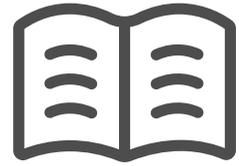


# 2020 EVIDENCE OF COVERAGE



## The details of your plan

### UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP)

Group Name (Plan Sponsor): PACIFIC COAST SHIPYARDS METAL

Group Number: 01533



Toll-free **1-888-556-6648**, TTY **711**

8 a.m. - 8 p.m. local time, Monday - Friday



**[www.UHCRetiree.com](http://www.UHCRetiree.com)**



January 1, 2020 - December 31, 2020

# Evidence of Coverage:

## Your Medicare Prescription Drug Coverage as a Member of our plan

This booklet gives you the details about your Medicare prescription drug coverage from January 1, 2020 - December 31, 2020. It explains how to get coverage for the prescription drugs you need.



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

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This plan, UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP), is insured through UnitedHealthcare Insurance Company or one of its affiliates. (When this **Evidence of Coverage** says “we,” “us,” or “our,” it means UnitedHealthcare. When it says “plan” or “our plan,” it means UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP).)

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan’s contract renewal with Medicare.

This document may be available in an alternate format such as Braille, large print or audio. Please contact our Customer Service number at 1-888-556-6648, TTY: 711, 8 a.m. - 8 p.m. local time, Monday - Friday, for additional information.

Benefits and/or copayments/coinsurance may change on January 1, 2021.

The formulary, pharmacy network, and provider network may change at any time. You will receive notice when necessary.

## 2020 Evidence of Coverage Table of Contents

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# **CHAPTER 1**

Getting started as a member

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# Chapter 1

## Getting started as a member

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## SECTION 1 Introduction

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### Section 1.1 You are enrolled in UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP), which is a Medicare Prescription Drug Plan

You are covered by Original Medicare for your health care coverage, and you have chosen to get your Medicare prescription drug coverage through our plan, UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP).

There are different types of Medicare plans. UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) is a Medicare prescription drug plan (PDP). Like all Medicare plans, this Medicare prescription drug plan is approved by Medicare and run by a private company.

### Section 1.2 What is the Evidence of Coverage booklet about?

This **Evidence of Coverage** booklet tells you how to get your Medicare prescription drug coverage through our plan. This booklet explains your rights and responsibilities, what is covered, and what you pay as a member of the plan.

The words “coverage” and “covered drugs” refer to the prescription drug coverage available to you as a member of the plan.

It’s important for you to learn what the plan’s rules are and what coverage is available to you. We encourage you to set aside some time to look through this **Evidence of Coverage** booklet.

If you are confused or concerned or just have a question, please contact our plan’s Customer Service (phone numbers are printed on the back cover of this booklet).

### Section 1.3 Legal information about the Evidence of Coverage

#### It’s part of our contract with you

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 months in which you are enrolled in the plan between January 1, 2020 and December 31, 2020.

Each plan year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of the plan after December 31, 2020. We can also choose to stop offering the plan, or to offer it in a different service area, after December 31, 2020.

#### Medicare must approve our plan each year

Medicare (the Centers for Medicare & Medicaid Services) must approve our plan each year. You can continue 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.

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

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### **Section 2.1                    Your eligibility requirements**

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

- You meet the eligibility requirements of your former employer, union group or trust administrator (plan sponsor)
- You have Medicare Part A or Medicare Part B (or you have both Part A and Part B) (Section 2.2 tells you about Medicare Part A and Medicare Part B)
- **and** – You are a United States citizen or are lawfully present in the United States
- **and** – You live in our geographic service area (Section 2.3 below describes our service area)

### **Section 2.2                    What are Medicare Part A and Medicare Part B?**

As discussed in Section 1.1 above, you have chosen to get your prescription drug coverage (sometimes called Medicare Part D) through our plan. Our plan has contracted with Medicare to provide you with most of these Medicare benefits. We describe the drug coverage you receive under your Medicare Part D coverage in Chapter 3.

When you first signed up for Medicare, you received information about what services are covered under Medicare Part A and Medicare Part B. Remember:

- Medicare Part A generally helps cover services provided by hospitals for inpatient services, skilled nursing facilities, or home health agencies.
- Medicare Part B is for most other medical services (such as physician's services and other outpatient services) and certain items (such as durable medical equipment (DME) and supplies).

### **Section 2.3                    Here is the plan service area for UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP)**

Although Medicare is a Federal program, 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.

The service area for this Plan includes the 50 United States, the District of Columbia and the U.S. Territories.

If you plan to move out of the service area, please contact Customer Service (phone numbers are printed on the back cover of this booklet). When you move, you will have a Special Enrollment Period that will allow you to 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 2.4 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 UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) if you are not eligible to remain a member on this basis. UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) must disenroll you if you do not meet this requirement.

## SECTION 3 What other materials will you get from us?

### Section 3.1 Your UnitedHealthcare member ID card – Use it to get all covered prescription drugs

While you are a member of our plan, you must use your UnitedHealthcare member ID card for our plan for prescription drugs you get at network pharmacies. You should also show the provider your Medicaid card, if applicable. Here’s a sample UnitedHealthcare member ID card to show you what yours will look like:

 Issuer (80840): <b>915-10146-09</b> Member ID: 9999999999 Member: <b>SUBSCRIBER BROWN</b> <b>GROUP NAME</b>  RxBin: 610097 RxPCN: 9999 RxGrp: PDPIND  S5805 PBP# 803	Customer Service Hours: 8 a.m. - 8 p.m. local time, 7 days a week  <b>For Members</b> Website: <a href="http://www.myUHCRetiree.com">www.myUHCRetiree.com</a> Customer Service: 1-999-999-9999 TTY 711  <b>For Providers</b> 1-999-999-9999  <b>Pharmacy Claims</b> UnitedHealthcare MedicareRx for Groups (PDP) PO Box 99999, Hot Springs, AR 71903 <b>For Pharmacists</b> 1-999-999-9999
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Please carry your card with you at all times and remember to show your card when you get covered drugs. If your plan member ID card is damaged, lost, or stolen, call Customer Service right away and we will send you a new card. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

You may need to use your new red, white, and blue Medicare card to get covered medical care and services under Original Medicare.

## **Section 3.2                    The Pharmacy Directory: Your guide to pharmacies in our network**

### **What are “network pharmacies”?**

Network pharmacies are all of the pharmacies that have agreed to fill covered prescriptions for our plan members.

### **Why do you need to know about network pharmacies?**

You can use the **Pharmacy Directory** to find the network pharmacy you want to use. There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at [www.UHCRetiree.com](http://www.UHCRetiree.com). You may also call Customer Service for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2020 Pharmacy Directory to see which pharmacies are in our network.**

If you don't have the **Pharmacy Directory**, you can get a copy from Customer Service (phone numbers are printed on the back cover of this booklet). At any time, you can call Customer Service to get up-to-date information about changes in the pharmacy network. You can also find this information on our website at [www.UHCRetiree.com](http://www.UHCRetiree.com).

## **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 by our 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 the 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. The Drug List we provide you includes information for the covered drugs that are most commonly used by our members. However, we cover additional drugs that are not included in the provided Drug List. If one of your drugs is not listed in the Drug List, you should visit our website or contact Customer Service to find out if we cover it. To get the most complete and current information about which drugs are covered, you can visit the plan's website ([www.UHCRetiree.com](http://www.UHCRetiree.com)) or call Customer Service (phone numbers are printed on the back cover of this booklet).

## **Section 3.4                    The Part D Explanation of Benefits (the “Part D EOB”): Reports with a summary of payments made for your Part D prescription drugs**

When you use your Part D prescription drug benefits, we will send you a summary report to help you understand and keep track of payments for your Part D prescription drugs. This summary report is called the **Part D Explanation of Benefits** (or the “Part D EOB”).

The **Part D Explanation of Benefits** tells you the total amount you, or others on your behalf, have spent on your Part D prescription drugs and the total amount we have paid for each of your Part D

prescription drugs during the month. Chapter 4 (**What you pay for your Part D prescription drugs**) gives more information about the **Part D Explanation of Benefits** and how it can help you keep track of your drug coverage.

A **Part D Explanation of Benefits** summary is also available upon request. To get a copy, please contact Customer Service (phone numbers are printed on the back cover of this booklet).

## **SECTION 4**                      **Your monthly premium for the plan**

### **Section 4.1**                      **How much is your plan premium (if applicable)?**

Your coverage is provided through a contract with your current employer or former employer or union. As a UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) for Group retiree member, your plan sponsor may pay a monthly plan premium on your behalf. In some cases, however, your plan sponsor's administrators may have made arrangements with UnitedHealthcare to bill you, the member, directly for plan premiums. If this is the case, please see the "Monthly Plan Premium Payment Options" below for more details. Please contact the employer's or union's benefits administrator for information about your plan premium.

#### **In some situations, your plan premium (if applicable) could be less**

There are programs to help people with limited resources pay for their drugs. These include "Extra Help" and State Pharmaceutical Assistance Programs. Chapter 2, Section 7 tells more about these programs. If you qualify, enrolling in the program might lower your monthly plan premium.

If you are **already enrolled** and getting help from one of these programs, the **information about premiums in this Evidence of Coverage 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." (Phone numbers for Customer Service are printed on the back cover of this booklet.)

#### **In some situations, your plan premium (if applicable) could be more**

In some situations, if you pay a plan premium, your premium could be higher. Some members are required to pay a Part D **late enrollment penalty** because they did not join a Medicare drug plan when they first became eligible or because they had a continuous period of 63 days or more when they didn't have "creditable" prescription drug coverage. ("Creditable" means the drug coverage is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.) For these members, the Part D late enrollment penalty is added to the plan's monthly premium. Their premium amount will be the monthly plan premium plus the amount of their Part D late enrollment penalty.

- If you receive "Extra Help" from Medicare to pay for your prescription drugs, you will not pay a late enrollment penalty.

- If you are required to pay the Part D late enrollment penalty, the cost of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage. Chapter 1, Section 5 explains the Part D late enrollment penalty.
- If you have a Part D late enrollment penalty and do not pay it, you could be disenrolled from the plan.

## **SECTION 5                    Do you have to pay the Part D “late enrollment penalty”?**

### **Section 5.1                    What is the Part D “late enrollment penalty”?**

**Note:** If you receive “Extra Help” from Medicare to pay for your prescription drugs, you will not pay a late enrollment penalty.

The late enrollment penalty is an amount that is added to your Part D premium. You may owe a Part D late enrollment penalty 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 creditable prescription drug coverage. You will have to pay this penalty for as long as you have Part D coverage.

The Part D late enrollment penalty is added to your monthly premium. (For members who must pay a late enrollment penalty, the amount of the penalty will be added to the bill we send to your plan sponsor.) When you first enroll in our plan, we let you know the amount of the penalty. Your Part D late enrollment penalty is considered part of your plan premium.

### **Section 5.2                    How much is the Part D late enrollment penalty?**

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

- First count the number of full months that you delayed enrolling in a Medicare drug plan, after you were eligible to enroll. Or count the number of full months in which you did not have creditable prescription drug coverage, if the break in coverage was 63 days or more. The penalty is 1% for every month that you didn’t 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 2020, 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 \$4.58. This rounds to \$4.60. This amount would be added to **the plan sponsor’s 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. If the national average premium (as determined by Medicare) increases, your penalty will increase.
- 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.

### Section 5.3

### In some situations, you can enroll late and not have to pay the penalty

Even if you have delayed enrolling in a plan offering Medicare Part D coverage when you were first eligible, sometimes you do not have to pay the Part D late enrollment penalty.

**You will not have to pay a penalty for late enrollment if you are in any of these situations:**

- If you already have prescription drug coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. Medicare calls this "**creditable drug coverage.**" Please note:
  - Creditable coverage could include drug coverage from a former employer or union, TRICARE, or the 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.
    - Please note: If you receive a "certificate of creditable coverage" when your health coverage ends, it may not mean your prescription drug coverage was creditable. The notice must state that you had "creditable" prescription drug coverage that expected to pay as much as Medicare's standard prescription drug plan pays.
  - The following are **not** creditable prescription drug coverage: prescription drug discount cards, free clinics, and drug discount websites.
  - For additional information about creditable coverage, please look in your **Medicare & You 2020** Handbook or call Medicare at 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.
- If you were without creditable coverage, but you were without it for less than 63 days in a row.
- If you are receiving "Extra Help" from Medicare.

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### **Section 5.4                      What can you do if you disagree about your Part D late enrollment penalty?**

If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review of the decision about your late enrollment penalty. 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. 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. Call Customer Service to find out more about how to do this (phone numbers are printed on the back cover of this booklet).

## **SECTION 6                      Do you have to pay an extra Part D amount because of your income?**

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### **Section 6.1                      Who pays an extra Part D amount because of income?**

Most people pay a standard monthly Part D premium. However, some people pay an extra amount because of their yearly income. If your income is above a certain amount, you must pay an extra amount directly to the government for your Medicare Part D coverage.

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 and how to pay it. 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.**

### **Section 6.2                      How much is the extra Part D amount?**

If your modified adjusted gross income (MAGI) as reported on your IRS tax return is above a certain amount, you will pay an extra amount in addition to your monthly plan premium. For more information on the extra amount you may have to pay based on your income, visit <https://www.medicare.gov/part-d/costs/premiums/drug-plan-premiums.html>.

### **Section 6.3                      What can you do if you disagree about paying an extra Part D amount?**

If you disagree about paying an extra amount because of your income, 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).

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## Section 6.4 What happens if you do not pay the extra Part D amount?

The extra amount is paid directly to the government (not your Medicare plan) for your Medicare Part D coverage. If you are required by law to pay the extra amount and you do not pay it, you will be disenrolled from the plan and lose prescription drug coverage.

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## SECTION 7 More information about your monthly premium

### Many members are required to pay other Medicare premiums

Some plan members (those who aren't eligible for premium-free Part A) pay a premium for Medicare Part A. Most plan members pay a premium for Medicare Part B.

If your modified adjusted gross income as reported on your IRS tax return from 2 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.

- If you are required to pay the extra amount and you do not pay it, you will be disenrolled from the plan and lose prescription drug coverage.**
- 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.
- For more information about Part D premiums based on income, go to Chapter 1, Section 6 of this booklet. You can also visit <https://www.medicare.gov> on the web or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Or you may call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Your copy of **Medicare & You 2020** gives information about the Medicare premiums in the section called "2020 Medicare Costs." This explains how the Medicare Part B and Part D premiums differ for people with different incomes. Everyone with Medicare receives a copy of **Medicare & You** each year in the fall. Those new to Medicare receive it within a month after first signing up. You can also download a copy of **Medicare & You 2020** from the Medicare website (<https://www.medicare.gov>). Or, you can order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.

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## Section 7.1 There are several ways you can pay your plan premium (if applicable)

There are two ways you can pay your plan premium. Please contact Customer Service to notify us of your premium payment option choice or if you'd like to change your existing option. (You can find our phone number on the back cover of this booklet.)

If you decide to change the way you pay your premium, 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 plan premium is paid on time.

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### **Option 1: You can pay by check**

We will send you a monthly bill for your monthly plan premium. Make your payment payable to UnitedHealthcare. Please see your monthly bill for the mailing address and other information. Include your member ID number on your check or money order. If making a payment for more than one member, include a payment slip for each member. Include the member ID number for each member on the check or money order. All payments must be received on or before the due date shown on the monthly bill. If you need your monthly bill replaced, please call Customer Service.

### **Option 2: Electronic Funds Transfer**

Instead of paying by check, you can have your monthly plan premium automatically deducted from your checking account. Your monthly payment will be deducted around the 5th of each month. If you wish to sign up for Electronic Funds Transfer (EFT), you may follow the instructions on your monthly bill, or you may call Customer Service.

### **What to do if you are having trouble paying your plan premium (if applicable)**

Your plan premium is due in our office by the first day of the month. If we have not received your premium payment by the first day of the month, we will send you a delinquency notice. In addition, we have the right to pursue collection of these premium amounts you owe. If you are having trouble paying your premium on time, please contact Customer Service to see if we can direct you to programs that will help with your premium.

## **Section 7.2**

### **Can we change your monthly plan premium (if applicable) during the year?**

**No.** We are not allowed to change the amount we charge for the plan's monthly plan premium during the year.

Monthly plan premium changes and employer-sponsored benefit changes are subject to contractual arrangements between your plan sponsor and us, and as a result, monthly plan premiums generally do not change during the plan year. Your plan sponsor is responsible for notifying you of any monthly plan premium changes or retiree contribution changes (the portion of your monthly plan premium your plan sponsor requires you to pay) prior to the date when the change becomes effective.

However, in some cases the part of the premium that you have to pay can change during the year. This happens if you become eligible for the "Extra Help" program or if you lose your eligibility for the "Extra Help" program during the year. If a member qualifies for "Extra Help" with their prescription drug costs, the "Extra Help" program will pay part of the member's monthly plan premium. If Medicare pays only a portion of this premium, we will bill you for the amount Medicare doesn't cover. A member who loses their eligibility during the year will need to start paying their full monthly premium. You can find out more about the "Extra Help" program in Chapter 2, Section 7.

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## **SECTION 8**

### **Please keep your plan membership record up to date**

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## **Section 8.1                      How to help make sure that we have accurate information about you**

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage.

The pharmacists in the plan's network need to have correct information about you. **These network providers use your membership record to know what 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 medical or drug 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 your designated responsible party (such as a caregiver) changes

If any of this information changes, please let us know by calling Customer Service (phone numbers are printed on the back cover of this booklet).

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.

### **Read over the information we send you about any other insurance coverage you have**

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. (For more information about how our coverage works when you have other insurance, see Section 10 in this chapter.)

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 (phone numbers are printed on the back cover of this booklet).

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## **SECTION 9                      We protect the privacy of your personal health information**

### **Section 9.1                      We make sure that your health information is protected**

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.

For more information about how we protect your personal health information, please go to Chapter 6, Section 1.4 of this booklet.

## **SECTION 10            How other insurance works with our plan**

### **Section 10.1            Which plan pays first when you have other insurance?**

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.

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.

If you have other insurance, tell your doctor, hospital, and pharmacy. If you have questions about who pays first, or you need to update your other insurance information, call Customer Service (phone numbers are printed on the back cover of this booklet). 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 and on time.

# **CHAPTER 2**

Important phone numbers and resources

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## Chapter 2

### Important phone numbers and resources

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## **SECTION 1            UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) Contacts (how to contact us, including how to reach Customer Service at the plan)**

### **How to contact our plan’s Customer Service**

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

<b>Method</b>	<b>Customer Service - Contact Information</b>
<b>CALL</b>	<b>1-888-556-6648</b> Calls to this number are free. Hours of Operation: 8 a.m. - 8 p.m. local time, Monday - Friday Customer Service also has free language interpreter services available for non-English speakers.
<b>TTY</b>	<b>711</b> Calls to this number are free. Hours of Operation: 8 a.m. - 8 p.m. local time, Monday - Friday
<b>WRITE</b>	UnitedHealthcare Customer Service Department P.O. Box 30770, Salt Lake, UT 84130-0770
<b>WEBSITE</b>	<b>www.UHCRetiree.com</b>

### **How to contact us when you are asking for a coverage decision about your 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 prescription drugs covered under the Part D benefit included in your plan. For more information on asking for coverage decisions about your Part D prescription drugs, see Chapter 7 (**What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**).

You may call us if you have questions about our coverage decision process.

<b>Method</b>	<b>Coverage Decisions for Part D Prescription Drugs – Contact Information</b>
<b>CALL</b>	<b>1-888-556-6648</b> Calls to this number are free. Hours of Operation: 8 a.m. - 8 p.m. local time, Monday - Friday

Method	Coverage Decisions for Part D Prescription Drugs – Contact Information
<b>TTY</b>	<b>711</b> Calls to this number are free. Hours of Operation: 8 a.m. - 8 p.m. local time, Monday - Friday
<b>FAX</b>	<b>1-844-403-1028</b>
<b>WRITE</b>	UnitedHealthcare P.O. Box 30770, Salt Lake, UT 84130-0770
<b>WEBSITE</b>	<b>www.UHCRetiree.com</b>

**How to contact us when you are making an appeal about your 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 making an appeal about your Part D prescription drugs, see Chapter 7 **(What to do if you have a problem or complaint (coverage decisions, appeals, complaints))**.

Method	Appeals for Part D Prescription Drugs – Contact Information
<b>CALL</b>	<b>1-888-556-6648</b> Calls to this number are free. Hours of Operation: 8 a.m. - 8 p.m. local time, Monday - Friday For fast/expedited appeals for Part D prescription drugs: <b>1-888-556-6648</b> Calls to this number are free. Hours of Operation: 8 a.m. - 8 p.m. local time, Monday - Friday
<b>TTY</b>	<b>711</b> Calls to this number are free. Hours of Operation: 8 a.m. - 8 p.m. local time, Monday - Friday
<b>FAX</b>	For standard Part D prescription drug appeals: <b>1-866-308-6294</b> For fast/expedited Part D prescription drug appeals: <b>1-866-308-6296</b>
<b>WRITE</b>	UnitedHealthcare Part D Appeal and Grievance Department P.O. Box 6106, MS CA124-0197, Cypress, CA 90630-0016
<b>WEBSITE</b>	<b>www.UHCRetiree.com</b>

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

You can make a complaint about us or one of our network pharmacies, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. (If your problem is about the plan’s coverage or payment, you should look at the section above about making an appeal.) For more information on making a complaint about your Part D prescription drugs, see Chapter 7 (**What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**).

Method	Complaints about Part D Prescription Drugs – Contact Information
<p><b>CALL</b></p>	<p><b>1-888-556-6648</b>                      Calls to this number are free.                      Hours of Operation: 8 a.m. - 8 p.m. local time, Monday - Friday                      For fast/expedited complaints about Part D prescription drugs:  <b>1-888-556-6648</b>                      Calls to this number are free.                      Hours of Operation: 8 a.m. - 8 p.m. local time, Monday - Friday</p>
<p><b>TTY</b></p>	<p><b>711</b>                      Calls to this number are free.                      Hours of Operation: 8 a.m. - 8 p.m. local time, Monday - Friday</p>
<p><b>FAX</b></p>	<p>For standard Part D prescription drug complaints:  <b>1-866-308-6294</b>                      For fast/expedited Part D prescription drug complaints:  <b>1-866-308-6296</b></p>
<p><b>WRITE</b></p>	<p>UnitedHealthcare Part D Appeal and Grievance Department                      P.O. Box 6106, MS CA124-0197, Cypress, CA 90630-0016</p>
<p><b>MEDICARE WEBSITE</b></p>	<p>You can submit a complaint about UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) directly to Medicare. To submit an online complaint to Medicare go to <a href="https://www.medicare.gov/MedicareComplaintForm/home.aspx">https://www.medicare.gov/MedicareComplaintForm/home.aspx</a>.</p>

**Where to send a request asking us to pay for our share of the cost of a drug you have received.**

The coverage determination process includes determining requests to pay for our share of the costs of a drug that you have received. For more information on situations in which you may need to ask the plan for reimbursement or to pay a bill you have received from a provider, see Chapter 5 (**Asking us to pay our share of the costs for covered 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 7 (**What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**) for more information.

