What You Must Pay When You Get These Services
Medicare Diabetes Prevention Program (MDPP) MDPP services will be covered for eligible Medicare beneficiaries under all Medicare health plans. MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.	**In-network:** There is no coinsurance, copayment, or deductible for the MDPP benefit.
Medicare Part B prescription drugs These drugs are covered under Part B of Original Medicare. Members of our plan receive coverage for these drugs through our plan. Covered drugs include: ▪ Drugs that usually aren't self-administered by the patient and are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical center services ▪ Drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan ▪ Clotting factors you give yourself by injection if you have hemophilia ▪ Immunosuppressive Drugs, if you were enrolled in Medicare Part A at the time of the organ transplant ▪ Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug	**In-network:** **$0.00** copay for selected covered drugs administered by durable medical equipment (DME), this includes mail order prescriptions. **$0.00** copay for selected Part B drugs provided through select locations for acute management of chronic disease. **20%** coinsurance as your portion of the covered charges for chemotherapy and other drugs covered by Medicare Part B. Your provider must get an approval from the plan before you get certain injectable or infusible drugs. Call the plan to learn which drugs apply. This is called getting prior authorization. You still have to pay your portion of the cost allowed by the plan for a Part B drug whether you get it from a doctor's office or a pharmacy. Some drugs are covered by Medicare Part B and some are covered by Medicare Part D. Part B

Services That Are Covered for You	What You Must Pay When You Get These Services
▪ Antigens ▪ Certain oral anti-cancer drugs and anti-nausea drugs ▪ Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary, topical anesthetics, and erythropoiesis-stimulating agents (such as Epogen®, Procrit® and Aranesp®) ▪ Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases Some of the Part B covered drugs listed above may be subject to step therapy. The following link will take you to a list of Part B Drugs that may be subject to Step Therapy: https://shop.anthem.com/medicare/ca We also cover some vaccines under our Part B and Part D prescription drug benefit. Chapter 5 explains the Part D prescription drug benefit, including rules you must follow to have prescriptions covered. What you pay for your Part D prescription drugs through our plan is explained in Chapter 6.	drugs do not count toward your Part D initial coverage limit or out-of-pocket limits.
24/7 NurseLine As a member, you have access to a 24-hour nurse line, 7 days a week, 365 days a year. When you call our nurse line, you can speak directly to a registered nurse who will help answer your health-related questions. The call is toll free and the service is available anytime, including weekends and holidays. Plus, your call is always confidential. Call the 24/7 NurseLine at 1-855-658-9249. TTY users should call 711.	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for the NurseLine.

Services That Are Covered for You	What You Must Pay When You Get These Services
Nutritional consultation Nutrition counseling sessions, which may include group and/or telephonic sessions, to help manage your condition and assist with: ▪ Goals for lifestyle changes ▪ Meal planning ▪ Tools to manage your disease or condition Clinical rules and limitations may apply.	**In-network:** **$0.00** copay for unlimited nutritional consultations per year.
 **Obesity screening and therapy to promote sustained weight loss** If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.	**In-network:** There is no coinsurance, copayment, or deductible for preventive obesity screening and therapy.
Opioid Treatment Program Services Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services: ▪ U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications ▪ Dispensing and administration of MAT medications (if applicable) ▪ Substance use counseling ▪ Individual and group therapy ▪ Toxicology testing ▪ Intake activities	**In-network:** **$15.00** copay for Opioid Treatment Program Services.

Services That Are Covered for You	What You Must Pay When You Get These Services
▪ Periodic assessments Prior authorization may be required.	
Outpatient diagnostic tests and therapeutic services and supplies Covered services include, but are not limited to: ▪ X-rays ▪ Radiation (radium and isotope) therapy including technician materials and supplies ▪ Surgical supplies, such as dressings ▪ Splints, casts and other devices used to reduce fractures and dislocations ▪ Laboratory tests ▪ Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you need. All other components of blood are also covered beginning with the first pint used. ▪ Other outpatient diagnostic tests Prior authorization may be required.	**In-network:** **$0.00** copay for each covered lab service. **$0.00** copay for each covered diagnostic procedure or tests. **$0.00** copay for tests to confirm chronic obstructive pulmonary disease (COPD). **$60.00** copay for Medicare-covered therapeutic radiology services. **$0.00** copay for each visit for Medicare-covered ultrasounds. **$0.00** copay for each visit for Medicare-covered X-rays. **$75.00** copay for each visit for the following Medicare-covered diagnostic radiology services: computed tomography (CT), magnetic resonance (MRIs and MRAs), and nuclear medicine studies, which includes PET scans. **$0.00** copay for each visit for all other Medicare-covered diagnostic radiological services. **$0.00** copay for covered blood, blood storage, processing and handling services. **$0.00** copay for surgical supplies, splints and casts.

Services That Are Covered for You	What You Must Pay When You Get These Services
	$0.00 copay for hemoglobin A1c or urine tests to check albumin levels. Your provider must get the plan's approval before you get complex imaging or some diagnostic, radiology therapy and lab services. These include radiation therapy, PET, CT, SPECT, MRI scans, heart tests called echocardiograms, lab tests, genetic tests, sleep studies and related supplies.
Outpatient Hospital Observation Observation services are hospital outpatient services given to determine if you need to be admitted as an inpatient or can be discharged. For outpatient hospital observation services to be covered, they must meet the Medicare criteria and be considered reasonable and necessary. Observation services are covered only when provided by the order of a physician or another individual authorized by state licensure law and hospital staff bylaws to admit patients to the hospital or order outpatient tests. **Note:** Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an “outpatient.” If you are not sure if you are an outpatient, you should ask the hospital staff. You can also find more information in a Medicare fact sheet called “Are You a Hospital Inpatient or Outpatient? If You Have Medicare –	**In-network:** **$0.00** copay for each observation room service you get at an outpatient hospital.

Services That Are Covered for You	What You Must Pay When You Get These Services
Ask!" This fact sheet is available on the Web at https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week. Prior authorization may be required.	
Outpatient hospital services We cover medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury. Covered services include, but are not limited to: ▪ Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery ▪ Laboratory and diagnostic tests billed by the hospital ▪ Mental health care, including care in a partial hospitalization program, if a doctor certifies that inpatient treatment would be required without it ▪ X-rays and other radiology services billed by the hospital ▪ Medical supplies such as splints and casts ▪ Certain drugs and biologicals that you can't give yourself **Note:** Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an "outpatient." If you are not	**In-network:** **$0.00** copay for each surgical or observation room service you get at an outpatient hospital. **$15.00** copay for each covered partial hospitalization visit for mental health or substance abuse. **$0.00** copay for medical supplies such as splints and casts. If medical supplies are billed as part of your outpatient hospital service, the outpatient hospital cost share will apply. Your cost share for emergency room visits, outpatient diagnostic tests, outpatient therapeutic services and lab tests are listed under those items elsewhere in this chart. Please see the Medicare Part B drugs section for details on certain drugs and biologicals. Look for the apple icon to learn about certain screenings and preventive care services.

Services That Are Covered for You	What You Must Pay When You Get These Services
sure if you are an outpatient, you should ask the hospital staff. You can also find more information in a Medicare fact sheet called "Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!" This fact sheet is available on the Web at https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week. Prior authorization may be required.	
Outpatient mental health care Covered services include: Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, or other Medicare-qualified mental health care professional as allowed under applicable state laws. Prior authorization may be required.	**In-network:** **$0.00** copay for each covered therapy visit. This applies to individual or group therapy.
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).	**In-network:** **$0.00** copay for each covered physical, occupational and speech therapy visit.

Services That Are Covered for You	What You Must Pay When You Get These Services
Prior authorization may be required.	
Outpatient substance abuse services Outpatient and ambulatory substance abuse treatment is supervised by an appropriate licensed professional. Outpatient treatment is provided for individuals or groups, and family therapy may be an additional component. Additional services may be covered in lieu of hospitalization, or as a step-down after hospitalization for substance abuse-related conditions. Prior authorization may be required.	**In-network:** **$15.00** copay for each covered therapy visit. This applies to individual or group therapy.
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers **Note:** If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an "outpatient." Prior authorization may be required.	**In-network:** **$0.00** copay for each covered surgery in an ambulatory surgical center. **$0.00** copay for each covered surgery or observation room service in an outpatient hospital. **$0.00** copay for a screening exam of the colon that includes a biopsy or removal of any growth or tissue when you get it at an outpatient or ambulatory surgical center.
Over the Counter (OTC) supplemental coverage Over-the-Counter (OTC) items are drugs and health related products that do not need a prescription. Covered items, as allowed by Medicare, include:	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:**

Services That Are Covered for You	What You Must Pay When You Get These Services
▪ Toothpaste ▪ Eye drops ▪ Nasal spray ▪ Vitamins ▪ Cough drops ▪ Pain relievers ▪ Antacids ▪ First aid items ▪ And more... Here are the ways you can use your benefit: ▪ Shop at participating stores near you. ▪ Shop online, use the app, or call to place an order and have items delivered to your home. Pick items by going online or from the OTC catalog. **Note:** ▪ Purchases are limited to the available benefit spending allowance. Once you reach your spending allowance, you are responsible for the remaining cost of your purchase. ▪ Orders delivered through the mail are limited to one order per quarter. ▪ No limits on the number of in-store purchases other than the maximum quarterly spending allowance. ▪ All orders must be purchased at a participating store or placed through the plan's approved vendor. Specific name brands may not be available and quantities may be limited or restricted. Please contact Customer Service if you have questions about this benefit.	This plan covers certain approved, non-prescription, over-the-counter drugs and health-related items, up to **$125** every quarter. Unused OTC amounts do roll over to the next quarter. Unused OTC amounts do not roll over to the next calendar year.

Services That Are Covered for You	What You Must Pay When You Get These Services
Partial hospitalization services "Partial hospitalization" is a structured program of active psychiatric treatment provided as a hospital outpatient service or by a community mental health center, that is more intense than the care received in your doctor's or therapist's office and is an alternative to inpatient hospitalization. **Note:** Because there are no community mental health centers in our network, we cover partial hospitalization only in a hospital outpatient setting. Prior authorization may be required.	**In-network:** **$15.00** copay for each covered partial hospitalization visit.
Physician/Practitioner services, including doctor's office visits Covered services include: ▪ Medically-necessary medical care or surgery services furnished in a physician's office, certified ambulatory surgical center, hospital outpatient department, or any other location ▪ Consultation, diagnosis, and treatment by a specialist ▪ Basic hearing and balance exams performed by your PCP or specialist, if your doctor orders it to see if you need medical treatment ▪ Certain telehealth services including Medicare-covered telehealth services from your primary care physician, a nurse practitioner or physician's assistant affiliated with the primary care, individual sessions for mental health visits or individual sessions for psychiatric services. ▪ You have the option of getting these services through an in-person visit or by telehealth. If	**In-network:** **$0.00** copay for each covered Primary Care Provider (PCP) office visit. **$0.00** copay for each visit for Medicare-covered specialist services received at select locations. **$0.00** copay for each visit for Medicare-covered specialist services received in a network provider's office. **$0.00** copay for each covered service you get at a retail health clinic. This is a clinic inside of a retail pharmacy. **$0.00** copay for each Medicare-covered dental visit for care that is not considered routine. **$0.00** copay for each Medicare-covered hearing exam to diagnose a hearing condition.

Services That Are Covered for You	What You Must Pay When You Get These Services
you choose to receive one of these services by telehealth, then you must use a network provider who offers the service by telehealth. ▪ Some telehealth services including consultation, diagnosis, and treatment by a physician or practitioner for patients in certain rural areas or other locations approved by Medicare ▪ Telehealth services for monthly end-stage renal disease related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility, or the member's home ▪ Telehealth services to diagnosis, evaluate or treat of symptoms of an acute stroke, regardless of your location ▪ Telehealth services to members with a substance use disorder or co-occurring mental health disorder, regardless of their location ▪ Telehealth services for diagnosis, evaluation, and treatment of mental health disorders, if: ▪ You have an in-person visit within 6 months prior to your first telehealth visit ▪ You have an in-person visit every 12 months while receiving these telehealth services ▪ Exceptions can be made to the above for certain circumstances ▪ Telehealth services for mental health visits provided by Rural Health Clinics and Federally Qualified Health Centers ▪ Virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes **if:**	**$0.00** copay for defined Medicare-covered telehealth services from your primary care physician, a nurse practitioner or physician's assistant affiliated with network primary care, a network mental health provider or network psychiatric provider. All other specialties, Medicare-covered telehealth services will apply the applicable cost share found in this benefit chart based on their specialty. For LiveHealth Online services, please go to the Video Doctor Visits benefit later in this benefit chart.

Services That Are Covered for You	What You Must Pay When You Get These Services
▪ You're not a new patient **and** ▪ The check-in isn't related to an office visit in the past 7 days **and** ▪ The check-in doesn't lead to an office visit within 24 hours or soonest available appointment ▪ Evaluation of video and/or images you sent to your doctor and interpretation and follow-up by your doctor within 24 hours **if**: ▪ You're not a new patient **and** ▪ The evaluation isn't related to an office visit in the past 7 days **and** ▪ The evaluation doesn't lead to an office visit within 24 hours or soonest available appointment ▪ Consultation your doctor has with other doctors by telephone, internet, or electronic health record ▪ Second opinion by another network provider prior to surgery ▪ Non-routine dental care (covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician) Prior authorization may be required.	
Podiatry services - Medicare-covered Covered services include: ▪ Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs)	**In-network:** **$0.00** copay for each visit for Medicare-covered podiatry services (medically necessary) received at select locations.

Services That Are Covered for You	What You Must Pay When You Get These Services
▪ Routine foot care for members with certain medical conditions affecting the lower limbs Prior authorization may be required.	**$0.00** copay for each visit for Medicare-covered podiatry services (medically necessary) received in a network provider's office.
Podiatry services - Supplemental This plan covers additional foot care services not covered by Original Medicare: ▪ Removal or cutting of corns or calluses, trimming nails and other hygienic and preventive care in the absence of localized illness, injury, or symptoms involving the feet ▪ 12 routine foot care visits each year. Prior authorization may be required.	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for each visit for routine foot care services received at select locations. **$0.00** copay for each visit for routine foot care services received in a network provider's office.
Prostate cancer screening exams For men aged 50 and older, covered services include the following - once every 12 months: ▪ Digital rectal exam ▪ Prostate Specific Antigen (PSA) test	**In-network:** There is no coinsurance, copayment, or deductible for an annual PSA test.
Prosthetic devices and related supplies Devices (other than dental) that replace all or part of a body part or function. These include, but are not limited to: colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic devices, and repair and/or replacement of prosthetic devices. Also includes some coverage following cataract removal or cataract surgery – see "Vision Care" later in this section for more detail.	**In-network:** Covered prosthetic devices and supplies: **$0.00** copay You must get prosthetic devices and supplies from a medical supply (DME) provider who works with this plan. They will not be covered if you buy them from a pharmacy. If you get a prosthetic or orthotic device while you are getting inpatient services at a hospital or skilled nursing facility, the cost will be included in your inpatient claim.

Services That Are Covered for You	What You Must Pay When You Get These Services
Prior authorization may be required.	
Pulmonary rehabilitation services Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and an order for pulmonary rehabilitation from the doctor treating the chronic respiratory disease. Prior authorization may be required.	**In-network:** **$0.00** copay for each covered pulmonary rehabilitation visit.
 **Screening and counseling to reduce alcohol misuse** We cover one alcohol misuse screening for adults with Medicare (including pregnant women) who misuse alcohol but aren't alcohol dependent. If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.	**In-network:** There is no coinsurance, copayment, or deductible for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.
 **Screening for lung cancer with low dose computed tomography (LDCT)** For qualified individuals, a LDCT is covered every 12 months. **Eligible members are:** people aged 50 - 77 years who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 20 pack-years or who	**In-network:** There is no coinsurance, copayment, or deductible for the Medicare covered counseling and shared decision making visit or for the LDCT.

Services That Are Covered for You	What You Must Pay When You Get These Services
currently smoke or have quit smoking within the last 15 years, who receive a written order for LDCT during a lung cancer screening counseling and shared decision making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner. *For LDCT lung cancer screenings after the initial LDCT screening:* the member must receive a written order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision making visit for subsequent lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.	
Screening for sexually transmitted infections (STIs) and counseling to prevent STIs We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy. We also cover up to 2 individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually	**In-network:** There is no coinsurance, copayment, or deductible for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.

Services That Are Covered for You	What You Must Pay When You Get These Services
active adults at increased risk for STIs. We will only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor's office.	
Services to treat kidney disease Covered services include: ▪ Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to six sessions of kidney disease education services per lifetime. ▪ Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, or when your provider for this service is temporarily unavailable or inaccessible) ▪ Inpatient dialysis treatments (if you are admitted as an inpatient to a hospital for special care) ▪ Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments) ▪ Home dialysis equipment and supplies ▪ Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply) Certain drugs for dialysis are covered under your Medicare Part B drug benefit. For information about coverage for Part B Drugs,	**In-network:** **$0.00** copay for each covered kidney disease education service visit. **$25.00** copay for: ▪ Kidney dialysis when you use a provider in our plan or you are out of the service area for a short time ▪ Dialysis equipment or supplies ▪ Dialysis home support services **$0.00** copay for each covered training session to learn how to care for yourself if you need dialysis. You don't need the plan's approval before getting dialysis. But please let us know when you need to start this care so we can work with your providers.

Services That Are Covered for You	What You Must Pay When You Get These Services
please go to the section, “Medicare Part B prescription drugs.”	
SilverSneakers SilverSneakers® Membership SilverSneakers can help you live a healthier, more active life through fitness and social connection. You are covered for a fitness benefit through SilverSneakers at participating locations[1]. You have access to instructors who lead specially designed group exercise classes[2]. At participating locations nationwide[1], you can take classes[2] plus use exercise equipment and other amenities. Additionally, SilverSneakers FLEX® gives you options to get active outside of traditional gyms (like recreation centers, malls and parks). SilverSneakers also connects you to a support network and virtual resources through SilverSneakers Live, SilverSneakers On-Demand™ and our mobile app, SilverSneakers GO™. At-home kits are offered for members who want to start working out at home or for those who can’t get to a fitness location due to injury, illness or being homebound. All you need to get started is your personal SilverSneakers ID number. Go to SilverSneakers.com to learn more about your benefit or call 1-888-423-4632 (TTY: 711) Monday through Friday, 8 a.m. to 8 p.m. ET.	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for the SilverSneakers® Fitness Program.

Services That Are Covered for You	What You Must Pay When You Get These Services
Always talk with your doctor before starting an exercise program. [1]Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL. [2]Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location. SilverSneakers is not a gym membership, but a specialized program designed specifically for older adults. Gym memberships or other fitness programs that do not meet the SilverSneakers criteria are excluded. SilverSneakers and SilverSneakers FLEX are registered trademarks or trademarks of Tivity Health, Inc. and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2020 Tivity Health, Inc. All rights reserved.	
Skilled nursing facility (SNF) care (For a definition of "skilled nursing facility care," see Chapter 12 of this document. Skilled nursing facilities are sometimes called "SNFs.") 100 days per benefit period. No prior hospital stay required. Covered services include but are not limited to: ▪ Semiprivate room (or a private room if medically necessary) ▪ Meals, including special diets	**In-network:** For covered SNF stays: SNF Days 1 - 20: **$0.00** per day / Days 21 - 100: **$25.00** per day A benefit period starts on the first day you are an inpatient in a hospital or skilled nursing facility. It ends when you have not had care as an inpatient in a hospital or skilled nursing facility for 60 days in a row. If you go into a skilled nursing facility after one benefit period has ended, a new benefit period begins. There

Services That Are Covered for You	What You Must Pay When You Get These Services
▪ Skilled nursing services ▪ Physical therapy, occupational therapy, and speech therapy ▪ Drugs administered to you as part of your plan of care (this includes substances that are naturally present in the body, such as blood clotting factors) ▪ Blood - including storage and administration. Coverage of whole blood and packed red cells begins with the first pint of blood that you need. All other components of blood are also covered beginning with the first pint used. ▪ Medical and surgical supplies ordinarily provided by SNFs ▪ Laboratory tests ordinarily provided by SNFs ▪ X-rays and other radiology services ordinarily provided by SNFs ▪ Use of appliances such as wheelchairs ordinarily provided by SNFs ▪ Physician/Practitioner services Generally, you will get your SNF care from network facilities. However, under certain conditions listed below, you may be able to pay in-network cost sharing for a facility that isn't a network provider, if the facility accepts our plan's amounts for payment. ▪ A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care) ▪ A SNF where your spouse is living at the time you leave the hospital Prior authorization may be required.	is no limit on how many benefit periods you can have. The hospital should tell the plan within one business day of any emergency admission. Your cost share starts the day you are admitted as an inpatient in a hospital or skilled nursing facility. You have no cost share for the day you are discharged. Your skilled nursing care benefits are based on the date of admission. If you are admitted in 2023 and are discharged in 2024, the 2023 copays will apply until you have not had any inpatient care in an acute hospital, a SNF, or an inpatient mental health facility for 60 days in a row.

Services That Are Covered for You	What You Must Pay When You Get These Services
Smoking and tobacco use cessation (counseling to stop smoking or tobacco use) If you use tobacco, but do not have signs or symptoms of tobacco-related disease: We cover two counseling quit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four face-to-face visits. If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco: We cover cessation counseling services. We cover two counseling quit attempts within a 12-month period, however, you will pay the applicable cost sharing. Each counseling attempt includes up to four face-to-face visits.	**In-network:** There is no coinsurance, copayment, or deductible for the Medicare-covered smoking and tobacco use cessation preventive benefits.
Special Supplemental Benefits for the Chronically Ill **Essential Extras Special Supplemental Benefits for the Chronically Ill:** The following benefit(s) is part of the Essential Extras package where you choose two (2) benefit option(s). See the Essential Extras benefits above for the complete list of options you may choose from. Per CMS guidelines for Special Supplemental Benefits for the Chronically Ill, you must meet the criteria in section 2.1 of this chapter. ▪ Flex Account - Utilities*	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for Special Supplemental Benefits for the Chronically Ill. *Please refer to the Essential Extras section in this chart for more information.

Services That Are Covered for You	What You Must Pay When You Get These Services
The following benefit(s) are Special Supplemental Benefits for the Chronically Ill and available to all members who meet the CMS guidelines criteria in section 2.1 of this chapter. **Healthy Meals - Chronic Conditions:** Depending on your specific conditions and healthcare needs, you may be eligible for a meal program to assist you in maintaining a healthy diet. This benefit provides up to 180 healthy, prepared meals delivered directly to your home each year. You can contact Customer Service and a representative will help validate that you qualify for the benefit and arrange for you to be contacted to complete a nutritional assessment and schedule delivery of your meals. In order for us to provide your meals benefit, we, or a third party acting on our behalf, may need to contact you using the phone number you provided to confirm shipping details and any nutritional requirements. **Note:** We are unable to initiate your benefit without speaking to you. By requesting this benefit, you are expressly authorizing us to contact you by telephone.	
Supervised Exercise Therapy (SET) SET is covered for members who have symptomatic peripheral artery disease (PAD).	**In-network:** **$0.00** copay for each covered SET session.

Services That Are Covered for You	What You Must Pay When You Get These Services
Up to 36 sessions over a 12-week period are covered if the SET program requirements are met. The SET program must: ▪ Consist of sessions lasting 30-60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication ▪ Be conducted in a hospital outpatient setting or a physician's office ▪ Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms, and who are trained in exercise therapy for PAD ▪ Be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist who must be trained in both basic and advanced life support techniques SET may be covered beyond 36 sessions over 12 weeks for an additional 36 sessions over an extended period of time if deemed medically necessary by a health care provider. Prior authorization may be required.	
Transportation Routine transportation services are for trips to or from a place approved by the plan and in the local service area. You must use the plan's approved vendor and set up trips 48 hours (excluding weekends) in advance. Routine transportation services are provided by a contracted vendor.	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay. This plan offers coverage for 22, one-way, routine transportation services every year. Trips are limited to 60 miles.

Services That Are Covered for You	What You Must Pay When You Get These Services
If you need help, you can have another person go with you to or from your appointment. You can go to the pharmacy after your doctor's appointment to pick up prescriptions. This will not count as a separate trip. When you schedule a pick-up from the visit, tell the vendor that you need to go to the pharmacy. Ask the provider/ facility to call in the prescription so you have a shorter wait. Routine transportation trips can be used for non-emergency covered services.	**$0.00** copay for unlimited one-way trips to scheduled medical appointments and services provided at select locations.
Urgently needed services Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care but, given your circumstances, it is not possible, or it is unreasonable, to obtain services from network providers. Examples of urgently needed services that the plan must cover out of network are i) you need immediate care during the weekend, or ii) you are temporarily outside the service area of the plan. Services must be immediately needed and medically necessary. If it is unreasonable given your circumstances to immediately obtain the medical care from a network provider then your plan will cover the urgently needed services from a provider out-of-network. Urgently needed service coverage is worldwide.	**$0.00** copay for each covered urgently needed service. This plan covers worldwide urgent care services if you're traveling outside of the United States for less than six months. Coverage is limited to **$100,000** per year for worldwide urgent care and emergency services. This is a supplemental benefit. It's not covered by the Federal Medicare program. You must pay all costs over **$100,000** and all costs to return to your service area. You may be able to buy added travel insurance through an authorized agency. **$120.00** copay for each covered worldwide urgently needed service. If you need urgent care outside the United States or its territories, please call the Blue Cross Blue Shield Global Core program at 1-800-810-BLUE (1-800-810-2583). Or call

Services That Are Covered for You	What You Must Pay When You Get These Services
	collect at 1-804-673-1177. We can help you 24 hours a day, 7 days a week, 365 days a year.
Video Doctor Visits LiveHealth Online lets you see board-certified doctors and licensed therapists, psychologists and psychiatrists through live, two-way video on your smartphone, tablet or computer. It's easy to get started! You can sign up at livehealthonline.com or download the free LiveHealth Online mobile app and register. Make sure you have your health insurance card ready – you'll need it to answer some questions. **Sign up for Free:** ▪ You must enter your health insurance information during enrollment, so have your member ID card ready when you sign up. Benefits of a video doctor visit: ▪ The visit is just like seeing your regular doctor face-to-face, but just by web camera. ▪ It's a great option for medical care when your doctor can't see you. Board-certified doctors can help 24/7 for most types of care and common conditions like the flu, colds, pink eye and more. ▪ The doctor can send prescriptions to the pharmacy of your choice, if needed[1]. ▪ If you're feeling stressed, worried or having a tough time, you can make an appointment to talk to a licensed therapist or psychologist from your home or on the road. In most cases, you can make an appointment and see a therapist or psychologist in four days or less.[2] Appointments to a psychiatrist are typically scheduled within 14 days.[3]	Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for video doctor visits using LiveHealth Online.

Services That Are Covered for You	What You Must Pay When You Get These Services
Video doctor visits are intended to complement face-to-face visits with a board-certified physician and are available for most types of care. LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of this plan. [1]Prescription is prescribed based on physician recommendations and state regulations (rules). LiveHealth Online is available in most states and is expected to grow more in the near future. Please see the map at livehealthonline.com for more service area details. [2]Appointments are based on therapist/ psychologist availability. Video psychologists or therapists cannot prescribe medications. [3]Appointments are based on psychiatrist availability. Video psychiatrists cannot prescribe controlled substances.	
Vision care - Medicare-covered Covered services include: ▪ Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts ▪ For people who are at high risk of glaucoma, we will cover one glaucoma screening each	**In-network:** For in-network Medicare-covered vision care, you must use a provider in the Anthem MediBlue Value Plus (HMO) specialty medical network. You can find them in the Provider/ Pharmacy Directory. To learn more, call the Customer Service number on the back cover of this document. **$0.00** copay for each Medicare-covered exam to treat an eye condition.

