

# Summary of Benefits



## Thank you for your interest in our Medicare Advantage plans

Anthem Blue Cross and Blue Shield offers benefits to help you stay healthy while protecting you from unexpected costs. This plan includes your hospital, medical, and drug benefits in one plan.

### Medicare Advantage and Part D

**Plan year:** January 1 – December 31, 2025

**Nevada**

Clark county

**Anthem I Carelon Medicare Advantage (HMO-POS)\***

**\* This plan uses a focused network of doctors and hospitals.**

# Anthem I Carelon Medicare Advantage (HMO-POS)

## Anthem I Carelon Medicare Advantage (HMO-POS)

Our service area includes this county in NV: Clark.

### Do you have questions?

You can learn more on our website, <https://shop.anthem.com/medicare>. Or call us toll-free **1-844-309-6995** (TTY: **711**). Hours of operation: 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 *Summary of Benefits* does not include every service, limit, or exclusion, but the *Evidence of Coverage* does. Just give us a call to request a copy.

Anthem I Carelon Medicare Advantage (HMO-POS) is a Medicare Advantage plan. It includes hospital, medical, and prescription drug benefits. To join this plan, the following must apply to you:

- You're entitled to Medicare Part A.
- You're enrolled in Medicare Part B.
- You live in our service area.

You can use doctors and facilities outside this plan's network for certain services. You can use either network or out-of-network providers for non-Medicare dental services covered by the plan. If you go outside the network, your out-of-pocket cost may be higher.

# Anthem | Carelon Medicare Advantage (HMO-POS)

## Medicare coverage that goes beyond Original Medicare

- Medicare Advantage plans cover everything Original Medicare covers — Part A (hospital services) and Part B (medical services) — plus more.
- Medicare Advantage Prescription Drug Plans cover Medicare Part D drugs and Part B drugs.

This is a Health Maintenance Organization Point of Service (HMO-POS) plan.

That means:

- You will choose a primary care physician (PCP) in the plan's network of doctors for covered services. Your PCP provides most of your medical care, including routine care and hospitalizations. They can help you save time and money by directing you to specialists when needed.
- Before you visit a specialist, we recommend you talk to your PCP first. They know your health history and can help you find the right care. You can use doctors who aren't in the plan for a limited number of services, but your costs may be higher.

## Is your PCP in our plan's network of doctors?

If you need to change your primary care physician (PCP), give us a call and we'll help. Doctors can join or leave the network at any time, so check if they're in-network with our Find a Doctor tool online. Just follow the steps listed.

## How to find a doctor/PCP in our plan:

- Go to <https://shop.anthem.com/medicare>
  1. Select **Useful Tools** and choose **Find a Doctor**.
  2. Enter your ZIP code, county and the date you want your coverage to begin.
  3. Fill in the details (city, doctor's name, distance, etc.).
  4. Be sure to check that the doctor is listed as "In-Network" for this plan.
- Or you can ask us for the *Provider Directory*. The phone number is on page 2.



## Find a pharmacy

Our plans include the majority of pharmacies in America, so you're likely to find one near you. If your pharmacy is not in this plan, you could end up paying more for your drugs.

To confirm your pharmacy is in the plan (or find a new one) see the *Pharmacy Directory* on our website at <https://shop.anthem.com/medicare>. Under **Useful Tools**, choose **Find a Pharmacy** to enter your location and search details. Preferred pharmacies are noted to the right of the pharmacy name. Or you can give us a call and we'll send you the directory.

Our plan offers preferred and standard pharmacies. You may go to either type of pharmacy to fill your covered prescription drugs.

## How to check if your prescriptions (or an acceptable alternative) are covered and what they'll cost:



- Visit <https://shop.anthem.com/medicare>
  1. Select **Useful Tools** and choose **Find Your Covered Drugs**.
  2. Enter your ZIP code, county and beginning coverage date.
  3. Enter your drug name, dosage, quantity and refill frequency, and select **Add Drug** or **Next**.
  4. Select your pharmacy, and then select **View All Plans**.
  5. Choose **Plan Details** and then **Drug Cost** to view the drug's tier, specific cost, and coverage details.
- You can also call us at the number on page 2 for a copy of the *Formulary*.

### Don't miss out on some Extra Help

Medicare offers Extra Help, a program with prescription drug assistance for people who qualify. Extra Help can cover prescription drug plan deductibles, premiums, copays, and coinsurance. Plus, there are no late-enrollment penalties.

To find out if you qualify for Extra Help, call:

- Our helpful representatives at **1-844-309-6995**.
- **1-800-MEDICARE (1-800-633-4227)** (TTY: **1-877-486-2048**), 24 hours a day/7 days a week.
- The Social Security Administration at **1-800-772-1213** (TTY: **1-800-325-0778**) Monday to Friday, 8 a.m. to 7 p.m.
- Your state Medicaid office.

For more information about Medicare, you can read the *Medicare & You* handbook. If you don't have a copy of this booklet, you can access it online at the Medicare website ([www.medicare.gov/medicare-and-you](http://www.medicare.gov/medicare-and-you)) or request a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## Optional supplemental dental and/or vision benefits

You can add an Optional Supplemental Benefits (OSB) package to the plan for an additional monthly premium. Optional Supplemental Benefits may not be available with every Medicare Advantage plan. See the *Optional Supplemental Dental and Vision Plans* section of the medical benefits chart for more details.