<b>Method</b>	<b>Payment Requests – Contact Information</b>
<b>CALL</b>	<b>1-888-556-6648</b> Calls to this number are free. Hours of Operation: 8 a.m. - 8 p.m. local time, Monday - Friday
<b>TTY</b>	<b>711</b> Calls to this number are free. Hours of Operation: 8 a.m. - 8 p.m. local time, Monday - Friday
<b>WRITE</b>	Part D prescription drug payment requests: OptumRx P.O. Box 650287, Dallas, TX 75265-0287
<b>WEBSITE</b>	<b><a href="http://www.UHCRetiree.com">www.UHCRetiree.com</a></b>

## **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 Prescription Drug Plans, including us.

<b>Method</b>	<b>Medicare – Contact Information</b>
<b>CALL</b>	<b>1-800-MEDICARE, or 1-800-633-4227</b> Calls to this number are free. 24 hours a day, 7 days a week.
<b>TTY</b>	<b>1-877-486-2048</b> This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.
<b>WEBSITE</b>	<b><a href="https://www.medicare.gov">https://www.medicare.gov</a></b>

Method	Medicare – Contact Information
	<p>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 booklets you can print directly from your computer. You can also find Medicare contacts in your state.</p> <p>The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Medicare Eligibility Tool:</b> Provides Medicare eligibility status information.</li> <li><input type="checkbox"/> <b>Medicare Plan Finder:</b> Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. Because your coverage is provided by a plan sponsor, you will not find UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) plans listed on <a href="https://www.medicare.gov">https://www.medicare.gov</a>. These tools provide an <b>estimate</b> of what your out-of-pocket costs might be in different Medicare plans.</li> </ul> <p>You can also use the website to tell Medicare about any complaints you have about UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP):</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Tell Medicare about your complaint:</b> You can submit a complaint about UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) directly to Medicare. To submit a complaint to Medicare, go to <a href="https://www.medicare.gov/MedicareComplaintForm/home.aspx">https://www.medicare.gov/MedicareComplaintForm/home.aspx</a>. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.</li> </ul> <p>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, print it out, and send it to you. (You can call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)</p>

**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. Here is a list of the State Health Insurance Assistance Programs in each state we serve:

- Alaska - Alaska Medicare Information Office

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- Alabama - Alabama State Health Insurance Assistance Program (SHIP)
  - Arkansas - Arkansas Senior Health Insurance Information Program (SHIIP)
  - Arizona - Arizona State Health Insurance Assistance Program
  - California - California Health Insurance Counseling & Advocacy Program (HICAP)
  - Colorado - Colorado Senior Health Insurance Assistance Program (SHIP)
  - Connecticut - Connecticut CHOICES Senior Health Insurance Program
  - District of Columbia - District of Columbia Health Insurance Counseling Project (HICP)
  - Delaware - Delaware Medicare Assistance Bureau (DMAB)
  - Florida - Florida Serving Health Insurance Needs of Elders (SHINE)
  - Georgia - GeorgiaCares Senior Health Insurance Plan
  - Hawaii - Hawaii SHIP
  - Iowa - Iowa Senior Health Insurance Information Program (SHIIP)
  - Idaho - Idaho Senior Health Insurance Benefits Advisors (SHIBA)
  - Illinois - Illinois Senior Health Insurance Program (SHIP)
  - Indiana - Indiana State Health Insurance Assistance Program (SHIP)
  - Kansas - Kansas Senior Health Insurance Counseling for Kansas (SHICK)
  - Kentucky - Kentucky State Health Insurance Assistance Program (SHIP)
  - Louisiana - Louisiana Senior Health Insurance Information Program (SHIIP)
  - Massachusetts - Massachusetts Serving the Health Insurance Needs of Everyone (SHINE)
  - Maryland - Maryland Department of Aging - Senior Health Insurance Assistance Program (SHIP)
  - Maine - Maine State Health Insurance Assistance Program (SHIP)
  - Michigan - Michigan MMAP, Inc. Senior Health Insurance Program
  - Minnesota - Minnesota State Health Insurance Assistance Program/Senior LinkAge Line
  - Missouri - Missouri CLAIM Senior Health Insurance Program
  - Mississippi - Mississippi Department of Human Services, Division of Aging & Adult Services
  - Montana - Montana State Health Insurance Assistance Program (SHIP)
  - North Carolina - North Carolina Seniors Health Insurance Information Program (SHIIP)
  - North Dakota - North Dakota Senior Health Insurance Counseling (SHIC)
  - Nebraska - Nebraska Senior Health Insurance Information Program (SHIIP)
  - New Hampshire - New Hampshire SHIP - ServiceLink Aging and Disability Resource Center
  - New Jersey - New Jersey State Health Insurance Assistance Program (SHIP)
  - New Mexico - New Mexico Benefits Counseling Program SHIP
  - Nevada - Nevada State Health Insurance Assistance Program (SHIP)
  - New York - New York Health Insurance Information Counseling and Assistance Program (HIICAP)
  - Ohio - Ohio Senior Health Insurance Information Program (OSHIIP)
  - Oklahoma - Oklahoma Medicare Assistance Program (MAP)
  - Oregon - Oregon Senior Health Insurance Benefits Assistance (SHIBA)
  - Pennsylvania - Pennsylvania APPRISE Senior Health Insurance Program
  - Rhode Island - Rhode Island State Health Insurance Assistance Program (SHIP)
  - South Carolina - South Carolina (I-CARE) Insurance Counseling Assistance and Referrals for Elders
  - South Dakota - South Dakota Senior Health Information & Insurance Education (SHIINE)
  - Tennessee - Tennessee Commission on Aging & Disability - TN SHIP
  - Texas - Texas Department of Aging and Disability Services (HICAP)
  - Utah - Utah Senior Health Insurance Information Program (SHIP)

- Virginia - Virginia Insurance Counseling and Assistance Program (VICAP)
- Vermont - Vermont State Health Insurance Assistance Program (SHIP)
- Washington - Washington Statewide Health Insurance Benefits Advisors (SHIBA)
- Wisconsin - Wisconsin SHIP (SHIP) State Health Insurance Plan
- West Virginia - West Virginia State Health Insurance Assistance Program (WV SHIP)
- Wyoming - Wyoming State Health Insurance Information Program (WSHIIP)

Your SHIP is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

SHIP counselors can help you with your Medicare questions or problems. They 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 understand your Medicare plan choices and answer questions about switching plans.

<b>State Health Insurance Assistance Programs (SHIP) - Contact Information</b>	
<b>Alaska   Alaska Medicare Information Office</b> 240 Main ST, STE 601 Juneau, AK 99811-0680 <a href="http://dhss.alaska.gov/dsds/Pages/medicare/default.aspx">http://dhss.alaska.gov/dsds/Pages/medicare/default.aspx</a>	1-866-465-3165 TTY 1-907-465-5430
<b>Alabama   Alabama State Health Insurance Assistance Program (SHIP)</b> P.O. Box 301851 Montgomery, AL 36130-1851 <a href="http://www.AlabamaAgeline.gov">www.AlabamaAgeline.gov</a>	1-800-243-5463 TTY 711
<b>Arkansas   Arkansas Senior Health Insurance Information Program (SHIIP)</b> 1200 W Third ST Little Rock, AR 72201-1904 <a href="https://insurance.arkansas.gov/pages/consumer-services/senior-health/">https://insurance.arkansas.gov/pages/consumer-services/senior-health/</a>	1-800-224-6330 TTY 711
<b>Arizona   Arizona State Health Insurance Assistance Program</b> 1789 W Jefferson ST, ATTN: SHIP 950A Phoenix, AZ 85007 <a href="https://des.az.gov/services/aging-and-adult/state-health-insurance-assistance-program-ship">https://des.az.gov/services/aging-and-adult/state-health-insurance-assistance-program-ship</a>	1-800-432-4040 TTY 711
<b>California   California Health Insurance Counseling &amp; Advocacy Program (HICAP)</b> 1300 National DR, STE 200 Sacramento, CA 95834-1992 <a href="http://www.aging.ca.gov/hicap/">http://www.aging.ca.gov/hicap/</a>	1-800-434-0222 TTY 1-800-735-2929

<b>State Health Insurance Assistance Programs (SHIP) - Contact Information</b>	
<p><b>Colorado   Colorado Senior Health Insurance Assistance Program (SHIP)</b>                      1560 Broadway, STE 850 Denver, CO 80202  <a href="https://www.colorado.gov/pacific/dora/senior-healthcare-medicare">https://www.colorado.gov/pacific/dora/senior-healthcare-medicare</a></p>	<p>1-888-696-7213                      TTY 711</p>
<p><b>Connecticut   Connecticut CHOICES Senior Health Insurance Program</b>                      55 Farmington AVE, FL 12 Hartford, CT 06105-3730  <a href="http://www.ct.gov/agingservices/cwp/view.asp?a=2513&amp;q=313032">http://www.ct.gov/agingservices/cwp/view.asp?a=2513&amp;q=313032</a></p>	<p>1-800-994-9422                      TTY 711</p>
<p><b>District of Columbia   District of Columbia Health Insurance Counseling Project (HICP)</b>                      500 K Street, NE Washington, DC 20002  <a href="https://dcoa.dc.gov/service/health-insurance-counseling">https://dcoa.dc.gov/service/health-insurance-counseling</a></p>	<p>1-202-724-5626                      TTY 711</p>
<p><b>Delaware   Delaware Medicare Assistance Bureau (DMAB)</b>                      841 Silver LK BLVD Dover, DE 19904  <a href="https://insurance.delaware.gov/divisions/dmab/">https://insurance.delaware.gov/divisions/dmab/</a></p>	<p>1-800-336-9500                      TTY 711</p>
<p><b>Florida   Florida Serving Health Insurance Needs of Elders (SHINE)</b>                      4040 Esplanade Way, STE 270 Tallahassee, FL 32399-7000  <a href="http://www.floridashine.org">www.floridashine.org</a></p>	<p>1-800-963-5337                      TTY 1-800-955-8770</p>
<p><b>Georgia   GeorgiaCares Senior Health Insurance Plan</b>                      2 Peachtree ST NW, FL 33 Atlanta, GA 30303  <a href="http://www.mygeorgiacares.org">www.mygeorgiacares.org</a></p>	<p>1-866-552-4464                      TTY 711</p>
<p><b>Hawaii   Hawaii SHIP</b>                      No. 1 Capitol District, 250 S Hotel ST, STE 406 Honolulu, HI 96813-2831  <a href="http://www.hawaiiiship.org">www.hawaiiiship.org</a></p>	<p>1-888-875-9229                      TTY 1-866-810-4379</p>
<p><b>Iowa   Iowa Senior Health Insurance Information Program (SHIIP)</b>                      601 Locust ST, FL 4 Des Moines, IA 50309-3738  <a href="http://www.shiip.state.ia.us/">http://www.shiip.state.ia.us/</a></p>	<p>1-800-351-4664                      TTY 1-800-735-2942</p>



<b>State Health Insurance Assistance Programs (SHIP) - Contact Information</b>	
<p><b>Maine   Maine State Health Insurance Assistance Program (SHIP)</b>                      11 State House Station, 41 Anthony AVE Augusta, ME 04333  <a href="https://www.maine.gov/dhhs/oads/community-support/ship.html">https://www.maine.gov/dhhs/oads/community-support/ship.html</a></p>	<p>1-800-262-2232                      TTY 711</p>
<p><b>Michigan   Michigan MMAP, Inc. Senior Health Insurance Program</b>                      5303 S Cedar ST Lansing, MI 48911  <a href="http://www.mmmapinc.org">www.mmmapinc.org</a></p>	<p>1-800-803-7174                      TTY 711</p>
<p><b>Minnesota   Minnesota State Health Insurance Assistance Program/Senior LinkAge Line</b>                      P.O. Box 64976 St. Paul, MN 55164-0976  <a href="http://www.mnaging.org/en/Advisor/SLL.aspx">http://www.mnaging.org/en/Advisor/SLL.aspx</a></p>	<p>1-800-333-2433                      TTY 1-800-627-3529</p>
<p><b>Missouri   Missouri CLAIM Senior Health Insurance Program</b>                      P.O. Box 690 Jefferson City, MO 65102  <a href="http://www.missouricclaim.org">www.missouricclaim.org</a></p>	<p>1-800-390-3330                      TTY 711</p>
<p><b>Mississippi   Mississippi Department of Human Services, Division of Aging &amp; Adult Services</b>                      200 S Lamar ST Jackson, MS 39201  <a href="http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/state-health-insurance-assistance-program/">http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/state-health-insurance-assistance-program/</a></p>	<p>1-844-822-4622                      TTY 711</p>
<p><b>Montana   Montana State Health Insurance Assistance Program (SHIP)</b>                      1100 N Last Chance Gulch, FL 4 Helena, MT 59601  <a href="http://dphhs.mt.gov/sltc/aging/ship.aspx">http://dphhs.mt.gov/sltc/aging/ship.aspx</a></p>	<p>1-800-551-3191                      TTY 711</p>
<p><b>North Carolina   North Carolina Seniors Health Insurance Information Program (SHIIP)</b>                      1201 Mail Service CTR Raleigh, NC 27699-1201  <a href="http://www.ncdoi.com/SHIIP/Default.aspx">http://www.ncdoi.com/SHIIP/Default.aspx</a></p>	<p>1-855-408-1212                      TTY 711</p>
<p><b>North Dakota   North Dakota Senior Health Insurance Counseling (SHIC)</b>                      600 E BLVD AVE Bismarck, ND 58505-0320  <a href="http://www.nd.gov/ndins/shic/">http://www.nd.gov/ndins/shic/</a></p>	<p>1-888-575-6611                      TTY 1-800-366-6888</p>



<b>State Health Insurance Assistance Programs (SHIP) - Contact Information</b>	
<p><b>Oregon   Oregon Senior Health Insurance Benefits Assistance (SHIBA)</b>                      P.O. Box 14480 Salem, OR 97309-0405  <a href="http://healthcare.oregon.gov/shiba/Pages/index.aspx">http://healthcare.oregon.gov/shiba/Pages/index.aspx</a></p>	<p>1-800-722-4134                      TTY 711</p>
<p><b>Pennsylvania   Pennsylvania APPRISE Senior Health Insurance Program</b>                      555 Walnut ST, FL 5 Harrisburg, PA 17101-1919  <a href="https://www.aging.pa.gov/aging-services/insurance/Pages/default.aspx">https://www.aging.pa.gov/aging-services/insurance/Pages/default.aspx</a></p>	<p>1-800-783-7067                      TTY 711</p>
<p><b>Rhode Island   Rhode Island State Health Insurance Assistance Program (SHIP)</b>                      57 Howard AVE, Louis Pasteur BLDG, FL 2 Cranston, RI 02920  <a href="http://www.dea.ri.gov/insurance/">http://www.dea.ri.gov/insurance/</a></p>	<p>1-888-884-8721                      TTY 1-401-462-0740</p>
<p><b>South Carolina   South Carolina (I-CARE) Insurance Counseling Assistance and Referrals for Elders</b>                      1301 Gervais ST, STE 350 Columbia, SC 29201  <a href="https://www.getcaresc.com/guide/insurance-counseling-medicaremedicaid">https://www.getcaresc.com/guide/insurance-counseling-medicaremedicaid</a></p>	<p>1-800-868-9095                      TTY 711</p>
<p><b>South Dakota   South Dakota Senior Health Information &amp; Insurance Education (SHIINE)</b>                      2520 E Franklin St Pierre, SD 57501  <a href="http://www.shiine.net">www.shiine.net</a></p>	<p>1-877-331-4834                      TTY 711</p>
<p><b>Tennessee   Tennessee Commission on Aging &amp; Disability - TN SHIP</b>                      Andrew Jackson BLDG, 502 Deaderick ST, FL 9 Nashville, TN 37243-0860  <a href="https://www.tn.gov/aging/our-programs/state-health-insurance-assistance-program-ship-.html">https://www.tn.gov/aging/our-programs/state-health-insurance-assistance-program-ship-.html</a></p>	<p>1-877-801-0044                      TTY 711</p>
<p><b>Texas   Texas Department of Aging and Disability Services (HICAP)</b>                      P.O. Box 149104 Austin, TX 78714-9104  <a href="http://www.tdi.texas.gov/consumer/hicap/">http://www.tdi.texas.gov/consumer/hicap/</a></p>	<p>1-800-252-9240                      TTY 1-800-735-2989</p>

<b>State Health Insurance Assistance Programs (SHIP) - Contact Information</b>	
<b>Utah   Utah Senior Health Insurance Information Program (SHIP)</b> 195 N 1950 W Salt Lake City, UT 84116 <a href="https://daas.utah.gov/">https://daas.utah.gov/</a>	1-800-541-7735 TTY 711
<b>Virginia   Virginia Insurance Counseling and Assistance Program (VICAP)</b> 1610 Forest AVE, STE 100 Henrico, VA 23229 <a href="https://www.vda.virginia.gov/vicap.htm">https://www.vda.virginia.gov/vicap.htm</a>	1-800-552-3402 TTY 711
<b>Vermont   Vermont State Health Insurance Assistance Program (SHIP)</b> 280 State DR, HC 2 S Waterbury, VT 05671-2070 <a href="http://asd.vermont.gov/services/ship">http://asd.vermont.gov/services/ship</a>	1-802-241-0294 TTY 711
<b>Washington   Washington Statewide Health Insurance Benefits Advisors (SHIBA)</b> P.O. Box 40255 Olympia, WA 98504-0255 <a href="https://www.insurance.wa.gov/medicare">https://www.insurance.wa.gov/medicare</a>	1-800-562-6900 TTY 1-360-586-0241
<b>Wisconsin   Wisconsin SHIP (SHIP) State Health Insurance Plan</b> 1402 Pankratz ST, STE 111 Madison, WI 53704-4001 <a href="http://longtermcare.wi.gov/">http://longtermcare.wi.gov/</a>	1-800-242-1060 TTY 711
<b>West Virginia   West Virginia State Health Insurance Assistance Program (WV SHIP)</b> 1900 Kanawha BLVD E Charleston, WV 25305 <a href="http://www.wvship.org">www.wvship.org</a>	1-877-987-4463 TTY 711
<b>Wyoming   Wyoming State Health Insurance Information Program (WSHIIP)</b> 106 W Adams AVE Riverton, WY 82501 <a href="http://www.wyomingseniors.com">www.wyomingseniors.com</a>	1-800-856-4398 TTY 711

**SECTION 4                      Quality Improvement Organization (paid by Medicare to check on the quality of care for people with Medicare)**

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There is a designated Quality Improvement Organization for serving Medicare beneficiaries in each state. Here is a list of the Quality Improvement Organizations in each state we serve:

- Alaska - KEPRO
- Alabama - KEPRO
- Arkansas - KEPRO
- Arizona - Livanta BFCC-QIO Program
- California - Livanta BFCC-QIO Program
- Colorado - KEPRO
- Connecticut - KEPRO
- District of Columbia - Livanta BFCC-QIO Program
- Delaware - Livanta BFCC-QIO Program
- Florida - KEPRO
- Georgia - KEPRO
- Hawaii - Livanta BFCC-QIO Program
- Iowa - Livanta BFCC-QIO Program
- Idaho - KEPRO
- Illinois - Livanta BFCC-QIO Program
- Indiana - Livanta BFCC-QIO Program
- Kansas - Livanta BFCC-QIO Program
- Kentucky - KEPRO
- Louisiana - KEPRO
- Massachusetts - KEPRO
- Maryland - Livanta BFCC-QIO Program
- Maine - KEPRO
- Michigan - Livanta BFCC-QIO Program
- Minnesota - Livanta BFCC-QIO Program
- Missouri - Livanta BFCC-QIO Program
- Mississippi - KEPRO
- Montana - KEPRO
- North Carolina - KEPRO
- North Dakota - KEPRO
- Nebraska - Livanta BFCC-QIO Program
- New Hampshire - KEPRO
- New Jersey - Livanta BFCC-QIO Program
- New Mexico - KEPRO
- Nevada - Livanta BFCC-QIO Program
- New York - Livanta BFCC-QIO Program
- Ohio - Livanta BFCC-QIO Program
- Oklahoma - KEPRO
- Oregon - KEPRO
- Pennsylvania - Livanta BFCC-QIO Program
- Rhode Island - KEPRO
- South Carolina - KEPRO
- South Dakota - KEPRO

- Tennessee - KEPRO
- Texas - KEPRO
- Utah - KEPRO
- Virginia - Livanta BFCC-QIO Program
- Vermont - KEPRO
- Washington - KEPRO
- Wisconsin - Livanta BFCC-QIO Program
- West Virginia - Livanta BFCC-QIO Program
- Wyoming - KEPRO

Your state’s Quality Improvement Organization has a group of doctors and other health care professionals who are paid by the Federal government. This organization is paid by Medicare to check on and help improve the quality of care for people with Medicare. The state’s Quality Improvement Organization is an independent organization. It is not connected with our plan.

You should contact your state’s Quality Improvement Organization if you have a complaint about the quality of care you have received.

For example, you can contact the Quality Improvement Organization if you were given the wrong medication or if you were given medications that interact in a negative way.

<b>Quality Improvement Organization (QIO) – Contact Information</b>	
<b>Alaska   KEPRO</b> 5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131 <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a>	1-888-305-6759 TTY 1-855-843-4776 9 a.m. - 5 p.m. local time, Monday - Friday; 11 a.m. - 3 p.m. local time, weekends and holidays
<b>Alabama   KEPRO</b> 5201 W Kennedy BLVD, STE 900 Tampa, FL 33609 <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a>	1-888-317-0751 TTY 1-855-843-4776 9 a.m. - 5 p.m. local time, Monday - Friday; 11 a.m. - 3 p.m. local time, weekends and holidays
<b>Arkansas   KEPRO</b> 5201 W Kennedy BLVD, STE 900 Tampa, FL 33609 <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a>	1-888-315-0636 TTY 1-855-843-4776 9 a.m. - 5 p.m. local time, Monday - Friday; 11 a.m. - 3 p.m. local time, weekends and holidays

<b>Quality Improvement Organization (QIO) – Contact Information</b>	
<p><b>Arizona   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-877-588-1123                      TTY 1-855-887-6668                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>California   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-877-588-1123                      TTY 1-855-887-6668                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Colorado   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0891                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Connecticut   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-319-8452                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>District of Columbia   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-396-4646                      TTY 1-888-985-2660                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Delaware   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-396-4646                      TTY 1-888-985-2660                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>

<b>Quality Improvement Organization (QIO) – Contact Information</b>	
<p><b>Florida   KEPRO</b>                      5201 W Kennedy BLVD, STE 900 Tampa, FL 33609  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0751                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Georgia   KEPRO</b>                      5201 W Kennedy BLVD, STE 900 Tampa, FL 33609  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0751                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Hawaii   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-877-588-1123                      TTY 1-855-887-6668                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Iowa   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-755-5580                      TTY 1-888-985-9295                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Idaho   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-305-6759                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Illinois   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-524-9900                      TTY 1-888-985-8775                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>

<b>Quality Improvement Organization (QIO) – Contact Information</b>	
<p><b>Indiana   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-524-9900                      TTY 1-888-985-8775                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Kansas   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-755-5580                      TTY 1-888-985-9295                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Kentucky   KEPRO</b>                      5201 W Kennedy BLVD, STE 900 Tampa, FL 33609  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0751                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Louisiana   KEPRO</b>                      5201 W Kennedy BLVD, STE 900 Tampa, FL 33609  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-315-0636                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Massachusetts   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-319-8452                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Maryland   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-396-4646                      TTY 1-888-985-2660                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>

<b>Quality Improvement Organization (QIO) – Contact Information</b>	
<p><b>Maine   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-319-8452                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Michigan   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-524-9900                      TTY 1-888-985-8775                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Minnesota   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-524-9900                      TTY 1-888-985-8775                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Missouri   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-755-5580                      TTY 1-888-985-9295                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Mississippi   KEPRO</b>                      5201 W Kennedy BLVD, STE 900 Tampa, FL 33609  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0751                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Montana   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0891                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>

<b>Quality Improvement Organization (QIO) – Contact Information</b>	
<p><b>North Carolina   KEPRO</b>                      5201 W Kennedy BLVD, STE 900 Tampa, FL 33609  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0751                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>North Dakota   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0891                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Nebraska   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-755-5580                      TTY 1-888-985-9295                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>New Hampshire   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-319-8452                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>New Jersey   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-866-815-5440                      TTY 1-866-868-2289                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>New Mexico   KEPRO</b>                      5201 W Kennedy BLVD, STE 900 Tampa, FL 33609  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-315-0636                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>

<b>Quality Improvement Organization (QIO) – Contact Information</b>	
<p><b>Nevada   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-877-588-1123                      TTY 1-855-887-6668                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>New York   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-866-815-5440                      TTY 1-866-868-2289                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Ohio   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-524-9900                      TTY 1-888-985-8775                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Oklahoma   KEPRO</b>                      5201 W Kennedy BLVD, STE 900 Tampa, FL 33609  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-315-0636                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Oregon   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-305-6759                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Pennsylvania   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-396-4646                      TTY 1-888-985-2660                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>

<b>Quality Improvement Organization (QIO) – Contact Information</b>	
<p><b>Rhode Island   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-319-8452                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>South Carolina   KEPRO</b>                      5201 W Kennedy BLVD, STE 900 Tampa, FL 33609  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0751                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>South Dakota   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0891                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Tennessee   KEPRO</b>                      5201 W Kennedy BLVD, STE 900 Tampa, FL 33609  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0751                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Texas   KEPRO</b>                      5201 W Kennedy BLVD, STE 900 Tampa, FL 33609  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-315-0636                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Utah   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0891                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>

<b>Quality Improvement Organization (QIO) – Contact Information</b>	
<p><b>Virginia   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-396-4646                      TTY 1-888-985-2660                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Vermont   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-319-8452                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Washington   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-305-6759                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Wisconsin   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-524-9900                      TTY 1-888-985-8775                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>West Virginia   Livanta BFCC-QIO Program</b>                      10820 Guilford RD, STE 202 Annapolis Junction, MD 20701  <a href="https://livantaqio.com/en/provider/transition">https://livantaqio.com/en/provider/transition</a></p>	<p>1-888-396-4646                      TTY 1-888-985-2660                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>
<p><b>Wyoming   KEPRO</b>                      5700 Lombardo CTR DR, STE 100 Seven Hills, OH 44131  <a href="https://www.keproqio.com/providers/transition">https://www.keproqio.com/providers/transition</a></p>	<p>1-888-317-0891                      TTY 1-855-843-4776                      9 a.m. - 5 p.m. local time,                      Monday - Friday; 11 a.m.                      - 3 p.m. local time,                      weekends and holidays</p>

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## **SECTION 5                      Social Security**

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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. Social Security handles the enrollment process for 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.

<b>Method</b>	<b>Social Security – Contact Information</b>
<b>CALL</b>	<b>1-800-772-1213</b> Calls to this number are free. Available 7:00 am to 7:00 pm, Monday through Friday. You can use Social Security’s automated telephone services to get recorded information and conduct some business 24 hours a day.
<b>TTY</b>	<b>1-800-325-0778</b> 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 7:00 am to 7:00 pm, Monday through Friday.
<b>WEBSITE</b>	<b><a href="https://www.ssa.gov">https://www.ssa.gov</a></b>

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## **SECTION 6                      Medicaid (a joint Federal and state program that helps with medical costs for some people with limited income and resources)**

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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.

In addition, there are programs offered through Medicaid that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These “Medicare Savings Programs” help people with limited income and resources save money each year:

- 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+).)
- Qualified 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 your state Medicaid agency.