Services That Are Covered for You	What You Must Pay When You Get These Services
year. People at high risk of glaucoma include: people with a family history of glaucoma, people with diabetes, African-Americans who are age 50 and older and Hispanic Americans who are 65 or older ▪ For people with diabetes, screening for diabetic retinopathy is covered once per year ▪ One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. (If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery.) Prior authorization may be required.	After you have covered cataract surgery, **$0.00** copay for one pair of Medicare-covered eyeglasses or contact lenses. **$0.00** copay for Medicare-covered diabetic retinopathy. Eye exams and early detection are important as some problems do not have symptoms. It matters to find problems early. Your doctor will tell you what tests you need. Talk to your doctor to see if you qualify. Your medical vision benefit does not include a routine eye exam (refraction) for the purpose of prescribing glasses. If you have coverage under a supplemental benefit you will see that information in the section below.
Vision care - Supplemental The plan provides additional vision coverage not covered by Original Medicare. This plan covers 1 routine eye exam(s) every year. This plan covers up to **$300.00** for eyeglasses or contact lenses every year. Prior authorization may be required.	Please see Optional Supplemental Benefits in Chapter 4 Section 2.2 for more options. Any costs you pay for Medicare Non-covered Services will not count toward your maximum out-of-pocket amount. **In-network:** **$0.00** copay for one routine eye exam every calendar year. **$0.00** copay for eyewear each year up to the allowance amount. After plan paid benefits for eyeglasses (lenses and frames) or contact lenses, you are responsible for the remaining cost. Benefits available under this plan cannot be combined with any other in-store discounts.

Services That Are Covered for You	What You Must Pay When You Get These Services
Welcome to Medicare Preventive Visit The plan covers the one-time "Welcome to Medicare" preventive visit. The visit includes a review of your health, as well as education and counseling about the preventive services you need (including certain screenings and shots), and referrals for other care if needed. **Important:** We cover the "Welcome to Medicare" preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor's office know you would like to schedule your "Welcome to Medicare" preventive visit.	**In-network:** There is no coinsurance, copayment, or deductible for the "Welcome to Medicare" preventive visit.

*This plan provides benefits for all Original Medicare services and may provide additional benefits for services not covered by Original Medicare.

For additional benefits not covered by Original Medicare, the allowed amount for covered services is based on the amount we negotiate with the provider on behalf of our members, if applicable.

For Original Medicare-covered services:
Your Member Liability Calculation – The cost of the service, on which member liability copayment/ coinsurance is based, will be the Medicare allowable amount for covered services.

Section 2.2

Extra "optional supplemental" benefits you can buy

Our plan offers some extra benefits that are not covered by Original Medicare and not included in your benefits package. These extra benefits are called **"optional supplemental benefits."** If you want these optional supplemental benefits, you must sign up for them, and you may have to pay an additional premium for them. The optional supplemental benefits described in this section are subject to the same appeals process as any other benefits.

You may elect to enroll in an optional supplemental benefit package during the Annual Enrollment Period from October 15 through December 7. To enroll, call Customer Service and ask for a *Short Enrollment Form*. Return the completed form to the address given on the form. You have the option of enrolling in these benefits up to 90 days after your effective date. Once you've enrolled, your optional supplemental benefits would become effective on the first of the following month.

You can pay your optional supplemental benefits monthly plan premium combined with your regular monthly plan premium or late-enrollment penalty, if you have one. The premium information provided in Chapter 1, Section 4 also applies to your optional supplemental benefits monthly premium, with one exception. As Chapter 1, Section 4 indicates, if you are enrolled in Optional Supplemental Benefits and do not pay your premium within 60 days, you will be downgraded to the base plan and the Optional Supplemental Benefits will be removed from your plan. If you do not pay your base plan premium, we may disenroll you from the plan for non-payment of plan premiums.

If you are disenrolled due to nonpayment of premiums, you will not be able to re-enroll in an optional supplemental benefits package until the next Annual Enrollment Period.

If you decide you no longer want to be enrolled in an optional supplemental benefits package, send us a statement of your request. Please make sure to clarify that you do not want to disenroll from the Medicare Advantage plan, just the optional supplemental benefits portion. Your statement should include your name, Member ID and signature. Any premium overpayments will be applied to your regular monthly plan premium, if you have one, or you can request to have the overpayment refunded to you. Once you have disenrolled from these benefits, you will not be able to re-enroll until the next Annual Enrollment Period.

Optional supplemental benefits	What you must pay when you get these services
Optional supplemental package 1 – Preventive dental package As a Supplemental Benefit, these services are not routinely covered under Original Medicare. They are offered for an additional premium through this Optional Supplemental Package 1 – Preventive Dental Package.	
Premium	$12.00 monthly premium
Dental services **Preventive dental services** include the following procedures, limitations and codes listed below: Two oral exams each year (from the following codes): ▪ D0120 – Periodic oral evaluation – established patient ▪ D0140 – Limited oral evaluation – problem focused ▪ D0150 – Comprehensive oral evaluation – new or established patient ▪ D0160 – Extensive oral exam problem focused ▪ D0170 – Re-evaluation-limited problem focused ▪ D0180 – Comprehensive periodontal evaluation – new or established patient Dental X-rays include one full-mouth **or** panoramic X-ray **and** one set/series of bitewing X-rays each year **and** up to seven periapical images per calendar year.	The plan will pay up to $500 for preventive dental benefits each year (benefit maximum). Coverage is available from LIBERTY Dental providers only. Talk to your provider and confirm all coverage, costs and codes prior to services being rendered. **You pay no copay** for the preventive dental benefits listed. **Exclusions & Limitations:** ▪ Services must be rendered by a contracted provider. ▪ You must pay any extra costs or services outside of the dental

Optional supplemental benefits	What you must pay when you get these services
▪ D0210 – Intraoral – complete series (including bitewings) ▪ D0220 – Intraoral – periapical first radiographic image ▪ D0230 – Intraoral – periapical each additional radiographic image ▪ D0270 – Bitewings – single film ▪ D0272 – Bitewings – two films ▪ D0274 – Bitewings – four films ▪ D0277 – Vertical bitewings – 7 to 8 radiographic images ▪ D0330 – Panoramic film Two cleanings per year ▪ D1110 – Prophylaxis – adult Two fluoride treatments per year ▪ D1208 – Topical application of fluoride	codes and coverage outlined in this section directly to the provider. ▪ Restorative dental (fillings) & endodontic, periodontic and oral surgery services are excluded. ▪ Claims for covered benefits must be filed directly with the contracted provider and not the plan. ▪ Your costs for these services will not count toward your maximum out-of-pocket amount.
Optional supplemental package 2 – Dental and vision package As a Supplemental Benefit, these services are not routinely covered under Original Medicare. They are offered for an additional premium through this Optional Supplemental Package 2 – Dental and Vision Package.	
Premium	$31.00 monthly premium
Dental services **Preventive dental services** include the following procedures, limitations and codes listed below: Two oral exams each year (from the following codes): ▪ D0120 – Periodic oral evaluation – established patient ▪ D0140 – Limited oral evaluation – problem focused ▪ D0150 – Comprehensive oral evaluation – new or established patient ▪ D0160 – Extensive oral exam problem focused ▪ D0170 – Re-evaluation-limited problem focused ▪ D0180 – Comprehensive periodontal evaluation – new or established patient Dental X-rays include one full-mouth **or** panoramic X-ray **and** one set/series of bitewing X-rays each year **and** up to seven periapical images per calendar year. ▪ D0210 – Intraoral – complete series (including bitewings) ▪ D0220 – Intraoral – periapical first radiographic image	**The plan will pay up to** $1,000 for dental benefits each year (benefit maximum). Coverage is available from LIBERTY Dental providers only. Talk to your provider and confirm all coverage, costs and codes prior to services being rendered. **You pay no copay** for the preventive dental services listed. **You pay 20%** as your portion of the covered charges for restorative dental services (fillings) listed. **You pay 50%** as your portion of the covered charges for endodontic, periodontic, and oral surgery dental services listed

Optional supplemental benefits	What you must pay when you get these services
▪ D0230 – Intraoral – periapical each additional radiographic image ▪ D0270 – Bitewings – single film ▪ D0272 – Bitewings – two films ▪ D0274 – Bitewings – four films ▪ D0277 – Vertical bitewings – 7 to 8 radiographic images ▪ D0330 – Panoramic film Two cleanings per year ▪ D1110 – Prophylaxis – adult Two fluoride treatments per year ▪ D1208 – Topical application of fluoride **Restorative dental services (fillings)** include the following procedures: ▪ D2140 – Amalgam – one surface, primary or permanent ▪ D2150 – Amalgam – two surfaces, primary or permanent ▪ D2160 – Amalgam – three surfaces, primary or permanent ▪ D2161 – Amalgam – four or more surfaces, primary or permanent ▪ D2330 – Resin-based composite – one surface, anterior ▪ D2331 – Resin-based composite – two surfaces, anterior ▪ D2332 – Resin-based composite – three surfaces, anterior ▪ D2335 – Resin-based composite – four or more surfaces or involving incisal angle (anterior) ▪ D2391 – Resin-based composite – one surface, posterior ▪ D2392 – Resin-based composite – two surfaces, posterior ▪ D2393 – Resin-based composite – three surfaces, posterior ▪ D2394 – Resin-based composite – four or more surfaces, posterior **Endodontic, periodontic and oral surgery services** include the following procedures: ▪ D3110 – Pulp cap – direct (excluding final restoration) ▪ D3120 – Pulp cap – indirect (excluding final restoration) ▪ D3220 – Therapeutic pulpotomy (excluding final restoration) – removal of pulp coronal to the dentinocemental junction & application of medicament ▪ D3221 – Pulpal debridement, primary & permanent teeth ▪ D3310 – Root canal – anterior (excluding final restoration) ▪ D3320 – Root canal – bicuspid (excluding final restoration)	which include, but are not limited to, the following: ▪ Root canal treatment ▪ Periodontal scaling and root planing ▪ Simple and surgical extractions (limited to once per tooth per lifetime) **Exclusions & Limitations:** ▪ Services must be rendered by a contracted provider. ▪ You must pay any extra costs or services outside of the dental codes and coverage outlined in this section directly to the provider. ▪ Dentures and crowns are not covered under this package. ▪ Claims for covered benefits must be filed directly with the contracted provider and not the plan. ▪ Your costs for these services will not count toward your maximum out-of-pocket amount.

Optional supplemental benefits	What you must pay when you get these services
▪ D3330 – Root canal – molar (excluding final restoration) ▪ D3346 – Retreatment of previous root canal therapy – anterior ▪ D3347 – Retreatment of previous root canal therapy – bicuspid ▪ D3348 – Retreatment of previous root canal therapy – molar ▪ D3351 – Apexification/recalcification – initial visit (apical closure/ calcific repair of perforations, root resorption, etc.) ▪ D3352 – Apexification/recalcification – interim medication replacement (apical closure/calcific repair of perforations, root resorption, etc.) ▪ D3353 – Apexification/recalcification – final visit (includes completed root canal therapy – apical closure/calcific repair of perforations, root resorption, etc.) ▪ D3410 – Apicoectomy/periradicular surgery – anterior ▪ D3421 – Apicoectomy/periradicular surgery – bicuspid (first root) ▪ D3425 – Apicoectomy/periradicular surgery – molar (first root) ▪ D3430 – Retrograde filling – per root ▪ D3450 – Root amputation – per root ▪ D3920 – Hemisection (including any root removal), not including root canal therapy ▪ D4210 – Gingivectomy or gingivoplasty – four or more contiguous teeth or bounded teeth spaces per quadrant ▪ D4211 – Gingivectomy or gingivoplasty – one to three contiguous teeth or bounded teeth spaces per quadrant ▪ D4240 – Gingival flap procedure, including root planing – four or more contiguous teeth or bounded teeth spaces per quadrant ▪ D4241 – Gingival flap procedure, including root planing – one to three contiguous teeth or bounded teeth spaces per quadrant ▪ D4260 – Osseous surgery (including flap entry & closure) – four or more contiguous teeth or bounded teeth spaces per quadrant ▪ D4261 – Osseous surgery (including flap entry & closure) – one to three contiguous teeth or bounded teeth spaces per quadrant ▪ D4270 – Pedicle soft tissue graft procedure	

Optional supplemental benefits	What you must pay when you get these services
▪ D4341 – Periodontal scaling & root planing – four or more teeth per quadrant ▪ D4342 – Periodontal scaling & root planing – one to three teeth per quadrant ▪ D4355 – Full mouth debridement to enable comprehensive evaluation & diagnosis ▪ D4910 – Periodontal maintenance ▪ D7111 – Extraction, coronal remnants – deciduous tooth ▪ D7140 – Extraction, erupted tooth or exposed root (elevation and/or forceps removal) ▪ D7210 – Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap & removal of bone and/or section of tooth ▪ D7220 – Removal of impacted tooth – soft tissue ▪ D7230 – Removal of impacted tooth – partially bony ▪ D7240 – Removal of impacted tooth – completely bony ▪ D7241 – Removal of impacted tooth – completely bony, with unusual surgical complications ▪ D7250 – Surgical removal of residual tooth roots (cutting procedure) ▪ D9222 – Deep sedation/general anesthesia - first 15 minutes ▪ D9223 – Deep sedation/general anesthesia - each subsequent 15 minutes ▪ D9230 – Analgesia, anxiolysis, inhalation of nitrous oxide ▪ D9239 – Intravenous moderation (conscious) ▪ D9243 – Intravenous moderate (conscious) sedation/ analgesia - each subsequent 15 minute increment ▪ D9248 – Non intravenous conscious sedation ▪ D9310 – Consultation diagnostic service provided by dentist or physician other than requesting dentist or physician	
Vision services Please see the Medical Benefits Chart for more information for these covered medical services, limitations and requirements: ▪ A routine eye exam is covered under your medical benefits once per calendar year. ▪ Post cataract surgery and associated eyewear is covered under your medical benefits.	Coverage is available from Blue View Vision Insight providers only. Talk to your provider and confirm all coverage, costs and codes prior to services being rendered. $150 reimbursement allowance toward the purchase of eyewear. The benefit applies to corrective (prescription) glasses, lenses,

Optional supplemental benefits	What you must pay when you get these services
	frames and/or contact lenses purchased from a participating provider. After the plan-paid benefits, the member is responsible for the remaining cost. **Exclusions & Limitations:** ▪ Services must be rendered by a contracted provider. ▪ You must pay any extra costs or services outside of the coverage outlined in this section or for any upgrades directly to the provider. ▪ Safety eyewear, non-prescription sunglasses, glass lenses, non-prescription lenses or contacts, or lens treatments are not covered. ▪ Covered benefits cannot be combined with any other in-store discounts. However, some providers have discounts on items/services that are not covered under this benefit. Contact the provider directly for availability. ▪ Claims for covered benefits must be filed directly with the contracted provider and not the plan. ▪ Your costs for these services will not count toward your maximum out-of-pocket amount.
Optional supplemental package 3 – Enhanced dental and vision package As a Supplemental Benefit, these services are not routinely covered under Original Medicare. They are offered for an additional premium through this Optional Supplemental Package 3 – Enhanced Dental and Vision Package.	
Premium	$48.00 monthly premium

Optional supplemental benefits	What you must pay when you get these services
Dental Services **Preventive dental services** include the following procedures, limitations and codes listed below: Two oral exams each year (from the following codes): ▪ D0120 – Periodic oral evaluation – established patient ▪ D0140 – Limited oral evaluation – problem focused ▪ D0150 – Comprehensive oral evaluation – new or established patient ▪ D0160 – Extensive oral exam problem focused ▪ D0170 – Re-evaluation-limited problem focused ▪ D0180 – Comprehensive periodontal evaluation – new or established patient Dental X-rays include one full-mouth **or** panoramic X-ray **and** one set/series of bitewing X-rays each year **and** up to seven periapical images per calendar year. ▪ D0210 – Intraoral – complete series (including bitewings) ▪ D0220 – Intraoral – periapical first radiographic image ▪ D0230 – Intraoral – periapical each additional radiographic image ▪ D0270 – Bitewings – single film ▪ D0272 – Bitewings – two films ▪ D0274 – Bitewings – four films ▪ D0277 – Vertical bitewings – 7 to 8 radiographic images ▪ D0330 – Panoramic film Two cleanings per year ▪ D1110 – Prophylaxis – adult Two fluoride treatments per year ▪ D1208 – Topical application of fluoride **Restorative dental (fillings) services** include the following procedures: ▪ D2140 – Amalgam – one surface, primary or permanent ▪ D2150 – Amalgam – two surfaces, primary or permanent ▪ D2160 – Amalgam – three surfaces, primary or permanent ▪ D2161 – Amalgam – four or more surfaces, primary or permanent ▪ D2330 – Resin-based composite – one surface, anterior	**The plan will pay up to** $2,000 for dental benefits each year (benefit maximum). Coverage is available from LIBERTY Dental providers only. Talk to your provider and confirm all coverage, costs and codes prior to services being rendered. **You pay no copay** for the preventive dental benefits. **You pay 20%** as your portion of the covered charges for restorative dental services (fillings). **You pay 50%** as your portion of the covered charges for endodontic, periodontic, and oral surgery dental services listed which include, but are not limited to, the following: ▪ Root canal treatment ▪ Periodontal scaling and root planing ▪ Simple and surgical extractions (limited to once per tooth per lifetime) ▪ Crowns (once per tooth every five years) ▪ Complete denture, immediate denture, or partial denture (one set of dentures every five years) ▪ Dental Implants ▪ Denture adjustment, repair, replacement, rebasing and relining ▪ Local anesthesia (a drug to numb a part of the body) or regional block anesthesia **Exclusions & Limitations:**

Optional supplemental benefits	What you must pay when you get these services
▪ D2331 – Resin-based composite – two surfaces, anterior ▪ D2332 – Resin-based composite – three surfaces, anterior ▪ D2335 – Resin-based composite – four or more surfaces or involving incisal angle (anterior) ▪ D2391 – Resin-based composite – one surface, posterior ▪ D2392 – Resin-based composite – two surfaces, posterior ▪ D2393 – Resin-based composite – three surfaces, posterior ▪ D2394 – Resin-based composite – four or more surfaces, posterior **Endodontic, periodontic, prosthodontic, oral surgery, crowns, dentures, denture repair, relining and rebasing, and anesthesia services** include the following procedures: ▪ D2740 – Crown – porcelain/ceramic substrate ▪ D2750 – Crown – porcelain fused to high noble metal ▪ D2751 – Crown – porcelain fused to predominantly base metal ▪ D2752 – Crown – porcelain fused to noble metal ▪ D2753 – Crown – porcelain fused to titanium and titanium alloys ▪ D2790 – Crown – full cast high noble metal ▪ D2791 – Crown – full cast predominantly base metal ▪ D2792 – Crown – full cast noble metal ▪ D2910 – Recement inlay, onlay, or partial coverage restoration ▪ D2915 – Recement cast or prefabricated post & core ▪ D2920 – Recement crown ▪ D2940 – Sedative filling ▪ D2950 – Core buildup, including any pins ▪ D2951 – Pin retention – per tooth, in addition to restoration ▪ D2952 – Post & core in addition to crown, indirectly fabricated ▪ D2954 – Prefabricated post & core in addition to crown ▪ D2955 – Post removal (not in conjunction with endodontic therapy) ▪ D3110 – Pulp cap – direct (excluding final restoration) ▪ D3120 – Pulp cap – indirect (excluding final restoration) ▪ D3220 – Therapeutic pulpotomy (excluding final restoration) – removal of pulp coronal to the dentinocemental junction & application of medicament	▪ Services must be rendered by a contracted provider. ▪ You must pay any extra costs or services outside of the dental codes and coverage outlined in this section directly to the provider. ▪ Claims for covered benefits must be filed directly with the contracted provider and not the plan. ▪ Your costs for these services will not count toward your maximum out-of-pocket amount.

Optional supplemental benefits	What you must pay when you get these services
▪ D3221 – Pulpal debridement, primary & permanent teeth ▪ D3310 – Root canal – anterior (excluding final restoration) ▪ D3320 – Root canal – bicuspid (excluding final restoration) ▪ D3330 – Root canal – molar (excluding final restoration) ▪ D3346 – Retreatment of previous root canal therapy – anterior ▪ D3347 – Retreatment of previous root canal therapy – bicuspid ▪ D3348 – Retreatment of previous root canal therapy – molar ▪ D3351 – Apexification/recalcification – initial visit (apical closure/calcific repair of perforations, root resorption, etc.) ▪ D3352 – Apexification/recalcification – interim medication replacement (apical closure/calcific repair of perforations, root resorption, etc.) ▪ D3353 – Apexification/recalcification – final visit (includes completed root canal therapy – apical closure/calcific repair of perforations, root resorption, etc.) ▪ D3410 – Apicoectomy/periradicular surgery – anterior ▪ D3421 – Apicoectomy/periradicular surgery – bicuspid (first root) ▪ D3425 – Apicoectomy/periradicular surgery – molar (first root) ▪ D3430 – Retrograde filling – per root ▪ D3450 – Root amputation – per root ▪ D3920 – Hemisection (including any root removal), not including root canal therapy ▪ D4210 – Gingivectomy or gingivoplasty – four or more contiguous teeth or bounded teeth spaces per quadrant ▪ D4211 – Gingivectomy or gingivoplasty – one to three contiguous teeth or bounded teeth spaces per quadrant ▪ D4240 – Gingival flap procedure, including root planing – four or more contiguous teeth or bounded teeth spaces per quadrant ▪ D4241 – Gingival flap procedure, including root planing – one to three contiguous teeth or bounded teeth spaces per quadrant ▪ D4260 – Osseous surgery (including flap entry & closure) – four or more contiguous teeth or bounded teeth spaces per quadrant	

Optional supplemental benefits	What you must pay when you get these services
▪ D4261 – Osseous surgery (including flap entry & closure) – one to three contiguous teeth or bounded teeth spaces per quadrant ▪ D4270 – Pedicle soft tissue graft procedure ▪ D4341 – Periodontal scaling & root planing – four or more teeth per quadrant ▪ D4342 – Periodontal scaling & root planing – one to three teeth per quadrant ▪ D4355 – Full mouth debridement to enable comprehensive evaluation & diagnosis ▪ D4910 – Periodontal maintenance ▪ D5120 – Complete denture – mandibular ▪ D5130 – Immediate denture – maxillary ▪ D5140 – Immediate denture – mandibular ▪ D5211 – Maxillary partial denture – resin base (including any conventional clasps, rests & teeth) ▪ D5212 – Mandibular partial denture – resin base (including any conventional clasps, rests & teeth) ▪ D5213 – Maxillary partial denture – cast metal framework with resin denture bases (including any conventional clasps, rests & teeth) ▪ D5214 – Mandibular partial denture – cast metal framework with resin denture bases (including any conventional clasps, rests & teeth) ▪ D5421 – Adjust partial denture – maxillary ▪ D5422 – Adjust partial denture – mandibular ▪ D5511 – Repair broken complete denture base, mandibular ▪ D5512 – Repair broken complete denture base, maxillary ▪ D5520 – Replace missing or broken teeth – complete denture (each tooth) ▪ D5611 – Repair resin denture base, mandibular ▪ D5612 – Repair resin denture base, maxillary ▪ D5621 – Repair cast framework, mandibular ▪ D5622 – Repair cast framework, maxillary ▪ D5630 – Repair or replace broken clasp ▪ D5640 – Replace broken teeth – per tooth ▪ D5650 – Add tooth to existing partial denture ▪ D5660 – Add clasp to existing partial denture	

Optional supplemental benefits	What you must pay when you get these services
▪ D5670 – Replace all teeth & acrylic on cast metal framework (maxillary) ▪ D5671 – Replace all teeth & acrylic on cast metal framework (mandibular) ▪ D5710 – Rebase complete maxillary denture ▪ D5711 – Rebase complete mandibular denture ▪ D5720 – Rebase maxillary partial denture ▪ D5721 – Rebase mandibular partial denture ▪ D5725 – Release of hybrid prothesis ▪ D5730 – Reline complete maxillary denture (chairside) ▪ D5731 – Reline complete mandibular denture (chairside) ▪ D5740 – Reline maxillary partial denture (chairside) ▪ D5741 – Reline mandibular partial denture (chairside) ▪ D5750 – Reline complete maxillary denture (laboratory) ▪ D5751 – Reline complete mandibular denture (laboratory) ▪ D5760 – Reline maxillary partial denture (laboratory) ▪ D5761 – Reline mandibular partial denture (laboratory) ▪ D5765 – Soft liner for complete or partial dentures ▪ D5850 – Tissue conditioning, maxillary ▪ D5851 – Tissue conditioning, mandibular ▪ D5876 – Add metal substructure to acrylic full denture ▪ D6010 – Surgical placement of implant body: endosteal implant ▪ D6013 – Surgical placement of mini implant ▪ D6058 – Abutment supported porcelain/ceramic crown ▪ D6059 – Abutment supported porcelain fused to metal crown (high noble) ▪ D6060 – Abutment supported porcelain fused to metal crown (base metal) ▪ D6061 – Abutment supported porcelain fused to metal crown (noble metal) ▪ D6062 – Abutment supported cast metal crown (high noble) ▪ D6063 – Abutment supported cast metal crown (base metal) ▪ D6064 – Abutment supported cast metal crown (noble metal) ▪ D6065 – Implant supported porcelain/ceramic crown ▪ D6066 – Implant supported porcelain fused to metal crown (titanium, titanium alloy, high noble metal)	

Optional supplemental benefits	What you must pay when you get these services
▪ D6067 – Implant supported metal crown (titanium, titanium alloy, high noble metal) ▪ D6068 – Abutment supported retainer for porcelain/ceramic FPD ▪ D6069 – Abutment supported retainer for porcelain fused to metal FPD (high noble metal) ▪ D6070 – Abutment supported retainer of porcelain fused to metal FPD (predominantly base metal) ▪ D6071 – Abutment supported retainer for porcelain fused to metal FPD (noble metal) ▪ D6072 – Abutment supported retainer for cast metal FPD (high noble metal) ▪ D6073 – Abutment supported retainer for cast metal FPD (predominantly base metal) ▪ D6074 – Abutment supported retainer for cast metal FPD (noble metal) ▪ D6075 – Implant supported retainer for ceramic FPD ▪ D6076 – Implant supported retainer for porcelain fused to metal FPD (titanium, titanium alloy, or high noble metal) ▪ D6077 – Implant supported retainer for cast metal FPD (titanium, titanium alloy, or high noble metal) ▪ D6090 – Repair implant supported prosthesis ▪ D6092 – Re-cement or re-bond implant/abutment supported crown ▪ D6093 – Re-cement or re-bond implant/abutment fixed partial denture ▪ D6094 – Abutment supported crown-titanium ▪ D6095 – Repair abutment by report ▪ D7111 – Extraction, coronal remnants – deciduous tooth ▪ D7140 – Extraction, erupted tooth or exposed root (elevation and/or forceps removal) ▪ D7210 – Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth ▪ D7220 – Removal of impacted tooth – soft tissue ▪ D7230 – Removal of impacted tooth – partially bony ▪ D7240 – Removal of impacted tooth – completely bony ▪ D7241 – Removal of impacted tooth – completely bony, with unusual surgical complications	