# Summary of 2025 medical benefits

## Anthem I Carelon Medicare Advantage (HMO-POS)

### How much is my premium (monthly payment)?

**\$0.00** per month

You must continue to pay your Medicare Part B premium.

### How much is my deductible?

This plan does not have a medical deductible.

This plan does not have a Part D deductible.

### Is there a limit on how much I will pay for my covered medical services? (does not include Part D drugs)

**\$1,500.00** per year from doctors and facilities in our plan

Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.

Services you receive from doctors or facilities in our plan go toward your yearly limit. If you reach the limit on out-of-pocket costs, you will not have to pay any out-of-pocket costs for covered Part A and Part B services for the rest of the year.

### Inpatient Hospital<sup>1</sup>

Facilities in our plan: Days 1-5: **\$50.00** per day, per admission / Days 6-90: **\$0.00** per day, per admission

Our plan covers an unlimited number of days for an inpatient hospital stay.

Per-day cost sharing applies to each new inpatient admission (Note: transfers to an inpatient rehabilitation hospital is considered a new admission and cost sharing per day applies).



## Anthem I Carelon Medicare Advantage (HMO-POS)

### Outpatient Hospital<sup>1</sup>

Doctors and facilities in our plan: **\$0.00** copay

What you will pay may depend on the service and where you are treated.

### Ambulatory Surgical Center<sup>1</sup>

Doctors and facilities in our plan: **\$0.00** copay

### Doctor's Office Visits

#### **Primary care physician (PCP) visit:**

PCPs in our plan: **\$0.00** copay

#### **Specialist visit:<sup>2</sup>**

Doctors in our plan: **\$0.00** copay - **\$10.00** copay

Your copay for services received through select locations is **\$0.00**.

### Preventive Care Screenings and Annual Physical Exams

#### **Preventive care screenings:**

Doctors in our plan: **\$0.00** copay

#### **Annual physical exam:**

Doctors in our plan: **\$0.00** copay

## Anthem | Carelon Medicare Advantage (HMO-POS)

### Preventive Care Screenings and Annual Physical Exams

#### Covered preventive care screenings:

- Abdominal aortic aneurysm screening
- Alcohol misuse screenings and counseling
- Annual “wellness” visit
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screening
- Cervical and vaginal cancer screening
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
- Depression screening
- Diabetes prevention program
- Diabetes screenings and monitoring
- HIV screening
- Lung cancer screenings
- Medical nutrition therapy services
- Obesity screenings and counseling
- Prostate cancer screenings (PSA)
- Sexually transmitted infections screenings and counseling
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- Vaccines, including flu, hepatitis B, pneumococcal, and COVID-19 shots
- Vision care
- “Welcome to Medicare” preventive visit (one-time)

Any extra preventive services approved by Medicare during the contract year will be covered. When you use doctors in our plan, **100%** of the cost of preventive care screenings and annual physical exams is covered.

## Anthem I Carelon Medicare Advantage (HMO-POS)

### Emergency Care

**\$120.00** copay

If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care.

### Emergency and Urgent Care Worldwide Coverage

This plan covers urgent care and emergency services when traveling outside of the United States for less than six months. This benefit is limited to **\$100,000** per year.

Your emergency room cost share will be waived if you receive care from the plan's nurse helpline within 24 hours prior to an emergency room visit.

### Urgently Needed Services

**\$20.00** copay

## Anthem | Carelon Medicare Advantage (HMO-POS)

### Diagnostic Services, Labs, and Imaging<sup>1</sup>

<p><b>Diagnostic Radiology Services</b></p> <p>CT scans, MRI, MRA, PET at the Doctors' offices in our plan: \$150.00 copay</p> <p>CT scans, MRI, MRA, PET at Outpatient facilities in our plan: \$150.00 copay</p> <p>Ultrasounds at the Doctors' offices in our plan: \$0.00 copay</p> <p>Ultrasounds at Outpatient facilities in our plan: \$0.00 copay</p>	
<p><b>Diagnostic Tests and Procedures</b></p> <p>Doctors' offices in our plan: \$0.00 copay</p> <p>Outpatient facilities in our plan: \$0.00 copay</p>	
<p><b>Lab Services</b></p> <p>Doctors' offices in our plan: \$0.00 copay</p> <p>Outpatient facilities in our plan: \$0.00 copay</p>	
<p><b>Outpatient X-rays</b></p> <p>Doctors' offices in our plan: \$0.00 copay</p> <p>Outpatient hospitals or facilities in our plan: \$0.00 copay</p> <p>Freestanding facility or at-home portable x-ray services in our plan: \$0.00 copay</p>	

## Anthem I Carelon Medicare Advantage (HMO-POS)

### Diagnostic Services, Labs, and Imaging<sup>1</sup>

**Therapeutic Radiology Services** (such as radiation treatment for cancer)

Doctors and facilities in our plan:

20% coinsurance

### Hearing Services

**Medicare-covered hearing services** (Exam to diagnose and treat hearing and balance issues):<sup>1</sup>

Doctors in our plan: **\$0.00** copay

**Routine hearing services:**<sup>1</sup>

This plan covers 1 routine hearing exam every year. **\$300** maximum plan benefit for over-the-counter hearing aids OR 1 routine hearing aid fitting evaluation and a **\$3,000** maximum plan benefit for prescribed hearing aids every year.