<b>State Medicaid Programs – Contact Information</b>	
<b>Alaska   State of Alaska Department of Health &amp; Social Services, Division of Health Care Services</b> 4501 Business Park BLVD, BLDG L Anchorage, AK 99503-2400 <a href="http://dhss.alaska.gov/dhcs/Pages/medicaid_medicare/default.aspx">http://dhss.alaska.gov/dhcs/Pages/medicaid_medicare/default.aspx</a>	1-800-770-5650 TTY 1-907-465-5430
<b>Alabama   Alabama Medicaid</b> P.O. Box 5624 Montgomery, AL 36103-5624 <a href="http://www.medicaid.alabama.gov/">http://www.medicaid.alabama.gov/</a>	1-800-362-1504 TTY 711
<b>Arkansas   Arkansas Division of Medical Services Department of Human Services</b> Donaghey Plaza S, P.O. Box 1437 Slot S401 Little Rock, AR 72203-1437 <a href="https://medicaid.mmis.arkansas.gov">https://medicaid.mmis.arkansas.gov</a>	1-800-482-8988 TTY 1-800-285-1131
<b>Arizona   Arizona Health Care Cost Containment System (AHCCCS)</b> 801 E Jefferson Phoenix, AZ 85034 <a href="https://www.azahcccs.gov/">https://www.azahcccs.gov/</a>	1-602-417-4000 TTY 1-800-367-8939
<b>Arizona   Arizona Department of Economic Security/Division of Developmental Disabilities (DDD)</b> 1789 W Jefferson AVE Phoenix, AZ 85004 <a href="https://www.azdes.gov/developmental_disabilities/">https://www.azdes.gov/developmental_disabilities/</a>	1-602-542-0419 TTY 711

<b>State Medicaid Programs – Contact Information</b>	
<p><b>California   Medi-Cal - Managed Care Operations Division</b>  <b>Department of Health Care Services</b>                      1501 Capitol AVE, MS 4400 Sacramento, CA 95899  <a href="https://www.medi-cal.ca.gov/">https://www.medi-cal.ca.gov/</a></p>	<p>1-916-636-1200                      TTY 711</p>
<p><b>Colorado   Colorado Department of Health Care Policy and Financing</b>                      1570 Grant ST Denver, CO 80203-1818  <a href="https://www.healthfirstcolorado.com">https://www.healthfirstcolorado.com</a></p>	<p>1-800-221-3943                      TTY 711</p>
<p><b>Connecticut   Connecticut Department of Social Services</b>                      55 Farmington AVE, P.O. Box 5005 Hartford, CT 06105-3730  <a href="https://www.ct.gov/hh">https://www.ct.gov/hh</a></p>	<p>1-800-859-9889                      TTY 1-800-842-4524</p>
<p><b>District of Columbia   DC Department of Human Services</b>                      441 4th ST NW, STE 900-S Washington, DC 20001  <a href="https://dhs.dc.gov/service/medical-assistance">https://dhs.dc.gov/service/medical-assistance</a></p>	<p>1-202-724-7491                      TTY 711</p>
<p><b>Delaware   Delaware Health and Social Services</b>                      1901 N Dupont HWY, Lewis BLDG New Castle, DE 19720  <a href="http://dhss.delaware.gov/dhss/">http://dhss.delaware.gov/dhss/</a></p>	<p>1-800-372-2022                      TTY 711</p>
<p><b>Florida   Florida Medicaid Agency for Health Care Administration (AHCA)</b>                      2727 Mahan DR, MS 6 Tallahassee, FL 32308  <a href="https://www.ahca.myflorida.com">https://www.ahca.myflorida.com</a></p>	<p>1-888-419-3456                      TTY 1-800-955-8771</p>
<p><b>Georgia   Georgia Department of Community Health</b>                      2 Peachtree ST NW Atlanta, GA 30303  <a href="https://medicaid.georgia.gov/">https://medicaid.georgia.gov/</a></p>	<p>1-866-211-0950                      TTY 711</p>
<p><b>Hawaii   Department of Human Services</b>                      1390 Miller ST, RM 209 Honolulu, HI 96813  <a href="https://www.humanservices.hawaii.gov">https://www.humanservices.hawaii.gov</a></p>	<p>1-808-586-5390                      TTY 711</p>
<p><b>Iowa   Department of Human Services (Iowa Medicaid Enterprise)</b>                      1305 E Walnut ST Des Moines, IA 50319  <a href="http://dhs.iowa.gov/">http://dhs.iowa.gov/</a></p>	<p>1-800-338-8366                      TTY 1-800-735-2942</p>

<b>State Medicaid Programs – Contact Information</b>	
<b>Idaho   Idaho Department of Health and Welfare</b> P.O. Box 70084 Boise, ID 83707 <a href="https://healthandwelfare.idaho.gov">https://healthandwelfare.idaho.gov</a>	1-866-686-4752 TTY 711
<b>Illinois   Illinois Department of Healthcare and Family Services</b> P.O. Box 92050 Elk Grove, IL 60009-2050 <a href="http://www2.illinois.gov/hfs/">http://www2.illinois.gov/hfs/</a>	1-866-329-4701 TTY 711
<b>Indiana   Indiana Family and Social Services Administration</b> 550 N Meridian ST, STE 101 Indianapolis, IN 46204 <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a>	1-877-647-4848 TTY 1-800-743-3333
<b>Kansas   KanCare (Kansas Department of Health and Environment)</b> 900 SW Jackson STE 900 N Topeka, KS 66612-1220 <a href="https://www.kancare.ks.gov">https://www.kancare.ks.gov</a>	1-866-305-5147 TTY 1-800-766-3777
<b>Kentucky   Kentucky Cabinet for Health and Family Services</b> 275 E Main ST Frankfort, KY 40621 <a href="https://chfs.ky.gov/">https://chfs.ky.gov/</a>	1-800-635-2570 TTY 711
<b>Louisiana   Louisiana Department of Health</b> 628 N 4th ST Baton Rouge, LA 70802 <a href="http://new.dhh.louisiana.gov/">http://new.dhh.louisiana.gov/</a>	1-225-342-9500 TTY 711
<b>Massachusetts   Executive Office of Health and Human Services</b> 1 Ashburton PL,5th FLR Boston, MA 02018 <a href="http://www.mass.gov/eohhs/gov/departments/masshealth/">http://www.mass.gov/eohhs/gov/departments/masshealth/</a>	1-888-665-9993 TTY 1-888-665-9997
<b>Maryland   Maryland Department of Health</b> 201 West Preston ST Baltimore, MD 21201 <a href="https://health.maryland.gov/pages/index.aspx">https://health.maryland.gov/pages/index.aspx</a>	1-877-463-3464 TTY 1-800-735-2258
<b>Maine   State of Maine Office of Mainecare Services</b> 11 State House Station Augusta, ME 04333-0011 <a href="https://www.maine.gov/dhhs/oms/">https://www.maine.gov/dhhs/oms/</a>	1-800-977-6740 TTY 711
<b>Michigan   Department of Health and Human Services</b> 333 S Grand AVE, P.O. Box 30195 Lansing, MI 48909 <a href="http://www.michigan.gov/mdhhs/">http://www.michigan.gov/mdhhs/</a>	1-517-373-3740 TTY 1-800-649-3777

<b>State Medicaid Programs – Contact Information</b>	
<b>Minnesota   Minnesota Department of Human Services</b> P.O. Box 64989 St. Paul, MN 55164-0989 <a href="http://mn.gov/dhs">http://mn.gov/dhs</a>	1-800-657-3739 TTY 711
<b>Missouri   MO HealthNet Division Department of Social Services</b> 615 Howerton CT, P.O. Box 6500 Jefferson City, MO 65102 <a href="https://www.dss.mo.gov/mhd/">https://www.dss.mo.gov/mhd/</a>	1-573-526-4274 TTY 1-800-735-2966
<b>Mississippi   State of Mississippi Division of Medicaid</b> 550 High ST STE, 1000 Sillers BLDG Jackson, MS 39201-1399 <a href="http://www.medicaid.ms.gov/">http://www.medicaid.ms.gov/</a>	1-800-421-2408 TTY 711
<b>Montana   Montana Healthcare Programs</b> P.O. Box 254 Helena, MT 59624 <a href="https://dphhs.mt.gov/MontanaHealthcarePrograms">https://dphhs.mt.gov/MontanaHealthcarePrograms</a>	1-800-362-8312 TTY 1-800-833-8503
<b>North Carolina   Division of Medical Assistance</b> 2501 Mail Service CTR Raleigh, NC 27699-2501 <a href="https://dma.ncdhhs.gov/medicaid">https://dma.ncdhhs.gov/medicaid</a>	1-800-662-7030 TTY 1-877-452-2514
<b>North Dakota   North Dakota Department of Human Services</b> 600 E BLVD AVE, Department 325 Bismarck, ND 58505-0250 <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid">http://www.nd.gov/dhs/services/medicalserv/medicaid</a>	1-877-328-7098 TTY 1-800-366-6888
<b>Nebraska   NE Department of Health and Human Services</b> 301 Centennial Mall S Lincoln, NE 68509 <a href="http://dhhs.ne.gov/Pages/default.aspx">http://dhhs.ne.gov/Pages/default.aspx</a>	1-800-358-8802 TTY 711
<b>New Hampshire   New Hampshire Department of Health and Human Services</b> 129 Pleasant ST Concord, NH 03301 <a href="https://www.dhhs.nh.gov/ombp/medicaid/">https://www.dhhs.nh.gov/ombp/medicaid/</a>	1-603-271-4344 TTY 1-800-735-2964
<b>New Jersey   Department of Human Services Division of Medical Assistance &amp; Health Services</b> P.O. Box 712 Trenton, NJ 08625-0712 <a href="https://www.state.nj.us/humanservices/dmahs/">https://www.state.nj.us/humanservices/dmahs/</a>	1-800-356-1561 TTY 711
<b>New Mexico   NM Human Services Department</b> P.O. Box 2348 Santa Fe, NM 87504-2348 <a href="https://www.hsd.state.nm.us/mad/">https://www.hsd.state.nm.us/mad/</a>	1-888-997-2583 TTY 711

<b>State Medicaid Programs – Contact Information</b>	
<b>Nevada   Nevada Department of Health and Human Services</b> 1100 E Williams ST, STE 101 Carson City, NV 89701 <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a>	1-800-992-0900 TTY 711
<b>New York   New York State Department of Health</b> Corning Tower, Empire State Plaza Albany, NY 12237 <a href="http://www.health.state.ny.us/health_care/medicaid/index.htm">http://www.health.state.ny.us/health_care/medicaid/index.htm</a>	1-800-541-2831 TTY 711
<b>Ohio   Ohio Department of Medicaid</b> 50 W Town ST, STE 400 Columbus, OH 43215 <a href="https://medicaid.ohio.gov/">https://medicaid.ohio.gov/</a>	1-800-324-8680 TTY 711
<b>Oklahoma   Oklahoma Health Care Authority</b> 4345 N Lincoln BLVD Oklahoma City, OK 73105 <a href="http://www.okhca.org">http://www.okhca.org</a>	1-800-987-7767 TTY 711
<b>Oregon   Oregon Health Authority</b> P.O. Box 14015 Salem, OR 97309 <a href="https://www.oregon.gov/oha/HSD/OHP">https://www.oregon.gov/oha/HSD/OHP</a>	1-800-273-0557 TTY 711
<b>Pennsylvania   Pennsylvania Department of Human Services</b> P.O. Box 2675 Harrisburg, PA 17105 <a href="http://www.dhs.pa.gov/">http://www.dhs.pa.gov/</a>	1-800-692-7462 TTY 1-800-451-5886
<b>Rhode Island   Executive Office of Health and Human Services (EOHHS)</b> 3 W RD Cranston, RI 02920 <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a>	1-401-462-5274 TTY 711
<b>South Carolina   South Carolina Department of Health and Human Services</b> P.O. Box 100101 Columbia, SC 29203 <a href="http://www.scdhhs.gov/">http://www.scdhhs.gov/</a>	1-888-549-0820 TTY 1-888-842-3620
<b>South Dakota   South Dakota Department of Social Services, Division of Medical Services</b> 700 Governors DR Pierre, SD 57501 <a href="http://dss.sd.gov/medicaid/">http://dss.sd.gov/medicaid/</a>	1-800-597-1603 TTY 711
<b>Tennessee   Division of TennCare</b> 310 Great Circle RD Nashville, TN 37243 <a href="https://www.tn.gov/tenncare/">https://www.tn.gov/tenncare/</a>	1-800-342-3145 TTY 711

<b>State Medicaid Programs – Contact Information</b>	
<b>Texas   Texas Medicaid Health and Human Services Commission</b> 4900 N Lamar BLVD Austin, TX 78751 <a href="https://hhs.texas.gov/about-hhs/find-us">https://hhs.texas.gov/about-hhs/find-us</a>	1-512-424-6500 TTY 1-512-424-6597
<b>Utah   Utah Department of Health, Medicaid and Health Financing</b> P.O. Box 143106 Salt Lake City, UT 84114-3106 <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a>	1-800-662-9651 TTY 711
<b>Virginia   Department of Medical Assistance Services</b> 600 E Broad ST Richmond, VA 23219 <a href="http://www.dmas.virginia.gov/">http://www.dmas.virginia.gov/</a>	1-804-786-7933 TTY 711
<b>Vermont   Department of Vermont Health Access</b> 280 ST DR Waterbury, VT 05671 <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a>	1-800-250-8427 TTY 711
<b>Washington   Washington State Health Care Authority</b> P.O. Box 45502 Olympia, WA 98504-5502 <a href="https://www.hca.wa.gov/medicaid/Pages/index.aspx">https://www.hca.wa.gov/medicaid/Pages/index.aspx</a>	1-800-562-3022 TTY 711
<b>Wisconsin   Wisconsin Department of Health Services</b> 1 W Wilson ST Madison, WI 53703 <a href="https://www.dhs.wisconsin.gov/health-care-coverage/index.htm">https://www.dhs.wisconsin.gov/health-care-coverage/index.htm</a>	1-800-362-3002 TTY 711
<b>West Virginia   West Virginia Bureau for Medical Services</b> 350 Capitol ST, RM 251 Charleston, WV 25301 <a href="http://www.dhhr.wv.gov/bms/Pages/default.aspx">http://www.dhhr.wv.gov/bms/Pages/default.aspx</a>	1-800-642-8589 TTY 711
<b>Wyoming   Wyoming Department of Health</b> 6101 Yellowstone RD, STE 210 Cheyenne, WY 82002 <a href="http://health.wyo.gov/healthcarefin/medicaid/">http://health.wyo.gov/healthcarefin/medicaid/</a>	1-800-251-1269 TTY 1-855-329-5205

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

### **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 **or** coinsurance. This "Extra Help" also counts toward your out-of-pocket costs.

People with limited income and resources may qualify for "Extra Help." Some people automatically qualify for "Extra Help" and don't need to apply. Medicare mails a letter to people who automatically qualify for "Extra Help."

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, 7 days a week;
- The Social Security Office at 1-800-772-1213, between 7 am to 7 pm, 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 established a process that allows 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 call the customer service number in Chapter 2 Section 1. Our Customer Service Advocates can help get your copayment amount corrected.
- 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 payment directly to the state. Please contact Customer Service if you have questions (phone numbers are printed on the back cover of this booklet).

There are programs in Puerto Rico, the Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa to help people with limited income and resources pay their Medicare costs. Programs vary in these areas. Call your local Medical Assistance (Medicaid) office to find out more about their rules (phone numbers are in Section 6 of this chapter). Or call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week and say "Medicaid" for more information. TTY users should call 1-877-486-2048. You can also visit <https://www.medicare.gov> for more information.

### **Medicare Coverage Gap Discount Program**

The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs to Part D members who have reached the coverage gap and are not receiving "Extra Help." For brand name drugs, the 70% discount provided by manufacturers excludes any dispensing fee for costs in the gap.

If you reach the coverage gap, we will automatically apply the discount when your pharmacy bills you for your prescription and your Part D Explanation of Benefits (Part D EOB) will show any discount provided. 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 move you through the coverage gap. The amount paid by the plan does not count toward your out-of-pocket costs.

The Medicare Coverage Gap Discount Program is available nationwide. Please go to Chapter 4, Section 6 for more information about the amount of your copayment or coinsurance during the Coverage Gap Stage.

If you have any questions about the availability of discounts for the drugs you are taking or about the Medicare Coverage Gap Discount Program in general, please contact Customer Service (phone numbers are printed on the back cover of this booklet).

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

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 may pay a portion of the costs of brand name drugs in the coverage gap. The 70% discount and any portion 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 covered by ADAP qualify for prescription cost-sharing assistance. 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 are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call your state ADAP office listed below.

#### **AIDS Drug Assistance Program (ADAP) – Contact Information**

##### **Alaska | Alaskan AIDS Assistance Association**

1057 W Fireweed LN, #102 Anchorage, AK 99503

<http://www.alaskanids.org/index.php/client-services/adap>

1-800-478-2437

9 a.m. - 5 p.m. local time,

Monday - Friday

<b>AIDS Drug Assistance Program (ADAP) – Contact Information</b>	
<p><b>Alabama   Alabama AIDS Drug Assistance Program</b>                      HIV/AIDS Division, 201 Monroe ST, STE 1400 Montgomery, AL 36104  <a href="http://www.alabamapublichealth.gov/hiv/adap.html">http://www.alabamapublichealth.gov/hiv/adap.html</a></p>	<p>1-866-574-9964                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Arkansas   Arkansas Department of Health, Ryan White Program - Part B</b>                      4815 W Markham ST, Slot 33 Little Rock, AR 72205  <a href="https://www.healthy.arkansas.gov/programs-services/topics/ryan-white-faqs">https://www.healthy.arkansas.gov/programs-services/topics/ryan-white-faqs</a></p>	<p>1-501-661-2408                      8 a.m. - 4:30 p.m. local time,                      Monday - Friday</p>
<p><b>Arizona   Arizona Department of Health Services ADAP</b>                      150 N 18th AVE, STE 130 Phoenix, AZ 85007  <a href="https://www.azdhs.gov/preparedness/epidemiology-disease-control/disease-integration-services/index.php#aids-drug-assistance-program-home">https://www.azdhs.gov/preparedness/epidemiology-disease-control/disease-integration-services/index.php#aids-drug-assistance-program-home</a></p>	<p>1-800-334-1540                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>California   Department of Health Services - ADAP</b>                      P.O. Box 997426 Sacramento, CA 95899-7426  <a href="https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OA_adap_medpartd.aspx">https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OA_adap_medpartd.aspx</a></p>	<p>1-844-421-7050                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Colorado   Colorado AIDS Drug Assistance Program (ADAP)</b>                      ADAP-3800, 4300 Cherry Creek DR S Denver, CO 80246-1530  <a href="https://www.colorado.gov/pacific/cdphe/colorado-aids-drug-assistance-program-adap">https://www.colorado.gov/pacific/cdphe/colorado-aids-drug-assistance-program-adap</a></p>	<p>1-303-692-2716                      9 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Connecticut   Connecticut ADAP</b>                      Magellan Health Services P.O. Box 9971 Glen Allen, VA 23060  <a href="http://www.ctdph.magellanrx.com">www.ctdph.magellanrx.com</a></p>	<p>1-800-424-3310                      8 a.m. - 4 p.m. local time,                      Monday - Friday</p>
<p><b>District of Columbia   District of Columbia ADAP</b>                      899 N Capitol ST NE, STE 400 Washington, DC 20002  <a href="https://dchealth.dc.gov/node/137072">https://dchealth.dc.gov/node/137072</a></p>	<p>1-202-671-4815                      8:15 a.m. - 4:45 p.m. local time,                      Monday - Friday</p>
<p><b>Delaware   Delaware Division of Public Health Ryan White Program</b>                      540 S DuPont HWY Dover, DE 19901  <a href="http://www.dhss.delaware.gov/dhss/dph/dpc/hivtreatment.html">http://www.dhss.delaware.gov/dhss/dph/dpc/hivtreatment.html</a></p>	<p>1-302-744-1050                      8 a.m. - 4:30 p.m. local time,                      Monday - Friday</p>

<b>AIDS Drug Assistance Program (ADAP) – Contact Information</b>	
<b>Florida   Florida Department of Health ADAP</b> HIV/AIDS Section, 4052 Bald Cypress Way Tallahassee, FL 32399 <a href="http://www.floridahealth.gov/diseases-and-conditions/aids/adap/index.html">http://www.floridahealth.gov/diseases-and-conditions/aids/adap/index.html</a>	1-800-352-2437 8 a.m. - 9 p.m. local time, Monday - Friday
<b>Georgia   Georgia AIDS Drug Assistance Program (ADAP)</b> 2 Peachtree ST NW, FL 15 Atlanta, GA 30303-3186 <a href="http://dph.georgia.gov/adap-program">http://dph.georgia.gov/adap-program</a>	1-404-463-0416 8 a.m. - 5 p.m. local time, Monday - Friday
<b>Hawaii   HIV Drug Assistance Program (HDAP)</b> 3627 Kilauea AVE, STE 306 Honolulu, HI 96816 <a href="http://health.hawaii.gov/harmreduction/hiv-aids/hiv-programs/hiv-medical-management-services/">http://health.hawaii.gov/harmreduction/hiv-aids/hiv-programs/hiv-medical-management-services/</a>	1-808-733-9362 7:45 a.m. - 4:30 p.m. local time, Monday - Friday
<b>Iowa   Iowa AIDS Drug Assistance Program (ADAP)</b> 321 E 12th ST Des Moines, IA 50319-0075 <a href="https://www.idph.iowa.gov/hivstdhep/hiv/support">https://www.idph.iowa.gov/hivstdhep/hiv/support</a>	1-515-725-2011 8 a.m. - 4:30 p.m. local time, Monday - Friday
<b>Idaho   Idaho AIDS Drug Assistance Program (IDADAP)</b> 450 W State ST, FL 4 Boise, ID 83720-0036 <a href="http://www.healthandwelfare.idaho.gov/Health/HIV,STD,HepatitisPrograms/HIVCare/tabid/391/Default.aspx">http://www.healthandwelfare.idaho.gov/Health/HIV,STD,HepatitisPrograms/HIVCare/tabid/391/Default.aspx</a>	1-208-334-5612 8 a.m. - 5 p.m. local time, Monday - Friday
<b>Illinois   Illinois ADAP</b> 525 W Jefferson ST, FL 1 Springfield, IL 62761 <a href="http://www.idph.state.il.us/health/aids/adap.htm">http://www.idph.state.il.us/health/aids/adap.htm</a>	1-217-782-4977 8 a.m. - 5:30 p.m. local time, Monday - Friday
<b>Indiana   Indiana HIV Medical Services Program</b> 2 N Meridian ST Indianapolis, IN 46206 <a href="http://www.in.gov/isdh/17740.htm">http://www.in.gov/isdh/17740.htm</a>	1-866-588-4948 8 a.m. - 5 p.m. local time, Monday - Friday
<b>Kansas   Kansas AIDS Drug Assistance Program</b> 1000 SW Jackson, STE 210 Topeka, KS 66612 <a href="http://www.kdheks.gov/sti_hiv/ryan_white_care.htm">http://www.kdheks.gov/sti_hiv/ryan_white_care.htm</a>	1-785-296-6174 8 a.m. - 5 p.m. local time, Monday - Friday
<b>Kentucky   Kentucky AIDS Drug Assistance Program (KADAP)</b> HIV/AIDS Branch, 275 E Main ST, HS2E-C Frankfort, KY 40621 <a href="https://chfs.ky.gov/agencies/dph/dehp/hab/Pages/services.aspx">https://chfs.ky.gov/agencies/dph/dehp/hab/Pages/services.aspx</a>	1-502-564-6539 8 a.m. - 5 p.m. local time, Monday - Friday

<b>AIDS Drug Assistance Program (ADAP) – Contact Information</b>	
<p><b>Louisiana   Louisiana Office of Public Health</b>                      STD/HIV Program, 1450 Poydras ST, STE 2136 New Orleans, LA 70112  <a href="http://new.dhh.louisiana.gov/index.cfm/page/1099">http://new.dhh.louisiana.gov/index.cfm/page/1099</a></p>	<p>1-504-568-7474                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Massachusetts   Community Research Initiative/HDAP</b>                      The Schrafft's City CTR, 529 Main ST, STE 301 Charlestown, MA 02129  <a href="http://crine.org/hdap/">http://crine.org/hdap/</a></p>	<p>1-617-502-1700                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Maryland   Maryland AIDS Drug Assistance Program</b>                      201 W Preston ST Baltimore, MD 21201  <a href="https://phpa.health.maryland.gov/OIDPCS/CHCS/Pages/madap.aspx">https://phpa.health.maryland.gov/OIDPCS/CHCS/Pages/madap.aspx</a></p>	<p>1-410-767-6535                      8:30 a.m. - 4:30 p.m.                      local time, Monday -                      Friday</p>
<p><b>Maine   Maine AIDS Drug Assistance Program</b>                      11 State House Station, 286 Water ST Augusta, ME 04330  <a href="http://www.maine.gov/dhhs/mecdc/infectious-disease/hiv-std/services/aids-drug-assist.shtml">http://www.maine.gov/dhhs/mecdc/infectious-disease/hiv-std/services/aids-drug-assist.shtml</a></p>	<p>1-207-287-3747                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Michigan   Michigan Drug Assistance Program</b>                      HIV Care Section, 109 Michigan AVE, FL 9 Lansing, MI 48913  <a href="http://www.michigan.gov/mdhhs/0,5885,7-339-71550_2955_2982_70541_70542--,00.html">http://www.michigan.gov/mdhhs/0,5885,7-339-71550_2955_2982_70541_70542--,00.html</a></p>	<p>1-888-826-6565                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Minnesota   Minnesota HIV/AIDS Programs</b>                      Department of Human Services, P.O. Box 64972 St. Paul, MN 55164-0972  <a href="http://mn.gov/dhs/people-we-serve/adults/health-care/hiv-aids/contact-us/index.jsp">http://mn.gov/dhs/people-we-serve/adults/health-care/hiv-aids/contact-us/index.jsp</a></p>	<p>1-800-657-3761                      8:30 a.m. - 4:30 p.m.                      local time, Monday -                      Friday</p>
<p><b>Missouri   Missouri Department of Health and Senior Services</b>                      Bureau of HIV, STD and Hepatitis, P.O. Box 570 Jefferson City, MO 65102-0570  <a href="http://health.mo.gov/living/healthcondiseases/communicable/hiv aids/index.php">http://health.mo.gov/living/healthcondiseases/communicable/hiv aids/index.php</a></p>	<p>1-573-751-6439                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Mississippi   Mississippi Department of Health, STD/HIV Office</b>                      570 E Woodrow Wilson DR, P.O. Box 1700 Jackson, MS 39215-1700  <a href="http://msdh.ms.gov/msdhsite/_static/14,0,150.html">http://msdh.ms.gov/msdhsite/_static/14,0,150.html</a></p>	<p>1-601-576-7723                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>