Optional supplemental benefits	What you must pay when you get these services
▪ D7250 – Surgical removal of residual tooth roots (cutting procedure) ▪ D7260 – Orolantral fistula closure ▪ D7261 – Primary closure of a sinus perforation ▪ D7280 – Surgical access of an unerupted tooth ▪ D7282 – Mobilization of erupted or malpositioned tooth to aid eruption ▪ D7283 – Placement of device to facilitate eruption of impacted tooth ▪ D7285 – Biopsy of oral tissue – hard (bone, tooth) ▪ D7286 – Biopsy of oral tissue – soft ▪ D7287 – Exfoliative cytological sample collection ▪ D7288 – Brush biopsy – transepithelial sample collection ▪ D7310 – Alveoloplasty in conjunction with extractions – four or more teeth or tooth spaces, per quadrant ▪ D7311 – Alveoloplasty in conjunction with extractions – one to three teeth or tooth spaces, per quadrant ▪ D7320 – Alveoloplasty not in conjunction with extractions – four or more teeth or tooth spaces, per quadrant ▪ D7321 – Alveoloplasty not in conjunction with extractions – one to three teeth or tooth spaces per quadrant ▪ D7410 – Excision of benign lesion of up to 1.25 Cm ▪ D7411 – Excision of benign lesion greater than 1.25 Cm ▪ D7412 – Excision of benign lesion, complicated ▪ D7450 – Removal of benign odontogenic cyst or tumor – lesion diameter up to 1.25 Cm ▪ D7451 – Removal of benign odontogenic cyst or tumor – lesion diameter greater than 1.25 Cm ▪ D7460 – Removal of benign nonodontogenic cyst or tumor – lesion diameter up to 1.25 Cm ▪ D7461 – Removal of benign nonodontogenic cyst or tumor – lesion diameter greater than 1.25 Cm ▪ D7465 – Destruction of lesion(s) by physical or chemical method, by report ▪ D7510 – Incision and drainage of abscess – intraoral soft tissue ▪ D7511 – Incision and drainage of abscess – intraoral soft tissue –complicated (includes drainage of multiple facial spaces)	

Optional supplemental benefits	What you must pay when you get these services
▪ D7520 – Incision and drainage of abscess – extraoral soft tissue ▪ D7521 – Incision and drainage of abscess – extraoral soft tissue – complicated (includes drainage of multiple facial spaces) ▪ D7530 – Removal of foreign body from mucosa, skin or subcutaneous alveolar tissue ▪ D7540 – Removal of reaction-producing foreign bodies, muscoskeletal system ▪ D7961 – Buccal/labial frenectomy (frenulectomy) ▪ D7962 – lingual frenectomy (frenulectomy) ▪ D7963 – Frenuloplasty ▪ D9110 – Palliative treatment ▪ D9120 – Fixed partial denture sectioning ▪ D9210 – Local anesthesia not in conjunction with operative or surgical procedure ▪ D9211 – Regional block anesthesia ▪ D9212 – Trigeminal division block anesthesia ▪ D9215 – Local anesthesia ▪ D9222 – Deep sedation/general anesthesia – first 15 minutes ▪ D9223– Deep sedation/general anesthesia – each subsequent 15 minutes ▪ D9230 – Analgesia, anxiolysis, inhalation of nitrous oxide ▪ D9239 – Intravenous moderation (conscious) ▪ D9243 – Intravenous moderation (conscious) ▪ D9248 – Nonintravenous conscious sedation ▪ D9310 – Consultation – diagnostic service provided by dentist or physician other than requesting dentist or physician	
Vision services Please see the Medical Benefits Chart for more information for these covered medical services, limitations and requirements: ▪ A routine eye exam is covered under your medical benefits once per calendar year. ▪ Post cataract surgery and associated eyewear is covered under your medical benefits.	Coverage under this benefit is available only through Blue View Vision Insight providers. Talk to your provider and confirm all coverage, costs and codes prior to services being rendered. $200 reimbursement allowance toward the purchase of eyewear. The benefit applies to corrective (prescription) glasses, lenses, frames and/or contact lenses

Optional supplemental benefits	What you must pay when you get these services
	purchased from a participating provider. After the plan-paid benefits, the member is responsible for the remaining cost. **Exclusions & Limitations:** ▪ Services must be rendered by a contracted provider. ▪ You must pay any extra costs or services outside in this section or for any upgrades directly to the provider. ▪ Safety eyewear, non-prescription sunglasses, glass lenses, non-prescription lenses or contacts, or lens treatments are not covered. ▪ Covered benefits cannot be combined with any other in-store discounts. However, some providers have discounts on items/services that are not covered under this benefit. Contact the provider directly for availability. ▪ Claims for covered benefits must be filed directly with the contracted provider and not the plan. ▪ Your costs for these services will not count toward your maximum out-of-pocket amount.

Section 3. What services are not covered by the plan?

Section 3.1

Services we do *not* cover (exclusions)

This section tells you what services are "excluded" from Medicare coverage and therefore, are not covered by this plan.

The chart below lists services and items that either are not covered under any condition or are covered only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself except under the specific conditions listed below. Even if you receive the excluded services at an emergency facility, the excluded services are still not covered, and our plan will not pay for them. The only exception is if the service is appealed and decided: upon appeal, to be a medical service that we should have paid for, or covered because of your specific situation. (For information about appealing a decision we have made to not cover a medical service, go to Chapter 9, Section 5.3 in this document.)

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Services considered not reasonable and necessary, according to Original Medicare standards	✓	
Experimental medical and surgical procedures, equipment and medications. Experimental procedures and items are those items and procedures determined by Original Medicare to not be generally accepted by the medical community.		✓ May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan. (See Chapter 3, Section 5 for more information on clinical research studies.)
Private room in a hospital.		✓ Covered only when medically necessary.

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television.	✓	
Full-time nursing care in your home.	✓	
Custodial care Custodial care is personal care that does not require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing.	✓	
Homemaker services including basic household assistance, such as light housekeeping or light meal preparation.		✓ This plan may cover Homemaker services that is offered as a supplemental benefit, if specified in the Chapter 4 Benefit Chart. Any supplemental benefit offered is not covered under the Original Medicare program but as extra benefits under this MA plan. If the benefit is available you must use a provider who participates in our contracted network.
Fees charged for care by your immediate relatives or members of your household.	✓	

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Cosmetic surgery or procedures		✓ Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member. Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.
Routine dental care, such as cleanings, fillings or dentures.		✓ Medicare doesn't cover most dental care, dental procedures, or supplies, like cleanings, fillings, tooth extractions, dentures, dental plates, or other dental devices. This plan may cover routine dental care if specified in the Chapter 4 Benefit Chart as a supplemental benefit or purchased as part of an optional supplemental benefit package. Any supplemental benefit offered is not covered under the Original Medicare program but as extra benefits under this plan. To utilize this benefit you must use a provider who participates in our routine dental Vendor network. Please contact Customer Service to locate a provider that is within that dental vendors network.

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Non-routine dental care		✓ Dental care required to treat illness or injury may be covered as inpatient or outpatient care. Dental services are excluded from coverage in connection with the care, treatment, filling, removal, or replacement of teeth, or structures directly supporting the teeth, except for inpatient or outpatient hospital services required because of a medical condition. Additionally, some dental services are covered if an integral part of a covered medical procedure. Medicare has specific guidelines for covered services. Contact Customer Service for more information on these limited services.
Routine chiropractic care including x-rays, physical therapy, nutrients, office visits.		✓ Manual manipulation of the spine to correct a subluxation is covered, if medically necessary and provided by a chiropractor or another qualified provider. Medicare doesn't cover routine chiropractic care. This plan may cover routine chiropractic care if specified in the Chapter 4 Benefit Chart as a supplemental benefit. To utilize this benefit you must use a provider who participates in our routine chiropractic care provider network. Contact Customer Service for more information on these limited services.

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Routine foot care		✓ Some limited coverage provided according to Medicare guidelines, e.g., if you have diabetes. Medicare covers podiatrist services for medically necessary treatment of foot injuries or diseases (like hammer toes, bunion deformities, heel spurs), but generally doesn't cover routine foot care (like the cutting or removal of corns and calluses, the trimming, cutting, and clipping of nails, flat foot, or hygienic or other preventive maintenance, including cleaning and soaking the feet). This plan may cover additional routine foot care if specified in the Chapter 4 Benefit Chart as a supplemental benefit. To utilize this benefit you must use a provider who participates in our routine podiatry provider network. Contact Customer Service for more information on these limited services.
Home-delivered meals		✓ Medicare does not cover home-delivered meals. This plan may cover home-delivered meals if specified in the Chapter 4 Benefit Chart as a supplemental benefit. Any supplemental benefit offered is not covered under the Original Medicare program but as extra benefits under this MA plan.
Orthopedic shoes or supportive devices for the feet		✓ Shoes that are part of a leg brace and are included in the cost of the brace. Orthopedic or therapeutic shoes are for people with diabetic foot disease.

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Routine hearing exams, hearing aids, or exams to fit hearing aids.		✓ Medicare doesn't cover routine hearing exams, hearing aids, or exams for fitting hearing aids. This plan may cover routine hearing care if specified in the Chapter 4 Benefit Chart as a supplemental benefit. In addition, supplemental benefit hearing aids are limited to the list of covered devices and custom or alternative devices are not covered. Any supplemental benefit offered is not covered under the Original Medicare program but as extra benefits under this MA plan. To utilize this benefit you must use a provider who participates in our routine hearing vendor network. Please contact Customer Service to locate a provider that is within the hearing vendor network.

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Routine eye examinations, eyeglasses, radial keratotomy, LASIK surgery, refraction vision tests, vision therapy and other low vision aids.		✓ Medicare doesn't cover routine eye exams, eyeglasses or contact lenses. However, an eye exam and one pair of eyeglasses (or contact lenses) are covered by Medicare for people after cataract surgery, that implants an intraocular lens. Medicare coverage of post cataract eyeglasses is limited to standard lenses and standard frames only. Scratch resistant coating, mirror coating, polarization, deluxe lens feature, progressive lenses, polycarbonate (or similar material), high index glass or plastic (light weight or thinness), specialty occupational multifocal lenses, tinted lenses, including photochromatic lenses used as sunglasses, eyeglass cases and deluxe frames are not covered by Medicare. If these items are purchased, you will be responsible for the cost. Anti-reflective coating, tints, oversized lenses or polycarbonate or Trivex™ must be medically necessary and reasonable to be covered based on Medicare criteria. In addition to the Medicare coverage, this plan may cover routine eye exams and eyewear if specified in the Chapter 4 Medical Benefits Chart as a supplemental benefit or purchased as part of an optional supplemental benefit package. Refraction vision test are also not covered except where covered under supplemental routine eye exam benefit. This is a supplemental benefit. To utilize this benefit you must use a provider who participates in our routine vision vendor network.

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Reversal of sterilization procedures and or non-prescription contraceptive supplies.	✓	
Acupuncture		✓ Available Medicare covers acupuncture for lower chronic back pain under certain circumstances. This plan may cover additional acupuncture if specified in the Chapter 4 Benefit Chart as a supplemental benefit. Any supplemental benefit offered is not covered under the Original Medicare program but as extra benefits under this MA plan. To utilize this benefit you must use a provider who participates in our Acupuncture network. Please contact Customer Service to locate a provider that is in the network.
Naturopath services (uses natural or alternative treatments).	✓	
Drugs for the treatment of sexual dysfunction, including erectile dysfunction, impotence and anorgasmy or hyporgasmy.	✓	

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Over-the-counter purchases		✓ Medicare doesn't cover Over-the-counter purchases. This plan may cover over-the-counter purchases if specified in the Chapter 4 Benefit Chart as a supplemental benefit. Any supplemental benefit offered is not covered under the Original Medicare program but as extra benefits under this plan. If the benefit is available you must utilize the contracted OTC provider, limitations and exclusions may apply.
Wigs (even if needed due to a covered medical condition).	✓	
Providers who are prohibited from being covered under the Medicare program for any reason.	✓	

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Worldwide Care		✓ Medicare generally doesn't cover health care while you're traveling outside the U.S. and its territories. There are some exceptions offered in limited circumstances as per Medicare guidelines. This plan may cover health care you get while traveling outside the U.S. if specified in the Chapter 4 Benefit Chart as a supplemental benefit. Any supplemental benefit offered is not covered under the Original Medicare program but as extra benefits under this plan. This benefit applies to travel outside the United States and its territories for less than six months. Members are responsible for all costs that exceed the benefit limitation as well as all costs to return to the service area. If benefit available, coverage is limited to amount noted on benefit summary per year for all covered services rendered outside the US or its territories.
Prescription drugs you buy outside the U.S.	✓	

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Services performed by out-of-network providers.		✓ You are responsible for verifying provider network status prior to receiving services. In-network providers and facilities are listed in the Provider Directory or online at the website listed on the back cover of this booklet. The use of an out-of-network provider for services not considered urgent/emergent (required immediately) or approved in advance may not be covered by the plan. Please see Chapter 3, Section 2.4 for more information.
Services performed by non-participating vendor network providers		✓ Some supplemental benefits utilize a specific Vendor and providers who participate with that Vendor when noted in the Chapter 4 Benefit Chart. Providers that participate with the plan may or may not be associated with that Vendor. You may call the plan prior to services being rendered with any questions. To be covered in-network, you must use a provider that participates with that Vendor as identified in the provider directory. There may be other exceptions, see Chapter 3 (Using the plan for your medical services) for more information.

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Services ordered or administered that are determined to not be a Medicare covered benefit in accordance with Medicare guidelines and the Social Security Act.		✓ Section 1833(e) of the Social Security Act prohibits Medicare payment for any request for coverage which lacks the necessary information to process the request. Section 1862(a)(1)(A)of the Social Security Act which excludes expenses incurred for items or services which are not reasonable and necessary for the diagnosis or treatment of illness or injury or to improve the functioning of a malformed body member.
Lab, Radiological & Genetic Testing		✓ We follow Medicare guidelines when determining if Lab, Radiological & Genetic Testing services are covered, even if ordered by a physician. Not all lab, radiological or genetic testing is covered under the Medicare Program, such as Genetic testing based on family medical history, is not covered. You have the right to contact the plan prior to services being rendered to determine if the services will be covered for your condition (see Organization Determination).
Non-emergency ambulance trips		✓ Medicare does not pay for transportation, including non-emergency ambulance transportation to and from dialysis, unless the Medicare definition of bed-confined is met and documented by your doctor. Bed-confined is defined as unable to get up from bed without assistance; unable to ambulate; and unable to sit in a chair or wheelchair.

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Transportation (that Medicare does not cover such as trips to a physician's office) regardless of the member's condition.		✓ Medicare doesn't cover this service. This is considered excluded by statute or a benefit exclusion that is not covered under the Original Medicare program. This plan may cover Transportation if specified in the Chapter 4 Benefit Chart as a supplemental benefit. Any supplemental benefit offered is not covered under the Original Medicare program but as extra benefits under this MA plan. If the benefit is available you must use a provider who participates in our contracted Transportation network.
Modifications to a member's home such as a stair lift and other devices including bathtub grab bars, special pillows, chairs and other items that do not fall under Medicare-covered durable medical equipment.		✓ This plan may cover Assistive Devices that is offered as a supplemental benefit if specified in the Chapter 4 Benefit Chart. Any supplemental benefit offered is not covered under the Original Medicare program but as extra benefits under this MA plan. If the benefit is available you must use a provider who participates in our contracted network.
Items and services administered to a beneficiary for the purpose of causing or assisting in causing death.	✓	
Items and services required as a result of war.	✓	

Services not covered by Medicare	Not covered under any condition	Covered only under specific condition
Items and Services authorized or paid by a government entity such as Veterans Administration authorized services.	✓	
Defective equipment or medical devices covered under warranty.	✓	

Chapter 5:

Using the plan's coverage for Part D prescription drugs

Section 1. Introduction

This chapter **explains rules for using your coverage for Part D drugs.**

Please see Chapter 4 for Medicare Part B drug benefits and hospice drug benefits.

Section 1.1

Basic rules for the plan's Part D drug coverage

The plan will generally cover your drugs as long as you follow these basic rules:

- You must have a provider (a doctor, dentist or other prescriber) write you a prescription which must be valid under applicable state law.
- Your prescriber must not be on Medicare's Exclusion or Preclusion Lists.
- You generally must use a network pharmacy to fill your prescription. (See Section 2, *Fill your prescriptions at a network pharmacy or through the plan's mail-order service*.)
- Your drug must be on the plan's *List of Covered Drugs* (Formulary) (we call it the "*Drug List*" for short). (See Section 3, *Your drugs need to be on the plan's "Drug List"*).
- Your drug must be used for a medically accepted indication. A "medically accepted indication" is a use of the drug that is either approved by the Food and Drug Administration, or supported by certain reference books. (See Section 3 for more information about a medically accepted indication.)

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

Section 2.1

Use a network pharmacy

In most cases, your prescriptions are covered *only* if they are filled at the plan's network pharmacies. (See Section 2.5 for information about when we would cover prescriptions filled at out-of-network pharmacies.)

A network pharmacy is a pharmacy that has a contract with the plan to provide your covered prescription drugs. The term "covered drugs" means all of the Part D prescription drugs that are on the plan's *Drug List*.

Section 2.2

Network pharmacies

How do you find a network pharmacy in your area?

To find a network pharmacy, you can look in your *Provider/Pharmacy Directory*, visit our website www.anthem.com/ca and/or call Customer Service.

You may go to any of our network pharmacies. Some of our network pharmacies provide preferred cost sharing, which may be lower than the cost sharing at a pharmacy that offers standard cost sharing. The *Provider/Pharmacy Directory* will tell you which of the network pharmacies offer preferred cost sharing. Contact us to find out more about how your out-of-pocket costs could vary for different drugs.

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

If the pharmacy you have been using leaves the plan's network, you will have to find a new

pharmacy that is in the network. Or, if the pharmacy you have been using stays within the network, but is no longer offering preferred cost sharing, you may want to switch to a different network or preferred pharmacy, if available. To find another pharmacy in your area, you can get help from Customer Service or use the *Provider/ Pharmacy Directory*. You can also find information on our website at www.anthem.com/ca.

What if you need a specialized pharmacy?

Some prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

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

If you need help finding a home infusion pharmacy provider in your area, please call Customer Service at the number listed on your membership card, or visit our website to access our online, searchable directory. If you would like a *Provider/Pharmacy Directory* mailed to you, you may call Customer Service, or request one at our website.

- Pharmacies that supply drugs for residents of a long-term-care (LTC) facility. Usually, a LTC facility (such as a nursing home) has its own pharmacy. If you have any difficulty accessing your Part D benefits in an LTC facility, please contact Customer Service.
- Pharmacies that serve the Indian Health Service/ Tribal/Urban Indian Health Program (not available in Puerto Rico). Except in emergencies, only Native Americans or Alaska Natives have access to these pharmacies in our network.
- Pharmacies that dispense drugs that are restricted by the FDA to certain locations or that require special handling, provider coordination, or education on their use. (Note: This scenario should happen rarely.)

To locate a specialized pharmacy, look in your *Provider/Pharmacy Directory* or call Customer Service.

Section 2.3

Using the plan's mail-order service

For certain kinds of drugs, you can use the plan's network mail-order service. Generally, the drugs provided through mail order are drugs you take on a regular basis, for a chronic or long-term medical condition. These drugs are marked as **"mail-order" drugs** in our *Drug List*.

Our plan's mail-order service allows you to order ***at least* a 30-day supply of the drug and *no more than* a 90 or 100-day supply.**

To get order forms and information about filling your prescriptions by mail, call our mail-order Customer Service at 1-833-203-1735. TTY users should call 711. Hours are 24 hours a day, 7 days a week. Our Interactive Voice Response (IVR) Service is available 24 hours a day, seven days a week.

Usually, a mail-order pharmacy order will be delivered to you in no more than 14 days. If for some reason your mail-order prescription is delayed, please contact Customer Service at 1-833-203-1735. Pharmacy processing time will average about two to five business days; however, you should allow additional time for postal service delivery. It is advisable for first-time users of the mail-order pharmacy to have at least a 30-day supply of medication on hand when a mail-order request is placed. If the prescription order has insufficient information, or, if we need to contact the prescribing physician, delivery could take longer.

It is advisable for first-time users of the mail-order pharmacy to ask the doctor for two signed prescriptions:

- One for an initial supply to be filled at their local retail participating pharmacy.
- The second for up to a three-month supply with refills to send to the mail-order pharmacy.

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

The pharmacy will automatically fill and deliver new prescriptions it receives from health care providers, without checking with you first, if either:

- You used mail-order services with this plan in the past, or
- You sign up for automatic delivery of all new prescriptions received directly from health care providers. You may request automatic delivery of all new prescriptions at any time by calling the Customer Service phone number on your membership card.

If you receive a prescription automatically by mail that you do not want, and you were not contacted to see if you wanted it before it shipped, you may be eligible for a refund.

If you used mail-order in the past and do not want the pharmacy to automatically fill and ship each new prescription, please contact us by calling the Customer Service phone number on your membership card.

If you have never used our mail-order delivery and/or decide to stop automatic fills of new prescriptions, the pharmacy will contact you each time it gets a new prescription from a health care provider to see if you want the medication filled and shipped immediately. It is important that you respond each time you are contacted by the pharmacy, to let them know whether to ship, delay, or cancel the new prescription.

To opt out of automatic deliveries of new prescriptions received directly from your health care provider's office, please contact us by calling the Customer Service phone number on your membership card.

Refills on mail order prescriptions:

For refills of your drugs, you have the option to sign up for an automatic refill program. Under this program we will start to process your next refill automatically when our records show you should be close to running out of your drug. The pharmacy will contact you prior to shipping each refill to make sure you need more medication, and you can cancel scheduled refills if you have enough of your medication or if your medication has changed.

If you choose not to use our auto-refill program but still want the mail-order pharmacy to send you your prescription, please contact your pharmacy 30 days before your current prescription will run out. This will ensure your order is shipped to you in time.

To opt out of our program that automatically prepares mail-order refills, please contact us by calling the Customer Service phone number on your membership card.

If you receive a refill automatically by mail that you do not want, you may be eligible for a refund.

Section 2.4

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

When you get a long-term supply of drugs, your cost sharing may be lower. The plan offers two ways to get a long-term supply (also called an "extended supply") of "maintenance" drugs on our plan's *Drug List*. (Maintenance drugs are drugs that you take on a regular basis, for a chronic or long-term medical condition.)

1. Some retail pharmacies in our network allow you to get a long-term supply of maintenance drugs. Your *Provider/Pharmacy Directory* tells you which pharmacies in our network can give you a long-term supply of maintenance drugs. You can also call Customer Service for more information.
2. You may also receive maintenance drugs through our mail-order program. Please see Section 2.3 for more information.

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

Generally, we cover drugs filled at an out-of-network pharmacy *only* when you are not able to use a network pharmacy.

To help you, we have network pharmacies outside of our service area where you can get your prescriptions filled as a member of our plan. **Please check first with Customer Service** to see if there is a network pharmacy nearby. You will most likely be required to pay the difference between what you pay for the drug at the out-of-network pharmacy and the cost that we would cover at an in-network pharmacy.

Here are the circumstances when we would cover prescriptions filled at an out-of-network pharmacy:

- You are traveling within the United States and its territories and become ill, or lose or run out of your prescription drugs.
- The prescription is for a medical emergency or urgent care.
- You are unable to obtain a covered drug in a timely manner within our service area because a network pharmacy that provides 24-hour service is not available within a 25-mile driving distance.
- You are filling a prescription for a covered drug that is not regularly stocked at an accessible network retail pharmacy (for example, an orphan drug or other specialty pharmaceutical).

How do you ask for reimbursement from the plan?

If you must use an out-of-network pharmacy, you will generally have to pay the full cost (rather than your normal cost share) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. (Chapter 7, Section 2 explains how to ask the plan to pay you back.)

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

The plan has a *"List of Covered Drugs (Formulary)."* In this *Evidence of Coverage,* **we call it the *"Drug List"* for short.**

The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list meets Medicare's requirements and has been approved by Medicare.

The drugs on the *Drug List* are only those covered under Medicare Part D.

We will generally cover a drug on the plan's *Drug List* as long as you follow the other coverage rules explained in this chapter, and the use of the drug is a medically accepted indication. A "medically accepted indication" is a use of the drug that is *either:*

- Approved by the Food and Drug Administration for the diagnosis or condition for which it is being prescribed.
- –or– Supported by certain references, such as the American Hospital Formulary Service Drug Information and the DRUGDEX Information System.

The Drug List includes brand-name drugs, generic drugs, and biosimilars

A brand-name drug is a prescription drug that is sold under a trademarked name owned by the drug manufacturer. Brand name drugs that are more complex than typical drugs (for example, drugs that are based on a protein) are called biological products. On the *Drug List*, when we refer to "drugs" this could mean a drug or a biological product.

A generic drug is a prescription drug that has the same active ingredients as the brand-name drug. Since biological products are more complex than typical drugs, instead of having a generic form, they have alternatives that are called biosimilars. Generally, generics and biosimilars work just as well as the brand-name drug or biological product and usually cost less. There are generic drug substitutes or biosimilar alternatives available for many brand-name drugs and some biological products.

What is *not* on the *Drug List?*

The plan does not cover all prescription drugs.

- In some cases, the law does not allow any Medicare plan to cover certain types of drugs (for more information about this, see Section 7.1 in this chapter).
- In other cases, we have decided not to include a particular drug on the *Drug List*. In some cases, you may be able to obtain a drug that is not on the *Drug List*. For more information, please see Chapter 9.

Section 3.2

There are six "cost-sharing tiers" for drugs on the *Drug List*

Every drug on the plan's *Drug List* is in one of six cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug:

- Tier 1 includes preferred generic drugs.
- Tier 2 includes generic drugs.
- Tier 3 includes preferred brand drugs. It may also include some nonpreferred generic drugs that are priced similarly to the original brand drug.
- Tier 4 includes nonpreferred drugs. It may also include some nonpreferred generic drugs that are priced similarly to the original brand drug.
- Tier 5 includes specialty drugs. Drugs in this cost-sharing tier generally cost you more than drugs in other cost-sharing tiers.
- Tier 6 includes select care drugs for diabetic, high blood pressure, osteoporosis, and cholesterol conditions.

To find out which cost-sharing tier your drug is in, look it up in the plan's *Drug List*.

The amount you pay for drugs in each cost-sharing tier is shown in Chapter 6 *(What you pay for your Part D prescription drugs)*.

Section 3.3

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

You have three ways to find out:

1. Check the most recent *Drug List* we provided electronically.

2. Visit the plan's website www.anthem.com/ca. The *Drug List* on the website is always the most current.

3. Call Customer Service to find out if a particular drug is on the plan's *Drug List* or to ask for a copy of the list.

Section 4. There are restrictions on coverage for some drugs

Section 4.1

Why do some drugs have restrictions?

For certain prescription drugs, special rules restrict how and when the plan covers them. A team of doctors and pharmacists developed these rules to encourage you and your provider to use drugs in the most effective ways.

To find out if any of these restrictions apply to a drug you take or want to take, check the *Drug List*. If a safe, lower-cost drug will work just as well medically as a higher-cost drug, the plan's rules are designed to encourage you and your provider to use that lower-cost option.

Please note that sometimes a drug may appear more than once on our Drug List. This is because the same drugs can differ based on the strength,

amount, or form of the drug prescribed by your health care provider, and different restrictions or cost sharing may apply to the different versions of the drug (for instance, 10 mg versus 100 mg; one per day versus two per day; tablet versus liquid).

Section 4.2

What kinds of restrictions?

The sections below tell you more about the types of restrictions we use for certain drugs.