Doctors in our plan: **\$0.00** copay for routine hearing exam(s). **\$0.00** copay for hearing aids up to the maximum plan benefit amount.

### Dental Services

**Medicare-covered dental services** (this does not include services for care, treatment, filling, removal or replacement of teeth):<sup>1</sup>

Doctors and dentists in our plan: **\$0.00** copay

## Anthem | Carelon Medicare Advantage (HMO-POS)

### Dental Services

#### Preventive and Comprehensive<sup>1</sup> Dental Combined Allowance

This plan covers up to a **\$1,800** allowance for covered preventive and comprehensive dental services every year.

We cover more dental care than what Original Medicare covers. You can use our coverage for these services and more: exams, cleanings, fluoride treatments, X-rays, fillings and repairs, root canals (endodontics), dental crowns (caps), bridges, implants, and dentures. Please note that dental crown and implant services require prior authorization. Please refer to the *Evidence of Coverage* for a full list of the dental benefits, limitations, and exclusions.

Any amount not used at the end of the calendar year will expire.

#### Preventive dental services:

Dentists in our plan: **\$0.00** copay

Dentists not in our plan: **20%** coinsurance

#### Comprehensive dental services:

Doctors and dentists in our plan: **\$0.00** copay

Doctors and dentists not in our plan: **50%** coinsurance

To find a dental provider in our plan, follow the same steps as the "How to find a doctor/PCP in our plan" box at the beginning of this booklet. Then select **Dental Provider** under **Provider Type**.

### Vision Services

#### Medicare-covered vision services:

#### Exam to diagnose and treat diseases and conditions of the eye

Doctors in our plan: **\$0.00** copay

## Anthem I Carelon Medicare Advantage (HMO-POS)

### Vision Services

#### **Eyeglasses or contact lenses after cataract surgery**

Doctors in our plan: **\$0.00** copay

#### **Routine vision services:**

##### **Routine vision exam**

This plan covers 1 routine eye exam(s) every year.

Doctors in our plan: **\$0.00** copay

##### **Routine eyewear** (lenses and frames)

This plan covers up to **\$200** for eyeglasses or contact lenses every year.

Doctors in our plan: **\$0.00** copay

To find a vision provider in our plan, follow the same steps as the "How to find a doctor/PCP in our plan" box at the beginning of this booklet. Then select **Vision Provider** under **Provider Type**.

### Mental Health Care

#### **Inpatient visit:**<sup>1</sup>

Doctors and facilities in our plan: Days 1-5: **\$50.00** per day, per admission /  
Days 6-90: **\$0.00** per day, per admission

Our plan covers unlimited inpatient days.

Per day cost sharing applies to each new inpatient admission. (Note: transfers to an inpatient rehabilitation hospital is considered a new admission and cost sharing per day applies).

## Anthem | Carelon Medicare Advantage (HMO-POS)

### Mental Health Care

#### Outpatient individual and group therapy services:<sup>1</sup>

Outpatient mental health services using doctors and facilities in our plan:  
**\$30.00** copay

Outpatient group or individual therapy visit at a network psychiatrist's office:  
**\$30.00** copay

Your copay for services received through select locations is **\$0.00** copay.

### Skilled Nursing Facility (SNF)<sup>1</sup>

Doctors and facilities in our plan: Days 1 - 20: **\$0.00** per day / Days 21 - 100:  
**\$100.00** per day

Our plan covers up to 100 days in a Skilled Nursing Facility (SNF).

Your copays for SNF benefits are based on benefit periods. A benefit period starts on the first day you go into a hospital or SNF and ends when you haven't had any inpatient hospital care or skilled nursing care for 60 days in a row. If you go into a SNF after one benefit period has ended, a new benefit period starts. There's no limit to the number of benefit periods you can have.

### Physical Therapy<sup>1</sup>

Provided through select locations: **\$0.00** copay  
Other doctors and facilities in our plan: **\$0.00** copay

### Ambulance<sup>1</sup>

#### Ground/Water Ambulance:

Emergency transportation services in our plan: **\$195.00** copay per trip



## Anthem I Carelon Medicare Advantage (HMO-POS)

### Ambulance<sup>1</sup>

#### **Air Ambulance:**

Emergency transportation services in our plan: **\$195.00** copay per trip

For ground or water ambulance, your cost share will be waived if you are transferred between like facilities, from an inpatient hospital to a skilled nursing facility, or from a facility to home. For air ambulance, your cost share will be waived if you are transferred between like facilities or from an inpatient hospital to a skilled nursing facility.

### Transportation

#### **Plan approved locations**

You pay a **\$0.00** copay. This plan offers coverage for 12, one-way, routine transportation services every year. Trips are limited to 60 miles.

#### **Select locations**

You pay a **\$0.00** copay for Unlimited one-way trips to scheduled medical appointments and services provided through select locations.