<b>AIDS Drug Assistance Program (ADAP) – Contact Information</b>	
<p><b>Montana   Montana AIDS Drug Assistance Program (ADAP)</b>                      DPHHS, Cogswell BLDG C-211, 1400 Broadway ST Helena, MT 59620-2951  <a href="http://dphhs.mt.gov/publichealth/hivstd/treatmentprogram.aspx">http://dphhs.mt.gov/publichealth/hivstd/treatmentprogram.aspx</a></p>	<p>1-406-444-3565                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>North Carolina   North Carolina HIV/STD Prevention and Care Unit</b>                      Communicable Disease Branch, 1905 Mail Service CTR Raleigh, NC 27699-1905  <a href="http://epi.publichealth.nc.gov/cd/hiv/adap.html">http://epi.publichealth.nc.gov/cd/hiv/adap.html</a></p>	<p>1-919-733-3419                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>North Dakota   North Dakota Department of Health, HIV/AIDS Program</b>                      2635 E Main AVE Bismarck, ND 58506-5520  <a href="https://www.ndhealth.gov/hiv/RyanWhite/">https://www.ndhealth.gov/hiv/RyanWhite/</a></p>	<p>1-800-472-2180                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Nebraska   Nebraska Department of Health &amp; Human Services</b>                      Ryan White HIV/AIDS Program, 301 Centennial Mall S Lincoln, NE 68509  <a href="http://dhhs.ne.gov/Pages/HIV-Prevention.aspx">http://dhhs.ne.gov/Pages/HIV-Prevention.aspx</a></p>	<p>1-402-471-3121                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>New Hampshire   New Hampshire CARE Program</b>                      129 Pleasant ST Concord, NH 03301  <a href="https://www.dhhs.nh.gov/dphs/bchs/std/care.htm">https://www.dhhs.nh.gov/dphs/bchs/std/care.htm</a></p>	<p>1-603-271-4502                      8 a.m. - 4:30 p.m. local                      time, Monday - Friday</p>
<p><b>New Jersey   New Jersey AIDS Drug Distribution Program (ADDP)</b>                      P.O. Box 360 Trenton, NJ 08625-0360  <a href="http://www.state.nj.us/health/hivstdtb/hiv-aids/medications.shtml">http://www.state.nj.us/health/hivstdtb/hiv-aids/medications.shtml</a></p>	<p>1-877-613-4533                      8 a.m. - 4:30 p.m. local                      time, Monday - Friday</p>
<p><b>New Mexico   New Mexico Department of Health - Infectious Disease Bureau</b>                      1190 S Saint Francis DR, STE 1200 Santa Fe, NM 87505  <a href="http://nmhealth.org/about/phd/idb/hats/">http://nmhealth.org/about/phd/idb/hats/</a></p>	<p>1-505-827-2435                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Nevada   Nevada Office of HIV/AIDS</b>                      4126 Technology Way, STE 200 Carson City, NV 89706  <a href="http://dpbh.nv.gov/Programs/HIV-Ryan/Ryan_White_Part_B_-_Home/">http://dpbh.nv.gov/Programs/HIV-Ryan/Ryan_White_Part_B_-_Home/</a></p>	<p>1-775-684-3499                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>

<b>AIDS Drug Assistance Program (ADAP) – Contact Information</b>	
<p><b>New York   New York AIDS Drug Assistance Program</b>                      HIV Uninsured Care Programs, Empire STA, P.O. Box 2052                      Albany, NY 12220-0052  <a href="http://www.health.ny.gov/diseases/aids/general/resources/adap/">http://www.health.ny.gov/diseases/aids/general/resources/adap/</a></p>	<p>1-800-542-2437                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Ohio   Ohio HIV Drug Assistance Program (OHDAP)</b>                      HIV Care Services Section, 246 N High ST Columbus, OH 43215  <a href="https://odh.ohio.gov/wps/portal/gov/odh/know-our-programs/ryan-white-part-b-hiv-client-services/welcome-to">https://odh.ohio.gov/wps/portal/gov/odh/know-our-programs/ryan-white-part-b-hiv-client-services/welcome-to</a></p>	<p>1-614-466-6374                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Oklahoma   Oklahoma HIV/STD Services Division</b>                      Oklahoma Department of Health, 1000 NE Tenth Oklahoma City, OK 73117  <a href="https://www.ok.gov/health/Disease,_Prevention,_Preparedness/HIV_STD_Service/Care_Delivery_(Ryan_White_ADAP_Hepatitis)/index.html">https://www.ok.gov/health/Disease,_Prevention,_Preparedness/HIV_STD_Service/Care_Delivery_(Ryan_White_ADAP_Hepatitis)/index.html</a></p>	<p>1-405-271-4636                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Oregon   Oregon CAREAssist</b>                      800 NE Oregon ST, STE 1105 Portland, OR 97232  <a href="http://public.health.oregon.gov/DiseasesConditions/HIVSTDViralHepatitis/HIVCareTreatment/CAREAssist/Pages/index.aspx">http://public.health.oregon.gov/DiseasesConditions/HIVSTDViralHepatitis/HIVCareTreatment/CAREAssist/Pages/index.aspx</a></p>	<p>1-971-673-0144                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Pennsylvania   Pennsylvania Special Pharmaceutical Benefits Program</b>                      Department of Health, 625 Forster S, H&amp;W BLDG, RM 611                      Harrisburg, PA 17120  <a href="https://www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx">https://www.health.pa.gov/topics/programs/HIV/Pages/Special-Pharmaceutical-Benefits.aspx</a></p>	<p>1-800-922-9384                      8 a.m. - 4:30 p.m. local time,                      Monday - Friday</p>
<p><b>Rhode Island   Rhode Island AIDS Drug Assistance Program</b>                      Department of Health, 3 Capitol Hill Providence, RI 02908  <a href="http://health.ri.gov/diseases/hivaids/about/stayinghealthy/">http://health.ri.gov/diseases/hivaids/about/stayinghealthy/</a></p>	<p>1-401-222-5960                      8:30 a.m. - 4:30 p.m. local time,                      Monday - Friday</p>
<p><b>South Carolina   South Carolina AIDS Drug Assistance Program (ADAP)</b>                      DHEC, STD/HIV Division, 2600 Bull ST Columbia, SC 29201  <a href="http://www.scdhec.gov/Health/DiseasesandConditions/InfectiousDiseases/HIVandSTDs/AIDSDrugAssistancePlan/">http://www.scdhec.gov/Health/DiseasesandConditions/InfectiousDiseases/HIVandSTDs/AIDSDrugAssistancePlan/</a></p>	<p>1-800-856-9954                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>

<b>AIDS Drug Assistance Program (ADAP) – Contact Information</b>	
<p><b>South Dakota   Ryan White Part B CARE Program</b>                      South Dakota Department of Health, 615 E 4th ST Pierre, SD                      57501-1700  <a href="http://doh.sd.gov/diseases/infectious/ryanwhite/">http://doh.sd.gov/diseases/infectious/ryanwhite/</a></p>	<p>1-800-592-1861                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Tennessee   Tennessee HIV Drug Assistance Program (HDAP)</b>                      Department of Health, 710 James Robertson PKWY Nashville, TN                      37243  <a href="https://www.tn.gov/health/health-program-areas/std/std/ryanwhite.html">https://www.tn.gov/health/health-program-areas/std/std/ryanwhite.html</a></p>	<p>1-615-741-7500                      8 a.m. - 4:30 p.m. local                      time, Monday - Friday</p>
<p><b>Texas   Texas HIV Medication Program</b>                      ATTN: MSJA, MC 1873, P.O. Box 149347 Austin, TX 78714-9387  <a href="http://www.dshs.state.tx.us/hivstd/meds">www.dshs.state.tx.us/hivstd/meds</a></p>	<p>1-800-255-1090                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Utah   Utah Department of Health, Bureau of Epidemiology</b>                      288 N 1460 W, P.O. Box 142104 Salt Lake City, UT 84114-2104  <a href="http://health.utah.gov/epi/treatment/">http://health.utah.gov/epi/treatment/</a></p>	<p>1-801-538-6197                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Virginia   Virginia AIDS Drug Assistance Program (ADAP)</b>                      Office of Disease Prevention, 109 Governor ST, FL 6 Richmond,                      VA 23219  <a href="http://www.vdh.virginia.gov/disease-prevention/virginia-aids-drug-assistance-program-adap/">http://www.vdh.virginia.gov/disease-prevention/virginia-aids-drug-assistance-program-adap/</a></p>	<p>1-855-362-0658                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Vermont   VT Medication Assistance Program</b>                      Health Surveillance Division, P.O. Box 70 Burlington, VT 05402  <a href="http://healthvermont.gov/prevent/aids/aids_index.aspx">http://healthvermont.gov/prevent/aids/aids_index.aspx</a></p>	<p>1-802-863-7638                      7:45 a.m. - 4:30 p.m.                      local time, Monday -                      Friday</p>
<p><b>Washington   Washington Early Intervention Program (EIP)</b>                      HIV Client Services, P.O. Box 47841 Olympia, WA 98504-7841  <a href="https://www.doh.wa.gov/YouandYourFamily/IllnessandDisease/HIV/ClientServices/ADAPandEIP">https://www.doh.wa.gov/YouandYourFamily/IllnessandDisease/HIV/ClientServices/ADAPandEIP</a></p>	<p>1-877-376-9316                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Wisconsin   Wisconsin AIDS Drug Assistance Program (ADAP)</b>                      Department of Health Services, 1 W Wilson ST Madison, WI 53703  <a href="https://www.dhs.wisconsin.gov/aids-hiv/adap.htm">https://www.dhs.wisconsin.gov/aids-hiv/adap.htm</a></p>	<p>1-800-991-5532                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>

<b>AIDS Drug Assistance Program (ADAP) – Contact Information</b>	
<b>West Virginia   West Virginia AIDS Drug Assistance Program (ADAP)</b> 350 Capitol ST, RM 125 Charleston, WV 25301 <a href="https://oepe.wv.gov/aboutus/Pages/about_dsh.aspx">https://oepe.wv.gov/aboutus/Pages/about_dsh.aspx</a>	1-800-642-8244 8 a.m. - 4 p.m. local time, Monday - Friday
<b>Wyoming   Wyoming Department of Health Communicable Disease Unit</b> HIV Treatment Program, 401 Hathaway BLDG Cheyenne, WY 82002 <a href="https://health.wyo.gov/publichealth/communicable-disease-unit/hivaids/">https://health.wyo.gov/publichealth/communicable-disease-unit/hivaids/</a>	1-307-777-7579 8 a.m. - 5 p.m. local time, Monday - Friday

**What if you get “Extra Help” from Medicare to help pay your prescription drug costs? Can you get the discounts?**

No. If you get “Extra Help,” you already get coverage for your prescription drug costs during the coverage gap.

**What if you don’t get a discount, and you think you should have?**

If you think that you have reached the coverage gap and did not get a discount when you paid for your brand name drug, you should review your next **Part D Explanation of Benefits** (Part D EOB) notice. If the discount doesn’t appear on your **Part D Explanation of Benefits**, you should contact us to make sure that your prescription records are correct and up-to-date. If we don’t agree that you are owed a discount, you can appeal. You can get help filing an appeal from your State Health Insurance Assistance Program (SHIP) (telephone numbers are in Section 3 of this Chapter) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

**State Pharmaceutical Assistance Programs**

Many states have State Pharmaceutical Assistance Programs 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.

Here is a list of the State Pharmaceutical Assistance Programs in each state we serve:

- California - Department of Health Services - ADAP
- Colorado - Colorado AIDS Drug Assistance Program (ADAP)
- Connecticut - Connecticut AIDS Drug Assistance Program (CADAP)
- District of Columbia - District of Columbia Department of Health
- Delaware - Delaware Prescription Assistance Program
- Idaho - Idaho AIDS Drug Assistance Program (IDADAP)
- Indiana - HoosierRx
- Louisiana - Louisiana Department of Health
- Massachusetts - Prescription Advantage Executive Office of Elder Affairs
- Maryland - Maryland Senior Prescription Drug Assistance Program (SPDAP)

- Maine - MaineCare Services
- Missouri - MissouriRx Plan (MORx)
- Montana - Montana Big Sky Rx
- New Jersey - New Jersey Pharmaceutical Assistance To The Aged & Disabled (PAAD)
- Nevada - Nevada Senior/Disability Rx Program
- New York - New York State EPIC Program
- Pennsylvania - Pennsylvania PACE
- Rhode Island - Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE)
- Texas - Texas Kidney Health Care Program
- Virginia - Virginia AIDS Drug Assistance Program (ADAP)
- Vermont - Green Mountain Care Prescription Assistance
- Wisconsin - Wisconsin SeniorCare Pharmaceutical Assistance Program

<b>State Pharmaceutical Assistance Programs – Contact Information</b>	
<b>California   Department of Health Services - ADAP</b> P.O. Box 997377 Sacramento, CA 95899-7377 <a href="https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OAadap.aspx">https://www.cdph.ca.gov/Programs/CID/DOA/Pages/OAadap.aspx</a>	1-844-421-7050 TTY 711 8 a.m. - 5 p.m. local time, Monday - Friday
<b>Colorado   Colorado AIDS Drug Assistance Program (ADAP)</b> ADAP-3800, 4300 Cherry Creek DR S Denver, CO 80246-1530 <a href="https://www.colorado.gov/pacific/cdphe/colorado-aids-drug-assistance-program-adap">https://www.colorado.gov/pacific/cdphe/colorado-aids-drug-assistance-program-adap</a>	1-303-692-2716 TTY 711 9 a.m. - 5 p.m. local time, Monday - Friday
<b>Connecticut   Connecticut AIDS Drug Assistance Program (CADAP)</b> c/o PAI - CIPA 628 Hebron AVE, STE 502 Glastonbury, CT 06033 <a href="https://ctdph.magellanrx.com/">https://ctdph.magellanrx.com/</a>	1-800-424-3310 TTY 711 8 a.m. - 4 p.m. local time, Monday - Friday
<b>District of Columbia   District of Columbia Department of Health</b> 899 N Capitol ST NE Washington, DC 20002 <a href="https://doh.dc.gov/service/dc-aids-drug-assistance-program">https://doh.dc.gov/service/dc-aids-drug-assistance-program</a>	1-202-671-4900 TTY 711 8:15 a.m. - 4:45 p.m. local time, Monday - Friday
<b>Delaware   Delaware Prescription Assistance Program</b> 1901 N DuPont HWY New Castle, DE 19720 <a href="https://dhss.delaware.gov/dhss/dmma/dpap.html">https://dhss.delaware.gov/dhss/dmma/dpap.html</a>	1-800-996-9969 TTY 711 8 a.m. - 4:30 p.m. local time, Monday - Friday

<b>State Pharmaceutical Assistance Programs – Contact Information</b>	
<p><b>Idaho   Idaho AIDS Drug Assistance Program (IDADAP)</b>                      450 W State ST, FL 4 Boise, ID 83720-0036  <a href="http://www.healthandwelfare.idaho.gov/Health/HIV,STD,HepatitisPrograms/HIVCare/tabid/391/Default.aspx">http://www.healthandwelfare.idaho.gov/Health/HIV,STD,HepatitisPrograms/HIVCare/tabid/391/Default.aspx</a></p>	<p>1-208-334-5612                      TTY 711                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Indiana   HoosierRx</b>                      P.O. Box 6224 Indianapolis, IN 49206  <a href="https://www.in.gov/medicaid/members/194.htm">https://www.in.gov/medicaid/members/194.htm</a></p>	<p>1-866-267-4679                      TTY 711                      8 a.m. - 4:30 p.m. local                      time, Monday - Friday</p>
<p><b>Louisiana   Louisiana Department of Health</b>                      628 N 4th ST Baton Rouge, LA 70802  <a href="http://dhh.louisiana.gov/index.cfm/page/236">http://dhh.louisiana.gov/index.cfm/page/236</a></p>	<p>1-225-342-9500                      TTY 711                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Massachusetts   Prescription Advantage Executive Office of Elder Affairs</b>                      One Ashburton PL, RM 517 Boston, MA 02108-1618  <a href="http://www.mass.gov/elders/healthcare/prescription-advantage/about-prescription-advantage-benefits.html">http://www.mass.gov/elders/healthcare/prescription-advantage/about-prescription-advantage-benefits.html</a></p>	<p>1-800-243-4636                      TTY 1-877-610-0241                      9 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Maryland   Maryland Senior Prescription Drug Assistance Program (SPDAP)</b>                      c/o Pool Administrators, 628 Hebron AVE, STE 100 Glastonbury, CT 06033  <a href="http://www.marylandspdap.com">www.marylandspdap.com</a></p>	<p>1-800-551-5995                      TTY 1-800-877-5156                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Maine   MaineCare Services</b>                      11 State House Station Augusta, ME 04333-0011  <a href="http://www.maine.gov/dhhs/oms/member/index.shtml">http://www.maine.gov/dhhs/oms/member/index.shtml</a></p>	<p>1-800-977-6740                      TTY 711                      7 a.m. - 6 p.m. local time,                      Monday - Friday</p>
<p><b>Missouri   MissouriRx Plan (MORx)</b>                      P.O. Box 6500 Jefferson City, MO 65102-6500  <a href="http://www.morx.mo.gov">www.morx.mo.gov</a></p>	<p>1-800-375-1406                      TTY 711                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Montana   Montana Big Sky Rx</b>                      P.O. Box 202915 Helena, MT 59620-2915  <a href="http://www.bigskyrx.mt.gov">www.bigskyrx.mt.gov</a></p>	<p>1-866-369-1233                      TTY 711                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>

<b>State Pharmaceutical Assistance Programs – Contact Information</b>	
<p><b>New Jersey   New Jersey Pharmaceutical Assistance To The Aged &amp; Disabled (PAAD)</b>                      P.O. Box 715 Mercerville, NJ 08625-0715  <a href="http://www.state.nj.us/humanservices/doas/paad/">http://www.state.nj.us/humanservices/doas/paad/</a></p>	<p>1-800-792-9745                      TTY 711                      8:30 a.m. - 4:30 p.m.                      local time, Monday - Friday</p>
<p><b>Nevada   Nevada Senior/Disability Rx Program</b>                      1860 E. Sahara AVE Las Vegas, NV 89104  <a href="http://adsd.nv.gov/Programs/Seniors/SeniorRx/SrRxProg/">http://adsd.nv.gov/Programs/Seniors/SeniorRx/SrRxProg/</a></p>	<p>1-775-687-4210                      TTY 711                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>New York   New York State EPIC Program</b>                      P.O. Box 15018 Albany, NY 12212-5018  <a href="http://www.health.ny.gov/health_care/epic/">http://www.health.ny.gov/health_care/epic/</a></p>	<p>1-800-332-3742                      TTY 1-800-290-9138                      8:30 a.m. - 5 p.m. local                      time, Monday - Friday</p>
<p><b>Pennsylvania   Pennsylvania PACE</b>                      P.O. Box 8806 Harrisburg, PA 17105-8806  <a href="https://pacecares.magellanhealth.com">https://pacecares.magellanhealth.com</a></p>	<p>1-800-225-7223                      TTY 711                      8:30 a.m. - 5 p.m. local                      time, Monday - Friday</p>
<p><b>Rhode Island   Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE)</b>                      57 Howard AVE, Louis Pasteur BLDG, FL 2 Cranston, RI 02920  <a href="http://www.dea.ri.gov/programs/prescription_assist.php">http://www.dea.ri.gov/programs/prescription_assist.php</a></p>	<p>1-401-462-3000                      TTY 1-401-462-0740                      8:30 a.m. - 4 p.m. local                      time, Monday - Friday</p>
<p><b>Texas   Texas Kidney Health Care Program</b>                      Specialty Health Care Services, MC 1938, P.O. Box 149347 Austin, TX 78714-9347  <a href="https://hhs.texas.gov/services/health/kidney-health-care">https://hhs.texas.gov/services/health/kidney-health-care</a></p>	<p>1-800-222-3986                      TTY 711                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Virginia   Virginia AIDS Drug Assistance Program (ADAP)</b>                      Office of Disease Prevention, 109 Governor ST, FL 6 Richmond, VA 23219  <a href="http://www.vdh.virginia.gov/disease-prevention/virginia-aids-drug-assistance-program-adap/">http://www.vdh.virginia.gov/disease-prevention/virginia-aids-drug-assistance-program-adap/</a></p>	<p>1-855-362-0658                      TTY 711                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>
<p><b>Vermont   Green Mountain Care Prescription Assistance</b>                      Department of Vermont Health Access, 280 State DR Waterbury, VT 05671-1020  <a href="http://www.greenmountaincare.org/perscription">http://www.greenmountaincare.org/perscription</a></p>	<p>1-800-250-8427                      TTY 711                      8 a.m. - 5 p.m. local time,                      Monday - Friday</p>

<b>State Pharmaceutical Assistance Programs – Contact Information</b>	
<b>Wisconsin   Wisconsin SeniorCare Pharmaceutical Assistance Program</b> Department of Health Services, 1 W Wilson ST, P.O. Box 6710 Madison, WI 53716-0710 <a href="http://www.dhs.wisconsin.gov/seniorcare">http://www.dhs.wisconsin.gov/seniorcare</a>	1-800-657-2038 TTY 711 8 a.m. - 6 p.m. local time, Monday - Friday

## **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 have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

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.

<b>Method</b>	<b>Railroad Retirement Board – Contact Information</b>
<b>CALL</b>	<b>1-877-772-5772</b> Calls to this number are free. If you press “0,” you may speak with an RRB representative from 9:00 am to 3:30 pm, Monday, Tuesday, Thursday, and Friday, and from 9:00 am to 12:00 pm on Wednesday. If you press “1”, you may access the automated RRB HelpLine and recorded information 24 hours a day, including weekends and holidays.
<b>TTY</b>	<b>1-312-751-4701</b> This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are <b>not</b> free.
<b>WEBSITE</b>	<b><a href="https://secure.rrb.gov">https://secure.rrb.gov</a></b>

## **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 booklet.) 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's coverage for your Part D  
prescription drugs

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## Chapter 3

### Using the plan’s coverage for your Part D prescription drugs

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### **Did you know there are programs to help people pay for their drugs?**

There are programs to help people with limited resources pay for their drugs. These include “Extra Help” and State Pharmaceutical Assistance Programs. For more information, see Chapter 2, Section 7.

### **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.” (Phone numbers for Customer Service are printed on the back cover of this booklet.)

## **SECTION 1 Introduction**

### **Section 1.1 This chapter describes your coverage for Part D drugs**

This chapter **explains rules for using your coverage for Part D drugs.** The next chapter tells what you pay for Part D drugs (Chapter 4, **What you pay for your Part D prescription drugs**).

In addition to your coverage for Part D drugs through our plan, Original Medicare (Medicare Part A and Part B) also covers some drugs:

- Medicare Part A covers drugs you are given during Medicare-covered stays in the hospital or in a skilled nursing facility.
- Medicare Part B also provides benefits for some drugs. Part B drugs include certain chemotherapy drugs, certain drug injections you are given during an office visit, and drugs you are given at a dialysis facility.

The two examples of drugs described above are covered by Original Medicare. (To find out more about this coverage, see your Medicare & You Handbook.) Your Part D prescription drugs are covered under our plan.

### **Section 1.2 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 your prescription.
- Your prescriber must either accept Medicare or file documentation with CMS showing that he or she is qualified to write prescriptions, or your Part D claim will be denied. You should ask

your prescribers the next time you call or visit if they meet this condition. If not, please be aware it takes time for your prescriber to submit the necessary paperwork to be processed.

- 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 preferred 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 preferred mail-order service**

### **Section 2.1                      To have your prescription covered, 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 covered on the plan's Drug List.

### **Section 2.2                      Finding network pharmacies**

#### **How do you find a network pharmacy in your area?**

To find a network pharmacy, you can look in your **Pharmacy Directory**, visit our website ([www.UHCRetiree.com](http://www.UHCRetiree.com)) or call Customer Service (phone numbers are printed on the back cover of this booklet).

You may go to any of our network pharmacies. If you switch from one network pharmacy to another, and you need a refill of a drug you have been taking, you can ask either to have a new prescription written by a provider or to have your prescription transferred to your new network pharmacy.

#### **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. To find another network pharmacy in your area, you can get help from Customer Service (phone numbers are printed on the back cover of this booklet) or use the **Pharmacy Directory**. You can also find information on our website at [www.UHCRetiree.com](http://www.UHCRetiree.com).

#### **What if you need a specialized pharmacy?**

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

- Pharmacies that supply drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care (LTC) facility. Usually, a long-term care facility (such as a nursing home) has its own pharmacy. If you are in an LTC facility, we must ensure that you are able to routinely receive your Part D benefits through our network of LTC pharmacies, which is typically the pharmacy that the LTC facility uses. 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 **Pharmacy Directory** or call Customer Service (phone numbers are printed on the back cover of this booklet).

### **Section 2.3 Using the plan's preferred mail-order services**

Our plan's preferred mail-order service allows you to order **up to a 90-day supply**.