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. Contact Customer Service to learn what you or your provider would need to do to get coverage for the drug. If you want us to waive the restriction for you, you will need to use the coverage decision process and ask us to make an exception. We may or may not agree to waive the restriction for you. (See Chapter 9)

Restricting brand-name drugs when a generic version is available

Generally, a "generic" drug works the same as a brand-name drug and usually costs less. **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 drug.** However, if your provider has told us the medical reason that the generic drug will not work for you or has written "no substitutions" on your prescription for a brand-name drug, then, we will cover the brand-name drug. (Your share of the cost may be greater for the brand-name drug than for the generic drug.)

Getting plan approval in advance

For certain drugs, you or your provider need to get approval from the plan before we will agree to cover the drug for you. This is called **"prior authorization."** This is put in place to ensure medication safety and help guide appropriate use of certain drugs. If you do not get this approval, your drug might not be covered by the plan.

Trying a different drug first

This requirement encourages you to try less costly, but usually just as effective, drugs before the plan covers another drug. For example, if Drug A and Drug B treat the same medical condition, the plan may require you to try Drug A first. If Drug A does not work for you, the plan will then cover Drug B. This requirement, to try a different drug first, is called **"step therapy."**

Quantity limits

For certain drugs, we limit how much of a drug you can get each time you fill your prescription. For example, if it is normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

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

There are situations where there is a prescription drug you are taking, or one that you and your provider think you should be taking that is not on our formulary or is on our formulary with restrictions.

For example:

- The drug might not be covered at all. Or maybe a generic version of the drug is covered, but the brand-name version you want to take is not covered.
- The drug is covered, but there are extra rules or restrictions on coverage for that drug, as explained in Section 4.
- The drug is covered, but it is in a cost-sharing tier that makes your cost sharing more expensive than you think it should be.

- There are things you can do if your drug is not covered in the way that you'd like it to be covered. If your drug is not on the *Drug List*, or, if your drug is restricted, go to Section 5.2 to learn what you can do.
- If your drug is in a cost-sharing tier that makes your cost more expensive than you think it should be, go to Section 5.3 to learn what you can do.

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?

If your drug is not on the *Drug List*, or is restricted, here are options:

- You may be able to get a temporary supply of the drug.
- You can change to another drug.
- You can request an exception, and ask the plan to cover the drug or remove restrictions from the drug.

You may be able to get a temporary supply

Under certain circumstances, the plan must provide a temporary supply of a drug that you are already taking. This temporary supply gives you time to talk with your provider about the change in coverage and decide what to do.

To be eligible for a temporary supply, the drug you have been taking **must no longer be on the plan's *Drug List*** OR **is now restricted in some way**.

- **If you are a new member,** we will cover a temporary supply of your drug during the first **90 days** of your membership in the plan.
- **If you were in the plan last year,** we will cover a temporary supply of your drug during the first **90 days** of the calendar year.
- This temporary supply will be for a maximum of 30 days. If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of 30 days of medication. The prescription must be filled at a network pharmacy. (Please note that the long-term-care pharmacy may provide the drug in smaller amounts at a time to prevent waste.)
- **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:** We will cover one 34-day emergency supply of a particular drug, or less if your prescription is written for fewer days. This is in addition to the above temporary supply.

For questions about a temporary supply, call Customer Service.

During the time when you are using a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You have two options:

1) You can change to another drug

Talk with your provider about whether there is a different drug covered by the plan that may work just as well for you. You can call Customer Service to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

2) You can ask for an exception

You and your provider can ask the plan to make an exception and cover the drug in the way you would like it covered. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception. For example, you can ask the plan to cover a drug even though it is not on the plan's *Drug List.* Or you can ask the plan to make an exception and cover the drug without restrictions.

If you and your provider want to ask for an exception, Chapter 9, Section 6.4, tells you what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

Section 5.3

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

If your drug is in a cost-sharing tier you think is too high, here are things you can do:

You can change to another drug

If your drug is in a cost-sharing tier you think is too high, talk to your provider. There may be a different drug in a lower cost-sharing tier that might work just as well for you. Call Customer Service to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

You can ask for an exception

You and your provider can ask the plan to make an exception in the cost-sharing tier for the drug so that you pay less for it. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception to the rule.

If you and your provider want to ask for an exception, Chapter 9, Section 6.4 tells what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

Drugs in our Tier 5, Specialty tier are not eligible for this type of exception. We do not lower the cost sharing amount for drugs in these tiers.

Section 6. What if your coverage changes for one of your drugs?

Section 6.1

The *Drug List* can change during the year

Most of the changes in drug coverage happen at the beginning of each year (January 1). However, during the year, the plan can make some changes to the *Drug List*.

For example, the plan might:

- **Add or remove drugs from the *Drug List*.**
- **Move a drug to a higher or lower cost-sharing tier.**
- **Add or remove a restriction on coverage for a drug.**
- **Replace a brand-name drug with a generic drug.**

We must follow Medicare requirements before we change the plan's *Drug List.*

Section 6.2

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

Information on changes to drug coverage

When changes to the *Drug List* occur, we post information on our website about those changes. We also update our online *Drug List* on a regularly scheduled basis. Below we point out the times that you would get direct notice if changes are made to a drug that you are taking.

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

Changes that can affect you this year: In the below cases, you will be affected by the coverage changes during the current 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)**
  - We may immediately remove a brand name drug on our *Drug List* if we are replacing it with a newly approved generic version of the same drug. The generic drug will appear on the same or lower cost-sharing tier and with the same or fewer restrictions. We may decide to keep the brand name drug on our *Drug List*, but immediately move it to a higher cost-sharing tier or add new restrictions or both when the new generic is added.
  - We may not tell you in advance before we make that change—even if you are currently taking the brand name drug. If you are taking the brand name drug at the time we make the change, we will provide you with information about the specific change(s). This will also include information on the steps you may take to request an exception to cover the brand name drug. You may not get this notice before we make the change.
  - You or your prescriber can ask us to make an exception and continue to cover the brand name drug for you. For information on how to ask for an exception, see Chapter 9.
- **Unsafe drugs and other drugs on the *Drug List* that are withdrawn from the market**
  - Sometimes a drug may be deemed unsafe or taken off the market for another reason. If this happens, we may immediately remove the drug from the *Drug List*. If you are taking that drug, we will tell you right away.
  - Your prescriber will also know about this change and can work with you to find another drug for your condition.
- **Other changes to drugs on the *Drug List***
  - We may make other changes once the year has started that affect drugs you are taking. For example, we might add a generic drug that is not new to the market to replace a brand name drug on the *Drug List* or change the cost-sharing tier or add new restrictions to the brand name drug or both. We also might make changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare.
  - For these changes, we must give you at least 30 days' advance notice of the change or give you notice of the change and a 30-day refill of the drug you are taking at a network pharmacy.
  - After you receive notice of the change, you should work with your prescriber to switch to a different drug that we cover or to satisfy any new restrictions on the drug you are taking.
  - You or your prescriber can ask us to make an exception and continue to cover the drug for you. For information on how to ask for an exception, see Chapter 9.

Changes to the *Drug List* that do not affect you during this plan year

We make certain changes to the *Drug List* that are not described above. In these cases, the change will not apply to you if you are taking the drug when the change is made; however, these changes will likely affect you starting January 1 of the next plan year if you stay in the same plan.

In general, changes that will not affect you during the current plan year are:
- We move your drug into a higher cost-sharing tier.
- We put a new restriction on the use of your drug.
- We remove your drug from the *Drug List.*

If any of these changes happen for a drug you are taking (except for market withdrawal, a generic drug replacing a brand name drug, or other change noted in the sections above), then the change won't affect your use or what you pay as your share of the cost until January 1 of the next year. Until that date, you probably won't see any increase in your payments or any added restrictions to your use of the drug.

We will not tell you about these types of changes directly during the current plan year. You will

need to check the *Drug List* for the next plan year (when the list is available during the open enrollment period) to see if there are any changes to the drugs you are taking that will impact you during the next plan year.

Section 7. What types of drugs are not covered by the plan?

Section 7.1

Types of drugs we do not cover

This section tells you what kinds of prescription drugs are "excluded." This means Medicare does not pay for these drugs.

If you get drugs that are excluded, you must pay for them yourself. If you appeal and the requested drug is found not to be excluded under Part D, we will pay for or cover it. (For information about appealing a decision, go to Chapter 9.)

Here are three general rules about drugs that Medicare drug plans will not cover under Part D:

- Our plan's Part D drug coverage cannot cover a drug that would be covered under Medicare Part A or Part B.
- Our plan cannot cover a drug purchased outside the United States or its territories.
- Our plan usually cannot cover off-label use. "Off-label use" is any use of the drug other than those indicated on a drug's label as approved by the Food and Drug Administration.
- Coverage for "off-label use" is allowed only when the use is supported by certain references, such as the American Hospital Formulary Service Drug Information and the DRUGDEX Information System.

In addition, by law, the following categories of drugs are not covered by Medicare drug plans:

- Nonprescription drugs (also called over-the-counter drugs)
- Drugs used to promote fertility
- Drugs used for the relief of cough or cold symptoms
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs used for the treatment of sexual or erectile dysfunction
- Drugs used for treatment of anorexia, weight loss or weight gain
- Outpatient drugs for which the manufacturer seeks to require that associated tests or monitoring services be purchased exclusively from the manufacturer as a condition of sale

Section 8. Filling a prescription

Section 8.1

Provide your membership information

To fill your prescription, provide your plan membership information, which can be found on your membership card, at the network pharmacy you choose.

The network pharmacy will automatically bill the plan for *our* share of your drug cost. You will need to pay the pharmacy *your* share of the cost when you pick up your prescription.

Section 8.2

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

If you don't have your plan membership information with you when you fill your prescription, you or the pharmacy can call the plan to get the necessary information. If the pharmacy is not able to get the necessary information, **you may have to pay the full cost of the prescription when you pick it up**. (You can then **ask us to reimburse** you for our share.

See Chapter 7, Section 2 for information about how to ask the plan for reimbursement.)

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?

If you are admitted to a hospital or to a skilled nursing facility for a stay covered by the plan, we will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital or skilled nursing facility, the plan will cover your prescription drugs as long as the drugs meet all of our rules for coverage described in this Chapter.

Section 9.2

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

Usually, a long-term care (LTC) facility (such as a nursing home) has its own pharmacy or uses a pharmacy that supplies drugs for all of its residents. If you are a resident of a LTC facility, you may get your prescription drugs through the facility's pharmacy or the one it uses, as long as it is part of our network.

Check your *Provider/Pharmacy Directory* to find out if your LTC facility's pharmacy or the one that it uses is part of our network. If it isn't, or, if you need more information or assistance, please contact Customer Service. If you are in a LTC facility, we must ensure that you are able to routinely receive your Part D benefits through our network of LTC pharmacies.

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?

Please refer to Section 5.2 about a temporary or emergency supply.

Section 9.3

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

If you currently have other prescription drug coverage through your (or your spouse's) employer or retiree group, please contact **that group's benefits administrator.** He or she can help you determine how your current prescription drug coverage will work with our plan.

In general, if you have employee or retiree group coverage, the drug coverage you get from us will be *secondary* to your group coverage. That means your group coverage would pay first.

Special note about 'creditable coverage':

Each year your employer or retiree group should send you a notice that tells if your prescription drug coverage for the next calendar year is "creditable".

If the coverage from the group plan is **"creditable,"** it means that the plan has drug coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.

Keep this notice about creditable coverage because you may need it later. If you enroll in a Medicare plan that includes Part D drug coverage, you may need these notices to show that you have maintained creditable coverage. If you didn't get the creditable coverage notice, request a copy from your employer or retiree plan's benefits administrator, or the employer, or union.

Section 9.4

What if you're in Medicare-certified hospice?

Hospice and our plan do not cover the same drug at the same time. If you are enrolled in Medicare hospice and require certain drugs (e.g., antinausea, laxative, pain medication or antianxiety drugs) that are not covered by your hospice because it is unrelated to your terminal illness and related conditions, our plan must receive notification, from either the prescriber or your hospice provider, that the drug is unrelated before our plan can cover the drug. To prevent delays in receiving these drugs that should be covered by our plan, ask your hospice provider or prescriber to provide notification before your prescription is filled.

In the event you either revoke your hospice election or are discharged from hospice, our plan should cover your drugs as explained in this document. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, bring documentation to the pharmacy to verify your revocation or discharge.

Section 10. Programs on drug safety and managing medications

Section 10.1

Programs to help members use drugs safely

We conduct drug use reviews for our members to help make sure that they are getting safe and appropriate care.

We do a review each time you fill a prescription. We also review our records on a regular basis.

During these reviews, we look for potential problems such as:

- Possible medication errors.
- Drugs that may not be necessary because you are taking another drug to treat the same condition.
- Drugs that may not be safe or appropriate because of your age or gender.
- Certain combinations of drugs that could harm you if taken at the same time.
- Prescriptions for drugs that have ingredients you are allergic to.
- Possible errors in the amount (dosage) of a drug you are taking.
- Unsafe amounts of opioid pain medications.

If we see a possible problem in your use of medications, we will work with your provider to correct the problem.

Section 10.2

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

We have a program that helps make sure members safely use prescription opioids and other frequently abused medications. This program is called a Drug Management Program (DMP). If you use opioid medications that you get from several doctors or pharmacies, or if you had a recent opioid overdose, we may talk to your doctors to make sure your use of opioid medications is appropriate and medically necessary. Working with your doctors, if we decide your use of prescription opioid or benzodiazepine medications is not safe, we may limit how you can get those medications. If we place you in our DMP, the limitations may be:

- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain pharmacy(ies)
- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain doctor(s)
- Limiting the amount of opioid or benzodiazepine medications we will cover for you

If we plan on limiting how you may get these medications or how much you can get, we will send you a letter in advance. The letter will

explain the limitations we think should apply to you. You will have an opportunity to tell us which doctors or pharmacies you prefer to use, and about any other information you think is important for us to know. After you've had the opportunity to respond, if we decide to limit your coverage for these medications, we will send you another letter confirming the limitation. If you think we made a mistake or you disagree with our determination or with the limitation, you and your prescriber have the right to appeal. If you appeal, we will review your case and give you a decision. If we continue to deny any part of your request related to the limitations that apply to your access to medications, we will automatically send your case to an independent reviewer outside of our plan. See Chapter 9 for information about how to ask for an appeal.

You will not be placed in our DMP if you have certain medical conditions, such as active cancer-related pain or sickle cell disease, you are receiving hospice, palliative, or end-of-life care, or live in a long-term care facility.

Section 10.3

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

We have a program that can help our members with complex health needs.

Our program is called a Medication Therapy Management (MTM) program. This program is voluntary and free. A team of pharmacists and doctors developed the program for us to help make sure that our members get the most benefit from the drugs they take.

Some members who take medications for different medical conditions and have high drug costs or are in a DMP to help members use their opioids safely may be able to get services through an MTM program. A pharmacist or other health professional will give you a comprehensive review of all your medications. During the review, you can talk about your medications, your costs, and any problems or questions you have about your prescription and over-the-counter medications. You'll get a written summary which has a recommended to-do list that includes steps you should take to get the best results from your medications. You'll also get a medication list that will include all the medications you're taking, how much you take, and when and why you take them. In addition, members in the MTM program will receive information on the safe disposal of prescription medications that are controlled substances.

It's a good idea to talk to your doctor about your recommended to-do list and medication list. Bring the summary with you to your visit or anytime you talk with your doctors, pharmacists and other health care providers. Also, keep your medication list up to date and with you (for example, with your ID) in case you go to the hospital or emergency room.

If we have a program that fits your needs, we will automatically enroll you in the program and send you information. If you decide not to participate, please notify us, and we will withdraw you. If you have any questions about this program, please contact Customer Service.

Chapter 6:

What you pay for your Part D prescription drugs

Are you currently getting help to pay for your drugs?

If you are in a program that helps pay for your drugs, **some information in this Evidence of Coverage about the costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the "*Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*" (also known as the "*Low-Income Subsidy Rider*" or the "*LIS Rider*"), which tells you about your drug coverage. If you don't have this insert, please call Customer Service and ask for the *"LIS Rider."*

Section 1. Introduction

Section 1.1

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

This chapter focuses on what you pay for Part D prescription drugs. To keep things simple, we use "drug" in this chapter to mean a Part D prescription drug. As explained in Chapter 5, not all drugs are Part D drugs – some drugs are covered under Medicare Part A or Part B and other drugs are excluded from Medicare coverage by law.

To understand the payment information, you need to know what drugs are covered, where to fill your prescriptions and what rules to follow when you get your covered drugs. Chapter 5, Sections 1 through 4 explain these rules.

Section 1.2

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

There are different types of out-of-pocket costs for Part D drugs. The amount that you pay for a drug is called "cost sharing," and there are three ways you may be asked to pay.

- The **"deductible"** is the amount you pay for drugs before our plan begins to pay its share.
- **"Copayment"** is a fixed amount you pay each time you fill a prescription.
- **"Coinsurance"** is a percentage of the total cost you pay each time you fill a prescription.

Section 1.3

How Medicare calculates your out-of-pocket costs

Medicare has rules about what counts and what does *not* count toward your out-of-pocket costs. Here are the rules we must follow to keep track of your out-of-pocket costs.

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

Your out-of-pocket costs include the payments listed below (as long as they are for Part D covered drugs, and you followed the rules for drug coverage that are explained in Chapter 5):

- The amount you pay for drugs when you are in any of the following drug payment stages:
  - The initial coverage stage
  - The coverage gap stage

- Any payments you made during this calendar year as a member of a different Medicare prescription drug plan before you joined our plan.

It matters who pays:

- If you make these payments **yourself**, they are included in your out-of-pocket costs.
- These payments are *also included* if they are made on your behalf by **certain other individuals or organizations**. This includes payments for your drugs made by a friend or relative, by most charities, by AIDS drug assistance programs, by a State Pharmaceutical Assistance Program that is qualified by Medicare, or by the Indian Health service. Payments made by Medicare's "Extra Help" Program are also included.
- Some payments made by the Medicare Coverage Gap Discount Program are included. The amount the manufacturer pays for your brand name drugs is included. But the amount the plan pays for your generic drugs is not included.

Moving on to the Catastrophic Coverage Stage:

When you (or those paying on your behalf) have spent a total of $7,400 in out-of-pocket costs within the calendar year, you will move from the coverage gap stage to the catastrophic coverage stage.

These payments are not included in your out-of-pocket costs

Your out-of-pocket costs **do not** include any of these types of payments:

- Drugs you buy outside the United States and its territories.
- Drugs that are not covered by our plan.
- Drugs you get at an out-of-network pharmacy that do not meet the plan's requirements for out-of-network coverage.
- Non-Part D drugs, including prescription drugs covered by Part A or Part B and other drugs excluded from coverage by Medicare.
- Payments made by the plan for your brand or generic drugs while in the Coverage Gap.
- Payments for your drugs that are made by group health plans including employer health plans.
- Payments for your drugs that are made by certain insurance plans and government-funded health programs such as TRICARE and the Veterans Affairs.
- Payments for your drugs made by a third-party with a legal obligation to pay for prescription costs (for example, Workers' Compensation).

Reminder: If any other organization such as the ones listed above pays part or all of your out-of-pockets costs for drugs, you are required to tell our plan by calling Customer Service.

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

- **We will help you.** The *Part D EOB* report you receive includes the current amount of your out-of-pocket costs. When this amount reaches $7,400, this report will tell you that you have left the coverage gap stage and have moved on to the catastrophic coverage stage.
- **Make sure we have the information we need.** Section 3.2 tells what you can do to help make sure that our records of what you have spent are complete and up to date.

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 Anthem MediBlue Value Plus (HMO) members?

There are four "drug payment stages" for your prescription drug coverage under our plan. How much you pay depends on what stage you are in when you get a prescription filled or refilled. Details of each stage are in Sections 4 through 7 of this chapter. The stages are:

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 – You won't pay more than $35.00 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

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"*)

Our plan keeps track of the costs of your prescription drugs and the payments you have made when you get your prescriptions filled or refilled at the pharmacy. This way, we can tell you when you have moved from one drug payment stage to the next.

In particular, there are two types of costs we keep track of:

- We keep track of how much you have paid. This is called your **"out-of-pocket"** cost.
- We keep track of your **"total drug costs."** This is the amount you pay out of pocket, or others pay on your behalf, plus the amount paid by the plan.

If you have had one or more prescriptions filled through the plan during the previous month, we will send you a *Part D Explanation of Benefits* (*"Part D EOB").* The *Part D EOB* includes:

- **Information for that month.** This report gives the payment details about the prescriptions you have filled during the previous month. It shows the total drug costs, what the plan paid and what you, and others on your behalf, paid.
- **Totals for the year since January 1**. This is called "year-to-date" information. It shows the total drug costs and total payments for your drugs since the year began.
- **Drug price information**. This information will display the total drug price, and information about increases in price from first fill for each prescription claim of the same quantity.

- **Available lower cost alternative prescriptions**. This will include information about other available drugs with lower cost sharing for each prescription claim.

Section 3.2

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

To keep track of your drug costs and the payments you make for drugs, we use records we get from pharmacies.

Here is how you can help us keep your information correct and up to date:

- **Show your membership card every time you get a prescription filled.** This helps us make sure we know about the prescriptions you are filling and what you are paying.
- **Make sure we have the information we need.** There are times you may pay for the entire cost of a prescription drug. In these cases, we will not automatically get the information we need to keep track of your out-of-pocket costs. To help us keep track of your out-of-pocket costs, give us copies of your receipts. Here are examples of when you should give us copies of your drug receipts:
  - When you purchase a covered drug at a network pharmacy at a special price or using a discount card that is not part of our plan's benefit.
  - When you made a copayment for drugs that are provided under a drug manufacturer patient assistance program.
  - Any time you have purchased covered drugs at out-of-network pharmacies or other times you have paid the full price for a covered drug under special circumstances.
  - If you are billed for a covered drug, you can ask our plan to pay our share of the cost. For instructions on how to do this, go to Chapter 7, Section 2.
- **Send us information about the payments others have made for you.** Payments made by certain other individuals and organizations also count toward your out-of-pocket costs. For example, payments made by a State Pharmaceutical Assistance Program, an AIDS drug assistance program (ADAP), the Indian Health Service and most charities count toward your out-of-pocket costs. Keep a record of these payments and send them to us so we can track your costs.
- **Check the written report we send you.** When you receive the *Part D EOB* look it over to be sure the information is complete and correct. If you think something is missing or you have any questions, please call us at Customer Service. Be sure to keep these reports.

Section 4. There is no deductible for Anthem MediBlue Value Plus (HMO)

There is no deductible for our plan. You begin in the initial coverage stage when you fill your first prescription of the year. See Section 5 for information about your coverage in the initial coverage stage.

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

During the initial coverage stage, the plan pays its share of the cost of your covered prescription drugs, and you pay your share (your copayment or coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your prescription.

The plan has six cost-sharing tiers

Every drug on the plan's *Drug List* is in one of six cost-sharing tiers. In general, the higher the cost-sharing tier number, the higher your cost for the drug:

- Tier 1 includes preferred generic drugs.
- Tier 2 includes generic drugs.
- Tier 3 includes preferred brand drugs. It may also include some nonpreferred generic drugs that are priced similarly to the original brand drug.
- Tier 4 includes nonpreferred drugs. It may also include some nonpreferred generic drugs that are priced similarly to the original brand drug.
- Tier 5 includes specialty drugs. Drugs in this cost-sharing tier generally cost you more than drugs in the other cost-sharing tiers.
- Tier 6 includes select care drugs for diabetic, high blood pressure, osteoporosis, and cholesterol conditions.

To find out which cost-sharing tier your drug is in, look it up in the plan's *Drug List.*

Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- A network retail pharmacy that offers standard cost sharing. Costs may be less at pharmacies that offer preferred cost sharing.
- A network retail pharmacy that offers preferred cost sharing
- A pharmacy that is not in the plan's network. We cover prescriptions filled at out-of-network pharmacies in only limited situations. Please see Chapter 5, Section 2.5 to find out when we will cover a prescription filled at an out-of-network pharmacy.
- The plan's mail-order pharmacy.

For more information about these pharmacy choices and filling your prescriptions, see Chapter 5 and the plan's *Provider/Pharmacy Directory.*

Section 5.2

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

During the initial coverage stage, your share of the cost of a covered drug will be either a copayment or coinsurance.

As shown in the table below, the amount of the copayment or coinsurance depends on the cost-sharing tier.

Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.

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)** (up to a 30-day supply from network retail pharmacies or up to a 34-day supply at long-term-care (LTC) pharmacies)	**Preferred retail cost sharing (in-network)** (up to a 30-day supply)	**Mail-order cost sharing** (up to a 30-day supply)	**Out-of-network cost sharing**[1] (up to a 30-day supply)
Tier 1: Preferred Generic	$0.00	$0.00	$0.00	$0.00
Tier 2: Generic	$0.00	$0.00	$0.00	$0.00
Tier 3: Preferred Brand	$35.00	$30.00	$30.00	$35.00
Tier 4: Non-Preferred Drug	$95.00	$85.00	$85.00	$95.00
Tier 5: Specialty Tier	33%	33%	33%	33%
Tier 6: Select Care Drugs	$0.00	$0.00	$0.00	$0.00

1 In addition to your copayment at an out-of-network pharmacy, you pay the difference between the actual charge and what we would have paid at a network pharmacy. Amounts you pay may vary at out-of-network pharmacies.

The amount you pay will depend on if you qualify for low-income subsidy (LIS), also known as Medicare's "Extra Help" program. For more information about the "Extra Help" program, please see Chapter 2, Section 7.

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

Typically, the amount you pay for a prescription drug covers a full month's supply. There may be times when you or your doctor would like you to have less than a month's supply of a drug (for example, when you are trying a medication for the first time. You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full month's supply of your drugs, if this will help you better plan refill dates for different prescriptions.

If you receive less than a full month's supply of certain drugs, you will not have to pay for the full month's supply.

- If you are responsible for coinsurance, you pay a *percentage* of the total cost of the drug. Since the coinsurance is based on the total cost of the drug, your cost will be lower since the total cost for the drug will be lower.
- If you are responsible for a copayment for the drug, you will only pay for the number of days of the drug that you receive instead of a whole month. We will calculate the amount you pay per day for your drug (the "daily cost-sharing rate") and multiply it by the number of days of the drug you receive.

Section 5.4

A table that shows your costs for a long-term supply of a drug

For some drugs, you can get a long-term supply (also called an "extended supply"). A long-term supply is a 90 or 100-day supply.

The table below shows what you pay when you get a long-term supply of a drug.

- Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment amount.

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)**	**Preferred retail cost sharing (in-network)[1]**	**Mail-order cost sharing**
Tier 1: Preferred Generic (up to a 90-day supply)	$0.00	$0.00	$0.00
Tier 2: Generic (up to a 90-day supply)	$0.00	$0.00	$0.00
Tier 3: Preferred Brand (up to a 90-day supply)	$105.00	$90.00	$60.00
Tier 4: Non-Preferred Drug (up to a 90-day supply)	$285.00	$255.00	$170.00

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)**	**Preferred retail cost sharing (in-network)[1]**	**Mail-order cost sharing**
Tier 5: Specialty Tier (up to a 90-day supply)	A long-term supply is not available for drugs in the Specialty Tier.	A long-term supply is not available for drugs in the Specialty Tier.	A long-term supply is not available for drugs in the Specialty Tier.
Tier 6: Select Care Drugs (up to a 100-day supply)	$0.00	$0.00	$0.00

1 These select pharmacies are indicated in your *Provider/Pharmacy Directory* by an asterisk.

The amount you pay will depend on if you qualify for low-income subsidy (LIS), also known as Medicare's "Extra Help" program. For more information about the "Extra Help" program, please see Chapter 2, Section 7.