Routine transportation coverage is limited to plan-approved locations (within the local service area) provided by contracted transportation vendors in our plan. If you need a ride, call us at least 48 hours ahead of time (excluding weekends).

This plan allows you to select additional transportation benefits as part of the Essential Extras benefit. See that benefit description for more information.

### Medicare Part B Drugs

#### **Insulin furnished through an insulin pump:**

Drugs obtained from doctors and facilities in our plan: **\$35.00** copay

#### **Other Part B Drugs:<sup>1</sup>**

Drugs obtained from doctors and facilities in our plan: **\$0.00** copay - **20%** coinsurance

## Anthem I Carelon Medicare Advantage (HMO-POS)

### Medicare Part B Drugs

#### **Chemotherapy drugs:**<sup>1</sup>

Drugs obtained from doctors and facilities in our plan: **0%** coinsurance - **20%** coinsurance

You may see lower than the maximum coinsurance on certain chemotherapy and Part B drugs with prices that have increased faster than the rate of inflation.

The minimum for Other Medicare Part B drugs applies to select covered drugs administered by durable medical equipment which includes Other Part B drugs provided at select locations for acute management of chronic disease.

# Additional benefits

## Essential Extras

### Anthem | Carelon Medicare Advantage (HMO-POS):

We want you to have not just the best possible health, but comfort in your daily life. Choose **any one** of the following innovative benefits as part of a comprehensive plan that we will help you create.



#### Assistive Devices

This benefit provides a **\$500** annual spending allowance on your Benefits Mastercard® Prepaid Card for assistive and safety devices such as handrails, shower stools, hand-held shower heads, reaching devices, ADA toilet seats, and temporary wheelchair threshold ramps.



#### Dental, Vision, and Hearing

This benefit provides a **\$500** annual spending allowance on your Benefits Mastercard® Prepaid Card for your dental, vision, and/or hearing needs. You get to choose how to use your annual spending allowance - toward out-of-pocket costs or additional services.



#### Utilities<sup>6</sup>

This benefit provides a **\$150** quarterly spending allowance on your Benefits Mastercard® Prepaid Card toward the payment of utilities including gas for your home, electric, water, cable, internet, or cell phone services.

Unused amounts expire at the end of the quarter.



#### Transportation

Get up to 60 one-way trips to plan approved locations every year.

# Anthem | Carelon Medicare Advantage (HMO-POS)

## Acupuncture

### Medicare-covered acupuncture services:<sup>1</sup>

Providers in our plan: **\$20.00** copay

Available for people with chronic low back pain under certain circumstances. Please see the *Evidence of Coverage* for more information.

## Chiropractic Care<sup>1</sup>

### Medicare-covered chiropractic services:

Providers in our plan: **\$0.00** copay

Medicare coverage includes manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position).

### Routine chiropractic services:

Providers in our plan: **\$0.00** copay for 12 visits each year

## Foot Care (podiatry services)<sup>1</sup>

### Medicare-covered podiatry:

Doctors in our plan: **\$0.00** copay

Foot exams and treatment are covered if you have diabetes-related nerve damage and/or meet certain conditions.

## Anthem | Carelon Medicare Advantage (HMO-POS)

### Foot Care (podiatry services)<sup>1</sup>

#### **Routine foot care:**

Doctors in our plan: **\$0.00** copay

This plan covers: 4 routine foot care visit(s) each year.

### Healthy Meals - Chronic Condition<sup>6</sup>

**\$0.00** copay for up to 2 meals a day for 90 days to support your chronic condition nutritional needs.

You must use network providers.

### Healthy Meals - Post Discharge

**\$0.00** copay for up to 2 meals a day for 7 days following your discharge from the hospital or skilled nursing facility (SNF).

You must use network providers.

### Home Health Care<sup>1</sup>

Doctors and facilities in our plan: **\$0.00** copay

## Anthem | Carelon Medicare Advantage (HMO-POS)

### LiveHealth® Online

Lets you talk to a board-certified doctor or licensed psychiatrist, psychologist, or therapist by live, two-way video on a computer, smartphone, or tablet.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

### Medical Equipment/Supplies

#### **Durable Medical Equipment** (wheelchairs, oxygen, etc.):<sup>1</sup>

Suppliers in our plan: Your cost is **\$0.00** copay when the value of the DME is **\$499.99** or less. Your cost is **20%** coinsurance when the value of the DME is **\$500.00** or more.

#### **Medical supplies and prosthetic devices** (braces, artificial limbs, etc.):<sup>1</sup>

Suppliers in our plan: Your cost is **\$0.00** copay when the value of the Prosthetics and Supplies is **\$499.99** or less. Your cost is **20%** coinsurance when the value of the Prosthetics and Supplies is **\$500.00** or more.

#### **Diabetic supplies and services:**<sup>1</sup>

Suppliers in our plan: **\$0.00** copay

Covered diabetic supplies include: glucose monitors, test strips, and lancets. See your *Evidence of Coverage* for all supplies covered.

### Medicare Community Resource Support

We assist you right over the phone by providing you with health-related information and by connecting you to local community-based services and support programs. We'll help you coordinate these services based on your unique needs. Call us at the number listed on your plan ID card and ask for the Medicare Community Resource Support team for more details.