To get order forms and information about filling your prescriptions by mail, please reference your **Pharmacy Directory** to find the mail service pharmacies in our network. If you use a mail-order pharmacy not in the plan's network, your prescription will not be covered.

Usually a mail-order pharmacy order will get to you in no more than 10 business days. However, sometimes your mail-order may be delayed. If your mail-order is delayed, please follow these steps:

If your prescription is on file at your local pharmacy, go to your pharmacy to fill the prescription. If your delayed prescription is not on file at your local pharmacy, then please ask your doctor to call in a new prescription to your pharmacist. Or, your pharmacist can call the doctor's office for you to request the prescription. Your pharmacist can call the Pharmacy help desk at 1-877-889-6510, (TTY) 711, 24 hours a day, 7 days a week if he/she has any problems, questions, concerns, or needs a claim override for a delayed prescription.

#### **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 now or at any time by phone or mail.

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 phone or mail.

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. This will give you an opportunity to make sure that the pharmacy is delivering the correct drug (including strength, amount, and form) and, if necessary, allow you to cancel or delay the order before you are billed and it is shipped. It is important that you respond each time you are contacted by the pharmacy, to let them know what to do with the new prescription and to prevent any delays in shipping.

To opt out of automatic deliveries of new prescriptions received directly from your health care provider's office, please contact us by phone or mail.

**Refills on mail order prescriptions.** For refills, please contact your pharmacy at least 10 business days before you think the drugs you have on hand will run out to make sure your next order is shipped to you in time. You also 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 are in need of more medication, and you can cancel scheduled refills if you have enough of your medication or if your medication has changed. To cancel the auto refill program, please contact the mail order pharmacy 10 days before your order will ship or you can let the pharmacy know when they notify you of an upcoming shipment.

Please keep your mail order pharmacy informed about the best way(s) to contact you, so the pharmacy can reach you to confirm your order before shipping. You can do this by contacting the mail order pharmacy when you set up your auto refill program and also when you receive notifications about upcoming refill shipments.

## 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.) You may order this supply through mail order (see Section 2.3) or you may go to a retail pharmacy.

1. **Some retail pharmacies** in our network allow you to get a long-term supply of maintenance drugs. Your **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 (phone numbers are printed on the back cover of this booklet).
2. For certain kinds of drugs, you can use the plan's preferred network **mail-order services**. Our plan's preferred mail-order service allows you to order up to a 90-day supply. See Section 2.3 for more information about using our mail-order services.

## 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. If you cannot use a network pharmacy, here are the circumstances when we would cover prescriptions filled at an out-of-network pharmacy:

**Prescriptions for a Medical Emergency**

We will cover prescriptions that are filled at an out-of-network pharmacy if the prescriptions are related to care for a medical emergency or urgently needed care, are included in our Drug List without restrictions, and are not excluded from Medicare Part D coverage.

**Coverage when traveling or out of the service area**

When traveling within the U.S. you have access to network pharmacies nationwide. Bring your prescriptions and medication with you and be sure to check the pharmacy directory for your travel plans to locate a network pharmacy while traveling. If you are leaving the country, you may be able to obtain a greater day supply to take with you before leaving the country where there are no network pharmacies available.

- If you are unable to obtain a covered drug in a timely manner within the service area because a network pharmacy is not within reasonable driving distance that provides 24-hour service.
- If you are trying to fill a prescription drug not regularly stocked at an accessible network retail or preferred mail-order pharmacy (including high cost and unique drugs).
- If you need a prescription while a patient in an emergency department, provider based clinic, outpatient surgery, or other outpatient setting.

In these situations, **please check first with Customer Service** to see if there is a network pharmacy nearby. (Phone numbers for Customer Service are printed on the back cover of this booklet.) You may 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.

**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 share of the cost) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. (Chapter 5, Section 2.1 explains how to ask the plan to pay you back.)

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

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### **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 must meet requirements set by Medicare. Medicare has approved the plan's Drug List.

The drugs on the Drug List are only those covered under Medicare Part D (earlier in this chapter, Section 1.1 explains about Part D drugs).

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. (That is, the Food and Drug Administration has approved the drug for the diagnosis or condition for which it is being prescribed.)
- **or** – Supported by certain reference books. (These reference books are the American Hospital Formulary Service Drug Information; the DRUGDEX Information System; and, for cancer, the National Comprehensive Cancer Network and Clinical Pharmacology, or their successors.)

### **The Drug List includes both brand name and generic drugs**

A generic drug is a prescription drug that has the same active ingredients as the brand name drug. Generally, it works just as well as the brand name drug and usually costs less. There are generic drug substitutes available for many brand name drugs.

### **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 our Drug List.

## **Section 3.2                      There are 4 “cost-sharing tiers” for drugs on the Drug List**

Every drug on the plan's Drug List is in one of 4 cost-sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug:

Tier 1 – Preferred Generic (includes most generic and some lower-cost brand name prescription drugs)

Tier 2 – Preferred Brand (includes many common brand name and some higher-cost generic drugs)

Tier 3 – Non-preferred Drug (includes non-preferred brand name drugs and non-preferred generic drugs. In addition, Part D eligible Compounded Medications are covered in Tier 3).

Tier 4 – Specialty Tier (includes unique or very high-cost drugs)

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 4 (**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 two ways to find out:

1. Visit the plan's website ([www.UHCRetiree.com](http://www.UHCRetiree.com)). The Drug List on the website is always the most current.
2. 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. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

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## SECTION 4                    There are restrictions on coverage for some drugs

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### 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 help our members use drugs in the most effective ways. These special rules also help control overall drug costs, which keeps your drug coverage more affordable.

In general, our rules encourage you to get a drug that works for your medical condition and is safe and effective. Whenever 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. We also need to comply with Medicare's rules and regulations for drug coverage and cost-sharing.

**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.** 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 7, Section 5.2 for information about asking for exceptions.)

Please note that sometimes a drug may appear more than once in our Drug List. This is because different restrictions or cost-sharing may apply based on factors such as the strength, amount, or form of the drug prescribed by your health care provider (for instance, 10 mg versus 100 mg; one per day versus two per day; tablet versus liquid).

### Section 4.2                    What kinds of restrictions?

Our plan uses different types of restrictions to help our members use drugs in the most effective ways. The sections below tell you more about the types of restrictions we use for certain drugs.

#### **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.**" Sometimes the requirement for getting approval in advance helps 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 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 the amount of the drug that you can have by limiting 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 4.3 Do any of these restrictions apply to your drugs?

The plan's Drug List includes information about the restrictions described above. To find out if any of these restrictions apply to a drug you take or want to take, check the Drug List. For the most up-to-date information, call Customer Service (phone numbers are printed on the back cover of this booklet) or check our website ([www.UHCRetiree.com](http://www.UHCRetiree.com)).

**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.** If there is a restriction on the drug you want to take, you should 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 7, Section 5.2 for information about asking for exceptions.)

## 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

We hope that your drug coverage will work well for you. But it's possible that there could be a prescription drug you are currently taking, or one that you and your provider think you should be taking, that is not on our drug list (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, some of the drugs covered by the plan have extra rules to restrict their use. For example, you might be required to try a different drug first, to see if it will work, before the drug you want to take will be covered for you. Or there might be limits on what amount of the drug (number of pills, etc.) is covered during a particular time period. In some cases, you may want us to waive the restriction for you.
- 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. The plan puts each covered drug into one of 4 different cost-sharing tiers. How much you pay for your prescription depends in part on which cost-sharing tier your drug is in.

There are things you can do if your drug is not covered in the way that you'd like it to be covered. Your options depend on what type of problem you have:

- 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 things you can do:

- You may be able to get a temporary supply of the drug (only members in certain situations can get a temporary supply). This will give you and your provider time to change to another drug or to file a request to have the drug covered.
- 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 can offer a temporary supply of a drug to you when your drug is not on the Drug List or when it is restricted in some way. Doing this gives you time to talk with your provider about the change in coverage and figure out what to do.

To be eligible for a temporary supply, you must meet the two requirements below:

#### **1. The change to your drug coverage must be one of the following types of changes:**

- The drug you have been taking is **no longer on the plan's Drug List**.
- or – the drug you have been taking is **now restricted in some way** (Section 4 in this chapter tells about restrictions).

#### **2. You must be in one of the situations described below:**

- For those members who are new or who were in the plan last year:**  
We will cover a temporary supply of your drug **during the first 90 days of your membership in the plan if you were new and during the first 90 days of the plan year if you were in the plan last year**. This temporary supply will be for at least a 30-day supply. If your prescription is written for fewer days, we will allow multiple fills to provide up to at least a 30-day supply 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 (LTC) facility and need a supply right away:**  
We will cover at least a 31-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 situation.

□ **For those current members with level of care changes:**

There may be unplanned transitions such as hospital discharges or level of care changes that occur while you are enrolled as a member in our plan. If you are prescribed a drug that is not on our Drug List or your ability to get your drugs is limited, you are required to use the plan's exception process. You may request a one-time temporary supply of at least 30 days to allow you time to discuss alternative treatment with your doctor or to pursue a drug list (formulary) exception. If your doctor writes your prescription for fewer days, you may refill the drug until you've received at least a 30 day supply.

To ask for a temporary supply, call Customer Service (phone numbers are printed on the back cover of this booklet).

During the time when you are getting a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug. The sections below tell you more about these options.

**You can change to another drug**

Start by talking with your provider. Perhaps there is a different drug covered by the plan that might 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. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

**You can ask for an exception**

You and your provider can ask the plan to make an exception for you and cover the drug in the way you would like it to be 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 to the rule. 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 7, Section 5.4 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.

**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, start by talking with your provider. Perhaps there is a different drug in a lower cost-sharing tier that might 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 to find a covered drug that might work for you. (Phone numbers for Customer Service are printed on the back cover of this booklet.)

### **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 7, Section 5.4 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 Specialty Tier are not eligible for this type of exception. We do not lower the cost-sharing amount for drugs in this tier.

## **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 plan year. However, during the year, the plan might make changes to the Drug List. For example, the plan might:

- Add or remove drugs from the Drug List.** New drugs become available, including new generic drugs. Perhaps the government has given approval to a new use for an existing drug. Sometimes, a drug gets recalled and we decide not to cover it. Or we might remove a drug from the list because it has been found to be ineffective.
- Move a drug to a higher or lower cost-sharing tier.**
- Add or remove a restriction on coverage for a drug** (for more information about restrictions to coverage, see Section 4 in this chapter).
- 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 during the year, we post information on our website about those changes. We will update our online Drug List on a regularly scheduled basis to include any changes that have occurred after the last update. Below we point out the times that you would get direct notice if changes are made to a drug that you are then taking. You can also call Customer Service for more information (phone numbers are printed on the back cover of this booklet).

#### **Do changes to your drug coverage affect you right away?**

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)**
  - 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 that will appear on the same or lower cost sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, 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.
  - We may not tell you in advance before we make that change—even if you are currently taking the brand name drug
  - 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 7 (**What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**).
  - 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) we made. 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.
- Unsafe drugs and other drugs on the Drug List that are withdrawn from the market**
  - Once in a while, a drug may be suddenly withdrawn because it has been found to be unsafe or removed from the market for another reason. If this happens, we will immediately remove the drug from the Drug List. If you are taking that drug, we will let you know of this change 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 instance, we might add a generic drug that is not new to the market to replace a brand name drug or change the cost-sharing tier or add new restrictions to the brand name drug. We also might make changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare. 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 be working with your prescriber to switch to a different drug that we cover.
  - Or 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 7 (**What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**).

**Changes to drugs on the Drug List that will not affect people currently taking the drug:** For changes to the Drug List that are not described above, if you are currently taking the drug, the following types of changes will not affect you until January 1 of the next year if you stay in the plan:

- If we move your drug into a higher cost-sharing tier.
- If we put a new restriction on your use of the drug.
- If we remove your drug from the Drug List.

If any of these changes happen for a drug you are taking (but not because of a 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 restriction to your use of the drug. You will not get direct notice this year about changes that do not affect you. However, on January 1 of the next year, the changes will affect you, and it is important to check the new year's Drug List for any changes to drugs.

## **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. We won't pay for the drugs that are listed in this section. The only exception: If the requested drug is found upon appeal to be a drug that is not excluded under Part D and we should have paid for or covered it because of your specific situation. (For information about appealing a decision we have made to not cover a drug, go to Chapter 7, Section 5.5 in this booklet.)

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 and 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.
  - Generally, coverage for "off-label use" is allowed only when the use is supported by certain reference books. These reference books are the American Hospital Formulary Service Drug Information; the DRUGDEX Information System; and, for cancer, the National Comprehensive Cancer Network and Clinical Pharmacology, or their successors. If the use is not supported by any of these reference books, then our plan cannot cover its "off-label use."

Also, by law, these categories of drugs are not covered by Medicare drug plans:

- Non-prescription drugs (also called over-the-counter drugs)
- Drugs when used to promote fertility
- Drugs when used for the relief of cough or cold symptoms
- Drugs when used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs when used for the treatment of sexual or erectile dysfunction
- Drugs when 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

**Please note:** Your plan sponsor **may** have elected to offer some of the drugs listed above to you as an additional benefit. If so, you will receive additional information about the drugs they have chosen to offer to you separately, in your plan materials.

**If you receive “Extra Help” paying for your drugs,** your state Medicaid program may cover some prescription drugs not normally covered in a Medicare drug plan. Please contact your state Medicaid program to determine what drug coverage may be available to you. (You can find phone numbers and contact information for Medicaid in Chapter 2, Section 6.)

## SECTION 8 Show your UnitedHealthcare member ID card when you fill a prescription

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### Section 8.1 Show your member ID card

To fill your prescription, show your UnitedHealthcare member ID card at the network pharmacy you choose. When you show your UnitedHealthcare member ID card, the network pharmacy will automatically bill the plan for **our** share of your covered prescription 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 member ID card with you?

If you don't have your UnitedHealthcare member ID card with you when you fill your prescription, ask the pharmacy to 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 5, Section 2.1 for information about how to ask the plan for reimbursement.)

## SECTION 9 Part D drug coverage in special situations

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

If you are **admitted to a hospital** for a stay covered by Original Medicare, Medicare Part A will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital, our plan will cover your drugs as long as the drugs meet all of our rules for coverage. See the previous parts of this section that tell about the rules for getting drug coverage.

If you are **admitted to a skilled nursing facility** for a stay covered by Original Medicare, Medicare Part A will generally cover your prescription drugs during all or part of your stay. If you are still in the skilled nursing facility, and Part A is no longer covering your drugs, our plan will cover your

drugs as long as the drugs meet all of our rules for coverage. See the previous parts of this section that tell about the rules for getting drug coverage.

**Please Note:** When you enter, live in, or leave a skilled nursing facility, you are entitled to a Special Enrollment Period. During this time period, you can switch plans or change your coverage. (Chapter 8, **Ending your membership in the plan**, tells when you can leave our plan and join a different Medicare plan.)

### **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 a pharmacy that supplies drugs for all of its residents. If you are a resident of a long-term care facility, you may get your prescription drugs through the facility's pharmacy as long as it is part of our network.

Check your **Pharmacy Directory** to find out if your long-term care facility's pharmacy is part of our network. If it isn't, or if you need more information, please contact Customer Service (phone numbers are printed on the back cover of this booklet).

#### **What if you're a resident in a long-term care (LTC) facility and become a new member of the plan?**

If you need a drug that is not on our Drug List or is restricted in some way, the plan will cover a temporary supply of your drug during the first 90 days of your membership. The total supply will be for at least a 31-day supply. If your doctor writes your prescription for fewer days, you may refill the drug until you've received at least a 31-day supply. (Please note that the long-term care (LTC) pharmacy may provide the drug in smaller amounts at a time to prevent waste.) If you have been a member of the plan for more than 90 days and need a drug that is not on our Drug List or if the plan has any restriction on the drug's coverage, we will cover at least a 31-day supply. If your doctor writes your prescription for fewer days, you may refill the drug until you've received at least a 31-day supply.

During the time when you are getting a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. Perhaps there is a different drug covered by the plan that might work just as well for you. Or you and your provider can ask the plan to make an exception for you and cover the drug in the way you would like it to be covered. If you and your provider want to ask for an exception, Chapter 7, Section 5.4 tells what to do.

### **Section 9.3 What if you are taking drugs covered by Original Medicare?**

Your enrollment in UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) doesn't affect your coverage for drugs covered under Medicare Part A or Part B. If you meet Medicare's coverage requirements, your drug will still be covered under Medicare Part A or Part B, even though you are enrolled in this plan. In addition, if your drug would be covered by Medicare Part A or Part B, our plan can't cover it, even if you choose not to enroll in Part A or Part B.

Some drugs may be covered under Medicare Part B in some situations and through UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) in other situations. But drugs are never

covered by both Part B and our plan at the same time. In general, your pharmacist or provider will determine whether to bill Medicare Part B or UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) for the drug.

#### **Section 9.4                      What if you have a Medigap (Medicare Supplement Insurance) policy with prescription drug coverage?**

If you currently have a Medigap policy that includes coverage for prescription drugs, you must contact your Medigap issuer and tell them you have enrolled in our plan. If you decide to keep your current Medigap policy, your Medigap issuer will remove the prescription drug coverage portion of your Medigap policy and lower your premium.

Each year your Medigap insurance company should send you a notice that tells if your prescription drug coverage is “creditable,” and the choices you have for drug coverage. (If the coverage from the Medigap policy is “**creditable**,” it means that it is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage.) The notice will also explain how much your premium would be lowered if you remove the prescription drug coverage portion of your Medigap policy. If you didn’t get this notice, or if you can’t find it, contact your Medigap insurance company and ask for another copy.

#### **Section 9.5                      What if you’re also getting drug coverage from an employer or another retiree group plan?**

Do you currently have other prescription drug coverage through your (or your spouse’s) employer or another retiree group? If so, 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 are currently employed, the retiree group prescription drug coverage you get from us through your plan sponsor will be **secondary** to coverage through your current employer.

#### **Special note about ‘creditable coverage’:**

Each year your plan sponsor should send you a notice that tells if your prescription drug coverage for the next plan year is “creditable” and the choices you have for drug coverage.

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 these notices about creditable coverage**, because you may need them 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 a notice about creditable coverage from your plan sponsor, you can get a copy from your former employer or retiree plan’s benefits administrator, or your former employer or union.

#### **Section 9.6                      What if you’re in Medicare-certified hospice?**

Drugs are never covered by both hospice and our plan at the same time. If you are enrolled in Medicare hospice and require an anti-nausea, laxative, pain medication, or antianxiety drug that is 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 any unrelated drugs that should be covered by our plan, you can ask your hospice provider or prescriber to make sure we have the notification that the drug is unrelated before you ask a pharmacy to fill your prescription.

In the event you either revoke your hospice election or are discharged from hospice, our plan should cover all your drugs. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, you should bring documentation to the pharmacy to verify your revocation or discharge. See the previous parts of this section that tell about the rules for getting drug coverage under Part D. Chapter 4 (**What you pay for your Part D prescription drugs**) gives more information about drug coverage and what you pay.

## **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. These reviews are especially important for members who have more than one provider who prescribes their drugs.

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 medical 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 written 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 can help make sure our members safely use their prescription opioid medications, or other medications that are frequently abused. This program is called a Drug

Management Program (DMP). If you use opioid medications that you get from several doctors or pharmacies, we may talk to your doctors to make sure your use is appropriate and medically necessary. Working with your doctors, if we decide you are at risk for misusing or abusing your opioid or benzodiazepine medications, we may limit how you can get those medications. The limitations may be:

- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from one pharmacy
- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from one doctor
- Limiting the amount of opioid or benzodiazepine medications we will cover for you

If we decide that one or more of these limitations should apply to you, we will send you a letter in advance. The letter will have information explaining the terms of the limitations we think should apply to you. You will also have an opportunity to tell us which doctors or pharmacies you prefer to use. If you think we made a mistake or you disagree with our determination that you are at-risk for prescription drug abuse or the limitation, you and your prescriber have the right to ask us for an appeal. See Chapter 7 for information about how to ask for an appeal.

The DMP may not apply to you if you have certain medical conditions, such as cancer, 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) programs to help members manage their medications**

We have programs that can help our members with complex health needs. For example, some members have several medical conditions, take different drugs at the same time, and have high drug costs.

These programs are voluntary and free to members. A team of pharmacists and doctors developed the programs for us. The programs can help make sure that our members get the most benefit from the drugs they take.

One program is called a Medication Therapy Management (MTM) program. Some members who take medications for different medical conditions 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. You can talk about how best to take 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 of this discussion. The summary has a medication action plan that recommends what you can do to make the best use of your medications, with space for you to take notes or write down any follow-up questions. You'll also get a personal medication list that will include all the medications you're taking and why you take them.

It's a good idea to have your medication review before your yearly "Wellness" visit, so you can talk to your doctor about your action plan and medication list. Bring your action plan and medication list with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Also, keep your medication list 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 from the program. If you have any questions about these programs, please contact Customer Service (phone numbers are printed on the back cover of this booklet).

# **CHAPTER 4**

What you pay for your Part  
D prescription drugs

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## Chapter 4

### What you pay for your Part D prescription drugs

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### **Did you know there are programs to help people pay for their drugs?**

There are programs to help people with limited resources pay for their drugs. These include “Extra Help” and State Pharmaceutical Assistance Programs. For more information, see Chapter 2, Section 7.

### **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.” (Phone numbers for Customer Service are printed on the back cover of this booklet.)

## **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 your Part D prescription drugs. Your Plan Sponsor has chosen to make supplemental drug coverage available to you. This coverage is in addition to your Part D prescription drug benefit. **Section 5.2 of this chapter contains a table that shows your costs for a drug** that is covered by both your Part D prescription drug benefit and your supplemental drug coverage. For more information about this supplemental drug coverage you can view the Certificate of Coverage at [www.UHCRetiree.com](http://www.UHCRetiree.com) or call Customer Service to have a hard copy sent to you. To keep things simple, we use “drug” in this chapter to mean a Part D prescription drug. As explained in Chapter 3, 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 we give you in this chapter, you need to know the basics of what drugs are covered, where to fill your prescriptions, and what rules to follow when you get your covered drugs. Here are materials that explain these basics:

- **The plan’s List of Covered Drugs (Formulary).** To keep things simple, we call this the “Drug List.”
  - This Drug List tells which drugs are covered for you.
  - It also tells which of the 4 “cost-sharing tiers” the drug is in and whether there are any restrictions on your coverage for the drug.

- If you need a copy of the Drug List, call Customer Service (phone numbers are printed on the back cover of this booklet). You can also find the Drug List on our website at [www.UHCRetiree.com](http://www.UHCRetiree.com). The Drug List on the website is always the most current.
- **Chapter 3 of this booklet.** Chapter 3 gives the details about your prescription drug coverage, including rules you need to follow when you get your covered drugs. Chapter 3 also tells which types of prescription drugs are not covered by our plan.
- **The plan’s Pharmacy Directory.** In most situations you must use a network pharmacy to get your covered drugs (see Chapter 3 for the details). The **Pharmacy Directory** has a list of pharmacies in the plan’s network. It also tells you which pharmacies in our network can give you a long-term supply of a drug (such as filling a prescription for a three-month’s supply).

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

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. 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 must pay for drugs before our plan begins to pay its share.
- **“Copayment”** means that you pay a fixed amount each time you fill a prescription.
- **“Coinsurance”** means that you pay a percent of the total cost of the drug each time you fill a prescription.

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

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

As shown in the table below, there are “drug payment stages” for your prescription drug coverage under our plan. How much you pay for a drug depends on which of these stages you are in at the time you get a prescription filled or refilled.

Stage 1	Stage 2	Stage 3	Stage 4
<b>Yearly Deductible Stage</b>	<b>Initial Coverage Stage</b>	<b>Coverage Gap Stage</b>	<b>Catastrophic Coverage Stage</b>
Because there is no deductible for the plan, this payment stage does not apply to you.	<p>You begin in this stage when you fill your first prescription of the year.</p> <p>During this stage, the plan pays its share of the cost of your drugs and <b>you pay your share of the cost.</b></p> <p>You stay in this stage until your year-to-date <b>“total drug costs”</b> (your payments plus any Part D plan’s payments) total \$4,020.</p> <p>(Details are in Section 5 of this chapter.)</p>	<p>The plan continues to pay its share of the cost of your drugs and <b>you pay your share of the cost.</b></p> <p>You stay in this stage until your year-to-date <b>“out-of-pocket costs”</b> (your payments) reach a total of \$6,350. This amount and rules for counting costs toward this amount have been set by Medicare.</p> <p>(Details are in Section 6 of this chapter.)</p>	<p>During this stage, <b>the plan will pay most of the cost</b> of your drugs for the rest of the plan year.</p> <p>(Details are in Section 7 of this chapter.)</p>

## 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 report 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 (what you pay including coverage gap discount program payments).
- 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.

Our plan will prepare a written report called the **Part D Explanation of Benefits** (it is sometimes called the “Part D EOB”) when you have had one or more prescriptions filled through the plan during the previous month. It 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 you the total drug costs and total payments for your drugs since the year began.

### 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 UnitedHealthcare member ID card when you get a prescription filled.** To make sure we know about the prescriptions you are filling and what you are paying, show your UnitedHealthcare member ID card every time you get a prescription filled.
- Make sure we have the information we need.** There are times you may pay for prescription drugs when 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, you may give us copies of receipts for drugs that you have purchased. (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 5, Section 2 of this booklet.) Here are some types of situations when you may want to give us copies of your drug receipts to be sure we have a complete record of what you have spent for your drugs:
  - 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.
- 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 and help qualify you for catastrophic coverage. 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. You should 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 a **Part D Explanation of Benefits** (a Part D EOB) in the mail, please look it over to be sure the information is complete and correct. If you think something is missing from the report, or you have any questions, please call us at Customer Service (phone numbers are printed on the back cover of this booklet). Be sure to keep these reports. They are an important record of your drug expenses.