Section 5.5

You stay in the initial coverage stage until your total drug costs for the year reach $4,660

You stay in the initial coverage stage until the total amount for the prescription drugs you have filled reaches the **$4,660 limit for the initial coverage stage.**

The Part D EOB that you receive will help you keep track of how much you, the plan, and any third parties have spent on your behalf during the year. Many people do not reach the $4,660 limit in a year.

We will let you know if you reach this amount. If you do reach this amount, you will leave the initial coverage stage and move on to the coverage gap stage. See Section 1.3 on how Medicare calculates your out-of-pocket costs.

Section 6. Costs in the coverage gap stage

During the coverage gap stage, for a 30-day supply of Tier 1 Preferred Generic Drugs, you pay either $0.00 at network pharmacies that offer preferred cost sharing, $0.00 at other network pharmacies.

During this stage, for a 30-day supply of Tier 2 Generic Drugs, you pay either $0.00 at network pharmacies that offer preferred cost sharing, $0.00 at other network pharmacies.

During this stage, you pay $0.00 for your Tier 6 Select Care Drugs. For all other generic drugs, you pay 25% of the costs.

For brand-name drugs, you pay 25% of the price (plus a portion of the dispensing fee). Both the amount you pay and the amount discounted by the manufacturer count toward your out-of-pocket costs as if you had paid them and moves you through the coverage gap.

You continue paying these costs until your yearly out-of-pocket payments reach a maximum amount that Medicare has set. Once you reach this amount $7,400, you leave the coverage gap stage and move to the catastrophic stage.

Medicare has rules about what counts and what does *not* count toward your out-of-pocket costs (Section 1.3).

Section 7. During the catastrophic coverage stage, the plan pays most of the cost for your drugs

You enter the catastrophic coverage stage when your out-of-pocket costs have reached the $7,400 limit for the calendar year. Once you are in the catastrophic coverage stage, you will stay in this payment stage until the end of the calendar year.

During this stage, the plan will pay most of the cost for your drugs. You will pay:

- **Your share** of the cost for a covered drug will be either coinsurance or a copayment, whichever is the *larger* amount:
  - For tiers 1, 2 & 6, you pay $0.00. For tiers 3 - 5, you pay the greater of: a $4.15 copay for generic (including brand drugs treated as generic) and a $10.35 copay for all other drugs, or 5% coinsurance.

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 – Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

There are two parts to our coverage of Part D vaccinations:

- The first part of coverage is the cost of **the vaccine itself**.
- The second part of coverage is for the cost of **giving you the vaccine**. (This is sometimes called the "administration" of the vaccine.)

Your costs for a Part D vaccination depend on three things:

1. The type of vaccine (what you are being vaccinated for).

- Some vaccines are considered medical benefits. (See the *Medical Benefits Chart (what is covered and what you pay)* in Chapter 4).
- Other vaccines are considered Part D drugs. You can find these vaccines listed in the plan's *List of Covered Drugs (Formulary)*.

2. Where you get the vaccine.

- The vaccine itself may be dispensed by a pharmacy or provided by the doctor's office.

3. Who gives you the vaccine.

- A pharmacist may give the vaccine in the pharmacy, or another provider may give it in the doctor's office.

What you pay at the time you get the Part D vaccination can vary depending on the circumstances and what drug stage you are in.

- Sometimes when you get a vaccination, you have to pay for the entire cost for both the vaccine itself and the cost for the provider to give you the vaccine. You can ask our plan to pay you back for our share of the cost.
- Other times when you get a vaccination, you will pay only your share of the cost under your Part D benefit.

Below are three examples of ways you might get a Part D vaccine:

Situation 1: You get your vaccination at the network pharmacy. (Whether you have this choice depends on where you live. Some states do not allow pharmacies to give vaccines.)

- You will pay the pharmacy your copayment for the vaccine itself which includes the cost of giving you the vaccine.
- Our plan will pay the remainder of the costs.

Situation 2: You get the Part D vaccination at your doctor's office.

- When you get the vaccine, you will pay for the entire cost of the vaccine itself and the cost for the provider to give it to you.
- You can then ask our plan to pay our share of the cost by using the procedures that are described in Chapter 7.
- You will be reimbursed the amount you paid, less your normal copayment for the vaccine (including administration), less any difference between the amount the doctor charges and

what we normally pay. (If you get "Extra Help," we will reimburse you for this difference.)

Situation 3: You buy the Part D vaccine itself at your pharmacy and then take it to your doctor's office where they give you the vaccine.

- You will have to pay the pharmacy your copayment for the vaccine itself.
- When your doctor gives you the vaccine, you will pay the entire cost for this service. You can then ask our plan to pay our share of the cost by using the procedures described in Chapter 7.
- You will be reimbursed the amount charged by the doctor for administering the vaccine, less any difference between the amount the doctor charges and what we normally pay. (If you get "Extra Help," we will reimburse you for this difference.)

Note: When you get the Part D vaccination at your doctor's office (see Situation 2 above), you **do not** have to pay for the entire cost of the vaccine and its administration yourself. You have the option of having your provider bill the vendor directly for the cost of the vaccine and its administration. Please talk to your provider about these payment options prior to services being rendered to select the best option for you.

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

Sometimes when you get medical care or a prescription drug, you may need to pay the full cost. Other times, you may find that you have paid more than you expected under the coverage rules of the plan.

In these cases, you can ask our plan to pay you back (paying you back is often called "reimbursing" you). It is your right to be paid back by our plan whenever you've paid more than your share of the cost for medical services or drugs that are covered by our plan. There may be deadlines that you must meet to get paid back. Please see Section 2 of this chapter.

There may also be times when you get a bill from a provider for the full cost of medical care you have received or possibly for more than your share of cost sharing as discussed in the document. First try to resolve the bill with the provider. If that does not work, send the bill to us instead of paying it. We will look at the bill and decide whether the services should be covered. If we decide they should be covered, we will pay the provider directly. If we decide not to pay it, we will notify the provider. You should never pay more than plan-allowed cost sharing. If this provider is contracted, you will have the right to treatment.

Here are examples of situations in which you may need to ask our plan to pay you back or to pay a bill you have received:

1. When you've received emergency or urgently needed medical care from a provider who is not in our plan's network

You can receive emergency or urgently needed services from any provider, whether or not the provider is a part of our network. In these cases,

- You are only responsible for paying your share of the cost for emergency or urgently needed services. Emergency providers are legally required to provide emergency care. If you accidentally pay the entire amount yourself at the time you receive the care, ask us to pay you back for our share of the cost. Send us the bill, along with documentation of any payments you have made.
- You may get a bill from the provider asking for payment that you think you do not owe. Send us this bill, along with documentation of any payments you have already made.
  - If the provider is owed anything, we will pay the provider directly.
  - If you have already paid more than your share of the cost of the service, we will determine how much you owed and pay you back for our share of the cost.

2. When a network provider sends you a bill you think you should not pay

Network providers should always bill the plan directly and ask you only for your share of the cost. But sometimes they make mistakes and ask you to pay more than your share.

- You only have to pay your cost-sharing amount when you get covered services by our plan. We do not allow providers to add additional separate charges, called "balance billing." This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service, and even if there is a dispute, and we don't pay certain provider charges.
- Whenever you get a bill from a network provider that you think is more than you should pay, send us the bill. We will contact the provider directly and resolve the billing problem.
- If you have already paid a bill to a network provider, but you feel that you paid too much, send us the bill along with documentation of any payment you have made, and ask us to pay you back the difference between the amount you paid and the amount you owed under the plan.

3. If you are retroactively enrolled in our plan

Sometimes a person's enrollment in the plan is retroactive. (This means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan, and you paid out of pocket for any of your covered services or drugs after your enrollment date, you can ask us to pay you back for our share of the costs. You will need to submit paperwork such as receipts and bills for us to handle the reimbursement.

4. When you use an out-of-network pharmacy to get a prescription filled

If you go to an out-of-network pharmacy, the pharmacy may not be able to submit the claim directly to us. When that happens, you will have to pay the full cost of your prescription.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. Remember that we only cover out of network pharmacies in limited circumstances. See Chapter 5, Section 2.5 for a discussion of these circumstances.

5. When you pay the full cost for a prescription because you don't have your plan membership card with you

If you do not have your plan membership card with you, you can ask the pharmacy to call the plan or to look up your plan enrollment information.

However, if the pharmacy cannot get the enrollment information they need right away, you may need to pay the full cost of the prescription yourself.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost.

6. When you pay the full cost for a prescription in other situations

You may pay the full cost of the prescription because you find that the drug is not covered for some reason.

- For example, the drug may not be on the plan's *List of Covered Drugs (Formulary)*; or it could have a requirement or restriction that you didn't know about or don't think should apply to you. If you decide to get the drug immediately, you may need to pay the full cost for it.
- Save your receipt and send a copy to us when you ask us to pay you back. In some situations, we may need to get more information from your doctor in order to pay you back for our share of the cost.

All of the examples above are types of coverage decisions. This means that if we deny your request for payment, you can appeal our decision. Chapter 9 of this document has information about how to make an appeal.

Section 2. How to ask us to pay you back or to pay a bill you have received

You may request us to pay you back by sending us a request in writing. If you send a request in writing, send your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records. **You must submit your claim to us within one year** of the date you received the service, item, or drug.

Mail your request for payment together with any bills or paid receipts, to us at this address:

Anthem Blue Cross
Attention: Customer Service
12900 Park Plaza Drive, Suite 150, Mailstop 6150
Cerritos, CA 90703-9329

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

When we receive your request for payment, we will let you know if we need any additional information from you. Otherwise, we will consider your request and make a coverage decision.

- If we decide that the medical care or drug is covered, and you followed all the rules, we will pay for our share of the cost. If you have already paid for the service or drug, we will mail your reimbursement of our share of the cost to you. If you have not paid for the service or drug yet, we will mail the payment directly to the provider.
- If we decide that the medical care or drug is *not* covered, or you did *not* follow all the rules, we will not pay for our share of the cost. We will send you a letter explaining the reasons why we are not sending the payment and your right to appeal that decision.

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

If you think we have made a mistake in turning down your request for payment, or the amount we are paying, you can make an appeal. If you make an appeal, it means you are asking us to change the decision we made when we turned down your request for payment. The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 9 of this document.

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 languages other than English, in braille, large print, or other alternate formats, etc.)

Your plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how a plan may meet these accessibility requirements include, but are not limited to: provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. We can also give you information in braille, large print, or other alternate formats at no cost if you need it. We are required to give you information about the plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, please call Customer Service.

Our plan is required to give female enrollees the option of direct access to a women's health specialist within the network for women's routine and preventive health care services.

If providers in the plan's network for a specialty are not available, it is the plan's responsibility to locate specialty providers outside the network who will provide you with the necessary care. In this case, you will only pay in-network cost sharing. If you find yourself in a situation where there are no specialists in the plan's network that cover a service you need, call the plan for information on where to go to obtain this service at in-network cost sharing.

If you have any trouble getting information from our plan in a format that is accessible and appropriate for you, seeing a women's health specialists or finding a network specialist, please call to file a grievance with us at 1-800-499-2793 (TTY: 711) or by writing us at: Civil Rights Coordinator, 4361 Irwin Simpson Rd, Mailstop: OH0205-A537; Mason, Ohio 45040. You may also file a complaint with Medicare by calling 1-800-MEDICARE (1-800-633-4227) or directly with the Office for Civil Rights 1-800-368-1019 or TTY 1-800-537-7697.

Debemos brindarle información de manera que le sea útil y coherente con su sensibilidad cultural (en idiomas distintos del inglés, en braille, en letra grande u otros formatos alternativos, etc.)

Su plan debe garantizar que todos los servicios, tanto clínicos como no clínicos, se proporcionen de una manera que sea culturalmente competente y estén disponibles para todos los inscritos, incluidos aquellos con un dominio limitado del inglés, habilidades de lectura limitadas, discapacidad auditiva o aquellos con antecedentes culturales y étnicos diversos. Los ejemplos de cómo un plan puede cumplir con estos requisitos de accesibilidad incluyen, entre otros, la provisión de servicios de traducción, servicios de interpretación, teletipos o conexión para TTY (teléfono de texto o teletipo).

Nuestro plan cuenta con servicios gratuitos de interpretación para contestarles preguntas a los miembros que no hablen inglés. También podemos brindarle información en braille, en letra grande o en otros formatos alternativos, sin

costo, en el caso de que lo necesite. Nosotros debemos brindarle la información sobre los beneficios del plan en un formato que sea comprensible y apropiado para usted. Para que le brindemos información de un modo adecuado para usted, llame a Servicio al cliente.

Nuestro plan debe ofrecerles a las inscritas la opción de un acceso directo a un especialista en salud de la mujer dentro de la red para los servicios de cuidado de rutina y cuidado médico preventivo.

Si para una especialidad determinada no se encuentran disponibles proveedores dentro de la red del plan, es responsabilidad del plan encontrar proveedores de la especialidad fuera de la red que puedan brindarle el cuidado que necesita. En este caso, usted solo pagará los costos compartidos dentro de la red. Si no encuentra especialistas dentro de la red del plan que cubran un servicio que necesita, llame al plan para obtener información sobre dónde puede dirigirse para obtener este servicio abonando los costos compartidos dentro de la red.

Si tiene algún problema para obtener información de nuestro plan en un formato que sea accesible y apropiado para usted, consultar a un especialista en salud de la mujer o encontrar a un especialista dentro de la red, llámenos para presentar un reclamo al 1-800-499-2793 (TTY 711) o escríbanos a: Civil Rights Coordinator, 4361 Irwin Simpson Rd, Mailstop: OH0205 A537; Mason, Ohio 45040-9498. También puede presentar una queja ante Medicare llamando al 1-800-MEDICARE (1-800-633-4227) o directamente ante la Oficina de Derechos Civiles llamando al 1-800-368-1019 o TTY 1-800-537-7697.

Section 1.2

We must ensure that you get timely access to your covered services and drugs

You have the right to choose a primary care provider (PCP) in the plan's network to provide and arrange for your covered services. We do not require you to get referrals to go to network providers.

You have the right to get appointments and covered services from the plan's network of providers *within a reasonable amount of time*. This includes the right to get timely services from specialists when you need that care. You also have the right to get your prescriptions filled or refilled at any of our network pharmacies without long delays.

If you think that you are not getting your medical care or Part D drugs within a reasonable amount of time, Chapter 9 tells what you can do.

Section 1.3

We must protect the privacy of your personal health information

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your "personal health information" includes the personal information you gave us when you enrolled in this plan, as well as your medical records and other medical and health information.
- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a "Notice of Privacy Practices," that tells about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

- We make sure that unauthorized people don't see or change your records.
- Except for the circumstances noted below, if we intend to give your health information to anyone who isn't providing your care or paying for your care, *we are required to get written permission from you* or by someone you have given legal power to make decisions for you first.

- There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
  - We are required to release health information to government agencies that are checking on quality of care.
  - Because you are a member of our plan through Medicare, we are required to give Medicare your health information, including information about your Part D prescription drugs. If Medicare releases your information for research or other uses, this will be done according to Federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

You can see the information in your records and know how it has been shared with others

You have the right to look at your medical records held by the plan, and to get a copy of your records. We are allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we will work with your healthcare provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that are not routine.

If you have questions or concerns about the privacy of your personal health information, please call Customer Service.

Below is the Notice of Privacy Practices as of June 2022.

Notice of privacy practices

Important information about your rights and our responsibilities

Protecting your personal health information is important. Each year, we're required to send you specific information about your rights and some of our duties to help keep your information safe.

This notice combines three of these required yearly communications:

- State notice of privacy practices
- Health Insurance Portability and Accountability Act (HIPAA) notice of privacy practices
- Breast reconstruction surgery benefits

Would you like to go paperless and read this online or on your mobile app? Go to www.anthem.com/ca and sign up to get these notices by email.

State notice of privacy practices

When it comes to handling your health information, we follow relevant state laws, which are sometimes stricter than the federal HIPAA privacy law. This notice:

- Explains your rights and our duties under state law.
- Applies to health, dental, vision and life insurance benefits you may have.

Your state may give additional rights to limit sharing your health information. Please call the Customer Service phone number on your ID card for more details.

Your personal information

Your nonpublic (private) personal information (PI) identifies you and it's often gathered in an insurance matter. You have the right to see and correct your PI. We may collect, use and share your PI as described in this notice. Our goal is to protect your PI because your information can be used to make judgments about your health, finances, character, habits, hobbies, reputation, career and credit.

We may receive your PI from others, such as doctors, hospitals or other insurance companies. We may also share your PI with others outside our company — without your approval, in some cases. But we take reasonable measures to protect your information. If an activity requires us to give you a chance to opt out, we'll let you know and we'll let you know how to tell us you

don't want your PI used or shared for an activity you can opt out of.

THIS NOTICE DESCRIBES HOW MEDICAL, VISION AND DENTAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED, AND HOW YOU CAN GET ACCESS TO THIS INFORMATION WITH REGARD TO YOUR HEALTH BENEFITS. PLEASE READ CAREFULLY.

HIPAA notice of privacy practices

We keep the health and financial information of our current and former members private as required by law, accreditation standards and our own internal rules. We're also required by federal law to give you this notice to explain your rights and our legal duties and privacy practices.

Your protected health information

There are times we may collect, use and share your Protected Health Information (PHI) as allowed or required by law, including the HIPAA Privacy rule. Here are some of those times:

Payment: We collect, use and share PHI to take care of your account and benefits, or to pay claims for health care you get through your plan.

Health care operations: We collect, use and share PHI for our health care operations.

Treatment activities: We don't provide treatment, but we collect, use and share information about your treatment to offer services that may help you, including sharing information with others providing you treatment.

Examples of ways we use your information:

- We keep information on file about your premium and deductible payments.
- We may give information to a doctor's office to confirm your benefits.
- We may share explanation of benefits (EOB) with the subscriber of your plan for payment purposes.
- We may share PHI with your doctor or hospital so that they may treat you.
- We may use PHI to review the quality of care and services you get.
- We may use PHI to help you with services for conditions like asthma, diabetes or traumatic injury.
- We may collect and use publicly and/or commercially available data about you to support you and help you get health plan benefits and services.
- We may use your PHI to create, use or share de-identified data as allowed by HIPAA.
- We may also use and share PHI directly or indirectly with health information exchanges for payment, health care operations and treatment. If you don't want your PHI to be shared in these situations, visit **www.anthem.com/ca/privacy** for more information.

Sharing your PHI with you: We must give you access to your own PHI. We may also contact you about treatment options or other health-related benefits and services. When you or your dependents reach a certain age, we may tell you about other plans or programs for which you may be eligible, including individual coverage. We may also send you reminders about routine medical checkups and tests. You may get emails that have limited PHI, such as welcome materials. We'll ask your permission before we contact you.

Sharing your PHI with others: In most cases, if we use or share your PHI outside of treatment, payment, operations or research activities, we have to get your okay in writing first. We must also get your written permission before:

- Using your PHI for certain marketing activities.
- Selling your PHI.
- Sharing any psychotherapy notes from your doctor or therapist.

We may also need your written permission for other situations not mentioned above. You always have the right to cancel any written permission you have given at any time.

You have the right and choice to tell us to:

- Share information with your family, close friends or others involved with your current treatment or payment for your care.

- Share information in an emergency or disaster relief situation.

If you can't tell us your preference, for example in an emergency or if you're unconscious, we may share your PHI if we believe it's in your best interest. We may also share your information when needed to lessen a serious and likely threat to your health or safety.

Other reasons we may use or share your information:

We are allowed, and in some cases required, to share your information in other ways — usually for the good of the public, such as public health and research. We can share your information for these specific purposes:

- Helping with public health and safety issues, such as:
  - Preventing disease
  - Helping with product recalls
  - Reporting adverse reactions to medicines
  - Reporting suspected abuse, neglect or domestic violence
  - Preventing or reducing a serious threat to anyone's health or safety
- Doing health research.
- Obeying the law, if it requires sharing your information.
- Responding to organ donation groups for research and certain reasons.
- Addressing worker's compensation, law enforcement and other government requests, and to alert proper authorities if we believe you may be a victim of abuse or other crimes.
- Responding to lawsuits and legal actions.

If you're enrolled with us through an employer, we may share your PHI with your group health plan. If the employer pays your premium or part of it, but doesn't pay your health insurance claims, your employer can only have your PHI for permitted reasons and is required by law to protect it.

Authorization: We'll get your written permission before we use or share your PHI for any purpose not stated in this notice. You may cancel your permission at any time, in writing. We will then stop using your PHI for that purpose. But if we've already used or shared your PHI with your permission, we cannot undo any actions we took before you told us to stop.

Genetic information: We cannot use your genetic information to decide whether we'll give you coverage or decide the price of that coverage.

Race, ethnicity, language, sexual orientation and gender identity: We may receive race, ethnicity, language, sexual orientation and gender identity information about you and protect this information as described in this notice. We may use this information to help you, including identifying your specific needs, developing programs and educational materials and offering interpretation services. We don't use race, ethnicity, language, sexual orientation and gender identity information to decide whether we'll give you coverage, what kind of coverage and the price of that coverage. We don't share this information with unauthorized persons.

Your rights

Under federal law, you have the right to:

- Send us a written request to see or get a copy of your PHI, including a request for a copy of your PHI through email. Remember, there's a risk your PHI could be read by a third party when it's sent unencrypted, meaning regular email. So we will first confirm that you want to get your PHI by unencrypted email before sending it to you. We will provide you a copy of your PHI usually within 30 days of your request. If we need more time, we will let you know.
- Ask that we correct your PHI that you believe is wrong or incomplete. If someone else, such as your doctor, gave us the PHI, we'll let you know so you can ask him or her to correct it. We may say "no" to your request, but we'll tell you why in writing within 60 days.

- Send us a written request not to use your PHI for treatment, payment or health care operations activities. We may say "no" to your request, but we'll tell you why in writing.
- Request confidential communications. You can ask us to send your PHI or contact you using other ways that are reasonable. Also, let us know if you want us to send your mail to a different address if sending it to your home could put you in danger.
- Send us a written request to ask us for a list of those with whom we've shared your PHI. We will provide you a list usually within 60 days of your request. If we need more time, we will let you know.
- Ask for a restriction for services you pay for out of your own pocket: If you pay in full for any medical services out of your own pocket, you have the right to ask for a restriction. The restriction would prevent the use or sharing of that PHI for treatment, payment or operations reasons. If you or your provider submits a claim to us, we may not agree to a restriction (see "Your rights" above). If a law requires sharing your information, we don't have to agree to your restriction.
- Call Customer Service at the phone number on your ID card to use any of these rights. A representative can give you the address to send the request. They can also give you any forms we have that may help you with this process.

How we protect information

We're dedicated to protecting your PHI, and we've set up a number of policies and information practices to help keep your PHI secure and private. If we believe your PHI has been breached, we must let you know.

We keep your oral, written and electronic PHI safe using the right procedures, and through physical and electronic ways. These safety measures follow federal and state laws. Some of the ways we keep your PHI safe include securing offices that hold PHI, password-protecting computers, and locking storage areas and filing cabinets. We require our employees to protect PHI through written policies and procedures. These policies limit access to PHI to only those employees who need the data to do their jobs. Employees are also required to wear ID badges to help keep unauthorized people out of areas where your PHI is kept. Also, where required by law, our business partners must protect the privacy of data we share with them as they work with us. They're not allowed to give your PHI to others without your written permission, unless the law allows it and it's stated in this notice.

Potential impact of other applicable laws

HIPAA, the federal privacy law, generally doesn't cancel other laws that give people greater impact of other privacy protections. As a result, if any state or federal privacy law requires us to give you applicable laws more privacy protections, then we must follow that law in addition to HIPAA.

To see more information

To read more information about how we collect and use your information, your privacy rights, and details about other state and federal privacy laws, please visit our Privacy web page at **www.anthem.com/ca/privacy**.

Calling or texting you

We, including our affiliates and/or vendors, may call or text you by using an automatic telephone dialing system and/or an artificial voice. But we only do this in accordance with the Telephone Consumer Protection Act (TCPA). The calls may be about treatment options or other health-related benefits and services for you. If you don't want to be contacted by phone, just let the caller know or call **1-844-203-3796** to add your phone number to our Do Not Call list. We will then no longer call or text you.

Complaints

If you think we haven't protected your privacy, you can file a complaint with us at the Customer Service phone number on your ID Card. You may also file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by visiting hhs.gov/ocr/privacy/hipaa/complaints/. We will not take action against you for filing a complaint.

Contact information

You may call us at the Customer Service phone number on your ID card. Our representatives can help you apply your rights, file a complaint or talk with you about privacy issues.

Copies and changes

You have the right to get a new copy of this notice at any time. Even if you have agreed to get this notice by electronic means, you still have the right to ask for a paper copy. We reserve the right to change this notice. A revised notice will apply to PHI we already have about you, as well as any PHI we may get in the future. We're required by law to follow the privacy notice that's in effect at this time. We may tell you about any changes to our notice through a newsletter, our website or a letter.

Effective date of this notice

The original effective date of this Notice was April 14, 2003.

Breast reconstruction surgery benefits

A mastectomy that's covered by your health plan includes benefits that comply with the Women's Health and Cancer Rights Act of 1998, which provides for:

- Reconstruction of the breast(s) that underwent a covered mastectomy.
- Surgery and reconstruction of the other breast to restore a symmetrical appearance.
- Prostheses and coverage for physical complications related to all stages of a covered mastectomy, including lymphedema.

You'll pay your usual deductible, copay and/or coinsurance. For details, contact your plan administrator.

For more information about the Women's Health and Cancer Rights Act, go to the United States Department of Labor website at http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/whcra.

Section 1.4

We must give you information about the plan, its network of providers and your covered services

As a member of our plan, you have the right to get several kinds of information from us.

If you want any of the following kinds of information, please call Customer Service:

- **Information about our plan.** This includes, for example, information about the plan's financial condition.
- **Information about our network providers and pharmacies.** You have the right to get information about the qualifications of the providers and pharmacies in our network and how we pay the providers in our network.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information regarding medical services. Chapters 5 and 6 provide information about Part D prescription drug coverage.
- **Information about why something is not covered and what you can do about it.** Chapter 9 provides information on asking for a written explanation on why a medical service or Part D drug is not covered or if your coverage is restricted. Chapter 9 also provides information on asking us to change a decision, also called an appeal.

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

You have the right to get full information from your doctors and other health care providers. Your providers must explain your medical

condition and your treatment choices *in a way that you can understand*.

You also have the right to participate fully in decisions about your health care. To help you make decisions with your doctors about what treatment is best for you, your rights include the following:

- **To know about all of your choices.** You have the right to be told about all of the treatment options that are recommended for your condition, no matter what they cost or whether they are covered by our plan. It also includes being told about programs our plan offers to help members manage their medications and use drugs safely.
- **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say "no."** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. You also have the right to stop taking your medication. Of course, if you refuse treatment or stop taking medication, you accept full responsibility for what happens to your body as a result.

You have the right to give instructions about what is to be done if you are not able to make medical decisions for yourself

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you are in this situation.

This means that, *if you want to*, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

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

If you want to use an "advance directive" to give your instructions, here is what to do:

- **Get the form.** You can get an advance directive form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare.
- **Fill it out and sign it.** Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.
- **Give copies to appropriate people.** You should give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, **take a copy with you to the hospital.**

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

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

What if your instructions are not followed?

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with the California Department of Health Care Services.

Section 1.6

You have the right to make complaints and to ask us to reconsider decisions we have made

If you have any problems, concerns, or complaints and need to request coverage, or make an appeal, Chapter 9 of this document tells what you can do. Whatever you do – ask for a coverage decision, make an appeal or make a complaint – **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

If you believe you have been treated unfairly or your rights have not been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, sexual orientation or national origin, you should call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 or TTY 1-800-537-7697, or call your local Office for Civil Rights.