## Anthem I Carelon Medicare Advantage (HMO-POS)

### Outpatient Rehabilitation

**Cardiac (heart) rehab services** (with a limit of two, one-hour sessions per day and a maximum of 36 sessions within a 36-week period):<sup>1</sup>

Doctors and facilities in our plan: **\$0.00** copay

**Pulmonary (lung) rehab services** (with a limit of two, one-hour sessions per day and a maximum of 36 sessions):<sup>1</sup>

Doctors and facilities in our plan: **\$0.00** copay

**Occupational therapy visit:**<sup>1</sup>

Doctors and facilities in our plan: **\$0.00** copay

### Outpatient Substance Abuse<sup>1</sup>

**Individual & Group therapy visit:**

Doctors and facilities in our plan: **\$30.00** copay

### Over-the-Counter Products

This benefit provides a spending allowance of **\$15** every quarter on your Benefits Mastercard® Prepaid Card for over-the-counter (OTC) health and wellness products like vitamins, first aid supplies, pain-relievers, and more.

You have a variety of convenient ways to use the benefit:

- Shop in-store at participating retailers near you.
- Shop online on the approved vendor website.
- Shop on the approved vendor mobile app.
- Call to place an order.
- Order by mail.

## Anthem | Carelon Medicare Advantage (HMO-POS)

### Renal Dialysis

Doctors and facilities in our plan: **20%** coinsurance

### SilverSneakers<sup>®†</sup> Fitness program

When you become our member, you can sign up for SilverSneakers. It's included in our plan. To learn more details, go to **www.silversneakers.com** or call SilverSneakers at 1-855-741-4985 (TTY: 711), Monday to Friday, 8 a.m. to 8 p.m. ET.

†SilverSneakers is a registered trademark of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved. Tivity Health, Inc. is an independent company providing a fitness program on behalf of this plan.

### 24/7 Nurseline

24-hour access to a nurse line, seven days a week, 365 days a year

Services with a 1 may need prior authorization (preapproval) from the plan.

Services with a 2 may need a referral from your doctor or Primary Care Physician (PCP).

Benefits with a 6: The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as Chronic Kidney Diseases, Chronic Lung Disorders, Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. For a full list of chronic conditions or to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please refer to Chapter 4 in the plan's Evidence of Coverage.





## Summary of 2025 prescription drug coverage

### Ways to save

1. Choose generic drugs on tiers 1 and 2 when available.
2. Use mail order.
3. Use a preferred pharmacy. To find a preferred pharmacy in this plan:
  - Visit <https://shop.anthem.com/medicare> (select **Useful Tools** and choose **Find a Pharmacy**). Preferred pharmacies are noted to the right of the pharmacy name.
  - Give us a call and we will send you a copy of the *Pharmacy Directory*.

## Anthem | Carelon Medicare Advantage (HMO-POS)

### Stage 1: Yearly Deductible Stage

This plan does not have a Part D deductible.

### Stage 2: Initial Coverage Stage

After you pay your yearly deductible (if your plan has one), you pay the amount listed in the table on the following pages, until your total yearly drug costs reach **\$2,000**. Total yearly drug costs are the total drug costs paid by both you or on your behalf by certain third parties, including payments for supplemental benefits provided by our Part D plan.

You may get your covered drugs at retail pharmacies and mail-order pharmacies in our plan. Generally, you may get your covered drugs from pharmacies not in our plan only when you are unable to get your prescription drugs from a pharmacy that is in our plan. If you live in a long-term care facility, you pay the same as at a standard retail pharmacy.

The amount you pay is determined by the covered Part D prescription and if you receive Extra Help low-income subsidy coverage. Please refer to your 2025 LIS Rider for the specific amount if you receive Extra Help.

#### **Important message about what you pay for vaccines and Insulin:**

This plan covers most Part D vaccines at no cost to you and you will not pay more than **\$35** for a one-month supply for any covered Insulin.

## Stage 2: Initial Coverage Stage

Cost Sharing	Anthem   Carelon Medicare Advantage (HMO-POS)
<b>Tier 1: Preferred Generic</b>	
Preferred retail one-month supply	<b>\$0.00</b>
Standard retail one-month supply	<b>\$0.00</b>
Mail order three-month supply	<b>\$0.00</b>
<b>Tier 2: Generic</b>	
Preferred retail one-month supply	<b>\$7.50</b>
Standard retail one-month supply	<b>\$12.50</b>
Mail order three-month supply	<b>\$0.00</b>
<b>Tier 3: Preferred Brand</b>	
Preferred retail one-month supply	<b>20%</b>
Standard retail one-month supply	<b>25%</b>
Mail order three-month supply	<b>20%</b>
<b>Tier 4: Non-Preferred Drug</b>	
Preferred retail one-month supply	<b>25%</b>
Standard retail one-month supply	<b>25%</b>
Mail order three-month supply	<b>25%</b>

## Stage 2: Initial Coverage Stage

Cost Sharing	Anthem I Carelon Medicare Advantage (HMO-POS)
<p><b>Tier 5: Specialty Tier</b></p> <p>Preferred retail one-month supply</p> <p>Standard retail one-month supply</p> <p>Mail order three-month supply</p>	<p><b>33%</b></p> <p><b>33%</b></p> <p><b>Not available</b></p>
<p><b>Tier 6: Select Care Drugs</b></p> <p>Preferred retail one-month supply</p> <p>Standard retail one-month supply</p> <p>Mail order three-month supply</p>	<p><b>\$0.00</b></p> <p><b>\$0.00</b></p> <p><b>\$0.00<sup>100</sup></b></p>

<sup>100</sup>The three-month supply for this tier on this plan is 100 days.