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## **SECTION 4                    There is no deductible for the plan**

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### **Section 4.1                    Your plan does not have a deductible for your Part D drugs**

Your plan provides additional coverage, which means you do not pay a deductible for your Part D drugs. 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.

While your plan does not have a deductible for your Part D drugs, the “Extra Help” program may have a deductible. If you are in Medicare’s Extra Help program you could be responsible for a \$89 deductible. You will get a Low Income Subsidy Rider or LIS Rider in a separate mailing. It explains Extra Help and tells you the amount of your deductible.

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

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### **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 4 cost-sharing tiers**

Every drug on the plan’s Drug List is in one of 4 cost-sharing tiers. In general, the higher the cost-sharing tier number, the higher your cost for the drug:

Tier 1 – Preferred Generic - Includes most generic and some lower-cost brand name prescription drugs. This is the lowest cost-sharing tier.

Tier 2 – Preferred Brand - Includes many common brand name and some higher-cost generic drugs.

Tier 3 – Non-preferred Drug - Includes non-preferred brand name drugs and non-preferred generic drugs. In addition, Part D eligible Compounded Medications are covered in Tier 3.

Tier 4 – Specialty Tier - Includes unique or very high-cost drugs. This is the highest cost-sharing tier.

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 retail pharmacy that is in our plan’s network
- A pharmacy that is not in the plan’s network
- The plan’s mail-order pharmacy

For more information about these pharmacy choices and filling your prescriptions, see Chapter 3 in this booklet and the plan’s **Pharmacy Directory**.

**Section 5.2 A table that shows your costs for a covered drug**

During the Initial Coverage Stage, your share of the cost of a covered drug will be either a copayment or coinsurance.

- “Copayment”** means that you pay a fixed amount each time you fill a prescription.
- “Coinsurance”** means that you pay a percent of the total cost of the drug each time you fill a prescription.

As shown in the table below, the amount of the copayment or coinsurance depends on which cost-sharing tier your drug is in. Please note:

- If your covered drug costs less than the copayment amount listed in the chart, you will pay that lower price for the drug. You pay **either** the full price of the drug **or** the copayment amount, **whichever is lower**.
- We cover prescriptions filled at out-of-network pharmacies in only limited situations. Please see Chapter 3, Section 2.5 for information about when we will cover a prescription filled at an out-of-network pharmacy.

For some drugs, you can get a long-term supply (also called an “extended supply”) when you fill your prescription. A long-term supply is up to a 90-day supply. (For details on where and how to get a long-term supply of a drug, see Chapter 3.)

The table below shows what you pay when you get a 30-day supply and a long-term up to a 90-day supply of a drug.

<b>Your share of the cost when you get a covered Part D prescription drug:</b>			
<b>Tier</b>	<b>Standard retail cost-sharing (in-network) (up to a 30-day supply)</b>	<b>Preferred Mail-order cost-sharing (up to a 90-day supply)</b>	<b>Out-of-network cost-sharing (Coverage is limited to certain situations; see Chapter 3 for details.) (up to a 30-day supply)</b>

Your share of the cost when you get a covered Part D prescription drug:			
<b>Cost-Sharing Tier 1</b> Preferred Generic	\$10 copayment	\$20 copayment	\$10 copayment *
<b>Cost-Sharing Tier 2</b> Preferred Brand	\$20 copayment	\$40 copayment	\$20 copayment *
<b>Cost-Sharing Tier 3</b> Non-preferred Drug	\$35 copayment	\$70 copayment	\$35 copayment *
<b>Cost-Sharing Tier 4</b> Specialty Tier	\$35 copayment	\$70 copayment	\$35 copayment *

\*You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan’s In-Network allowable amount.

**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 of a covered drug. However your doctor can prescribe less than a month’s supply of drugs. There may be times when you want to ask your doctor about prescribing less than a month’s supply of a drug (for example, when you are trying a medication for the first time that is known to have serious side effects). If your doctor prescribes less than a full month’s supply, you will not have to pay for the full month’s supply for certain drugs.

The amount you pay when you get less than a full month’s supply will depend on whether you are responsible for paying coinsurance (a percentage of the total cost) or a copayment (a flat dollar amount).

- If you are responsible for coinsurance, you pay a **percentage** of the total cost of the drug. You pay the same percentage regardless of whether the prescription is for a full month’s supply or for fewer days. However, because the entire drug cost will be lower if you get less than a full month’s supply, the **amount** you pay will be less.

- If you are responsible for a copayment for the drug, your copayment will be based on the number of days of the drug that you receive. 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.
  - Here’s an example: Let’s say the copayment for your drug for a full month’s supply (a 30-day supply) is \$30. This means that the amount you pay per day for your drug is \$1. If you receive a 7 days’ supply of the drug, your payment will be \$1 per day multiplied by 7 days, for a total payment of \$7.

Daily cost-sharing allows you to make sure certain drugs work for you before you have to pay for an entire month’s supply. You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full month’s supply of a drug or drugs, if this will help you better plan refill dates for different prescriptions so that you can take fewer trips to the pharmacy. The amount you pay will depend upon the days’ supply you receive.

#### **Section 5.4                      You stay in the Initial Coverage Stage until your total drug costs for the year reach \$4,020**

You stay in the Initial Coverage Stage until the total amount for the prescription drugs you have filled and refilled reaches the **\$4,020 limit for the Initial Coverage Stage**.

Your total drug cost is based on adding together what you have paid and what any Part D plan has paid:

- **What you have paid** for all the covered drugs you have gotten since you started with your first drug purchase of the year. (See Section 6.2 for more information about how Medicare calculates your out-of-pocket costs (what you pay including coverage gap discount program payments).) This includes:
  - The total you paid as your share of the cost for your drugs during the Initial Coverage Stage.
- **What the plan has paid** as its share of the cost for your drugs during the Initial Coverage Stage. (If you were enrolled in a different Part D plan at any time during 2020, the amount that plan paid during the Initial Coverage Stage also counts toward your total drug costs.)

The **Part D Explanation of Benefits** (Part D EOB) that we send to you will help you keep track of how much you and the plan, as well as any third parties, have spent on your behalf for your drugs during the year. Many people do not reach the \$4,020 limit in a year.

We will let you know if you reach this \$4,020 amount. If you do reach this amount, you will leave the Initial Coverage Stage and move on to the Coverage Gap Stage.

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## **SECTION 6                      During the Coverage Gap Stage, the plan continues to pay its share of the cost of your drugs and you pay your share of the cost**

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**Section 6.1                      You stay in the Coverage Gap Stage until your out-of-pocket costs reach \$6,350**

If you have any questions about the availability of discounts for the drugs you are taking or about the Medicare Coverage Gap Discount Program in general, please contact Customer Service (phone numbers are on the back cover of this booklet).

After you leave the Initial Coverage Stage, we will continue to pay our share of the cost of your drugs and you pay your share of the cost. You pay these amounts until your yearly out-of-pocket costs reach a maximum amount that Medicare has set. In 2020, that amount is \$6,350.

Medicare has rules about what counts and what does **not** count as your out-of-pocket costs. When you reach an out-of-pocket limit of \$6,350, you leave the Coverage Gap Stage and move on to the Catastrophic Coverage Stage.

**Section 6.2                      How Medicare calculates your out-of-pocket costs for prescription drugs**

Here are Medicare's rules that we must follow when we keep track of your out-of-pocket costs for your drugs.

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

When you add up your out-of-pocket costs, you can 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 3 of this booklet):

- 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 of the 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.

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### **Moving on to the Catastrophic Coverage Stage:**

When you (or those paying on your behalf) have spent a total of \$6,350 in out-of-pocket costs within the plan year, you will move from the Coverage Gap Stage to the Catastrophic Coverage Stage.

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

When you add up your out-of-pocket costs, you are **not allowed to include** any of these types of payments for prescription drugs:

- 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.
- Prescription drugs covered by Part A or Part B.
- Payments you make toward drugs covered under our additional coverage but not normally covered in a Medicare Prescription Drug Plan.
- Payments you make toward prescription drugs not normally covered in a Medicare Prescription Drug Plan.
- 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 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-pocket costs for drugs, you are required to tell our plan. Call Customer Service to let us know (phone numbers are printed on the back cover of this booklet).

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

- We will help you.** The **Part D Explanation of Benefits** (Part D EOB) report we send to you includes the current amount of your out-of-pocket costs (Section 3 in this chapter tells about this report). When you reach a total of \$6,350 in out-of-pocket costs for the year, 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.

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

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### **Section 7.1                      Once you are in the Catastrophic Coverage Stage, you will stay in this stage for the rest of the year**

You qualify for the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$6,350 limit for the plan year. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the plan year.

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

- Your share** of the cost for a covered drug will be either coinsurance or a copayment, whichever is the **larger** amount:
  - – **either** – coinsurance of 5% of the cost of the drug
  - – **or** – \$3.60 for a generic drug or a drug that is treated like a generic and \$8.95 for all other drugs.
- Our plan pays the rest** of the cost.

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## **SECTION 8                      Additional benefits information**

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### **Section 8.1                      Our plan has benefit limitations**

This part of Chapter 4 talks about limitations of our plan.

1. Early refills for lost, stolen or destroyed drugs are not covered except during a declared “National Emergency”.
2. Early refills for vacation supplies are limited to a one-time fill of up to 30 days per calendar year.
3. Medications will not be covered if prescribed by physicians or other providers who are excluded or precluded from the Medicare program participation.
4. You may refill a prescription when a minimum of seventy-five percent (75%) of the quantity is consumed based on the days supply.
5. Costs for drugs that are not covered under Part D do not count toward your Out-of-Pocket costs.

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## **SECTION 9                      What you pay for vaccinations covered by Part D depends on how and where you get them**

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### **Section 9.1                      Our plan may have separate coverage for the Part D vaccine medication itself and for the cost of giving you the vaccine**

Our plan provides coverage for a number of Part D vaccines.

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

- The first part of coverage is the cost of **the vaccine medication itself**. The vaccine is a prescription medication.
- The second part of coverage is for the cost of **giving you the vaccine**. (This is sometimes called the “administration” of the vaccine.)

### What do you pay for a Part D vaccination?

What you pay for a Part D vaccination depends on three things:

- 1. The type of vaccine** (what you are being vaccinated for).
  - Some vaccines are considered Part D drugs. You can find these vaccines listed in the plan’s **List of Covered Drugs (Formulary)**.
  - Other vaccines are considered medical benefits. They are covered under Original Medicare.
- 2. Where you get the vaccine medication.**
- 3. Who gives you the vaccine.**

What you pay at the time you get the Part D vaccination can vary depending on the circumstances. For example:

- Sometimes when you get your vaccine, you will have to pay the entire cost for both the vaccine medication and for getting the vaccine. You can ask our plan to pay you back for our share of the cost.
- Other times, when you get the vaccine medication or the vaccine, you will pay only your share of the cost.

To show how this works, here are three common ways you might get a Part D vaccine. Remember you are responsible for all of the costs associated with vaccines (including their administration) during the Coverage Gap Stage of your benefit.

**Situation 1:** You buy the Part D vaccine at the pharmacy and you get your vaccine at the network pharmacy. (Whether you have this choice depends on where you live. Some states do not allow pharmacies to administer a vaccination.)

- You will have to pay the pharmacy the amount of your copayment and/or coinsurance for the vaccine and 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 vaccination, you will pay for the entire cost of the vaccine and its administration.
- You can then ask our plan to pay our share of the cost by using the procedures that are described in Chapter 5 of this booklet (**Asking us to pay our share of the costs for covered drugs**).
- You will be reimbursed the amount you paid less your normal copayment and/or coinsurance for the vaccine (including administration) less any difference between the amount the doctor

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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 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 the amount of your copayment and/or coinsurance 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 5 of this booklet.
- 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.)

## **Section 9.2**

### **You may want to call us at Customer Service before you get a vaccination**

The rules for coverage of vaccinations are complicated. We are here to help. We recommend that you call us first at Customer Service whenever you are planning to get a vaccination. (Phone numbers for Customer Service are printed on the back cover of this booklet).

- We can tell you about how your vaccination is covered by our plan and explain your share of the cost.
- We can tell you how to keep your own cost down by using providers and pharmacies in our network.
- If you are not able to use a network provider and pharmacy, we can tell you what you need to do to get payment from us for our share of the cost.

## **CHAPTER 5**

Asking us to pay our share of  
the costs for covered drugs

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## Chapter 5

### Asking us to pay our share of the costs for covered drugs

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## **SECTION 1                      Situations in which you should ask us to pay our share of the cost of your covered drugs**

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### **Section 1.1                      If you pay our plan's share of the cost of your covered drugs, you can ask us for payment**

Sometimes when you get a prescription drug, you may need to pay the full cost right away. Other times, you may find that you have paid more than you expected under the coverage rules of the plan. In either case, you can ask our plan to pay you back (paying you back is often called “reimbursing” you).

Here are examples of situations in which you may need to ask our plan to pay you back. All of these examples are types of coverage decisions (for more information about coverage decisions, go to Chapter 7 of this booklet).

#### **1. When you use an out-of-network pharmacy to get a prescription filled**

If you go to an out-of-network pharmacy and try to use your membership card to fill a prescription, 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. (We cover prescriptions filled at out-of-network pharmacies only in a few special situations. Please go to Chapter 3, Section 2.5 to learn more).

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

#### **2. 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.

#### **3. 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.

#### 4. If you are retroactively enrolled in our plan

Sometimes a person's enrollment in the plan is retroactive. (Retroactive 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 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 for us to handle the reimbursement.

Please call Customer Service for additional information about how to ask us to pay you back and deadlines for making your request. (Phone numbers for Customer Service are printed on the back cover of this booklet).

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 7 of this booklet (**What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**) has information about how to make an appeal.

## SECTION 2                      How to ask us to pay you back

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### Section 2.1                      How and where to send us your request for payment

Send us your request for payment, along with your receipt documenting the payment you have made. It's a good idea to make a copy of your receipts for your records.

Mail your request for payment together with any receipts to us. See Chapter 2 for the address.

**You must submit your Part D (prescription drug) claim to us within 36 months** of the date you received the drug.

Contact Customer Service if you have any questions (phone numbers are printed on the back cover of this booklet). If you don't know what you should have paid, we can help. You can also call if you want to give us more information about a request for payment you have already sent to us.

## SECTION 3                      We will consider your request for payment and say yes or no

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### Section 3.1                      We check to see whether we should cover the 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 drug is covered and you followed all the rules for getting the drug, we will pay for our share of the cost. We will mail your reimbursement of our share of the cost to you. (Chapter 3 explains the rules you need to follow for getting your Part D prescription drugs covered). We will send payment within 30 days after your request was received.

- If we decide that the drug is **not** covered, or you did **not** follow all the rules, we will not pay for our share of the cost. Instead, we will send you a letter that explains the reasons why we are not sending the payment you have requested and your rights to appeal that decision.

### **Section 3.2**                      **If we tell you that we will not pay for all or part of the drug, you can make an appeal**

If you think we have made a mistake in turning down your request for payment or you don't agree with 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.

For the details on how to make this appeal, go to Chapter 7 of this booklet (**What to do if you have a problem or complaint (coverage decisions, appeals, complaints)**). The appeals process is a formal process with detailed procedures and important deadlines. If making an appeal is new to you, you will find it helpful to start by reading Section 4 of Chapter 7. Section 4 is an introductory section that explains the process for coverage decisions and appeals and gives definitions of terms such as "appeal." Then after you have read Section 4, you can go to Section 5.5 in Chapter 7 for a step-by-step explanation of how to file an appeal.

## **SECTION 4**                      **Other situations in which you should save your receipts and send copies to us**

### **Section 4.1**                      **In some cases, you should send copies of your receipts to us to help us track your out-of-pocket drug costs**

There are some situations when you should let us know about payments you have made for your drugs. In these cases, you are not asking us for payment. Instead, you are telling us about your payments so that we can calculate your out-of-pocket costs correctly. This may help you to qualify for the Catastrophic Coverage Stage more quickly.

Here are two situations when you should send us copies of receipts to let us know about payments you have made for your drugs:

#### **1. When you buy the drug for a price that is lower than our price**

Sometimes when you are in the Coverage Gap Stage you can buy your drug **at a network pharmacy** for a price that is lower than our price.

- For example, a pharmacy might offer a special price on the drug. Or you may have a discount card that is outside our benefit that offers a lower price.
- Unless special conditions apply, you must use a network pharmacy in these situations and your drug must be on our Drug List.
- Save your receipt and send a copy to us so that we can have your out-of-pocket expenses count toward qualifying you for the Catastrophic Coverage Stage.

- Please note:** If you are in the Coverage Gap Stage, we will not pay for any share of these drug costs. But sending a copy of the receipt allows us to calculate your out-of-pocket costs correctly and may help you qualify for the Catastrophic Coverage Stage more quickly.

## **2. When you get a drug through a patient assistance program offered by a drug manufacturer**

Some members are enrolled in a patient assistance program offered by a drug manufacturer that is outside the plan benefits. If you get any drugs through a program offered by a drug manufacturer, you may pay a copayment to the patient assistance program.

- Save your receipt and send a copy to us so that we can have your out-of-pocket expenses count toward qualifying you for the Catastrophic Coverage Stage.
- Please note:** Because you are getting your drug through the patient assistance program and not through the plan's benefits, we will not pay for any share of these drug costs. But sending a copy of the receipt allows us to calculate your out-of-pocket costs correctly and may help you qualify for the Catastrophic Coverage Stage more quickly.

Since you are not asking for payment in the two cases described above, these situations are not considered coverage decisions. Therefore, you cannot make an appeal if you disagree with our decision.

# **CHAPTER 6**

Your rights and responsibilities

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## Chapter 6

### Your rights and responsibilities

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## **SECTION 1            Our plan must honor your rights as a member of the plan**

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**Section 1.1            You have a right to receive information about the organization, its services, its practitioners and providers and member rights and responsibilities. We must provide information in a way that works for you (in languages other than English, in Braille, in large print, or other alternate formats, etc.)**

To get information from us in a way that works for you, please call Customer Service (phone numbers are printed on the back cover of this booklet).

Our plan has people and free interpreter services available to answer questions from disabled and non-English speaking members. We can also give you information in Braille, in 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 (phone numbers are printed on the back cover of this booklet) or contact our Civil Rights Coordinator.

If you have any trouble getting information from our plan in a format that is accessible and appropriate for you, please call to file a grievance with Customer Service (phone numbers are printed on the cover of this booklet). 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. Contact information is included in this **Evidence of Coverage** or with this mailing, or you may contact Customer Service for additional information.

**Section 1.2            We must ensure that you get timely access to your covered drugs**

As a member of our Plan, you 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 Part D drugs within a reasonable amount of time, Chapter 7, Section 7 of this booklet tells what you can do. (If we have denied coverage for your prescription drugs and you don't agree with our decision, Chapter 7, Section 4 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.
- The laws that protect your privacy give you rights related to getting information and controlling how your health information is used. We give you a written notice, called a "Notice of Privacy

Practice,” 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.
- In most situations, if we 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 first**. Written permission can be given by you or by someone you have given legal power to make decisions for you.
- There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
  - For example, 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.

### **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 at 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 health care 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 (phone numbers are printed on the back cover of this booklet).

## **HEALTH PLAN NOTICES OF PRIVACY PRACTICES**

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

### **Medical Information Privacy Notice**

Effective January 1, 2019

We<sup>1</sup> are required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or “disclose” that information to others. You also have rights regarding your health information that are described in this notice. We are required by law to abide by the terms of this notice.

The terms “information” or “health information” in this notice include any information we maintain that reasonably can be used to identify you and that relates to your physical or mental health condition, the provision of health care to you, or the payment for such health care. We will comply with the requirements of applicable privacy laws related to notifying you in the event of a breach of your health information.

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We have the right to change our privacy practices and the terms of this notice. If we make a material change to our privacy practices, we will provide to you, in our next annual distribution, either a revised notice or information about the material change and how to obtain a revised notice.

We will provide you with this information either by direct mail or electronically, in accordance with applicable law. In all cases, if we maintain a website for your particular health plan, we will post the revised notice on your health plan website, [www.UHCRetiree.com](http://www.UHCRetiree.com). We reserve the right to make any revised or changed notice effective for information we already have and for information that we receive in the future.

UnitedHealth Group collects and maintains oral, written and electronic information to administer our business and to provide products, services and information of importance to our enrollees. We maintain physical, electronic and procedural security safeguards in the handling and maintenance of our enrollees' information, in accordance with applicable state and federal standards, to protect against risks such as loss, destruction or misuse.

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<sup>1</sup> This Medical Information Notice of Privacy Practices applies to the following health plans that are affiliated with UnitedHealth Group: ACN Group of California, Inc.; All Savers Insurance Company; All Savers Life Insurance Company of California; AmeriChoice of New Jersey, Inc.; Arizona Physicians IPA, Inc.; Care Improvement Plus of Texas Insurance Company; Care Improvement Plus South Central Insurance Company; Care Improvement Plus Wisconsin Insurance Company; Dental Benefit Providers of California, Inc.; Dental Benefit Providers of Illinois, Inc.; Golden Rule Insurance Company; Health Plan of Nevada, Inc.; MAMSI Life and Health Insurance Company; MD – Individual Practice Association, Inc.; Medica Health Plans of Florida, Inc.; Medica Healthcare Plans, Inc.; National Pacific Dental, Inc.; Neighborhood Health Partnership, Inc.; Nevada Pacific Dental; Optimum Choice, Inc.; Optum Insurance Company of Ohio, Inc.; Oxford Health Insurance, Inc.; Oxford Health Plans (CT), Inc.; Oxford Health Plans (NJ), Inc.; Oxford Health Plans (NY), Inc.; PacifiCare Life and Health Insurance Company; PacifiCare Life Assurance Company; PacifiCare of Arizona, Inc.; PacifiCare of Colorado, Inc.; PacifiCare of Nevada, Inc.; Peoples Health, Inc.; Physicians Health Choice of Texas, LLC; Preferred Care Partners, Inc.; Rocky Mountain Health Maintenance Organization, Incorporated; Rocky Mountain Health Management Corporation; Rocky Mountain HealthCare Options, Inc.; Sierra Health and Life Insurance Company, Inc.; UHC of California; U.S. Behavioral Health Plan, California; Unimerica Insurance Company; Unimerica Life Insurance Company of New York; Unison Health Plan of Delaware, Inc.; Unison Health Plan of the Capital Area, Inc.; UnitedHealthcare Benefits of Texas, Inc.; UnitedHealthcare Community Plan of Georgia, Inc.; UnitedHealthcare Community Plan of Ohio, Inc.; UnitedHealthcare Community Plan, Inc.; UnitedHealthcare Community Plan of Texas, L.L.C.; UnitedHealthcare Insurance Company; UnitedHealthcare Insurance Company of Illinois; UnitedHealthcare Insurance Company of New York; UnitedHealthcare Insurance Company of the River Valley; UnitedHealthcare Life Insurance Company; UnitedHealthcare of Alabama, Inc.; UnitedHealthcare of Arizona, Inc.; UnitedHealthcare of Arkansas, Inc.; UnitedHealthcare of Colorado, Inc.; UnitedHealthcare of Florida, Inc.; UnitedHealthcare of Georgia, Inc.; UnitedHealthcare of Illinois, Inc.;

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UnitedHealthcare of Kentucky, Ltd.; UnitedHealthcare of Louisiana, Inc.; UnitedHealthcare of the Mid-Atlantic, Inc.; UnitedHealthcare of the Midlands, Inc.; UnitedHealthcare of the Midwest, Inc.; UnitedHealthcare of Mississippi, Inc.; UnitedHealthcare of New England, Inc.; UnitedHealthcare of New Mexico, Inc.; UnitedHealthcare of New York, Inc.; UnitedHealthcare of North Carolina, Inc.; UnitedHealthcare of Ohio, Inc.; UnitedHealthcare of Oklahoma, Inc.; UnitedHealthcare of Oregon, Inc.; UnitedHealthcare of Pennsylvania, Inc.; UnitedHealthcare of Texas, Inc.; UnitedHealthcare of Utah, Inc.; UnitedHealthcare of Washington, Inc.; UnitedHealthcare of Wisconsin, Inc.; UnitedHealthcare Plan of the River Valley, Inc. This list of health plans is complete as of the effective date of this notice. For a current list of health plans subject to this notice go to [www.uhc.com/privacy/entities-fn-v1](http://www.uhc.com/privacy/entities-fn-v1).

### How We Use or Disclose Information

**We must** use and disclose your health information to provide that information:

- To you or someone who has the legal right to act for you (your personal representative) in order to administer your rights as described in this notice; and
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected.

**We have the right to** use and disclose health information for your treatment, to pay for your health care and to operate our business. For example, we may use or disclose your health information:

- **For Payment** of premiums due us, to determine your coverage, and to process claims for health care services you receive, including for subrogation or coordination of other benefits you may have. For example, we may tell a doctor whether you are eligible for coverage and what percentage of the bill may be covered.
- **For Treatment.** We may use or disclose health information to aid in your treatment or the coordination of your care. For example, we may disclose information to your physicians or hospitals to help them provide medical care to you.
- **For Health Care Operations.** We may use or disclose health information as necessary to operate and manage our business activities related to providing and managing your health care coverage. For example, we might talk to your physician to suggest a disease management or wellness program that could help improve your health or we may analyze data to determine how we can improve our services. We may also de-identify health information in accordance with applicable laws. After that information is de-identified, the information is no longer subject to this notice and we may use the information for any lawful purpose.
- To Provide You Information on Health Related Programs or Products** such as alternative medical treatments and programs or about health-related products and services, subject to limits imposed by law.
- For Plan Sponsors.** If your coverage is through an employer sponsored group health plan, we may share summary health information and enrollment and disenrollment information with the plan sponsor. In addition, we may share other health information with the plan sponsor for plan administration purposes if the plan sponsor agrees to special restrictions on its use and disclosure of the information in accordance with federal law.