Is it about something else?

If you believe you have been treated unfairly or your rights have not been respected, *and* it's *not* about discrimination, you can get help dealing with the problem you are having:

- You can **call Customer Service**.
- You can **call the SHIP.** For details, go to Chapter 2, Section 3.
- Or, you can **call Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week (TTY 1-877-486-2048).

Section 1.8

How to get more information about your rights

There are several places where you can get more information about your rights:

- You can **call Customer Service**.
- You can **call the SHIP.** For details, go to Chapter 2, Section 3.
- You can **contact Medicare.**
  - You can visit the Medicare website to read or download the publication "Medicare Rights & Protections." (The publication is available at: www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf.)
  - Or, you can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week (TTY 1-877-486-2048).

Section 2. You have some responsibilities as a member of the plan

Things you need to do as a member of the plan are listed below. If you have any questions, please call Customer Service.

- **Get familiar with your covered services and the rules you must follow to get these covered services.** Use this *Evidence of Coverage* to learn what is covered for you and

the rules you need to follow to get your covered services.
  - Chapters 3 and 4 give the details about your medical services.
  - Chapters 5 and 6 give the details about your Part D prescription drug coverage.
- **If you have any other health insurance coverage or prescription drug coverage in addition to our plan, you are required to tell us.** Chapter 1 tells you about coordinating these benefits.
- **Tell your doctor and other health care providers that you are enrolled in our plan.** Show your plan membership card whenever you get your medical care or Part D prescription drugs.
- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
  - To help get the best care, tell your doctors and other health providers about your health problems. Follow the treatment plans and instructions that you and your doctors agree upon.
  - Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and supplements.
  - If you have any questions, be sure to ask and get an answer you can understand.
- **Be considerate.** We expect all our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor's office, hospitals and other offices.
- **Pay what you owe**. As a plan member, you are responsible for these payments:
  - You must continue to pay a premium for your Medicare Part B to remain a member of the plan.
  - For most of your medical services or drugs covered by the plan, you must pay your share of the cost when you get the service or drug.
  - If you are required to pay a late-enrollment penalty, you must pay the penalty to keep your prescription drug coverage.
  - If you are required to pay the extra amount for Part D because of your yearly income, you must continue to pay the extra amount directly to the government to remain a member of the plan.
- **If you move *within* our service area, we need to know** so we can keep your membership record up to date and know how to contact you.
- **If you move *outside* of our plan service area, you cannot remain a member of our plan.**
  - If you move, it is also important to tell Social Security (or the Railroad Retirement Board).

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

This chapter explains two types of processes for handling problems and concerns:

- For some problems, you need to use the **process for coverage decisions and appeals.**
- For other problems, you need to use the **process for making complaints;** also called grievances.

Both of these processes have been approved by Medicare. Each process has a set of rules, procedures and deadlines that must be followed by us and by you.

The guide in Section 3 will help you identify the right process to use and what you should do.

Section 1.2

What about the legal terms?

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand. To make things easier, this chapter:

- Uses simpler words in place of certain legal terms. For example, this chapter generally says, “making a complaint” rather than “filing a grievance,” “coverage decision” rather than “organization determination,” or “coverage determination“ or “at-risk determination,” and “independent review organization” instead of “Independent Review Entity.”
- It also uses abbreviations as little as possible.

However, it can be helpful – and sometimes quite important – for you to know the correct legal terms. Knowing which terms to use will help you communicate more accurately to get the right help or information for your situation. To help you know which terms to use, we include legal terms when we give the details for handling specific types of situations.

Section 2. Where to get more information and personalized assistance

We are always available to help you. Even if you have a complaint about our treatment of you, we are obligated to honor your right to complain. Therefore, you should always reach out to Customer Service for help. But in some situations, you may also want help or guidance from someone who is not connected with us. Below are two entities that can assist you.

State Health Insurance Assistance Program (SHIP)

Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you are having. They can also answer your questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. You will find phone numbers and website URLs in Chapter 2, Section 3 of this document.

Medicare

You can also contact Medicare to get help. To contact Medicare:

- You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.
- You can also visit the Medicare website (www.medicare.gov).

Section 3. To deal with your problem, which process should you use?

If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The guide that follows will help.

Is your problem or concern about your benefits or coverage? This includes problems about whether medical care or prescription drugs are covered or not, the way they are covered and problems related to payment for medical care or prescription drugs.	
Yes.	**No.**
Go on to the next section of this chapter, **Section 4: "A guide to the basics of coverage decisions and appeals."**	Skip ahead to **Section 10** at the end of this chapter: **"How to make a complaint about quality of care, waiting times, Customer Service or other concerns."**

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

Coverage decisions and appeals deal with problems related to your benefits and coverage for medical services and prescription drugs, including payment. This is the process you use for issues such as whether something is covered or not and the way in which something is covered.

Asking for coverage decisions prior to receiving services

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services or drugs. For example, your plan network doctor makes a (favorable) coverage decision for you whenever you receive medical care from him or her or if your network doctor refers you to a medical specialist. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we will cover a particular medical service or refuses to provide medical care you think that you need. In other words, if you want to know if we will cover a medical service before you receive it, you can ask us to make a coverage decision for you.

In limited circumstances a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

We are making a coverage decision for you whenever we decide what is covered for you and how much we pay. In some cases, we might decide a service or drug is not covered or is no longer covered by Medicare for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision, whether before or after a service is received, and you are not satisfied, you can "appeal" the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made. Under certain circumstances, which we discuss later, you can request an expedited or "fast appeal" of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

When you appeal a decision for the first time, this is called a Level 1 Appeal. In this appeal, we review the coverage decision we made to check to see if we were properly following the rules. When we have completed the review, we give you our decision. In limited circumstances a request for a Level 1 appeal will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we do not dismiss your case but say no to all or part of your Level 1 appeal, you can go on to a Level 2 appeal. The Level 2 appeal is conducted by an independent review organization that is not connected to us. (Appeals for medical services and Part B drugs will be automatically sent to the independent review organization for a Level 2 appeal – you do not need to do anything. For Part D drug appeals, if we say no to all or part of your appeal you will need to ask for a Level 2 appeal. Part D appeals are discussed further in Section 6 of this chapter). If you are not satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal (Section 9 in this chapter explains the Level 3, 4, and 5 appeals processes).

Section 4.2

How to get help when you are asking for a coverage decision or making an appeal

Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- You **can call us at Customer Service**.
- You **can get free help** from your State Health Insurance Assistance Program.
- **Your doctor can make a request for you.** If your doctor helps with an appeal past Level 2, they will need to be appointed as your representative. Please call Customer Service and ask for the "Appointment of Representative" form. (The form is also available on Medicare's website at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf.)
  - For medical care or Part B prescription drugs, your doctor can request a coverage decision or a Level 1 appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2.
  - For Part D prescription drugs, your doctor or other prescriber can request a coverage decision or a Level 1 appeal on your behalf. If your Level 1 appeal is denied your doctor or prescriber can request a Level 2 appeal.
- **You can ask someone to act on your behalf.** If you want to, you can name another person to act for you as your "representative" to ask for a coverage decision or make an appeal.
  - If you want a friend, relative, or other person to be your representative, call Customer Service and ask for the "Appointment of Representative" form. (The form is also available on Medicare's website at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf.) The form gives that person permission to act on your behalf. It must be signed by you and by the person who you would like to act on your behalf. You must give us a copy of the signed form.
  - While we can accept an appeal request without the form, we cannot begin or complete our review until we receive it. If we do not receive the form within 44 calendar days after receiving your appeal request (our deadline for making a decision on your appeal), your appeal request will be dismissed. If this happens, we will send you a written notice explaining your right to ask the independent review organization to review our decision to dismiss your appeal.
- **You also have the right to hire a lawyer.** You may contact your own lawyer, or get the name

of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. However, **you are not required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

Section 4.3

Which section of this chapter gives the details for your situation?

There are four different situations that involve coverage decisions and appeals. Since each situation has different rules and deadlines, we give the details for each one in a separate section:

- **Section 5** of this chapter: "Your medical care: how to ask for a coverage decision or make an appeal."
- **Section 6** of this chapter: "Your Part D prescription drugs: how to ask for a coverage decision or make an appeal."
- **Section 7** of this chapter: "How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon."
- **Section 8** of this chapter: "How to ask us to keep covering certain medical services if you think your coverage is ending too soon." (*Applies only to these services:* home health care, skilled nursing facility care and Comprehensive Outpatient Rehabilitation Facility (CORF) services.)

If you're not sure which section you should be using, please call Customer Service. You can also get help or information from government organizations, such as your SHIP.

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

This section is about your benefits for medical care and services. These benefits are described in Chapter 4 of this document: *Medical Benefits Chart (what is covered and what you pay)*. To keep things simple, we generally refer to "medical care coverage" or "medical care" which includes medical items and services as well as Medicare Part B prescription drugs. In some cases, different rules apply to a request for a Part B prescription drug. In those cases, we will explain how the rules for Part B prescription drugs are different from the rules for medical items and services.

This section tells what you can do if you are in any of the five following situations:

1. You are not getting certain medical care you want, and you believe that this care is covered by our plan. **Ask for a coverage decision. Section 5.2.**
2. Our plan will not approve the medical care your doctor or other medical provider wants to give you, and you believe that this care is covered by the plan. **Ask for a coverage decision. Section 5.2.**
3. You have received medical care that you believe should be covered by the plan, but we have said we will not pay for this care. **Make an appeal. Section 5.3.**

4. You have received and paid for medical care that you believe should be covered by the plan, and you want to ask our plan to reimburse you for this care. **Send us the bill. Section 5.5.**
5. You are being told that coverage for certain medical care you have been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health. **Make an appeal. Section 5.3.**

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, you need to read Sections 7 and 8 of this Chapter. Special rules apply to these types of care.

Section 5.2

Step-by-step: how to ask for a coverage decision

Legal Terms When a coverage decision involves your medical care, it is called an **"organization determination."**

A "fast coverage decision" is called an **"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, or 24 hours for Part B drugs. In order to get a fast coverage decision, you must meet two requirements:

- You may *only* ask for coverage for medical care *you have not yet received*.
- You can get a fast coverage decision only if using the standard deadlines could *cause serious harm to your health or hurt your ability to function.*
- **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.** If we do not approve a fast coverage decision, we will send you a letter that:
  - Explains that we will use the standard deadlines.
  - Explains if your doctor asks for the fast coverage decision, we will automatically give you a fast coverage decision.
  - Explains that you can file a "fast complaint" about our decision to give you a standard coverage decision instead of the fast coverage decision you requested.

Step 2: Ask our plan to make a coverage decision or fast coverage decision.

- Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this. Chapter 2 has contact information.

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 after we receive your request **for a medical item or service.** If your request is for a **Medicare Part B prescription drug,** we will give you an answer **within 72 hours** after we receive your request.

- **However,** if you ask for more time, or, if we need more information that may benefit you, **we can take up to 14 more days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- If you believe we should *not* take extra days, you can file a "fast complaint." We will give you an answer to your complaint as soon as we make the decision. (The process for making a complaint is different from the process for coverage decisions and appeals. See Section 10 of this chapter for information on complaints.)

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,** if you ask for more time, or if we need more that may benefit you, **we can take up to 14 more calendar days.** If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- If you believe we should *not* take extra days, you can file a "fast complaint." (See Section 10 of this chapter for information on complaints). We will call you as soon as we make the decision.
- **If our answer is no to part or all of what you requested**, we will send you a written statement that explains why we said no.

Step 4: If we say no to your request for coverage for medical care, you can appeal.

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the medical care coverage you want. If you make an appeal, it means you are going on to Level 1 of the appeals process.

Section 5.3

Step-by-step: how to make a Level 1 appeal

Legal Terms An appeal to the plan about a medical care coverage decision is called a plan **"reconsideration."**

A "fast appeal" is called an **"expedited determination."**

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.

- If you are appealing a decision, we made about coverage for care that you have not yet received, you and/or your doctor will need to decide if you need a "fast appeal". If your doctor tells us that your health requires a "fast appeal," we will give you a fast appeal.
- The requirements for getting a "fast appeal" are the same as those for getting a "fast coverage decision" in Section 5.2 of this chapter.

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.** Chapter 2 has contact information.
- **If you are asking for a fast appeal, make your appeal in writing, or call us.** Chapter 2 has contact information.
- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing

it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us, or, if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.

- **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.** We are allowed to charge a fee for copying and sending this information to you.

Step 3: We consider your appeal, and we give you our answer.

- When our plan is reviewing your appeal, we take a careful look at all of the information. We check to see if we were following all the rules when we said no to your request.
- We will gather more information if needed possibly contacting you or your doctor.

Deadlines for a "fast appeal"

- For fast appeals, we must give you our answer **within 72 hours after we receive your appeal.** We will give you our answer sooner if your health requires us to.
  - However, if you ask for more time, or, if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time if your request is for a Medicare Part B prescription drug.
  - If we do not give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we are required to automatically send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested,** we must authorize or provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested,** we will send you our decision in writing and automatically forward your appeal to the independent review organization for a Level 2 appeal. The independent review organization will notify you in writing when it receives your appeal.

Deadlines for a "standard appeal"

- For standard appeals, we must give you our answer **within 30 calendar days** after we receive your appeal. If your request is for a Medicare Part B prescription drug you have not yet received, we will give you our answer **within seven calendar days** after we receive your appeal. We will give you our decision sooner if your health condition requires us to.
  - However, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
  - If you believe we should *not* take extra days, you can file a "fast complaint." When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (Section 10 of this chapter for information on complaints.)
  - If we do not give you an answer by the deadline (or by the end of the extended time period), we will send your request to a Level 2 appeal, where an independent review organization will review the appeal. Section 5.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested,** we must authorize or provide the coverage within 30 calendar days if your request is for a medical item or service, or **within seven calendar days** if your request is for a Medicare Part B prescription drug.
- **If our plan says no to part or all of your appeal,** we will automatically send your

appeal to the independent review organization for a Level 2 appeal.

Section 5.4

Step-by-step: how a Level 2 appeal is done

Legal Term The formal name for the "independent review organization" is the **"Independent Review Entity."** It is sometimes called the **"IRE."**

The independent review organization is an independent organization hired by Medicare. It is not connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: The Independent Review Organization reviews your appeal.

- We will send the information about your appeal to this organization. This information is called your "case file." **You have the right to ask us for a copy of your case file.** We are allowed to charge you a fee for copying and sending this information to you.
- You have a right to give the independent review organization additional information to support your appeal.
- Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.

If you had a "fast appeal" at Level 1, you will also have a "fast appeal" at Level 2

- For the "fast appeal" the review organization must give you an answer to your Level 2 appeal **within 72 hours** of when it receives your appeal.
- However, if your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days.** The independent review organization can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.

If you had a "standard appeal" at Level 1, you will also have a "standard appeal" at Level 2

- For the "standard appeal" if your request is for a medical item or service, the review organization must give you an answer to your Level 2 appeal **within 30 calendar days** of when it receives your appeal. If your request is for a Medicare Part B prescription drug, the review organization must give you an answer to your Level 2 appeal **within seven calendar days** of when it receives your appeal.
- However, if your request is for a medical item or service and the independent review organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The independent review organization can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.

Step 2: The independent review organization gives you their answer.

The Independent Review Organization will tell you it's decision, in writing, and explain the reasons for it.

- **If the review organization says yes to part or all of a request for a medical item or service,** we must authorize the medical care coverage within 72 hours or provide the service within 14 calendar days after we receive the decision from the review organization for standard requests. For expedited requests, we have 72 hours from the date we receive the decision from the review organization.
- **If the review organization says yes to part or all of a request for a Medicare Part B prescription drug,** we must authorize or provide the Part B prescription drug within **72 hours** after we receive the decision from the

review organization for **standard requests.** For **expedited requests** we have **24 hours** from the date we receive the decision from the review organization**.**

- **If this organization says no to part or all of your appeal,** it means they agree with us that your request (or part of your request) for coverage for medical care should not be approved. (This is called "upholding the decision" or "turning down your appeal."). In this case, the independent review organization will send you a letter:
  - Explaining its decision
  - Notifying you of the right to a Level 3 appeal if the dollar value of the medical care coverage meets a certain minimum. The written notice you get from the independent review organization will tell you the dollar amount you must meet to continue the appeals process.
  - Telling you how to file a Level 3 appeal.

Step 3: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go to a Level 3 appeal the details on how to do this are in the written notice you get after your Level 2 appeal.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter explains the Level 3, 4 and 5 appeals processes.

Section 5.5

What if you are asking us to pay you for our share of a bill you have received for medical care?

Chapter 7 describes when you may need to ask for reimbursement or to pay a bill you have received from a provider. It also tells how to send us the paperwork that asks us for payment.

Asking for reimbursement is asking for a coverage decision from us

If you send us the paperwork asking for reimbursement, you are asking for a coverage decision. To make this decision, we will check to see if the medical care you paid for is a covered service. We will also check to see if you followed all the rules for using your coverage for medical care.

- **If we say yes to your request:** If the medical care is covered, and you followed all the rules, we will send you the payment for our share of the cost within 60 calendar days after we receive your request. If you haven't paid for the services, we will send the payment directly to the provider.
- **If we say no to your request:** If the medical care is *not* covered, or you did *not* follow all the rules, we will not send payment. Instead, we will send you a letter that says we will not pay for the services and the reasons why.

If you do not agree with our decision to turn you down, **you can make an appeal.** If you make an appeal, it means you are asking us to change the coverage decision we made when we turned down your request for payment.

To make this appeal, follow the process for appeals that we describe in Section 5.3. For appeals concerning reimbursement, please note:

- We must give you our answer **within 60 calendar days** after we receive your appeal. If you are asking us to pay you back for medical care you have already received and paid for, you are not allowed to ask for a fast appeal.)
- If the independent review organization decides we should pay, we must send you or the provider the payment **within 30 calendar days.** If the answer to your appeal is yes at any stage of the appeals process after Level 2, we must send the payment you requested to you or to the provider within 60 calendar days.

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

Your benefits include coverage for many prescription drugs. To be covered, the drug must be used for a medically accepted indication. (See Chapter 5 for more information about a medically accepted indication.) For details about Part D drugs, rules, restrictions, and costs please see Chapters 5 and 6. **This section is about your Part D drugs only.** To keep things simple, we generally say "drug" in the rest of this section, instead of repeating "covered outpatient prescription drug" or "Part D drug" every time. We also use the term *"Drug List"* instead of *"List of Covered Drugs"* or *"Formulary."*

- If you do not know if a drug is covered or if you meet the rules, you can ask us. Some drugs require that you get approval from us before we will cover it.
- If your pharmacy tells you that your prescription cannot be filled as written, the pharmacy will give you a written notice explaining how to contact us to ask for a coverage decision.

Part D coverage decisions and appeals

Legal Term	An initial coverage decision about your Part D drugs is called a **"coverage determination."**

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your drugs. This section tells what you can do if you are in any of the following situations:

- Asking to cover a Part D drug that is not on the plan's *List of Covered Drugs.* **Ask for an exception. Section 6.2**
- Asking to waive a restriction on the plan's coverage for a drug (such as limits on the amount of the drug you can get). **Ask for an exception. Section 6.2**
- Asking to pay a lower cost-sharing amount for a covered drug on a higher cost-sharing tier. **Ask for an exception. Section 6.2**
- Asking to get preapproval for a drug. **Ask for a coverage decision. Section 6.4**
- Pay for a prescription drug you already bought. **Ask us to pay you back. Section 6.4**

If you disagree with a coverage decision we have made, you can appeal our decision.

This section tells you both how to ask for coverage decisions and how to request an appeal.

Section 6.2

What is an exception?

Legal Terms	Asking for coverage of a drug that is not on the *Drug List* is sometimes called asking for a **"formulary exception."** Asking for removal of a restriction on coverage for a drug is sometimes called asking for a **"formulary exception."** Asking to pay a lower price for a covered nonpreferred drug is sometimes called asking for a **"tiering exception."**

If a drug is not covered in the way you would like it to be covered, you can ask us to make an "exception." An exception is a type of coverage decision.

For us to consider your exception request, your doctor or other prescriber will need to explain

the medical reasons why you need the exception approved. Here are three examples of exceptions that you or your doctor or other prescriber can ask us to make:

1. **Covering a Part D drug for you that is not on our *Drug List.*** If we agree to cover a drug not on the Drug List, you will need to pay the cost-sharing amount that applies to drugs in Tier 4 - Non Preferred Drug. You cannot ask for an exception to the cost-sharing amount we require you to pay for the drug.
2. **Removing a restriction for a covered drug. Chapter 5 describes the** extra rules or restrictions that apply to certain drugs on our *Drug List.* If we agree to make an exception and waive a restriction for you, you can ask for an exception to the copayment or coinsurance amount we require you to pay for the drug.
3. **Changing coverage of a drug to a lower cost-sharing tier.** Every drug on our *Drug List* is in one of six cost-sharing tiers. In general, the lower the cost-sharing tier number, the less you will pay as your share of the cost of the drug.

- If our *Drug List* contains alternative drug(s) for treating your medical condition that are in a lower cost-sharing tier than your drug, you can ask us to cover your drug at the cost-sharing amount that applies to the alternative drug(s).
- If the drug you're taking is a brand name drug you can ask us to cover your drug at a lower cost-sharing amount. This would be the lowest tier cost that contains brand name alternatives for treating your condition.
- If the drug you're taking is a generic drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains either brand or generic alternatives for treating your condition.
- You cannot ask us to change the cost-sharing tier for any drug in Tier 5 Specialty Tier.
- If we approve your tiering exception request and there is more than one lower cost-sharing tier with alternative drugs you can't take, you will usually pay the lowest amount.

Section 6.3

Important things to know about asking for exceptions

Your doctor must tell us the medical reasons

Your doctor or other prescriber must give us a statement that explains the medical reasons for requesting an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Typically, our *Drug List* includes more than one drug for treating a particular condition. These different possibilities are called "alternative" drugs. If an alternative drug would be just as effective as the drug you are requesting and would not cause more side effects or other health problems, we will generally *not* approve your request for an exception. If you ask us for a tiering exception, we will generally *not* approve your request for an exception unless all the alternative drugs in the lower cost-sharing tier(s) won't work as well for you or are likely to cause an adverse reaction or other harm.

We can say yes or no to your request

- If we approve your request for an exception, our approval usually is valid until the end of the plan year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say no to your request, you can ask for another review by making an appeal.

Section 6.4

Step-by-step: how to ask for a coverage decision, including an exception

Legal Term A "fast coverage decision" is called an **"expedited coverage determination."**

Step 1: Decide if you do need a "standard coverage decision" or a "fast coverage decision."

"Standard coverage decisions" are made within **72 hours** after we receive your doctor's statement. **"Fast coverage decisions"** are made within **24 hours** after we receive your doctor's statement.

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:**

- You must be asking for a drug you have not received. (You cannot ask for fast coverage decision to be paid back for a drug you have already bought.)
- Using the standard deadlines could 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.** If we do not approve a fast coverage decision, we will send you a letter that:
  - Explains that we will use the standard deadlines.
  - Explains if your doctor or other prescriber asks for the fast coverage decision, we will automatically give you a fast coverage decision.
  - Tells you how you can file a "fast complaint" about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. We will answer your complaint within 24 hours of receipt.

Step 2: Request a "standard coverage decision" or a "fast coverage decision."

Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You can also access the coverage decision process through our website. We must accept any written request, including a request submitted on the CMS Model Coverage Determination Form which is available on our website. Chapter 2 has contact information. To assist us in processing your request, please be sure to include your name, contact information, and information identifying which denied claim is being appealed.

You, your doctor (or other prescriber), or your representative can do this. You can also have a lawyer act on your behalf. Section 4 of this chapter tells how you can give written permission to someone else to act as your representative.

- **If you are requesting an exception, provide the "supporting statement"** which is the medical reasons for the exception. Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing a written statement if necessary.

Step 3: We consider your request, and give you our answer.

Deadlines for a "fast coverage decision"

- We must generally give you our answer **within 24 hours** after we receive your request.
  - For exceptions, we will give you our answer within 24 hours after we receive your doctor's supporting statement. We will give you our answer sooner if your health requires us to.
  - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested,** we must provide the coverage we have agreed to provide within 24 hours after we receive your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you requested,** we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Deadlines for a "standard coverage decision" about a drug you have not yet received

- We must generally give you our answer **within 72 hours** after we receive your request.
  - For exceptions, we will give you our answer within 72 hours after we receive your doctor's supporting statement. We will give you our answer sooner if your health requires us to.
  - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested,** we must **provide the coverage** we have agreed to provide **within 72 hours** after we receive your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you requested,** we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Deadlines for a "standard coverage decision" about payment for a drug you have already bought

- We must give you our answer **within 14 calendar days** after we receive your request.
  - If we do not meet this deadline, we are required to send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested,** we are also required to make payment to you within 14 calendar days after we receive your request.
- **If our answer is no to part or all of what you requested,** we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Step 4: If we say no to your coverage request, you can make an appeal.

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the drug coverage you want. If you make an appeal, it means you are going to Level 1 of the appeals process.

Section 6.5

Step-by-step: how to make a Level 1 appeal

Legal Term

An appeal to the plan about a Part D drug coverage decision is called a plan **"redetermination."**

A "fast appeal" is also called an **"expedited redetermination."**

Step 1: Decide if you need a "standard appeal" or a "fast appeal."

A "standard appeal" is usually made within seven days. A "fast appeal" is generally made

within 72 hours. If your health requires it, ask for a "fast appeal"

- If you are appealing a decision, we made about a drug you have not yet received, you and your doctor or other prescriber will need to decide if you need a "fast appeal."
- The requirements for getting a "fast appeal" are the same as those for getting a "fast coverage decision" in Section 6.4 of this chapter.

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.** Chapter 2 has contact information.
- **For fast appeals either submit your appeal in writing or call us at 1-833-293-5467.** Chapter 2 has contact information.
- **We must accept any written request,** including a request submitted on the CMS Model Coverage Determination Request Form, which is available on our website. Please be sure to include your name, contact information, and information regarding your claim to assist us in processing your request.
- **You must make your appeal request within 60 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us, or, if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- **You can ask for a copy of the information in your appeal and add more information.** You and your doctor may add more information to support your appeal. We are allowed to charge a fee for copying and sending this information to you.

Step 3: We consider your appeal, and we give you our answer.

- When we are reviewing your appeal, we take another careful look at all of the information about your coverage request. We check to see if we were following all the rules when we said no to your request. We may contact you or your doctor or other prescriber to get more information.

Deadlines for a "fast appeal"

- For fast appeals, we must give you our answer **within 72 hours after we receive your appeal.** We will give you our answer sooner if your health requires us to.
  - If we do not give you an answer within 72 hours, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 6.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested,** we must provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- **If our answer is no to part or all of what you requested,** we will send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a "standard appeal" for a drug you have not yet received

- For standard appeals, we must give you our answer **within seven calendar days** after we receive your appeal. We will give you our decision sooner if you have not received the drug yet and your health condition requires us to do so.
  - If we do not give you a decision within seven calendar days, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 6.6 explains the Level 2 appeal process.

- **If our answer is yes to part or all of what you requested,** we must provide the coverage as quickly as your health requires, but no later than **seven calendar days** after we receive your appeal.
- **If our answer is no to part or all of what you requested,** we will send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a "standard appeal" about payment for a drug you have already bought

- We must give you our answer **within 14 calendar days** after we receive your request.
  - If we do not meet this deadline, we are required to send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you requested,** we are also required to make payment to you within 30 calendar days after we receive your request.
- **If our answer is no to part or all of what you requested,** we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Step 4: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.

- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process.

Section 6.6

Step-by-step: how to make a Level 2 appeal

Legal Term The formal name for the "independent review organization" is the **"Independent Review Entity."** It is sometimes called the **"IRE."**

The independent review organization is an independent organization hired by Medicare. It is not connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

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.

- If we say no to your Level 1 appeal, the written notice we send you will include **instructions on how to make a Level 2 appeal** with the independent review organization. These instructions will tell who can make this Level 2 appeal, what deadlines you must follow, and how to reach the review organization. If, however, we did not complete our review within the applicable timeframe, or make an unfavorable decision regarding "at-risk" determination under our drug management program, we will automatically forward your claim to the IRE.
- We will send the information about your appeal to this organization. This information is called your "case file." **You have the right to ask us for a copy of your case file.** We are allowed to charge you a fee for copying and sending this information to you.
- You have a right to give the independent review organization additional information to support your appeal.

Step 2: The independent review organization reviews your appeal.

Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.

Deadlines for "fast appeal"

- If your health requires it, ask the independent review organization for a "fast appeal."

- If the organization agrees to give you a "fast appeal," the organization must give you an answer to your Level 2 appeal **within 72 hours** after it receives your appeal request.

Deadlines for "standard appeal"

- For standard appeals, the review organization must give you an answer to your Level 2 appeal **within seven calendar days** after it receives your appeal if it is for a drug you have not received yet. If you are requesting that we pay you back for a drug you have already bought, the review organization must give you an answer to your Level 2 appeal **within 14 calendar days** after it receives your request.

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**, we must provide the drug coverage that was approved by the review organization **within 24 hours** after we receive the decision from the review organization.

For "standard appeals":

- **If the independent review organization says yes to part or all of your request for coverage,** we must **provide the drug coverage** that was approved by the review organization **within 72 hours** after we receive the decision from the review organization.
- **If the independent review organization says yes to part or all of your request to pay you back** for a drug you already bought, we are required to **send payment to you within 30 calendar days** after we receive the decision from the review organization.

What if the review organization says no to your appeal?

If this organization says no to **part or all of** your appeal, it means they agree with our decision not to approve your request (or part of your request). (This is called "upholding the decision." It is also called "turning down your appeal."). In this case, the independent review organization will send you a letter:

- Explaining its decision.
- Notifying you of the right to a Level 3 appeal if the dollar value of the drug coverage you are requesting meets a certain minimum. If the dollar value of the drug coverage you are requesting is too low, you cannot make another appeal and the decision at Level 2 is final.
- Telling you the dollar value that must be in dispute to continue with the appeals process.

Step 4: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal).
- If you want to go on to a Level 3 appeal the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3, 4 and 5 of the appeals process.

Section 7. How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you too soon

When you are admitted to a hospital, you have the right to get all of your covered hospital services that are necessary to diagnose and treat your illness or injury.

During your covered hospital stay, your doctor and the hospital staff will be working with you to prepare for the day when you will leave the hospital. They will help arrange for care you may need after you leave.

- The day you leave the hospital is called your **"discharge date."**
- When your discharge date is decided, your doctor or the hospital staff will tell you.
- If you think you are being asked to leave the hospital too soon, you can ask for a longer hospital stay, and your request will be considered.

Section 7.1

During your inpatient hospital stay, you will get a written notice from Medicare that tells about your rights

Within two days of being admitted to the hospital, you will be given a written notice called *An Important Message from Medicare about Your Rights.* Everyone with Medicare gets a copy of this notice. If you do not get the notice from someone at the hospital (for example, a caseworker or nurse), ask any hospital employee for it. If you need help, please call Customer Service or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week (TTY 1-877-486-2048).

1. **Read this notice carefully and ask questions if you don't understand it.** It tells you:
   - Your right to receive Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.
   - Your right to be involved in any decisions about your hospital stay.
   - Where to report any concerns you have about the quality of your hospital care.
   - Your right to **request an immediate review** of the decision to discharge you if you think you are being discharged from the hospital too soon. This is a formal, legal way to ask for a delay in your discharge date so that we will cover your hospital care for a longer time.
2. **You will be asked to sign the written notice to show that you received it and understand your rights.**
   - You, or someone who is acting on your behalf, will be asked to sign the notice.
   - Signing the notice shows *only* that you have received the information about your rights. The notice does not give your discharge date. Signing the notice **does *not* mean** you are agreeing on a discharge date.
3. **Keep your copy** of the notice handy so you will have the information about making an appeal (or reporting a concern about quality of care) if you need it.
   - If you sign the notice more than two days before your discharge date, you will get another copy before you are scheduled to be discharged.
   - To look at a copy of this notice in advance, you can call Customer Service or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048. You can also see the notice online at www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices.

Section 7.2

Step-by-step: how to make a Level 1 appeal to change your hospital discharge date

If you want to ask for your inpatient hospital services to be covered by us for a longer time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help at any time, please call Customer Service. Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It checks to see if your planned discharge date is medically appropriate for you.

The Quality Improvement Organization is a group of doctors and other health care professionals paid by the Federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare. These experts are not part of our plan.

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?

- The written notice you received (*An Important Message from Medicare About Your Rights*) tells you how to reach this organization. Or find the name, address and phone number of the Quality Improvement Organization for your state in Chapter 2.

Act quickly

- To make your appeal, you must contact the Quality Improvement Organization *before* you leave the hospital and **no later than midnight the day of your discharge.**
  - **If you meet this deadline,** you may stay in the hospital *after* your discharge date, *without paying for it,* while you wait to get the decision from the Quality Improvement Organization.
  - **If you do *not* meet this deadline,** and you decide to stay in the hospital after your planned discharge date, *you may have to pay all of the costs* for hospital care you receive after your planned discharge date.
- If you miss the deadline for contacting the Quality Improvement Organization, and you still wish to appeal, you must make an appeal directly to our plan instead. For details about this other way to make your appeal, see Section 7.4.

Once you request an immediate review of your hospital discharge the Quality Improvement Organization will contact us. By noon of the day after we are contacted, we will give you a **Detailed Notice of Discharge**. This notice gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

You can get a sample of the **Detailed Notice of Discharge** by calling Customer Service or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. (TTY users should call 1-877-486-2048.) Or you can see a sample notice online at www.cms.gov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

- Health professionals at the Quality Improvement Organization ("the reviewers") will ask you (or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
- The reviewers will also look at your medical information, talk with your doctor, and review information that the hospital and we have given to them.
- By noon of the day after the reviewers told us of your appeal, you will get a written notice from us that gives your planned discharge date. This notice also explains, in detail, the reasons why your doctor, the hospital and we think it is right (medically appropriate) for you to be discharged on that date.

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?

- If the review organization says *yes*, **we must keep providing your covered inpatient hospital services for as long as these services are medically necessary.**
- You will have to keep paying your share of the costs (such as deductibles or copayments if these apply). In addition, there may be limitations on your covered hospital services.

What happens if the answer is no?

- If the review organization says *no*, they are saying that your planned discharge date is medically appropriate. If this happens, **our coverage for your inpatient hospital services will end** at noon on the day *after* the Quality Improvement Organization gives you its answer to your appeal.
- If the review organization says *no* to your appeal, and you decide to stay in the hospital, then **you may have to pay the full cost** of hospital care you receive after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If the Quality Improvement Organization has said *no* to your appeal, *and* you stay in the hospital after your planned discharge date, then you can make another appeal. Making another appeal means you are going on to "Level 2" of the appeals process.

Section 7.3

Step-by-step: how to make a Level 2 appeal to change your hospital discharge date

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at their decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your stay after your planned discharge date.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 calendar days** after the day the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you stay in the hospital after the date that your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

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** for our share of the costs of hospital care you have received since noon on the day after the date your first appeal was turned down by the Quality Improvement Organization. **We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.**
- You must continue to pay your share of the costs, and coverage limitations may apply.

If the review organization says no

- It means they agree with the decision they made on your Level 1 appeal. This is called "upholding the decision."
- The notice you get will tell you, in writing, what you can do if you wish to continue with the review process.

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.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3, 4 and 5 of the appeals process.

Section 7.4

What if you miss the deadline for making your Level 1 appeal?

Legal Term	A "fast review" or ("fast appeal") is also called an **"expedited appeal."**

You can appeal to us instead

As explained above, you must act quickly to start your Level 1 appeal of your hospital discharge date. If you miss the deadline for contacting the Quality Improvement Organization, there is another way to make your appeal.

If you use this other way of making your appeal, *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."** This means you are asking us to give you an answer using the "fast" deadlines rather than the "standard" deadlines. Chapter 2 has contact information.

Step 2: We do a "fast review" of your planned discharge date, checking to see if it was medically appropriate.

- During this review, we take a look at all of the information about your hospital stay. We check to see if your planned discharge date was medically appropriate. We see if the decision about when you should leave the hospital was fair, and followed all the rules.

Step 3: We give you our decision within 72 hours after you ask for a "fast review."

- **If we say yes to your appeal,** it means we have agreed with you that you still need to be in the hospital after the discharge date. We will keep providing your covered inpatient hospital services for as long as they are medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs, and there may be coverage limitations that apply.)
- **If we say no to your appeal,** we are saying that your planned discharge date was medically appropriate. Our coverage for your inpatient hospital services ends as of the day we said coverage would end.
  - If you stayed in the hospital *after* your planned discharge date, then **you may have to pay the full cost** of hospital care you received after the planned discharge date.

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	The formal name for the "independent review organization" is the **"Independent Review Entity."** It is sometimes called the **"IRE."**

The independent review organization is an independent organization that is hired by Medicare. It is not connected with our plan and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: We will automatically forward your case to the independent review organization.

- We are required to send the information for your Level 2 appeal to the independent review organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. Section 10 of this chapter tells how to make a complaint.)

Step 2: The independent review organization does a "fast review" of your appeal. The reviewers give you an answer within 72 hours.

- Reviewers at the independent review organization will take a careful look at all of the information related to your appeal of your hospital discharge.
- **If this organization says *yes* to your appeal,** then we must pay you back for our share of the costs of hospital care you received since the date of your planned discharge. We must also continue the plan's coverage of your inpatient hospital services for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse, or how long we would continue to cover your services.
- **If this organization says *no* to your appeal,** it means they agree that your planned hospital discharge date was medically appropriate.
  - The written notice you get from the independent review organization will tell how to start a Level 3 appeal with the review process which is handled by an Administrative Law Judge or attorney adjudicator.

Step 3: If the independent review organization turns down your appeal, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If reviewers say no to your Level 2 appeal, you decide whether to accept their decision or go on to Level 3 appeal.
- Section 9 in this chapter tells more about Levels 3, 4 and 5 of the appeals process.

Section 8. How to ask us to keep covering certain medical services if you think your coverage is ending too soon

Section 8.1

This section is only about three services: home health care, skilled nursing facility care and Comprehensive Outpatient Rehabilitation Facility (CORF) services

When you are getting **home health services, skilled nursing care, or rehabilitation care (Comprehensive Outpatient Rehabilitation Facility),** you have the right to keep getting your covered services for that type of care for as long

as the care is needed to diagnose and treat your illness or injury.

When we decide it is time to stop covering any of the three types of care for you, we are required to tell you in advance. When your coverage for that care ends, *we will stop paying our share of the cost for your care.*

If you think we are ending the coverage of your care too soon, **you can appeal our decision.** This section tells you how to ask for an appeal.

Section 8.2

We will tell you in advance when your coverage will be ending

Legal Term **"Notice of Medicare Non-Coverage."** It tells you how you can request a **"fast-track appeal."** Requesting a fast-track appeal is a formal, legal way to request a change to our coverage decision about when to stop your care.

1. **You receive a notice in writing.** At least two days before our plan is going to stop covering your care. The notice tells you:
   - The date when we will stop covering the care for you.
   - How to request a "fast track appeal" to request us to keep covering your care for a longer period of time.
2. **You, or someone who is acting on your behalf, will be asked to sign the written notice to show that you received it.**
   - Signing the notice shows only that you have received the information about when your coverage will stop. **Signing it does not mean you agree** with the plan's decision to stop care.

Section 8.3

Step-by-step: how to make a Level 1 appeal to have our plan cover your care for a longer time

If you want to ask us to cover your care for a longer period of time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help at any time, please call Customer Service. Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It decides if the end date for your care is medically appropriate.

The Quality Improvement Organization is a group of doctors and other health care experts paid by the Federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing plan decisions about when it's time to stop covering certain kinds of medical care. These experts are not part of our plan.

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?

- The written notice you received (Notice of Medicare Non-Coverage) tells you how to reach this organization. Or find the name, address and phone number of the Quality Improvement Organization for your state in Chapter 2.

Act quickly:

- You must contact the Quality Improvement Organization to start your appeal **by noon of the day before the effective date** on the Notice of Medicare Non-Coverage.

Your deadline for contacting this organization.

- If you miss the deadline for contacting the Quality Improvement Organization, and you still wish to file an appeal, you must make an appeal directly to us instead. For details about this other way to make your appeal, see Section 8.5.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

Legal Term **"Detailed Explanation of Non-Coverage."** Notice that provides details on reasons for ending coverage.

What happens during this review?

- Health professionals at the Quality Improvement Organization ("the reviewers") will ask you, or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
- The review organization will also look at your medical information, talk with your doctor, and review information that our plan has given to them.
- By the end of the day the reviewers tell us of your appeal, you will get the **Detailed Explanation of Non-Coverage** from us that explains, in detail, our reasons for ending our coverage for your services.

Step 3: 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?

- If the reviewers say *yes* to your appeal, then **we must keep providing your covered services for as long as it is medically necessary.**
- You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). There may be limitations on your covered services.

What happens if the reviewers say no?

- If the reviewers say *no*, then **your coverage will end on the date we have told you.**
- If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* this date when your coverage ends, then **you will have to pay the full cost** of this care yourself.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If reviewers say *no* to your Level 1 appeal – *and* you choose to continue getting care after your coverage for the care has ended **–** then you can make a Level 2 appeal.

Section 8.4

Step-by-step: how to make a Level 2 appeal to have our plan cover your care for a longer time

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at the decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 days** after the day when the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you continued getting care after the date that your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.

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** for our share of the costs of care you have received since the date when we said your coverage would end. **We must continue providing coverage** for the care for as long as it is medically necessary.
- You must continue to pay your share of the costs and there may be coverage limitations that apply.

What happens if the review organization says no?

- It means they agree with the decision made to your Level 1 appeal.
- The notice you get will tell you, in writing, what you can do if you wish to continue with the review process. It will give you the details about how to go on to the next level of appeal, which is handled by an Administrative Law Judge or attorney adjudicator.

Step 4: If the answer is no, you will need to decide whether you want to take your appeal further.

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3, 4 and 5 of the appeals process.

Section 8.5

What if you miss the deadline for making your Level 1 appeal?

You can appeal to us instead

As explained above, you must act quickly to contact the Quality Improvement Organization to start your first appeal (within a day or two, at the most).

If you miss the deadline for contacting this organization, there is another way to make your appeal. If you use this other way of making your appeal, *the first two levels of appeal are different.*

Step-by-step: how to make a Level 1 *Alternate* appeal

Legal Terms A "fast review" (or "fast appeal") is also called an **"expedited appeal."**

Step 1: Contact us and ask for a "fast review."

- **Ask for a "fast review."** This means you are asking us to give you an answer using the "fast" deadlines rather than the "standard" deadlines. Chapter 2 has contact information.

Step 2: We do a "fast review" of the decision we made about when to end coverage for your services.

- During this review, we take another look at all of the information about your case. We check to see if we were following all the rules when we set the date for ending the plan's coverage for services you were receiving.

Step 3: We give you our decision within 72 hours after you ask for a "fast review"

- **If we say yes to your appeal,** it means we have agreed with you that you need services longer, and will keep providing your covered services for as long as it is medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs and there may be coverage limitations that apply.)
- **If we say no to your appeal,** then your coverage will end on the date we told you, and we will not pay any share of the costs after this date.
- If you continued to get home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end, then **you will have to pay the full cost** of this care.

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 The formal name for the "independent review organization" is the **"Independent Review Entity."** It is sometimes called the **"IRE."**

Step-by-Step: Level 2 *Alternate* appeal Process

During the Level 2 appeal, **the independent review organization** reviews the decision we made to your "fast appeal." This organization decides whether the decision should be changed. **The independent review organization is an independent organization that is hired by Medicare.** This organization is not connected with our plan, and it is not a government agency. This organization is a company, chosen by Medicare, to handle the job of being the Independent Review Organization. Medicare oversees its work.

Step 1: We automatically forward your case to the independent review organization.

- We are required to send the information for your Level 2 appeal to the independent review organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. Section 10 of this chapter tells how to make a complaint.)

Step 2: The independent review organization does a "fast review" of your appeal. The reviewers give you an answer within 72 hours.

- Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.
- **If this organization says *yes* to your appeal,** then we must pay you back for our share of the costs of care you have received since the date when we said your coverage would end. We must also continue to cover the care for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse, or how long we would continue to cover services.
- **If this organization says *no* to your appeal,** it means they agree with the decision our plan made to your first appeal and will not change it.
- The notice you get from the independent review organization will tell you in writing what you can do if you wish to go on to a Level 3 appeal.

Step 3: If the independent review organization says not to your appeal, you choose whether you want to take your appeal further.

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If you want to go on to a Level 3 appeal, the

details on how to do this are in the written notice you get after your Level 2 appeal decision.
- A Level 3 appeal is reviewed by an Administrative Law Judge or attorney adjudicator.
- Section 9 in this chapter tells more about Levels 3, 4 and 5 of the appeals process.

Section 9. Taking your appeal to Level 3 and beyond

Section 9.1

Appeal Levels 3, 4 and 5 for medical service requests

This section may be appropriate for you if you have made a Level 1 appeal and a Level 2 appeal, and both of your appeals have been turned down.

If the dollar value of the item or medical service you have appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you cannot appeal any further. The written response you receive to your Level 2 appeal will explain how to make a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

Level 3 Appeal

An Administrative Law Judge or an attorney adjudicator who works for the Federal government will review your appeal, and give you an answer.

- **If the Administrative Law Judge or attorney adjudicator says yes to your appeal, the appeals process *may* or *may not* be over.** Unlike a decision at a Level 2 appeal, we have the right to appeal a Level 3 decision that is favorable to you. If we decide to appeal, it will go to a Level 4 appeal.
  - If we decide *not* to appeal, we must authorize or provide you with the service within 60 calendar days after receiving the Administrative Law Judge's or attorney adjudicator's decision.
  - If we decide to appeal the decision, we will send you a copy of the Level 4 appeal request with any accompanying documents. We may wait for the Level 4 appeal decision before authorizing or providing the service in dispute.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may* or *may not* be over.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you do not want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal

The Medicare **Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the Federal government.

- **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.** Unlike a decision at Level 2, we have the right to appeal a Level 4 decision that is favorable to you. We will decide whether to appeal this decision to Level 5.
  - If we decide *not* to appeal the decision, we must authorize or provide you with the service within 60 calendar days after receiving the Council's decision.
  - If we decide to appeal the decision, we will let you know in writing.
- **If the answer is no, or, if the Council denies the review request, the appeals process *may* or *may not* be over.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you do not want to accept the decision, you may be able to continue to the next

level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go on to a Level 5 appeal and how to continue with a Level 5 appeal.

Level 5 appeal

A judge at the Federal District Court will review your appeal.

- A judge will review all of the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

Section 9.2

Appeal Levels 3, 4 and 5 for Part D drug requests

This section may be appropriate for you if you have made a Level 1 appeal and a Level 2 appeal, and both of your appeals have been turned down.

If the value of the drug you have appealed meets a certain dollar amount, you may be able to go on to additional levels of appeal. If the dollar amount is less, you cannot appeal any further. The written response you receive to your Level 2 appeal will explain who to contact and what to do to ask for a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

Level 3 appeal

An Administrative Law Judge or an attorney adjudicator who works for the Federal government will review your appeal and give you an answer.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Administrative Law Judge or attorney adjudicator **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the answer is no, the appeals process *may* or *may not* be over.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you do not want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal

The Medicare **Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the Federal government.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Council **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the answer is no, the appeals process *may* or *may not* be over.**
  - If you decide to accept this decision that turns down your appeal, the appeals process is over.
  - If you do not want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal or denies your request to review the appeal, the notice you get will tell you whether the rules allow you to go on to a Level 5 appeal. It will also tell you who to contact and what to do next if you choose to continue with your appeal.

Level 5 appeal

A judge at the **Federal District Court** will review your appeal.

- A judge will review all of the information and decide yes or no to your request. This is the final answer. There are no more appeal levels after the Federal District Court.

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?

The complaint process is *only* used for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example
Quality of your medical care	▪ Are you unhappy with the quality of the care you have received (including care in the hospital)?
Respecting your privacy	▪ Did someone not respect your right to privacy or share confidential information?
Disrespect, poor customer service, or other negative behaviors	▪ Has someone been rude or disrespectful to you? ▪ Are you unhappy with our Customer Service? ▪ Do you feel you are being encouraged to leave the plan?
Waiting times	▪ Are you having trouble getting an appointment, or waiting too long to get it? ▪ Have you been kept waiting too long by doctors, pharmacists or other health professionals? Or by our Customer Service or other staff at the plan? — Examples include waiting too long on the phone, in the waiting or exam room, or getting a prescription.
Cleanliness	▪ Are you unhappy with the cleanliness or condition of a clinic, hospital or doctor's office?
Information you get from us	▪ Did we fail to give you a required notice? ▪ Is our written information hard to understand?
Timeliness (These types of complaints are all related to the timeliness of our actions related to coverage decisions and appeals)	If you have asked for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can make a complaint about our slowness. Here are examples: ▪ You have asked us for a "fast coverage decision" or a "fast appeal," and we have said no; you can make a complaint. ▪ You believe we are not meeting the deadlines for coverage decisions or appeals; you can make a complaint.

Complaint	Example
	▪ You believe we are not meeting deadlines for covering or reimbursing you for certain medical services or drugs that were approved, you can make a complaint. ▪ You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.

Section 10.2

How to make a complaint

Legal Terms

A **"Complaint"** is also called a **"grievance."**

"Making a complaint" is also called **"filing a grievance."**

"Using the process for complaints" is also called **"using the process for filing a grievance."**

A **"fast complaint"** is also called an **"expedited grievance."**

Section 10.3

Step-by-step: making a complaint

Step 1: Contact us promptly – either by phone or in writing.

- **Usually, calling Customer Service is the first step.** If there is anything else you need to do, Customer Service will let you know.
- **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.** If you put your complaint in writing, we will respond to your complaint in writing.
  - You or someone you name may file a grievance. The person you name would be your representative. You may name a relative, friend, lawyer, advocate, doctor or anyone else to act for you.
  - If you want someone to act for you who is not already authorized by the court or under state law, then you and that person must sign and date a statement that gives the person legal permission to be your representative. To learn how to name your representative, you may call Customer Service. Phone numbers are printed on the back cover of this document.
  - A grievance must be filed, either verbally or in writing within 60 days of the event or incident. We must address your grievance as quickly as your case requires based on your health status, but no later than 30 days after receiving your complaint. We may extend the time frame by up to 14 days if you ask for the extension, or, if we justify a need for additional information and the delay is in your best interest.
  - An expedited grievance can be filed concerning a plan decision not to conduct a fast response to a coverage decision or appeal, or, if we take an extension on a coverage decision or appeal. We must respond to your expedited grievance within 24 hours.
- The **deadline** for making a complaint is 60 calendar days from the time you had the problem you want to complain about.

Step 2: We look into your complaint and give you our answer.

- **If possible, we will answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call.
- **Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest, or, if you ask for more time, we can take up to 14 more

calendar days (44 calendar days total) to answer your complaint. If we decide to take extra days, we will tell you in writing.

- **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.**" If you have a "fast complaint," it means we will give you **an answer within 24 hours.**
- **If we do not agree** with some or all of your complaint or don't take responsibility for the problem you are complaining about, we will include our reasons in our response to you.

Section 10.4

You can also make complaints about quality of care to the Quality Improvement Organization

When your complaint is about *quality of care*, you also have two extra options:

- **You can make your complaint directly to the Quality Improvement Organization.** The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.

Or

- **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

You can submit a complaint about Anthem MediBlue Value Plus (HMO) directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx. You may also call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users can call 1-877-486-2048.

Chapter 10:

Ending your membership in the plan

Section 1. Introduction to ending your membership in our plan

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

- You might leave our plan because you have decided that you *want* to leave. Sections 2 and 3 provide information on ending your membership voluntarily.
- There are also limited situations where we are required to end your membership. Section 5 tells you about situations when we must end your membership.

If you are leaving our plan, our plan must continue to provide your medical care and prescription drugs and you will continue to pay your cost share until your membership ends.

Section 2. When can you end your membership in our plan?

Section 2.1

You can end your membership during the Annual Enrollment Period

You can end your membership in our plan during the **Annual Enrollment Period** (also known as the "Annual Open Enrollment Period"). During this time, review your health and drug coverage, and decide about coverage for the upcoming year.

- **The Annual Enrollment Period** is from October 15 to December 7.
- **Choose to keep your current coverage or make changes to your coverage for the upcoming year.** If you decide to change to a new plan, you can choose any of the following types of plans:
  - Another Medicare health plan with or without prescription drug coverage.
  - Original Medicare *with* a separate Medicare prescription drug plan.
  - Original Medicare *without* a separate Medicare prescription drug plan.
  - If you choose this option, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.

    Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 or more days in a row, you may have to pay a Part D late-enrollment penalty if you join a Medicare drug plan later.
- **Your membership will end in our plan** when your new plan's coverage begins on January 1.

Section 2.2

You can end your membership during the Medicare Advantage Open Enrollment Period

You have the opportunity to make *one* change to your health coverage during the **Medicare Advantage Open Enrollment Period.**

- **The annual Medicare Advantage Open Enrollment Period** is from January 1 to March 31.
- **During the annual Medicare Advantage Open Enrollment Period** you can:
  - Switch to another Medicare Advantage plan with or without prescription drug coverage.
  - Disenroll from our plan and obtain coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time.
- **Your membership will end** on the first day of the month after you enroll in a different Medicare Advantage plan or we get your

request to switch to Original Medicare. If you also choose to enroll in a Medicare prescription drug plan, your membership in the drug plan will begin the first day of the month after the drug plan gets your enrollment request.

Section 2.3

In certain situations, you can end your membership during a Special Enrollment Period

In certain situations, members of our plan may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period.**

- **You may be eligible to end your membership during a Special Enrollment Period** if any of the following situations apply to you. These are just examples, for the full list you can contact the plan, call Medicare, or visit the Medicare website (www.medicare.gov):
  - Usually, when you have moved.
  - If you have Medicaid.
  - If you are eligible for "Extra Help" with paying for your Medicare prescriptions.
  - If we violate our contract with you.
  - If you are getting care in an institution, such as a nursing home or long-term-care (LTC) hospital.
  - **Note:** If you're in a drug management program, you may not be able to change plans. Chapter 5, Section 10 tells you more about drug management programs.

The enrollment time periods vary depending on your situation.

To find out if you are eligible for a Special Enrollment Period, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users call 1-877-486-2048. If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. You can choose:

- Another Medicare health plan with or without prescription drugs coverage.
- Original Medicare *with* a separate Medicare prescription drug plan.
- – *or* – Original Medicare *without* a separate Medicare prescription drug plan.

  Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 days or more in a row, you may have to pay a Part D late-enrollment penalty if you join a Medicare drug plan later.