## **Anthem | Carelon Medicare Advantage (HMO-POS)**

### **Stage 3: Catastrophic Coverage Stage**

During this stage, you pay nothing for your covered Part D drugs.





## Optional supplemental dental and vision plans

# Package 1: Preventive Dental Package

## Anthem | Carelon Medicare Advantage (HMO-POS)

### How much is the monthly payment?

An extra **\$23.00** per month. You must keep paying your Medicare Part B monthly payment.

### How much is the deductible?

This package does not have a deductible.

### Is there a limit on how much the plan will pay?

#### Doctors in our plan:

- The plan will pay up to **\$500** for the following preventive dental benefits each year (benefit maximum).

Talk to your doctor and confirm all coverage, costs and codes before you receive services.

### Benefits included:

#### Doctors in our plan:

You pay no copay for:

- Two exams
- Two cleanings
- 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
- Two fluoride treatments



## Anthem | Carelon Medicare Advantage (HMO-POS)

### Benefits included:

Since these services are not normally covered under Original Medicare, we offer them as a Supplemental Benefit for an extra monthly payment through this Optional Supplemental Package.

# Package 2: Dental and Vision Package

## Anthem | Carelon Medicare Advantage (HMO-POS)

### How much is the monthly payment?

An extra **\$32.00** per month. You must keep paying your Medicare Part B monthly payment.

### How much is the deductible?

This package does not have a deductible.

### Is there a limit on how much the plan will pay?

#### Doctors in our plan:

- The plan will pay up to **\$1,000** for the following preventive dental benefits each year (benefit maximum).

Talk to your doctor and confirm all coverage, costs, and codes before you receive services.

### Benefits included:

#### Dental:

#### Doctors in our plan:

You pay no copay for:

- Two exams
- Two cleanings

## Anthem | Carelon Medicare Advantage (HMO-POS)

### Benefits included:

- 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
- Two fluoride treatments

You pay **20%** of the covered charges for certain restorative dental services (fillings).

You pay **50%** of the covered charges for certain endodontic, periodontic, and oral surgery dental services which include, but are not limited to, the following:

- Root canal treatment
- Periodontal scaling and root planing
- Simple and surgical extractions

Exclusions & Limits for this benefit package:

- Dentures and crowns are excluded.
- Coverage is only available from network providers.

### Vision:

This package offers a **\$150** reimbursement allowance toward the purchase of eyewear. The benefit applies to corrective (prescription) glasses, lenses, frames, and/or contact lenses.

Talk to your provider and confirm all coverage, costs, and codes prior to services being rendered.

Exclusions & limits for this benefit package:

- Safety eyewear, non-prescription sunglasses, glass lenses, non-prescription lenses or contacts, or lens treatments are not covered.
- Coverage is only available from network providers.

Since these services are not normally covered under Original Medicare, we offer them as a Supplemental Benefit for an extra monthly payment through this Optional Supplemental Package.

# Package 3: Enhanced Dental and Vision Package

## Anthem | Carelon Medicare Advantage (HMO-POS)

### How much is the monthly payment?

An extra **\$61.00** per month. You must keep paying your Medicare Part B monthly payment.

### How much is the deductible?

This package does not have a deductible.

### Is there a limit on how much the plan will pay?

#### Doctors in our plan:

- The plan will pay up to **\$2,000** for the following preventive dental benefits each year (benefit maximum).

Talk to your doctor and confirm all coverage, costs and codes before you receive services.

### Benefits included:

#### Dental:

#### Doctors in our plan:

You pay no copay for:

- Two exams
- Two cleanings
- 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
- Two fluoride treatments

## Anthem | Carelon Medicare Advantage (HMO-POS)

### Benefits included:

You pay **20%** of the covered charges for certain restorative dental services (fillings).

You pay **50%** of the covered charges for certain endodontic, periodontic, prosthodontic and oral surgery dental services which include, but are not limited to, the following:

- Root canal treatment
- Periodontal scaling and root planing
- Simple and surgical extractions
- Crowns (once per tooth every five years)
- Complete denture, immediate denture, or partial denture (one set of dentures every five years)
- Denture adjustment, repair, replacement, rebasing and relining
- Local anesthesia (a drug to numb a part of the body) or regional block anesthesia

### Vision

This package offers a **\$200** reimbursement allowance toward the purchase of eyewear. The benefit applies to corrective (prescription) glasses, lenses, frames, and/or contact lenses.

Talk to your provider and confirm all coverage, costs, and codes prior to services being rendered.

Exclusions & limits for this benefit package:

- Safety eyewear, non-prescription sunglasses, glass lenses, non-prescription lenses or contacts, or lens treatments are not covered.
- Coverage is only available from network providers.

Since these services are not normally covered under Original Medicare, we offer them as a Supplemental Benefit for an extra monthly payment through this Optional Supplemental Package.