- For Underwriting Purposes.** We may use or disclose your health information for underwriting purposes; however, we will not use or disclose your genetic information for such purposes.
- For Reminders.** We may use or disclose health information to send you reminders about your benefits or care, such as appointment reminders with providers who provide medical care to you.

**We may** use or disclose your health information for the following purposes under limited circumstances:

- As Required by Law.** We may disclose information when required to do so by law.
- To Persons Involved With Your Care.** We may use or disclose your health information to a person involved in your care or who helps pay for your care, such as a family member, when you are incapacitated or in an emergency, or when you agree or fail to object when given the opportunity. If you are unavailable or unable to object, we will use our best judgment to decide if the disclosure is in your best interests. Special rules apply regarding when we may disclose health information to family members and others involved in a deceased individual's care. We may disclose health information to any persons involved, prior to the death, in the care or payment for care of a deceased individual, unless we are aware that doing so would be inconsistent with a preference previously expressed by the deceased.
- For Public Health Activities** such as reporting or preventing disease outbreaks to a public health authority.
- For Reporting Victims of Abuse, Neglect or Domestic Violence** to government authorities that are authorized by law to receive such information, including a social service or protective service agency.
- For Health Oversight Activities** to a health oversight agency for activities authorized by law, such as licensure, governmental audits and fraud and abuse investigations.
- For Judicial or Administrative Proceedings** such as in response to a court order, search warrant or subpoena.
- For Law Enforcement Purposes.** We may disclose your health information to a law enforcement official for purposes such as providing limited information to locate a missing person or report a crime.
- To Avoid a Serious Threat to Health or Safety** to you, another person, or the public, by, for example, disclosing information to public health agencies or law enforcement authorities, or in the event of an emergency or natural disaster.
- For Specialized Government Functions** such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others.
- For Workers' Compensation** as authorized by, or to the extent necessary to comply with, state workers compensation laws that govern job-related injuries or illness.

- **For Research Purposes** such as research related to the evaluation of certain treatments or the prevention of disease or disability, if the research study meets federal privacy law requirements.
- **To Provide Information Regarding Decedents.** We may disclose information to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose information to funeral directors as necessary to carry out their duties.
- **For Organ Procurement Purposes.** We may use or disclose information to entities that handle procurement, banking or transplantation of organs, eyes or tissue to facilitate donation and transplantation.
- **To Correctional Institutions or Law Enforcement Officials** if you are an inmate of a correctional institution or under the custody of a law enforcement official, but only if necessary (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.

**To Business Associates** that perform functions on our behalf or provide us with services if the information is necessary for such functions or services. Our business associates are required, under contract with us and pursuant to federal law, to protect the privacy of your information and are not allowed to use or disclose any information other than as specified in our contract and as permitted by federal law.

**Additional Restrictions on Use and Disclosure.** Certain federal and state laws may require special privacy protections that restrict the use and disclosure of certain health information, including highly confidential information about you. Such laws may protect the following types of information:

1. Alcohol and Substance Abuse
2. Biometric Information
3. Child or Adult Abuse or Neglect, including Sexual Assault
4. Communicable Diseases
5. Genetic Information
6. HIV/AIDS
7. Mental Health
8. Minors' Information
9. Prescriptions
10. Reproductive Health
11. Sexually Transmitted Diseases

If a use or disclosure of health information described above in this notice is prohibited or materially limited by other laws that apply to us, it is our intent to meet the requirements of the more stringent law.

Except for uses and disclosures described and limited as set forth in this notice, we will use and disclose your health information only with a written authorization from you. This includes, except for

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limited circumstances allowed by federal privacy law, not using or disclosing psychotherapy notes about you, selling your health information to others, or using or disclosing your health information for certain promotional communications that are prohibited marketing communications under federal law, without your written authorization. Once you give us authorization to release your health information, we cannot guarantee that the recipient to whom the information is provided will not disclose the information. You may take back or "revoke" your written authorization at any time in writing, except if we have already acted based on your authorization. To find out where to mail your written authorization and how to revoke an authorization, contact the phone number listed on your health plan ID card.

### What Are Your Rights

The following are your rights with respect to your health information:

- You have the right to ask to restrict** uses or disclosures of your information for treatment, payment, or health care operations. You also have the right to ask to restrict disclosures to family members or to others who are involved in your health care or payment for your health care. We may also have policies on dependent access that authorize your dependents to request certain restrictions. **Please note that while we will try to honor your request and will permit requests consistent with our policies, we are not required to agree to any restriction.**
- You have the right to ask to receive confidential communications** of information in a different manner or at a different place (for example, by sending information to a P.O. Box instead of your home address). We will accommodate reasonable requests where a disclosure of all or part of your health information otherwise could endanger you. In certain circumstances, we will accept your verbal request to receive confidential communications, however; we may also require you confirm your request in writing. In addition, any requests to modify or cancel a previous confidential communication request must be made in writing. Mail your request to the address listed below.
- You have the right to see and obtain a copy** of certain health information we maintain about you such as claims and case or medical management records. If we maintain your health information electronically, you will have the right to request that we send a copy of your health information in an electronic format to you. You can also request that we provide a copy of your information to a third party that you identify. In some cases, you may receive a summary of this health information. You must make a written request to inspect and copy your health information or have your information sent to a third party. Mail your request to the address listed below. In certain limited circumstances, we may deny your request to inspect and copy your health information. If we deny your request, you may have the right to have the denial reviewed. We may charge a reasonable fee for any copies.
- You have the right to ask to amend** certain health information we maintain about you such as claims and case or medical management records, if you believe the health information about you is wrong or incomplete. Your request must be in writing and provide the reasons for the requested amendment. Mail your request to the address listed below. If we deny your request, you may have a statement of your disagreement added to your health information.

- You have the right to receive an accounting** of certain disclosures of your information made by us during the six years prior to your request. This accounting will not include disclosures of information made: (i) for treatment, payment, and health care operations purposes; (ii) to you or pursuant to your authorization; and (iii) to correctional institutions or law enforcement officials; and (iv) other disclosures for which federal law does not require us to provide an accounting.
- You have the right to a paper copy of this notice.** You may ask for a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice. If we maintain a website, we will post a copy of the revised notice on our website. You may also obtain a copy of this notice on your website, [www.UHCRetiree.com](http://www.UHCRetiree.com).

### Exercising Your Rights

- Contacting your Health Plan.** If you have any questions about this notice or want information about exercising your rights, **please call the toll-free member phone number on your health plan ID card or you may contact a UnitedHealth Group Customer Call Center Representative at 1-888-556-6648 (711).**
- Submitting a Written Request.** You can mail your written requests to exercise any of your rights, including modifying or cancelling a confidential communication, requesting copies of your records, or requesting amendments to your record, to us at the following address:  

UnitedHealthcare Privacy Office  
PO Box 1459  
Minneapolis, MN 55440
- Filing a Complaint.** If you believe your privacy rights have been violated, you may file a complaint with us at the address listed above.

**You may also notify the Secretary of the U.S. Department of Health and Human Services of your complaint.** We will not take any action against you for filing a complaint.

### Financial Information Privacy Notice

**THIS NOTICE DESCRIBES HOW FINANCIAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED. PLEASE REVIEW IT CAREFULLY.**

Effective January 1, 2019

We<sup>2</sup> are committed to maintaining the confidentiality of your personal financial information. For the purposes of this notice, “personal financial information” means information about an enrollee or an applicant for health care coverage that identifies the individual, is not generally publicly available, and is collected from the individual or is obtained in connection with providing health care coverage to the individual.

### Information We Collect

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Depending upon the product or service you have with us, we may collect personal financial information about you from the following sources:

- Information we receive from you on applications or other forms, such as name, address, age, medical information and Social Security number;
- Information about your transactions with us, our affiliates or others, such as premium payment and claims history; and
- Information from a consumer reporting agency.

### **Disclosure of Information**

We do not disclose personal financial information about our enrollees or former enrollees to any third party, except as required or permitted by law. For example, in the course of our general business practices, we may, as permitted by law, disclose any of the personal financial information that we collect about you, without your authorization, to the following types of institutions:

- To our corporate affiliates, which include financial service providers, such as other insurers, and non-financial companies, such as data processors;
- To nonaffiliated companies for our everyday business purposes, such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations; and
- To nonaffiliated companies that perform services for us, including sending promotional communications on our behalf.

### **Confidentiality and Security**

We maintain physical, electronic and procedural safeguards, in accordance with applicable state and federal standards, to protect your personal financial information against risks such as loss, destruction or misuse. These measures include computer safeguards, secured files and buildings, and restrictions on who may access your personal financial information.

### **Questions About this Notice**

If you have any questions about this notice, please **call the toll-free member phone number on your health plan ID card or contact the UnitedHealth Group Customer Call Center at 1-888-556-6648 (711).**

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<sup>2</sup> For purposes of this Financial Information Privacy Notice, “we” or “us” refers to the entities listed in footnote 2, beginning on page four of the Health Plan Notices of Privacy Practices, plus the following UnitedHealthcare affiliates: AmeriChoice Health Services, Inc.; CNIC Health Solutions, Inc.; Dental Benefit Providers, Inc.; gethealthinsurance.com Agency, Inc.; Golden Outlook, Inc.; HealthAllies, Inc.; LifePrint East, Inc.; Life Print Health, Inc.; MAMSI Insurance Resources, LLC; Managed Physical Network, Inc.; OneNet PPO, LLC; OptumHealth Care Solutions, Inc.; Optum Women’s and Children’s Health, LLC; OrthoNet, LLC; OrthoNet of the Mid-Atlantic, Inc.; OrthoNet West, LLC; OrthoNet of the South, Inc.; Oxford Benefit Management, Inc.; Oxford Health Plans LLC; POMCO Network, Inc.; POMCO of Florida, Ltd.; POMCO West,

Inc.; POMCO, Inc.; Spectera, Inc.; UMR, Inc.; Unison Administrative Services, LLC; United Behavioral Health; United Behavioral Health of New York I.P.A., Inc.; United HealthCare Services, Inc.; UnitedHealth Advisors, LLC; UnitedHealthcare Service LLC; UnitedHealthcare Services Company of the River Valley, Inc. This Financial Information Privacy Notice only applies where required by law. Specifically, it does not apply to (1) health care insurance products offered in Nevada by Health Plan of Nevada, Inc. and Sierra Health and Life Insurance Company, Inc.; or (2) other UnitedHealth Group health plans in states that provide exceptions for HIPAA covered entities or health insurance products. This list of health plans is complete as of the effective date of this notice. For a current list of health plans subject to this notice go to [www.uhc.com/privacy/entities-fn-v1](http://www.uhc.com/privacy/entities-fn-v1).

## **Section 1.4 We must give you information about the plan, its network of pharmacies, and your covered drugs**

As a member of our plan, you have the right to get several kinds of information from us. (As explained above in Section 1.1, you have the right to get information from us in a way that works for you. This includes getting the information in languages other than English and in large print or other alternate formats.)

If you want any of the following kinds of information, please call Customer Service (phone numbers are printed on the back cover of this booklet):

- Information about our plan.** This includes, for example, information about the plan's financial condition. It also includes information about the number of appeals made by members and the plan's performance ratings, including how it has been rated by plan members and how it compares to other Medicare prescription drug plans.
- Information about our network pharmacies.**
  - For example, you have the right to get information from us about the pharmacies in our network.
  - For a list of the pharmacies in the plan's network, see the **Pharmacy Directory**.
  - For more detailed information about our pharmacies, you can call Customer Service (phone numbers are printed on the back cover of this booklet) or visit our website at [www.UHCRetiree.com](http://www.UHCRetiree.com).
- Information about your coverage and the rules you must follow when using your coverage.**
  - To get the details on your Part D prescription drug coverage, see Chapters 3 and 4 of this booklet plus the plan's **List of Covered Drugs (Formulary)**. These chapters, together with the **List of Covered Drugs (Formulary)**, tell you what drugs are covered and explain the rules you must follow and the restrictions to your coverage for certain drugs.
  - If you have questions about the rules or restrictions, please call Customer Service (phone numbers are printed on the back cover of this booklet).
- Information about why something is not covered and what you can do about it.**

- If a Part D drug is not covered for you, or if your coverage is restricted in some way, you can ask us for a written explanation. You have the right to this explanation even if you received the drug from an out-of-network pharmacy.
- If you are not happy or if you disagree with a decision we make about what Part D drug is covered for you, you have the right to ask us to change the decision. You can ask us to change the decision by making an appeal. For details on what to do if something is not covered for you in the way you think it should be covered, see Chapter 7 of this booklet. It gives you the details about how to make an appeal if you want us to change our decision. (Chapter 7 also tells about how to make a complaint about quality of care, waiting times, and other concerns.)
- If you want to ask our plan to pay our share of the cost for a Part D prescription drug, see Chapter 5 of this booklet.

### Section 1.5

**You have a right to participate with practitioners in making decisions about your health care. We must support your right to make decisions about your care and a candid discussion of appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage.**

#### **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 in these situations are called “**advance directives**.” There are different types of advance directives and different names for them. Documents called “**living will**” and “**power of attorney for health care**” are examples of advance directives.

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

- Get the form.** If you want to have an advance directive, you can get a form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare. You can also contact Customer Service for assistance in locating an advanced directive form.
- 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 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. Be sure to 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.**

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

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

#### **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 appropriate state-specific agency, for example, your State Department of Health.

#### **Section 1.6**

**You have a right to voice complaints or appeals about the organization or the care it provides. You have the right to make complaints and to ask us to reconsider decisions we have made**

If you have any problems or concerns about your covered services or care, Chapter 7 of this booklet tells what you can do. It gives the details about how to deal with all types of problems and complaints. What you need to do to follow up on a problem or concern depends on the situation. You might need to ask our plan to make a coverage decision for you, make an appeal to us to change a coverage decision, or make a complaint. Whatever you do – ask for a coverage decision, make an appeal, or make a complaint – **we are required to treat you fairly.**

You have the right to get a summary of information about the appeals and complaints that other members have filed against our plan in the past. To get this information, please call Customer Service (phone numbers are printed on the back cover of this booklet).

#### **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, 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** (phone numbers are printed on the back cover of this booklet).
- You can **call the State Health Insurance Assistance Program**. For details about this organization and how to contact it, go to Chapter 2, Section 3.
- Or, **you can call Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## Section 1.8      You have a right to make recommendations regarding the organization's member rights and responsibilities policy. 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** (phone numbers are printed on the back cover of this booklet).
- For information on the Quality Improvement Program for your specific health plan, call the Customer Service number on the back of your UnitedHealthcare member ID card. You may also access this information via the website (<https://www.uhcmedicaresolutions.com/health-plans/medicare-advantage-plans/resources-plan-material/ma-medicare-forms>). Select, "Commitment to Quality."
- You can **call the State Health Insurance Assistance Program**. For details about this organization and how to contact it, 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: <https://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, 7 days a week. TTY users should call 1-877-486-2048.

## SECTION 2      You have some responsibilities as a member of the plan

### Section 2.1      What are your responsibilities?

Things you need to do as a member of the plan are listed below. If you have any questions, please call Customer Service (phone numbers are printed on the back cover of this booklet). We're here to help.

- 
- **Get familiar with your covered drugs and the rules you must follow to get these covered drugs.** Use this **Evidence of Coverage** booklet to learn what is covered for you and the rules you need to follow to get your covered drugs.
    - Chapters 3 and 4 give the details about your coverage for Part D prescription drugs.
  - **If you have any other prescription drug coverage in addition to our plan, you are required to tell us.** Please call Customer Service to let us know (phone numbers are printed on the back cover of this booklet).
    - We are required to follow rules set by Medicare to make sure that you are using all of your coverage in combination when you get your covered drugs from our plan. This is called “**coordination of benefits**” because it involves coordinating the drug benefits you get from our plan with any other drug benefits available to you. We’ll help you coordinate your benefits. (For more information about coordination of benefits, go to Chapter 1, Section 10.)
  - **Tell your doctor and pharmacist that you are enrolled in our plan.** Show your UnitedHealthcare member ID card whenever you get your 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 your doctors and other health providers give you the best care, learn as much as you are able to about your health problems and give them the information they need about you and your health. 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. Your doctors and other health care providers are supposed to explain things in a way you can understand. If you ask a question and you don’t understand the answer you are given, ask again.
  - **Pay what you owe.** As a plan member, you are responsible for these payments:
    - Your prescription drug coverage is provided through contract with your current employer or former employer or union. Please contact the employer’s or union’s benefits administrator for information about your plan premium, if applicable. If you have a plan premium, you must pay your plan premiums to continue being a member of our plan.
    - For most of your drugs covered by the plan, you must pay your share of the cost when you get the drug. This will be a copayment (a fixed amount) or coinsurance (a percentage of the total cost). Chapter 4 tells what you must pay for your Part D prescription drugs.
    - If you get any drugs that are not covered by our plan or by other insurance you may have, you must pay the full cost.
    - If you disagree with our decision to deny coverage for a drug, you can make an appeal. Please see Chapter 7 of this booklet for information about how to make an appeal.
    - If you are required to pay a late enrollment penalty, you must pay the penalty to remain a member of the plan.
    - If you are required to pay the extra amount for Part D because of your yearly income, you must pay the extra amount directly to the government to remain a member of the plan.

- 
- **Tell us if you move.** If you are going to move, it's important to tell us right away. Call Customer Service (phone numbers are printed on the back cover of this booklet).
    - **If you move outside of our plan service area, you cannot remain a member of our plan.** (Chapter 1 tells about our service area.) We can help you figure out whether you are moving outside our service area. If you are leaving our service area, you will have a Special Enrollment Period when you can join any Medicare plan available in your new area. We can let you know if we have a plan in your new area.
    - **If you move within our service area, we still need to know** so we can keep your membership record up to date and know how to contact you.
    - **If you move,** it is also important to tell Social Security (or the Railroad Retirement Board) . You can find phone numbers and contact information for these organizations in Chapter 2.
  - **Call Customer Service for help if you have questions or concerns.** We also welcome any suggestions you may have for improving our plan.
    - Phone numbers and calling hours for Customer Service are printed on the back cover of this booklet.
    - For more information on how to reach us, including our mailing address, please see Chapter 2.

## **CHAPTER 7**

What to do if you have a problem or complaint  
(coverage decisions, appeals, complaints)

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## Chapter 7

### What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

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## BACKGROUND

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### SECTION 1 Introduction

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#### 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 types of problems, you need to use the **process for coverage decisions and appeals**.
- For other types of problems, you need to use the **process for making complaints**.

Both of these processes have been approved by Medicare. To ensure fairness and prompt handling of your problems, each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

Which one do you use? That depends on the type of problem you are having. The guide in Section 3 will help you identify the right process to use.

#### Section 1.2 What about the legal terms?

There are technical 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 keep things simple, this chapter explains the legal rules and procedures using 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 “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 for the situation you are in. Knowing which terms to use will help you communicate more clearly and accurately when you are dealing with your problem and 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.

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### SECTION 2 You can get help from government organizations that are not connected with us

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#### Section 2.1 Where to get more information and personalized assistance

Sometimes it can be confusing to start or follow through the process for dealing with a problem. This can be especially true if you do not feel well or have limited energy. Other times, you may not have the knowledge you need to take the next step.

### Get help from an independent government organization

We are always available to help you. But in some situations you may also want help or guidance from someone who is not connected with us. You can always contact your **State Health Insurance Assistance Program (SHIP)**. This government program has trained counselors in every state. The program is not connected with our plan 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 in Chapter 2, Section 3 of this booklet.

### You can also get help and information from Medicare

For more information and help in handling a problem, you can also contact Medicare. Here are two ways to get information directly from Medicare:

- You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- You can visit the Medicare website (<https://www.medicare.gov>).

## SECTION 3                      To deal with your problem, which process should you use?

### Section 3.1                      Should you use the process for coverage decisions and appeals? Or should you use the process for making complaints?

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.

To figure out which part of this chapter will help with your specific problem or concern, **START HERE**

Is your problem or concern about your benefits or coverage?	
(This includes problems about whether particular medical care or prescription drugs are covered or not, the way in which they are covered, and problems related to payment for medical care or prescription drugs.)	
<b>Yes.</b> My problem is about benefits or coverage.	<b>No.</b> My problem is <u>not</u> about benefits or coverage.
Go on to the next section of this chapter, <b>Section 4, “A guide to the basics of coverage decisions and appeals.”</b>	Skip ahead to <b>Section 7</b> at the end of this chapter: <b>“How to make a complaint about quality of care, waiting times, customer service or other concerns.”</b>

## 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**

The process for coverage decisions and appeals deals with problems related to your benefits and coverage for prescription drugs, including problems related to payment. This is the process you use for issues such as whether a drug is covered or not and the way in which the drug is covered.

##### **Asking for coverage decisions**

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your prescription drugs.

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 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 and you are not satisfied with this decision, you can “appeal” the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made.

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 have made to check to see if we were following all of the rules properly. Your appeal is handled by different reviewers than those who made the original unfavorable decision. When we have completed the review we give you our decision. Under certain circumstances, which we discuss later, you can request an expedited or “fast coverage decision” or fast appeal of a coverage decision.

If we say no to all or part of your Level 1 Appeal, you can ask for a Level 2 Appeal. The Level 2 Appeal is conducted by an independent organization that is not connected to us. 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 4.2            How to get help when you are asking for a coverage decision or making an appeal**

Would you like some help? Here are resources you may wish to use if you decide to ask for any kind of coverage decision or appeal a decision:

- You **can call us at Customer Service** (phone numbers are printed on the back cover of this booklet).

- ❑ **To get free help from an independent organization** that is not connected with our plan, contact your State Health Insurance Assistance Program (see Section 2 of this chapter).
- ❑ **Your doctor or other prescriber can make a request for you.** For Part D prescription drugs, your doctor or other prescriber can request a coverage decision or a Level 1 or Level 2 Appeal on your behalf. To request any appeal after Level 2, your doctor or other prescriber must be appointed as your representative.
- ❑ **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.
  - There may be someone who is already legally authorized to act as your representative under State law.
  - If you want a friend, relative, your doctor or other prescriber, or other person to be your representative, call Customer Service (phone numbers are printed on the back cover of this booklet) and ask for the “Appointment of Representative” form. (The form is also available on Medicare’s website at <https://www.cms.hhs.gov/cmsforms/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 our plan a copy of the signed form.
- ❑ **You also have the right to hire a lawyer to act for you.** You may contact your own lawyer, or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. However, **you are not required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

## SECTION 5                      Your Part D prescription drugs: How to ask for a coverage decision or make an appeal



**Have you read Section 4 of this chapter (A guide to “the basics” of coverage decisions and appeals)? If not, you may want to read it before you start this section.**

### Section 5.1

#### **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 as a member of our plan include coverage for many prescription drugs. Please refer to our plan’s **List of Covered Drugs (Formulary)**. To be covered, the 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 Chapter 3, Section 3 for more information about a medically accepted indication.)

- ❑ **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.

- For details about what we mean by Part D drugs, the **List of Covered Drugs (Formulary)**, rules and restrictions on coverage, and cost information, see Chapter 3 (**Using the Plan’s coverage for your Part D prescription drugs**) and Chapter 4 (**What you pay for your Part D prescription drugs**).

**Part D coverage decisions and appeals**

As discussed in Section 4 of this chapter, a coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your drugs.

<b>Legal Terms</b>	An initial coverage decision about your Part D drugs is called a <b>“coverage determination.”</b>
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Here are examples of coverage decisions you ask us to make about your Part D drugs:

- You ask us to make an exception, including:
  - Asking us to cover a Part D drug that is not on the plan’s **List of Covered Drugs (Formulary)**
  - Asking us to waive a restriction on the plan’s coverage for a drug (such as limits on the amount of the drug you can get)
  - Asking to pay a lower cost-sharing amount for a covered drug on a higher cost-sharing tier
- You ask us whether a drug is covered for you and whether you satisfy any applicable coverage rules. (For example, when your drug is on the plan’s **List of Covered Drugs (Formulary)** but we require you to get approval from us before we will cover it for you.)
  - **Please note:** If your pharmacy tells you that your prescription cannot be filled as written, you will get a written notice explaining how to contact us to ask for a coverage decision.
- You ask us to pay for a prescription drug you already bought. This is a request for a coverage decision about payment.

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. Use the chart below to help you determine which part has information for your situation:

**Which of these situations are you in?**

<b>If you are in this situation:</b>	<b>This is what you can do:</b>
Do you need a drug that isn’t on our Drug List or need us to waive a rule or restriction on a drug we cover?	You can ask us to make an exception. (This is a type of coverage decision.) Start with <b>Section 5.2</b> of this chapter.
Do you want us to cover a drug on our Drug List and you believe you meet any plan rules or restrictions (such as getting approval in advance) for the drug you need?	You can ask us for a coverage decision. Skip ahead to <b>Section 5.4</b> of this chapter.
Do you want to ask us to pay you back for a drug you have already received and paid for?	You can ask us to pay you back. (This is a type of coverage decision.) Skip ahead to <b>Section 5.4</b> of this chapter.

If you are in this situation:	This is what you can do:
Have we already told you that we will not cover or pay for a drug in the way that you want it to be covered or paid for?	You can make an appeal. (This means you are asking us to reconsider.) Skip ahead to <b>Section 5.5</b> of this chapter.