Your membership will usually end on the first day of the month after your request to change your plan is received.

If you receive "Extra Help" from Medicare to pay for your prescription drugs: If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.

Section 2.4

Where can you get more information about when you can end your membership?

If you have any questions about ending your membership you can:

- **Call Customer Service.**
- You can find the information in the ***Medicare & You 2023*** handbook.
- Contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week (TTY 1-877-486-2048).

Section 3. How do you end your membership in our plan?

The table below explains how you should end your membership in our plan.

If you would like to switch from our plan to:	This is what you should do:
▪ Another Medicare health plan.	▪ Enroll in the new Medicare health plan. ▪ You will automatically be disenrolled from our plan when your new plan's coverage begins.
▪ Original Medicare *with* a separate Medicare prescription drug plan.	▪ Enroll in the new Medicare prescription drug plan. You will automatically be disenrolled from our plan when your new plan's coverage begins.
▪ Original Medicare *without* a separate Medicare prescription drug plan.	▪ **Send us a written request to disenroll.** Contact Customer Service if you need more information on how to do this. ▪ You can also contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048. ▪ You will be disenrolled from our plan when your coverage in Original Medicare begins.

Section 4. Until your membership ends, you must keep getting your medical services and drugs through our plan

Until your membership ends, and your new Medicare coverage begins, you must continue to get your medical care and prescription drugs through our plan.

- **Continue to use our network providers to receive medical care.**
- **Continue to use our network pharmacies or mail-order to get your prescriptions filled.**
- **If you are hospitalized on the day that your membership ends, your hospital stay will be covered by our plan until you are discharged** (even if you are discharged after your new health coverage begins).

Section 5. Anthem MediBlue Value Plus (HMO) 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:

- If you no longer have Medicare Part A and Part B.
- If you move out of our service area.
- If you are away from our service area for more than six months.
  - If you move or take a long trip, call Customer Service to find out if the place you are moving or traveling to is in our plan's area.

- If you become incarcerated (go to prison).
- If you are no longer a United States citizen or lawfully present in the United States.
- If you lie or withhold information about other insurance you have that provides prescription drug coverage.
- If you intentionally give us incorrect information when you are enrolling in our plan, and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other members of our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get medical care. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
  - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.
- If you are required to pay the extra Part D amount because of your income, and you do not pay it, Medicare will disenroll you from our plan, and you will lose prescription drug coverage.

Where can you get more information?

If you have questions, or would like more information on when we can end your membership call Customer Service.

Section 5.2

We cannot ask you to leave our plan for any health-related reason

We are not allowed to ask you to leave our plan for any health-related reason.

What should you do if this happens?

If you feel that you are being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227) 24 hours a day, seven days a week. (TTY 1-877-486-2048).

Section 5.3

You have the right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons, in writing, for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership.

Chapter 11:

Legal notices

Section 1. Notice about governing law

The principal law that applies to this *Evidence of Coverage* document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS. In addition, other Federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws are not included or explained in this document.

Section 2. Notice about nondiscrimination

We don't discriminate based on race, ethnicity, national origin, color, religion, sex, gender, age, sexual orientation, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare Advantage plans, like our plan, must obey Federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get Federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, please call the Department of Health and Human Services' Office for Civil Rights at 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at https://www.hhs.gov/ocr/index.

If you have a disability and need help with access to care, please call us at Customer Service. If you have a complaint, such as a problem with wheelchair access, Customer Service can help.

Section 3. Notice about Medicare secondary payer subrogation rights

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, Anthem MediBlue Value Plus (HMO), as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR, and the rules established in this section supersede any state laws.

Section 4. Additional legal notices

Collecting member payments

Under certain circumstances, if we pay the health care provider amounts that are your responsibility, such as deductibles, copayments or coinsurance, we may collect such amounts directly from you. You agree that we have the right to collect such amounts from you.

Assignment

The benefits provided under this *Evidence of Coverage* are for the personal benefit of the member and cannot be transferred or assigned. Any attempt to assign this contract will automatically terminate all rights under this contract.

Notice of claim

You have 36 months from the date the prescription was filled to file a paper claim. This applies to claims you submit, and not to pharmacy or provider filed claims.

In the event that a service is rendered for which you are billed, you have at least 12 months from the date of service to submit such claims to your plan. According to CMS Pub 100-02 Benefit Policy,

Chapter 15, Section 40, physicians and practitioners are required to submit claims on behalf of beneficiaries for all items and services they provide for which Medicare payment may be made under Part B. Also, they are not allowed to charge beneficiaries in excess of the limits on charges that apply to the item or service being furnished. However, a physician or practitioner (as defined in §40.4) may opt out of Medicare. A physician or practitioner who opts out is not required to submit claims on behalf of beneficiaries and also is excluded from limits on charges for Medicare covered services.

You may submit such claims to:

Anthem Blue Cross
P.O. Box 366
Artesia, CA 90702-0366

Entire contract

This *Evidence of Coverage* and applicable riders attached hereto, and your completed enrollment form, constitute the entire contract between the parties and as of the effective date hereof, supersede all other agreements between the parties.

Waiver by agents

No agent or other person, except an executive officer of Anthem Blue Cross, has authority to waive any conditions or restrictions of this *Evidence of Coverage* or the Medical Benefits Chart in Chapter 4.

No change in this *Evidence of Coverage* shall be valid unless evidenced by an endorsement signed by an authorized executive officer of the company or by an amendment to it signed by the authorized company officer.

Cessation of operation

In the event of the cessation of operation or dissolution of your plan in the area in which you reside, this *Evidence of Coverage* will be terminated. You will receive notice 90 days before the *Evidence of Coverage* is terminated.

Please note: If the *Evidence of Coverage* terminates, your coverage will also end.

In that event, the company will explain your options at that time. For example, there may be other health plans in the area for you to join if you wish. Or you may wish to return to Original Medicare, and possibly obtain supplemental insurance. In the latter situation, Anthem Blue Cross would arrange for you to obtain, without health screening or a waiting period, a supplemental health insurance policy to cover Medicare coinsurance and deductibles.

Whether you enroll in another prepaid health plan or not, there would be no gap in coverage.

Refusal to accept treatment

You may, for personal or religious reasons, refuse to accept procedures or treatment recommended as necessary by your primary care physician. Although such refusal is your right, in some situations it may be regarded as a barrier to the continuance of the provider/patient relationship, or to the rendering of the appropriate standard of care.

When a member refuses a recommended, necessary treatment or procedure, and the primary care physician believes that no professionally acceptable alternative exists, the member will be advised of this belief.

In the event you discharge yourself from a facility against medical advice, your plan will pay for covered services rendered up to the day of self-discharge. Fees pertaining to that admission will be paid on a per diem basis or appropriate Diagnostic Related Grouping (DRG), whichever is applicable.

Limitation of actions

No legal action may be taken to recover benefits within 60 days after the service is rendered. No such action may be taken later than three years after the service, upon which the legal action is based, was provided.

Circumstances beyond plan control

If there is an epidemic, catastrophe, general emergency, or other circumstance beyond the

company's control, neither your plan nor any provider shall have any liability or obligation except the following, as a result of reasonable delay in providing services:

- Because of the occurrence, you may have to obtain covered services from a non-network provider, instead of a network provider. Your plan will reimburse you up to the amount that would have been covered under this *Evidence of Coverage*.
- Your plan may require written statements, from you and the medical personnel who attended you, confirming your illness or injury and the necessity for the treatment you received.

Plan's sole discretion

The plan may, at its sole discretion, cover services and supplies not specifically covered by the *Evidence of Coverage*.

This applies if the plan determines such services and supplies are in lieu of more expensive services and supplies that would otherwise be required for the care and treatment of a member.

Disclosure

You are entitled to ask for the following information from your plan:

- Information on your plan's physician incentive plans.
- Information on the procedures your plan uses to control utilization of services and expenditures.
- Information on the financial condition of the company.
- General coverage and comparative plan information.

To obtain this information, call Customer Service at 1-800-499-2793, or, if you are hearing or speech impaired and have a TTY telephone line, 711. The Customer Service department is available from 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. The plan will send this information to you within 30 days of your request.

Information about advance directives

(Information about using a legal form such as a "living will" or "power of attorney" to give directions in advance about your health care in case you become unable to make your own health care decisions).

You have the right to make your own health care decisions. *But what if you had an accident or illness so serious that you became unable to make these decisions for yourself?*

If this were to happen:

- You might want a particular person you trust to make these decisions for you.
- You might want to let health care providers know the types of medical care you would *want* and *not want* if you were not able to make decisions for yourself.
- You might want to do both - to appoint someone else to make decisions for you, and to let this person and your health care providers know the kinds of medical care you would want if you were unable to make these decisions for yourself.

If you wish, you can fill out and sign a special form that lets others know what you want done if you cannot make health care decisions for yourself. This form is a legal document. It is sometimes called an "advance directive," because it lets you give directions in advance about what you want to happen if you ever become unable to make your own health care decisions.

There are different types of advance directives and different names for them depending on your state or local area. For example, documents called "living will" and "power of attorney for health care" are examples of advance directives.

It's your choice whether you want to fill out an advance directive. The law forbids any discrimination against you in your medical care based on whether or not you have an advance directive.

How can you use a legal form to give your instructions in advance?

If you decide that you want to have an advance directive, there are several ways to get this type of legal form. You can get a form from your lawyer, from a social worker, and from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare, such as your SHIP (which stands for State Health Insurance Assistance Program). Chapter 2 of this document tells how to contact your SHIP. SHIPs have different names depending on which state you are in.

Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it. It is important to sign this form and keep a copy at home. You should give a copy of the form to your doctor and to the person you name on the form as the one to make decisions for you if you can't.

You may want to give copies to close friends or family members as well. If you know ahead of time that you are going to be hospitalized, take a copy with you.

If you are hospitalized, they will ask you about an advance directive

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

It is your choice whether to sign or not. If you decide not to sign an advance directive form, you will not be denied care or be discriminated against in the care you are given.

What if providers don’t follow the instructions you have given?

If you believe that a doctor or hospital has not followed the instructions in your advance directive, you may file a complaint with your state Department of Health.

Continuity and coordination of care

Anthem Blue Cross has policies and procedures in place to promote the coordination and continuity of medical care for our members. This includes the confidential exchange of information between primary care physicians and specialists, as well as behavioral health providers. In addition, Anthem Blue Cross helps coordinate care with a practitioner when the practitioner’s contract has been discontinued and works to enable a smooth transition to a new practitioner.

Subrogation and reimbursement

These provisions apply when we pay benefits as a result of injuries or illness you sustained, and you have a right to a recovery or have received a recovery. We have the right to recover payments we make on your behalf, or take any legal action against, any party responsible for compensating you for your injuries. We also have a right to be repaid from any recovery in the amount of benefits paid on your behalf. The following apply:

- The amount of our recovery will be calculated pursuant to 42 C.F.R. 411.37, and pursuant to 42 C.F.R. 422.108(f), no state laws shall apply to our subrogation and reimbursement rights.
- Our subrogation and reimbursement rights shall have first priority, to be paid before any of your other claims are paid. Our subrogation and reimbursement rights will not be affected, reduced, or eliminated by the “made whole” doctrine or any other equitable doctrine.
- You must notify us promptly of how, when and where an accident or incident, resulting in personal injury or illness to you, occurred and all information regarding the parties involved, and you must notify us promptly if you retain an attorney related to such an accident or incident. You and your legal representative must cooperate with us, do whatever is necessary to enable us to exercise our rights, and do nothing to prejudice our rights.
- If you fail to repay us, we shall be entitled to deduct any of the unsatisfied portion of the

amount of benefits we have paid or the amount of your recovery whichever is less, from any future benefit under the plan.

Presidential or Gubernatorial emergencies

In the event of a Presidential or Gubernatorial emergency or major disaster declaration or an announcement of a public health emergency by the Secretary of Health and Human Services, your plan will make the following exceptions to assure adequate care during the emergency:

- Approve services to be furnished at specified non-contracted facilities that are considered Medicare-certified facilities; and
- Temporarily reduce cost sharing for plan-approved out-of-network services to the in-network cost-sharing amounts.

Typically, the source that declared the disaster will clarify when the disaster or emergency is over. If, however, the disaster or emergency time frame has not been closed within 30 days from the initial declaration, and, if CMS has not indicated an end date to the disaster or emergency, your plan will resume normal operations 30 days from the initial declaration.

When a disaster or emergency is declared, it is specific to a geographic location (i.e., county). Your plan will apply the above exceptions only if you reside in the geographic location indicated.

Chapter 12:

Definitions of important words

Chapter 12. Definitions of important words

Allowable amount – This is the amount a doctor or supplier that accepts assignment can be paid. It may be less than the actual amount a doctor or supplier charges. It is the maximum amount that Medicare pays for a service or item, less any beneficiary cost sharing.

Ambulatory Surgical Center – An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center does not exceed 24 hours.

Annual Enrollment Period – The time period of October 15 until December 7 of each year when members can change their health or drug plans or switch to Original Medicare.

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services, prescription drugs, or payment for services or drugs you already received. You may also make an appeal if you disagree with our decision to stop services that you are receiving.

Balance billing – When a provider (such as a doctor or hospital) bills a patient more than the plan's allowed cost-sharing amount. As a member of our plan, you only have to pay our plan's cost-sharing amounts when you get services covered by our plan. We do not allow providers to "balance bill" or otherwise charge you more than the amount of cost sharing your plan says you must pay.

Benefit period – The way that Original Medicare measures your use of hospital and skilled nursing facility (SNF) services. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you have not received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.

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

Catastrophic coverage stage – The stage in the Part D drug benefit where you pay a low copayment or coinsurance for your drugs after you or other qualified parties on your behalf have spent $7,400 on covered drugs during the covered year.

Centers for Medicare & Medicaid Services (CMS) – The Federal agency that administers Medicare.

Chronic Care Special Needs Plan – C-SNPs are SNPs that restrict enrollment to special needs individuals with specific severe or disabling chronic conditions, defined in 42 CFR 422.2. A C-SNP must have specific attributes that go beyond the provision of basic Medicare Parts A and B services and care coordination that is required of all Medicare Advantage Coordinated Care Plans, in order to receive the special designation and marketing and enrollment accommodations provided to C-SNPs.

Coinsurance – An amount you may be required to pay, expressed as a percentage (for example 20%) as your share of the cost for services or prescription drugs.

Complaint – The formal name for "making a complaint" is "filing a grievance." The complaint process is used *only* for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service you receive. It also includes complaints if your plan does not follow the time periods in the appeal process.

Comprehensive Outpatient Rehabilitation Facility (CORF) – A facility that mainly provides rehabilitation services after an illness or injury, including physical therapy, social or psychological services, respiratory therapy, occupational therapy and speech-language pathology services, and home environment evaluation services.

Copayment (or "copay") – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or a prescription drug. A copayment is a set amount (for example $10), rather than a percentage.

Cost sharing – Cost sharing refers to amounts that a member has to pay when services or drugs are received. Cost sharing includes any combination of the following three types of payments: 1) any deductible amount a plan may impose before services or drugs are covered; 2) any fixed "copayment" amount that a plan requires when a specific service or drug is received; or 3) any "coinsurance" amount, a percentage of the total amount paid for a service or drug, that a plan requires when a specific service or drug is received.

Cost-sharing tier – Every drug on the *List of Covered Drugs* is in one of six cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug.

Coverage determination – A decision about whether a drug prescribed for you is covered by the plan and the amount, if any, you are required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn't covered under your plan, that isn't a coverage determination. You need to call or write to your plan to ask for a formal decision about the coverage. Coverage determinations are called "coverage decisions" in this document.

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

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

Creditable prescription drug coverage – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty, if they decide to enroll in Medicare prescription drug coverage later.

Custodial care – Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you do not need skilled medical care or skilled nursing care. Custodial care provided by people who do not have professional skills or training, includes help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn't pay for custodial care.

Customer Service – A department, within our plan, responsible for answering your questions about your membership, benefits, grievances and appeals.

Daily cost-sharing rate – A "daily cost-sharing rate" may apply when your doctor prescribes less than a full month's supply of certain drugs for you, and you are required to pay a copayment. A daily cost-sharing rate is the copayment divided by the number of days in a month's supply. Here is an example: If your copayment for a one-month supply of a drug is $30, and a one-month's supply in your plan is 30 days, then your "daily cost-sharing rate" is $1 per day.

Disenroll or **disenrollment** – The process of ending your membership in our plan.

Dispensing fee – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription, such as the pharmacist's time to prepare and package the prescription.

Dual Eligible Special Needs Plans (D-SNP) – D-SNPs enroll individuals who are entitled to both Medicare (title XVII of the Social Security Act) and medical assistance from a state plan under Medicaid (title XIX). States cover some Medicare

costs, depending on the state and the individual's eligibility.

Durable medical equipment (DME) – Certain medical equipment that is ordered by your doctor for medical reasons. Examples include: walkers, wheelchairs, crutches, powered mattress systems, diabetic supplies, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, or hospital beds ordered by a provider for use in the home.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb or loss of function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain or a medical condition that is quickly getting worse.

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

***Evidence of Coverage (EOC)* and disclosure information** – This document, along with your enrollment form and any other attachments, riders or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

Exception – A type of coverage decision that, if approved, allows you to get a drug that is not on our formulary (a formulary exception), or get a nonpreferred drug at a lower cost-sharing level (a tiering exception). You may also request an exception if our plan requires you to try another drug before receiving the drug you are requesting, or if our plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

"Extra Help" – A Medicare or a State program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles and coinsurance.

Generic drug – A prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand-name drug. Generally, a "generic" drug works the same as a brand-name drug and usually costs less.

Grievance – A type of complaint you make about our plan, providers, or pharmacies, including a complaint concerning the quality of your care. This does not involve coverage or payment disputes.

Home health aide – A person who provides services that do not need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises).

Hospice – A benefit that provides special treatment for a member who has been medically certified as terminally ill, meaning having a life expectancy of six months or less. We, your plan, must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums, you are still a member of our plan. You can still obtain all medically necessary services as well as the supplemental benefits we offer.

Hospital inpatient stay – A hospital stay when you have been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an "outpatient."

Income-Related Monthly Adjustment Amount (IRMAA) – If your modified adjusted gross income as reported on your IRS tax return from two years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium. Less than 5% of people with Medicare are affected, so most people will not pay a higher premium.

Initial coverage limit – The maximum limit of coverage under the initial coverage stage.

Initial coverage stage – This is the stage before your total drug costs including amounts you have

paid and what your plan has paid on your behalf for the year have reached $4,660.

Initial Enrollment Period – When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you're eligible for Medicare when you turn 65, your Initial Enrollment Period is the seven-month period that begins three months before the month you turn 65, includes the month you turn 65 and ends three months after the month you turn 65.

Institutional Special Needs Plan (SNP) – A plan that enrolls eligible individuals who continuously reside or are expected to continuously reside for 90 days or longer in a long-term care (LTC) facility. These facilities may include a skilled nursing facility (SNF), nursing facility (NF), (SNF/NF), an Intermediate Care Facility for Individuals with Intellectual Disabilities (ICF/IID), an inpatient psychiatric facility, and/or facilities approved by CMS that furnishes similar long-term, healthcare services that are covered under Medicare Part A, Medicare Part B, or Medicaid; and whose residents have similar needs and healthcare status to the other named facility types. An institutional Special Needs Plan must have a contractual arrangement with (or own and operate) the specific LTC facility(ies).

Institutional Equivalent Special Needs Plan (SNP) – An plan that enrolls eligible individuals living in the community but requiring an institutional level of care based on the State assessment. The assessment must be performed using the same respective State level of care assessment tool and administered by an entity other than the organization offering the plan. This type of Special Needs Plan may restrict enrollment to individuals that reside in a contracted assisted living facility (ALF) if necessary to ensure uniform delivery of specialized care.

List of Covered Drugs (*Formulary* or *"Drug List"*) – A list of prescription drugs covered by the plan.

Low-Income Subsidy (LIS) – See "Extra Help."

Maximum Out-of-Pocket Amount – The most that you pay out of pocket during the calendar year for in-network covered Part A and Part B services. Amounts you pay for your late-enrollment penalty, Medicare Part A and Part B premiums and prescription drugs do not count toward the maximum out-of-pocket amount.

Medicaid (or medical assistance) – A joint Federal and State program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Medically accepted indication – A use of a drug that is either approved by the Food and Drug Administration or supported by certain reference books.

Medically necessary – Services, supplies or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

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

Medicare Advantage Open Enrollment Period – The time period from January 1 until March 31 when members in a Medicare Advantage plan can cancel their plan enrollment and switch to another Medicare Advantage plan, or obtain coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time. The Medicare Advantage Open Enrollment Period is also available for a 3-month period after an individual is first eligible for Medicare.

Medicare Advantage (MA) plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage plan can be an i) HMO, ii) PPO, a iii) Private Fee-for-Service (PFFS) plan or a iv) Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO

plan can also be a Special Needs Plan (SNP). In most cases, Medicare Advantage plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage plans with prescription drug coverage**.

Medicare coverage gap discount program – A program that provides discounts on most covered Part D brand-name drugs to Part D members who have reached the coverage gap stage and who are not already receiving "Extra Help." Discounts are based on agreements between the Federal government and certain drug manufacturers.

Medicare-covered services – Services covered by Medicare Part A and Part B. All Medicare health plans, must cover all of the services that are covered by Medicare Part A and B. The term Medicare-Covered Services does not include the extra benefits, such as vision, dental or hearing, that a Medicare Advantage plan may offer.

Medicare health plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage plans, Medicare Cost plans, Special Needs plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

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

"Medigap" (Medicare supplement insurance) policy – Medicare supplement insurance sold by private insurance companies to fill "gaps" in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage plan is not a Medigap policy.)

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

Network pharmacy – A pharmacy that contracts with our plan where members of our plan can get their prescription drug benefits. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Network provider – "Provider" is the general term for doctors, other health care professionals, hospitals and other health care facilities that are licensed or certified by Medicare and by the state to provide health care services. **"Network providers"** have an agreement with our plan to accept our payment as payment in full, and in some cases to coordinate, as well as provide, covered services to members of our plan. Network providers are also called "plan providers."

Optional supplemental benefits – Non-Medicare-covered benefits that can be purchased for an additional premium and are not included in your package of benefits. You must voluntarily elect Optional Supplemental Benefits in order to get them.

Organization determination – A decision our plan makes about whether items or services are covered or how much you have to pay for covered items or services. Organization determinations are called "coverage decisions" in this document.

Original Medicare ("traditional Medicare" or "fee-for-service" Medicare) – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals and other health care providers payment amounts established by Congress. You can see any doctor, hospital or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (hospital insurance) and Part B (medical insurance) and is available everywhere in the United States.

Out-of-network pharmacy – A pharmacy that does not have a contract with our plan to coordinate or provide covered drugs to members of our plan. Most drugs you get from

out-of-network pharmacies are not covered by our plan unless certain conditions apply.

Out-of-network provider or out-of-network facility – A provider or facility that does not have a contract with our plan to coordinate or provide covered services to members of our plan. Out-of-network providers are providers that are not employed, owned or operated by our plan.

Out-of-pocket costs – See the definition for "cost sharing" above. A member's cost-sharing requirement to pay for a portion of services or drugs received is also referred to as the member's "out-of-pocket" cost requirement.

Part C – See "Medicare Advantage (MA) plan."

Part D – The voluntary Medicare prescription drug benefit program.

Part D drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. Certain categories of drugs have been excluded as covered Part D drugs by Congress. Certain categories of Part D drugs must be covered by every plan.

Part D late-enrollment penalty – An amount added to your monthly premium for Medicare drug coverage if you go without creditable coverage (coverage that is expected to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more after you are first eligible to join a Part D plan.

Preferred cost sharing – Preferred cost sharing means lower cost sharing for certain covered Part D drugs at certain network pharmacies.

Preferred Provider Organization (PPO) plan – A Preferred Provider Organization plan is a Medicare Advantage plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits whether they are received from network or out-of-network providers. Member cost sharing will generally be higher when plan benefits are received from out-of-network providers. PPO plans have an annual limit on your out-of-pocket costs for services received from network (preferred) providers and a higher limit on your total combined out-of-pocket costs for services from both in-network (preferred) and out-of-network (nonpreferred) providers.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health and/or prescription drug coverage.

Primary Care Provider (PCP) – The doctor or other provider you see first for most health problems. In many Medicare health plans, you must see your primary care provider before you see any other health care provider.

Prior authorization – Approval in advance to get services or certain drugs. Covered services that need prior authorization are marked in the Medical Benefits Chart in Chapter 4. Covered drugs that need prior authorization are marked in the formulary.

Prosthetics and orthotics – Medical devices including, but are not limited to: arm, back and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

Quality Improvement Organization (QIO) – A group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients.

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

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

Service area – A geographic area where you must live to join a particular health plan. For plans that limit which doctors and hospitals you may use, it's also generally the area where you can get routine (nonemergency) services. The plan must disenroll you if you permanently move out of the plan's service area.

Skilled nursing facility (SNF) care – Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of care include physical

therapy or intravenous injections that can only be given by a registered nurse or doctor.

Special Enrollment Period – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you are getting "Extra Help" with your prescription drug costs, if you move into a nursing home, or, if we violate our contract with you.

Special needs plan – A special type of Medicare Advantage plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who reside in a nursing home, or who have certain chronic medical conditions.

Standard cost sharing – Standard cost sharing is cost sharing other than preferred cost sharing offered at a network pharmacy.

Step therapy – A utilization tool that requires you to first try another drug to treat your medical condition before we will cover the drug your physician may have initially prescribed.

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

Urgently needed services – Covered services that are not emergency services, provided when the network providers are temporarily unavailable or inaccessible or when the enrollee is out of the service area. For example, you need immediate care during the weekend. Services must be immediately needed and medically necessary.

Multi-Language Insert

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 1-800-499-2793. 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 1-800-499-2793. 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 1-800-499-2793。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 1-800-499-2793。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 1-800-499-2793. 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 notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-499-2793. 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 1-800-499-2793 sẽ có nhân viên nói 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 1-800-499-2793. 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 1-800-499-2793번으로 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 1-800-499-2793. 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 فوري ليس عليك سوى الاتصال بنا على 1-800-499-2793. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.**

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 1-800-499-2793 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 numero 1-800-499-2793. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Português: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-499-2793. 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 nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-499-2793. 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 numer 1-800-499-2793. 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、1-800-499-2793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。

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Anthem MediBlue Value Plus (HMO) Customer Service – contact information

Call: 1-800-499-2793. Calls to this number are free. From October 1 through March 31, Customer Service representatives will be available to answer your call directly from 8 a.m. to 8 p.m., seven days a week, except Thanksgiving and Christmas. From April 1 through September 30, Customer Service representatives will be available to answer your call from 8 a.m. to 8 p.m., Monday through Friday, except holidays. Our automated system is available any time for self-service options. You can also leave a message after hours and on weekends and holidays. Please leave your phone number and the other information requested by our automated system. A representative will return your call by the end of the next business day.

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. Hours are from 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

Fax: 1-888-426-5087

Write: Anthem Blue Cross Customer Service
12900 Park Plaza Drive, Suite 150, Mailstop 6150
Cerritos, CA 90703-9329

Website: https://shop.anthem.com/medicare/ca

State Health Insurance Program

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

In California:
California Health Insurance Counseling & Advocacy Program (HICAP) — contact information

Call: 1-800-434-0222

TTY: 1-800-735-2929

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Write: California Health Insurance Counseling & Advocacy Program (HICAP)
1300 National Drive
Suite 200
Sacramento, CA 95834-1992

Website: https://www.aging.ca.gov/hicap/