# Special Access to Carelon Health

## A caring, personal approach to healthcare is back

Anthem Blue Cross and Blue Shield has partnered with Carelon Health for healthcare focused on your needs. Carelon Health gives you personal support to address your whole health needs and get the most from your doctor visits.

Carelon Health will be a trusted resource for all your healthcare needs. Integrated care teams can treat chronic diseases and provide medication management, wound care, and behavioral health support. They can also coordinate wellness services, including exercise programs in select states.

### Start using Carelon Health programs and services today<sup>1</sup>:

- Visit a local Care Center
- Have a mobile care team come to your home
- Make a telehealth appointment anytime 24/7
- Arrange for in-home care after staying at a hospital or skilled nursing facility

### Compassionate health professionals can help you manage chronic conditions, such as:

- Congestive Heart Failure (CHF)
- Chronic Kidney Disease
- End-Stage Renal Disease (ESRD)
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes Management & Prevention

### We provide care for every aspect of your health:

- Fall prevention
- Foot care
- Wound care
- Behavioral health
- Dermatology services
- Blood clot prevention

### Wellness services empower you to make positive changes and take charge of your health:

- Medication review
- Smoking and tobacco cessation

<sup>1</sup>Check for availability of programs and services where you live.

Your Carelon Health journey begins with Healthy Start, a comprehensive wellness assessment where your dedicated team listens and learns about your physical, emotional, and mental health needs. This step is the start of a trusting and enduring relationship between you and your care team.

**Our highest praise is appreciation from our patients:**

“I would like to truthfully thank your wonderful staff for the great caring professional service you gave me. I have learned in the past that truly good caring professional service is not what we young senior citizens always get. The staff [at Carelon Health] made me feel like they really cared and were concerned about my health.” – Patient William B.

Hay disponibles servicios de traducción; póngase en contacto con el plan o su agente.

If you need emergency or urgent care, call 911 or go to the nearest doctor or facility that can help you. Most times, you must use doctors in our plan to receive covered medical care, except for emergencies and urgently needed care when doctors in our plan are not available or dialysis services when you are out of the service area. If you receive routine care from doctors outside our plan, neither Medicare nor Anthem Blue Cross and Blue Shield will pay for it.

Benefits with a 6: The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as Chronic Kidney Diseases, Chronic Lung Disorders, Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. For a full list of chronic conditions or to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please refer to Chapter 4 in the plan's *Evidence of Coverage*.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

Anthem Blue Cross and Blue Shield is an HMO-POS plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO-POS Colorado, Inc., dba HMO Nevada. Independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



## 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** (TTY: **711**). Someone who speaks English 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** (TTY: **711**). 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** (TTY: **711**)。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 **1-800-499-2793** (TTY: **711**)。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** (TTY: **711**). 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** (TTY: **711**). 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 quý vị cần thông dịch viên xin gọi **1-800-499-2793** (TTY: **711**) sẽ có nhân viên nói tiếng Việt giúp đỡ quý 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** (TTY: **711**). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제 공하고 있습니다. 통역 서비스를 이용하려면 전화 **1-800-499-2793** (TTY: **711**) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **1-800-499-2793** (TTY: **711**). 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** (TTY: **711**). 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** (TTY: **711**) 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** (TTY: **711**). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **1-800-499-2793** (TTY: **711**). 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** (TTY: **711**). 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** (TTY: **711**). 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。通訳をご用命になるには、**1-800-499-2793** (TTY: **711**) 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。

**Armenian:** Մենք ունենք թարգմանչական անվճար ծառայություններ՝ պատասխանելու ցանկացած հարցի, որը կարող էք ունենալ մեր առողջության կամ դեղերի ծրագրի վերաբերյալ: Բանավոր թարգմանիչ ստանալու համար զանգահարեք՝ **1-800-499-2793** (TTY: **711**): Անգլերենի իմացությամբ մեր աշխատակիցներից որևէ կարող է օգնել ձեզ: Սա անվճար ծառայություն է:

**Farsi:** ما خدمات ترجمه شفاهی رایگان را برای پاسخگویی به هرگونه سوالی که ممکن است در مورد بیمه درمانی یا دارویی ما داشته باشید ارائه می دهیم. برای درخواست مترجم شفاهی، کفایت با ما به شماره تماس بگیرید. یک کارمند انگلیسی زبان پاسخگوی شما خواهد بود. این خدمات رایگان است.

**Hmong:** Peb muaj cov kev pab cuam kws txhais lus pub dawb los teb txhua nqe lus nug uas tej zaum koj yuav muaj txog peb txoj phiaj xwm kho mob los sis txoj phiaj xwm yuav tshuaj noj. Txhawm rau thov ib tug kws txhais lus, ces tsuas yog hu rau peb ntawm tus xov tooj **1-800-499-2793 (TTY: 711)**. Yuav muaj ib tug neeg txawj hais Lus Hmoob los pab koj. Nov yog ib qho kev pab cuam pub dawb xwb.

**Khmer:** យើងមានសេវាកម្មអនុកបកប្រែភាសាដោយឥតគិតថ្លៃដើម្បីជួយលើកលែង

នឹងសំណួរដដែលអ្នកអាចនឹងមានអំពីកម្មវិធីសុខភាព ឬឱសថរបស់យើង។ ដើម្បីទទួលបានអនុកបកប្រែ សូមទូរស័ព្ទមកយើងខ្ញុំតាមរយៈលេខ **1-800-499-2793 (TTY: 711)** ។ អ្នកណាម្នាក់ដែលនិយាយភាសាអង់គ្លេសអាចជួយអ្នកបាន។ នេះគឺជាសេវាកម្មឥតគិតថ្លៃ។

**Loatian:** ພວກເຮົາມີນາຍແປພາສາໂດຍບໍ່ເສຍຄ່າ ເພື່ອຕອບຄໍາຖາມທີ່ທ່ານອາດມີກ່ຽວກັບແຜນການສຸຂະພາບ ຫຼືຢາຂອງພວກເຮົາ. ເພື່ອຮັບເອົານາຍແປພາສາ, ພຽງແຕ່ໃຫ້ຫາພວກເຮົາທີ່ **1-800-499-2793 (TTY: 711)**. ບາງຄົນທີ່ເວົ້າພາສາລາວສາມາດຊ່ວຍທ່ານໄດ້. ນີ້ແມ່ນການບໍລິການທີ່ບໍ່ເສຍຄ່າ.

**Punjabi:** ਸਾਡੀ ਸਹਿਤ ਜਾਂ ਦਵਾਈ ਯੋਜਨਾ ਬਾਰੇ ਤੁਹਾਡੇ ਕੋਲ ਹੋ ਸਕਦੇ ਕਸਿ ਵੀ ਸਵਾਲਾਂ ਦਾ ਜਵਾਬ ਦੇਣ ਲਈ ਸਾਡੇ ਕੋਲ ਮੁਫਤ ਦੁਆਰੀਆ ਸੇਵਾਵਾਂ ਹਨ। ਕੋਈ ਦੁਆਰੀਆ ਲੈਣ ਲਈ, ਬੱਸ ਸਾਨੂੰ **1-800-499-2793 (TTY: 711)** 'ਤੇ ਕਾਲ ਕਰੋ। ਕੋਈ ਵੀਅਕਤੀ ਜੋ ਅੰਗਰੇਜ਼ੀ ਬੋਲਦਾ ਹੈ, ਉਹ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ ਹੈ। ਇਹ ਇੱਕ ਮੁਫਤ ਸੇਵਾ ਹੈ।

**Thai:**

เรามีบริการล่ามฟรีเพื่อตอบคำถามที่ คุณสงสัยเกี่ยวกับแผนสุขภาพหรือยาของเรา หากต้องการล่าม เพียงโทรติดต่อหาเราที่ **1-800-499-2793 (TTY: 711)** พนักงานที่พูดภาษาอังกฤษพร้อมให้ความช่วยเหลือคุณ บริการนี้เป็นบริการฟรี

**Ukrainian:** Ми надаємо безкоштовні послуги з усного перекладу, щоб Ви могли поставити будь-які запитання щодо плану надання медичного обслуговування або препаратів і отримати на них відповіді. Якщо Вам потрібні послуги перекладача, просто зателефонуйте на номер **1-800-499-2793 (TTY: 711)**. Вам допоможе хтось, хто говорить англійською. Послуга надається безкоштовно.

**Iu Mien:** Yie nbuo maaih faan waac mienh tengx wang-henh dau waac bun meih muangx dung haaix zanc meih qiemx zuqc naaic gorngv taux yie mbuo nyei beu weih heng-wangc sou-gorn a'fai guangc yong-in jauv-louc gong. Liouh lorx longc faan waac mienh nor douc waac daaih lorx yie mbuo yiem njiec naaiv **1-800-499-2793 (TTY: 711)**. Maaih haih gorngv benx ang gitv waac nyei mienh tengx nzie meih. Naaiv diuc gong-bou jauv-louc se wang-henh tengx hngangv oc.

## IMPORTANT INFORMATION:

2024 Medicare Star Ratings

Official U.S.  
Government  
Medicare  
Information



Anthem Blue Cross and Blue Shield - H4346

**For 2024, Anthem Blue Cross and Blue Shield - H4346 received the following Star Ratings from Medicare:**

**Overall Star Rating:** ★★★★★

**Health Services Rating:** ★★★★★

**Drug Services Rating:** ★★★★★

**Every year, Medicare evaluates plans based on a 5-star rating system.**

### Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

**The number of stars show how well a plan performs.**

★★★★★ EXCELLENT

★★★★☆ ABOVE AVERAGE

★★★☆☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

★☆☆☆☆ POOR

More stars mean a better plan – for example, members may get better care and better, faster customer service.

### Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

### Questions about this plan?

Contact Anthem Blue Cross and Blue Shield 7 days a week from 8 a.m. to 8 p.m., (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30 at 1-844-309-6995 (toll-free) or 711 (TTY). Current members please call 1-800-499-2793 (toll-free) or 711 (TTY).

Anthem Blue Cross and Blue Shield is an HMO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal.

## Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-844-309-6995** TTY: **711**, 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.

### Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit <https://shop.anthem.com/medicare> or call **1-844-309-6995** to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

### Understanding Important Rules

- Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2026.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