## Section 5.2 What is an exception?

If a drug is not covered in the way you would like it to be covered, you can ask the plan to make an “exception.” An exception is a type of coverage decision. Similar to other types of coverage decisions, if we turn down your request for an exception, you can appeal our decision.

When you ask for an exception, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. We will then consider your request. Here are 3 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 plan’s List of Covered Drugs (Formulary).**  
(We call it the “Drug List” for short.)

<b>Legal Terms</b>	Asking for coverage of a drug that is not on the Drug List is sometimes called asking for a <b>“formulary exception.”</b>
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If we agree to make an exception and cover a drug that is not on the Drug List, you will need to pay the cost-sharing amount that applies to drugs in Tier 3. You cannot ask for an exception to the copayment or coinsurance amount we require you to pay for the drug.

- 2. Removing a restriction on the plan’s coverage for a covered drug.** There are extra rules or restrictions that apply to certain drugs on the plan’s **List of Covered Drugs (Formulary)** (for more information, go to Chapter 3).

<b>Legal Terms</b>	Asking for removal of a restriction on coverage for a drug is sometimes called asking for a <b>“formulary exception.”</b>
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- The extra rules and restrictions on coverage for certain drugs include:
  - **Getting plan approval in advance** before we will agree to cover the drug for you. (This is sometimes called “prior authorization.”)
  - **Being required to try a different drug first** before we will agree to cover the drug you are asking for. (This is sometimes called “step therapy.”)
  - **Quantity limits.** For some drugs, there are restrictions on the amount of the drug you can have.

- 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 plan’s Drug List is in one of 4 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.

<b>Legal Terms</b>	Asking to pay a lower price for a covered non-preferred drug is sometimes called asking for a <b>“tiering exception.”</b>
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- 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). This would lower your share of the cost for the drug.
  - If the drug you’re taking is a brand name drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier 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 4 Specialty Tier.
- If we approve your request for a tiering exception 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 5.3                      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.

**Our plan 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 for an exception, you can ask for a review of our decision by making an appeal. Section 5.5 tells you how to make an appeal if we say no.

The next section tells you how to ask for a coverage decision, including an exception.

**Section 5.4                      Step-by-step: How to ask for a coverage decision, including an exception**

**1**

**STEP 1: You ask our plan to make a coverage decision about the drug(s) or payment you need. If your health requires a quick response, you must ask us to make a “fast coverage decision.” You cannot ask for a fast coverage decision if you are asking us to pay you back for a drug you already bought.**

**What to do**

- Request the type of coverage decision you want.** Start by calling, writing, or faxing our plan to make your request. You, your representative, or your doctor (or other prescriber) can do this. You can also access the coverage decision process through our website. For the details, go to Chapter 2, Section 1 and look for the section called, **How to contact us when you are asking for a coverage decision about your Part D prescription drugs.** Or if you are asking us to pay you back for a drug, go to the section called, **Where to send a request that asks us to pay for our share of the cost for a drug you have received.**
- You or your doctor or someone else who is acting on your behalf** can ask for a coverage decision. Section 4 of this chapter tells how you can give written permission to someone else to act as your representative. You can also have a lawyer act on your behalf.
- If you want to ask our plan to pay you back for a drug,** start by reading Chapter 5 of this booklet: **Asking us to pay our share of the costs for covered drugs.** Chapter 5 describes the situations in which you may need to ask for reimbursement. It also tells how to send us the paperwork that asks us to pay you back for our share of the cost of a drug you have paid for.
- If you are requesting an exception, provide the “supporting statement.”** Your doctor or other prescriber must give us the medical reasons for the drug exception you are requesting. (We call this the “supporting statement.”) Your doctor or other prescriber can mail the statement to us. Or your doctor or other prescriber can tell us on the phone and follow up by mailing a written statement if necessary. See Sections 5.2 and 5.3 for more information about exception requests.
- We must accept any written request,** including a request submitted on the CMS Model Coverage Determination Request Form or on our plan’s form, which are available on our website.

**If your health requires it, ask us to give you a “fast coverage decision”**

<b>Legal Terms</b>	A “fast coverage decision” is called an <b>“expedited coverage determination.”</b>
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- When we give you our decision, we will use the “standard” deadlines unless we have agreed to use the “fast” deadlines. A standard coverage decision means we will give you an answer within 72 hours after we receive your doctor’s statement. A fast coverage decision means we will answer within 24 hours after we receive your doctor’s statement.
- To get a fast coverage decision, you must meet two requirements:**
  - You can get a fast coverage decision **only** if you are asking for a **drug you have not yet received.** (You cannot get a fast coverage decision if you are asking us to pay you back for a drug you have already bought.)

- 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 or other prescriber 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 or other prescriber’s support), our plan will decide whether your health requires that we give you a fast coverage decision.
  - If we decide that your medical condition does not meet the requirements for a fast coverage decision, we will send you a letter that says so (and we will use the standard deadlines instead).
  - This letter will tell you that if your doctor or other prescriber asks for the fast coverage decision, we will automatically give a fast coverage decision.
  - The letter will also tell how you can file a complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. It tells how to file a “fast” complaint, which means you would get our answer to your complaint within 24 hours of receiving the complaint. (The process for making a complaint is different from the process for coverage decisions and appeals. For more information about the process for making complaints, see Section 7 of this chapter.)

## **2** **STEP 2: Our plan considers your request and we give you our answer.**

### **Deadlines for a “fast” coverage decision**

- If we are using the fast deadlines, we must give you our answer **within 24 hours.**
  - Generally, this means within 24 hours after we receive your request. If you are requesting an exception, we will give you our answer within 24 hours after we receive your doctor’s statement supporting your request. 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 outside organization. Later in this section, we talk about this review organization and explain what happens at Appeal Level 2.
- **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 to appeal.

### **Deadlines for a “standard” coverage decision about a drug you have not yet received**

- If we are using the standard deadlines, we must give you our answer **within 72 hours.**
  - Generally, this means within 72 hours after we receive your request. If you are requesting an exception, we will give you our answer within 72 hours after we receive your doctor’s

statement supporting your request. 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 organization. Later in this section, we talk about this review organization and explain what happens at Appeal Level 2.
- If our answer is yes to part or all of what you requested –**
  - If we approve your request for coverage, 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 to 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 on to Level 2 of the appeals process, where it will be reviewed by an independent organization. Later in this section, we talk about this review organization and explain what happens at Appeal Level 2.
- 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 to appeal.

**3**

**STEP 3: If we say no to your coverage request, you decide if you want to make an appeal.**

- If our plan says no, you have the right to request an appeal. Requesting an appeal means asking us to reconsider – and possibly change – the decision we made.

**Section 5.5**

**Step-by-step: How to make a Level 1 Appeal (how to ask for a review of a coverage decision made by our plan)**

**Legal Terms**

An appeal to the plan about a Part D drug coverage decision is called a plan “**redetermination.**”

**1**

**STEP 1: You contact our plan and make your Level 1 Appeal.** If your health requires a quick response, you must ask for a “**fast appeal.**”

## What to do

- To start your appeal, you (or your representative or your doctor or other prescriber) must contact us.**
  - For details on how to reach us by phone, fax, or mail, or on our website, for any purpose related to your appeal, go to Chapter 2, Section 1, and look for the section called, **How to contact us when you are making an appeal about your Part D prescription drugs.**
- If you are asking for a standard appeal, make your appeal by submitting a written request.**
- If you are asking for a fast appeal, you may make your appeal in writing or you may call us at the phone number shown in Chapter 2, Section 1** (How to contact us when you are making an appeal about your Part D prescription drugs).
- We must accept any written request**, including a request submitted on the CMS Model Coverage Determination Request Form, which is available on our website.
- You must make your appeal request within 60 calendar days from the date on the written notice we sent to tell you our answer to your request for a coverage decision.** If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of good cause for missing the deadline may include if you had 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 have the right to ask us for a copy of the information regarding your appeal.
  - If you wish, you and your doctor or other prescriber may give us additional information to support your appeal.

## If your health requires it, ask for a “fast appeal”

<b>Legal Terms</b>	A “fast appeal” is also called an “ <b>expedited redetermination.</b> ”
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- If you are appealing a decision our plan 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 5.4 of this chapter.

## **2** **STEP 2: Our plan considers 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”**

- If we are using the fast deadlines, 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 it.

- 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. (Later in this section, we talk about this review organization and explain what happens at Level 2 of the appeals 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 to appeal our decision.

### Deadlines for a “standard” appeal

- ☐ If we are using the standard deadlines, we must give you our answer **within 7 calendar days** after we receive your appeal for a drug you have not received yet. 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 you believe your health requires it, you should ask for “fast” appeal.
  - If we do not give you a decision within 7 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. Later in this section, we tell about this review organization and explain what happens at Level 2 of the appeals process.
- ☐ **If our answer is yes to part or all of what you requested –**
  - If we approve a request for coverage, we must **provide the coverage** we have agreed to provide as quickly as your health requires, but no **later than 7 calendar days** after we receive your appeal.
  - If we approve a 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 your appeal 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 and how to appeal our decision.
- ☐ If you are requesting that we pay you back 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 give you a decision within 14 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 organization. Later in this section, we talk about this review organization and explain what happens at Appeal Level 2.
- ☐ 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 to appeal.

### **3** **STEP 3: If we say no to your appeal, you decide if you want to continue with the appeals process and make another appeal.**

- ☐ If we say no to your appeal, you then choose whether to accept this decision or continue by making another appeal.

- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process (see below).

## Section 5.6

### Step-by-step: How to make a Level 2 Appeal

If we say no to your appeal, you then choose whether to accept this decision or continue by making another appeal. If you decide to go on to a Level 2 Appeal, the **Independent Review Organization** reviews the decision we made when we said no to your first appeal. This organization decides whether the decision we made should be changed.

#### Legal Terms

The formal name for the “Independent Review Organization” is the **“Independent Review Entity.”** It is sometimes called the **“IRE.”**

## 1

**STEP 1: To make a Level 2 Appeal, 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.
- When you make an appeal to the Independent Review Organization, we will send the information we have 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.**
- You have a right to give the Independent Review Organization additional information to support your appeal.

## 2

**STEP 2: The Independent Review Organization does a review of your appeal and gives you an answer.**

- 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 review our decisions about your Part D benefits with our plan.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal. The organization will tell you its decision in writing and explain the reasons for it.

### Deadlines for a “fast appeal” at Level 2

- If your health requires it, ask the Independent Review Organization for a “fast appeal.”
- If the review organization agrees to give you a “fast appeal,” the review organization must give you an answer to your Level 2 Appeal **within 72 hours** after it receives your appeal request.

- **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.

#### **Deadlines for a “standard appeal” at Level 2**

- If you have a standard appeal at Level 2, the review organization must give you an answer to your Level 2 Appeal **within 7 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.
- **If the Independent Review Organization says yes to part or all of what you requested –**
  - If the Independent Review Organization approves a 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 approves a 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 your appeal, it means the organization agrees with our decision not to approve your request. (This is called “upholding the decision.” It is also called “turning down your appeal.”)

If the Independent Review Organization “upholds the decision” you have the right to a Level 3 Appeal. However, to make another appeal at Level 3, the dollar value of the drug coverage you are requesting must meet a minimum amount. 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. The notice you get from the Independent Review Organization will tell you the dollar value that must be in dispute to continue with the appeals process.

### **3 STEP 3: If the dollar value of the coverage you are requesting meets the requirement, 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 your Level 2 Appeal is turned down and you meet the requirements to continue with the appeals process, you must decide whether you want to go on to Level 3 and make a third appeal. If you decide to make a third appeal, the details on how to do this are in the written notice you got after your second appeal.
- The Level 3 Appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 6 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

## **SECTION 6 Taking your appeal to Level 3 and beyond**

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**Section 6.1 Levels of Appeal 3, 4, and 5 for Part D Drug Appeals**

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.

<b>Level 3 Appeal</b>	<b>A judge (called an Administrative Law Judge) or an attorney adjudicator who works for the Federal government</b> will review your appeal and give you an answer.
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- If the answer is yes, the appeals process is over.** What you asked for in the appeal has been approved. 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 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. If the Administrative Law Judge or attorney adjudicator says no to your appeal, the notice you get will tell you what to do next if you choose to continue with your appeal.

<b>Level 4 Appeal</b>	The Medicare <b>Appeals Council</b> (Council) will review your appeal and give you an answer. The Council is part of the Federal government.
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- If the answer is yes, the appeals process is over.** What you asked for in the appeal has been approved. 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 might 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. If the rules allow you to go on, the written notice will also tell you who to contact and what to do next if you choose to continue with your appeal.

<b>Level 5 Appeal</b>	A judge at the <b>Federal District Court</b> will review your appeal.
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- This is the last step of the appeals process.

## MAKING COMPLAINTS

### SECTION 7      **How to make a complaint about quality of care, waiting times, customer service, or other concerns**



**If your problem is about decisions related to benefits, coverage, or payment, then this section is not for you. Instead, you need to use the process for coverage decisions and appeals. Go to Section 4 of this chapter.**

#### **Section 7.1      What kinds of problems are handled by the complaint process?**

This section explains how to use the process for making complaints. The complaint process is used for certain types of problems **only**. This includes problems related to quality of care, waiting times, and the customer service you receive. Here are examples of the kinds of problems handled by the complaint process.

**If you have any of these kinds of problems, you can “make a complaint”**

<b>Complaint</b>	<b>Example</b>
<b>Quality of your medical care</b>	<input type="checkbox"/> Are you unhappy with the quality of the care you have received?
<b>Respecting your privacy</b>	<input type="checkbox"/> Do you believe that someone did not respect your right to privacy or shared information about you that you feel should be confidential?
<b>Disrespect, poor customer service, or other negative behaviors</b>	<input type="checkbox"/> Has someone been rude or disrespectful to you? <input type="checkbox"/> Are you unhappy with how our Customer Service has treated you? <input type="checkbox"/> Do you feel you are being encouraged to leave the plan?
<b>Waiting times</b>	<input type="checkbox"/> Have you been kept waiting too long by pharmacists? Or by our Customer Service or other staff at our plan? ° Examples include waiting too long on the phone or when getting a prescription.
<b>Cleanliness</b>	<input type="checkbox"/> Are you unhappy with the cleanliness or condition of a pharmacy?
<b>Information you get from us</b>	<input type="checkbox"/> Do you believe we have not given you a notice that we are required to give?

Complaint	Example
	<input type="checkbox"/> Do you think written information we have given you is hard to understand?
<p><b>Timeliness</b> (These types of complaints are all related to the <b>timeliness</b> of our actions related to coverage decisions and appeals)</p>	<p>The process of asking for a coverage decision and making appeals is explained in sections 4-6 of this chapter. If you are asking for a decision or making an appeal, you use that process, not the complaint process. However, if you have already asked us for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can also make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> If you have asked us to give you a “fast coverage decision” or a “fast appeal,” and we have said we will not, you can make a complaint.</li> <li><input type="checkbox"/> If you believe we are not meeting the deadlines for giving you a coverage decision or an answer to an appeal you have made, you can make a complaint.</li> <li><input type="checkbox"/> When a coverage decision we made is reviewed and we are told that we must cover or reimburse you for certain drugs, there are deadlines that apply. If you think we are not meeting these deadlines, you can make a complaint.</li> <li><input type="checkbox"/> When we do not give you a decision on time, we are required to forward your case to the Independent Review Organization. If we do not do that within the required deadline, you can make a complaint.</li> </ul>

**Section 7.2                      The formal name for “making a complaint” is “filing a grievance”**

<p><b>Legal Terms</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> What this section calls a “<b>complaint</b>” is also called a “<b>grievance.</b>”</li> <li><input type="checkbox"/> Another term for “<b>making a complaint</b>” is “<b>filing a grievance.</b>” Another way to say “<b>using the process for complaints</b>” is “<b>using the process for filing a grievance.</b>”</li> </ul>
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**Section 7.3                      Step-by-step: Making a complaint**

**1      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. 1-888-556-6648, 711, 8 a.m. - 8 p.m. local time, Monday - Friday

- 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.
- We must receive your complaint within 60 calendar days of the event or incident you are complaining about. If something kept you from filing your complaint (you were sick, we provided incorrect information, etc.) let us know and we might be able to accept your complaint past 60 days. We will address your complaint as quickly as possible but no later than 30 days after receiving it. Sometimes we need additional information, or you may wish to provide additional information. If that occurs, we may take an additional 14 days to respond to your complaint. If the additional 14 days is taken, you will receive a letter letting you know.  
If your complaint is because we took 14 extra days to respond to your request for a coverage determination or appeal or because we decided you didn't need a fast coverage decision or a fast appeal, you can file a fast complaint. We will respond to you within 24 hours of receiving your complaint. The address/fax numbers for filing complaints is located in Chapter 2 under "How to contact us when you are making an appeal or complaint about your Part D prescription drugs."
- Whether you call or write, you should contact Customer Service right away.** The complaint must be made within 60 calendar days after you had the problem you want to complain about.
- 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.**

**Legal Terms**

What this section calls a **"fast complaint"** is also called an **"expedited grievance."**

**2** **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. If your health condition requires us to answer quickly, we will do that.
- Most complaints are answered in 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 day's total) to answer your complaint. If we decide to take extra days, we will tell you in writing.
- 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 let you know. Our response will include our reasons for this answer. We must respond whether we agree with the complaint or not.

**Section 7.4**

**You can also make complaints about quality of care to the Quality Improvement Organization**

You can make your complaint about the quality of care you received to our plan by using the step-by-step process outlined above.

When your complaint is about **quality of care**, you also have two extra options:

- **You can make your complaint to the Quality Improvement Organization.** If you prefer, you can make your complaint about the quality of care you received directly to this organization (**without** making the complaint to our plan).
  - 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.
  - To find the name, address, and phone number of the Quality Improvement Organization for your state, look in Chapter 2, Section 4, of this booklet. If you make a complaint to this organization, we will work with them to resolve your complaint.
- **Or you can make your complaint to both at the same time.** If you wish, you can make your complaint about quality of care to our plan and also to the Quality Improvement Organization.

## Section 7.5

### You can also tell Medicare about your complaint

You can submit a complaint about UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) directly to Medicare. To submit a complaint to Medicare, go to <https://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 have any other feedback or concerns, or if you feel the plan is not addressing your issue, please call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

# **CHAPTER 8**

Ending your membership in the plan

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## Chapter 8

### Ending your membership in the plan

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## SECTION 1 Introduction

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### Section 1.1 This chapter focuses on ending your membership in our plan

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

- You might leave our plan because you have decided that you **want** to leave.
- There are also limited situations where you do not choose to leave, but we are required to end your membership. Section 4 tells you about situations when we must end your membership.

If you are leaving our plan, you must continue to get your Part D prescription drugs through our plan until your membership ends.

**In the event you choose to end your membership in our plan, re-enrollment may not be permitted, or you may have to wait until your plan sponsor's next Open Enrollment Period. You should consult with your plan sponsor regarding the availability of other coverage prior to ending your plan membership outside of your plan sponsor's Open Enrollment Period.** It is important to understand your plan sponsor's eligibility policies, and the possible impact to your retiree health care coverage options and other retirement benefits before submitting your request to end your membership in our plan.

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## SECTION 2 When can you end your membership in our plan?

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You may end your membership in our plan only during certain times of the plan year, known as enrollment periods. Please contact your plan sponsor for more information on ending your membership in our plan.

### Section 2.1 Where can you get more information about when you can end your membership?

If you have any questions or would like more information on when you can end your membership:

- Call your plan sponsor
- You can **call Customer Service** (phone numbers are printed on the back cover of this booklet).
- You can find the information in the **Medicare & You 2020** Handbook.
  - Everyone with Medicare receives a copy of **Medicare & You** each fall. Those new to Medicare receive it within a month after first signing up.
  - You can also download a copy from the Medicare website (<https://www.medicare.gov>). Or, you can order a printed copy by calling Medicare at the number below.
- You can contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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## **SECTION 3            Until your membership ends, you must keep getting your drugs through our plan**

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### **Section 3.1            Until your membership ends, you are still a member of our plan**

If you leave our plan, it may take time before your membership ends and your new Medicare coverage goes into effect. During this time, you must continue to get your prescription drugs through our plan.

- You should continue to use our network pharmacies to get your prescriptions filled until your membership in our plan ends.** Usually, your prescription drugs are only covered if they are filled at a network pharmacy including through our mail-order pharmacy services.

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## **SECTION 4            We must end your membership in the plan in certain situations**

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### **Section 4.1            When must we end your membership in the plan?**

**We must end your membership in the plan if any of the following happen:**

- We are notified that you no longer meet the eligibility requirements of your former employer, union group or trust administrator (plan sponsor).
- Your former employer, union group or trust administrator's (plan sponsor's) contract with us is terminated.
- If you no longer have Medicare Part A or Part B (or both).
- If you move out of our service area.
- If you are away from our service area for more than 12 months.
  - If you move or take a long trip, you need to call Customer Service to find out if the place you are moving or traveling to is in our plan's area. (Phone numbers for Customer Service are printed on the back cover of this booklet.)
- If you become incarcerated (go to prison).
- If you are not a United States citizen or lawfully present in the United States.
- If you lie about 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 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 member ID card to get prescription drugs. (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:

- You can call **Customer Service** for more information (phone numbers are printed on the back cover of this booklet).

### **Section 4.2                      We cannot ask you to leave our plan for any reason related to your health.**

Our plan is not allowed to ask you to leave our plan for any reason related to your health.

### **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, you should call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may call 24 hours a day, 7 days a week.

### **Section 4.3                      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. You can also look in Chapter 7, Section 7 for information about how to make a complaint.

# **CHAPTER 9**

Legal notices

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## Chapter 9

### Legal notices

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## **SECTION 1            Notice about governing law**

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Many laws apply to this **Evidence of Coverage** and some additional provisions may apply because they are required by law. This may affect your rights and responsibilities even if the laws are not included or explained in this document. The principal law that applies to this document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS. In addition, other Federal laws may apply and, under certain circumstances, the laws of the state you live in.

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## **SECTION 2            Notice about nondiscrimination**

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Our plan must obey laws that protect you from discrimination or unfair treatment. We don't discriminate based on race, ethnicity, national origin, color, religion, sex, gender, age, 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 prescription drug plans, like our plan, must obey Federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, 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.

If you have a disability and need help with access to care, please call us at Customer Service (phone numbers are printed on the back cover of this booklet). If you have a complaint, such as a problem with wheelchair access, Customer Service can help.

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## **SECTION 3            Notice about Medicare Secondary Payer subrogation rights**

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We have the right and responsibility to collect for covered Medicare prescription drugs for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, our plan, as a Medicare prescription drug plan sponsor, 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.

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## **SECTION 4            Third party liability and subrogation**

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In the case of injuries or illness caused by or alleged to have been caused by any act or omission of a third party, and any complications incident thereto, we shall cover all Part D covered drugs. However, you agree to promptly notify UnitedHealthcare of the injury or illness and agree to reimburse us or our designee for the cost of all such drugs provided immediately upon obtaining a monetary recovery, whether due to settlement or judgment, as a result of such injuries.

You agree to cooperate in protecting the interests of UnitedHealthcare or its designee under this provision. You shall not settle any claim, or release any person from liability, without the written consent of UnitedHealthcare, wherein such release or settlement will extinguish or act as a bar to our right of reimbursement. Should you settle your claim against a third party and compromise the reimbursement rights of UnitedHealthcare or its nominee without our written consent, or otherwise fail to cooperate in protecting the reimbursement rights of UnitedHealthcare or its nominee, we may initiate legal action against you. Attorney fees will be awarded to the prevailing party.

Benefits paid by us may also be considered to be benefits advanced.

The Plan has a right to subrogation and reimbursement. Subrogation applies when we have paid Benefits on your behalf for a Sickness or Injury for which a third party is considered responsible. The right to subrogation means that we are substituted to and shall succeed to any and all legal claims that you may be entitled to pursue against any third party for the Benefits that we have paid that are related to the Sickness or Injury for which a third party is considered responsible.

The right to reimbursement means that if a third party causes or is alleged to have caused a Sickness or Injury for which you receive a settlement, judgment, or other recovery from any third party, you must use those proceeds to fully return to us 100% of any Benefits you received for that Sickness or Injury.

The following persons and entities are considered third parties:

- A person or entity alleged to have caused you to suffer a Sickness, Injury or damages, or who is legally responsible for the Sickness, Injury or damages.
- Any insurer or other indemnifier of any person or entity alleged to have caused or who caused the Sickness, Injury or damages.
- The Plan Sponsor.
- Any person or entity who is or may be obligated to provide benefits or payments to you, including benefits or payments for underinsured or uninsured motorist protection, no-fault or traditional auto insurance, medical payment coverage (auto, homeowners or otherwise), workers' compensation coverage, other insurance carriers or third party administrators.
- Any person or entity that is liable for payment to you on any equitable or legal liability theory.

You agree to assign us all rights of recovery against such Third Parties; to the extent of the reasonable value of services and benefits we provide to you, plus reasonable costs of collection. We or any of our subsidiaries or owned affiliates are not a Third Party under this plan.

The following is agreed upon between you and us:

- You will cooperate with us in protecting our legal rights to subrogation and reimbursement; and you acknowledge that our rights under this Section will be considered as the first priority claim against any Third Parties, to be paid before any of your other claims are paid. Specifically, but without limitation, you agree to: (i) provide any relevant information we may

request; (ii) sign and deliver such documents as we or our agents may reasonably request to secure the subrogation claim; (iii) respond to requests for information about any accidents or injuries; (iv) make court appearances; (v) obtain the consent of the plan or our agents before releasing any party from liability for or payment of medical expenses. We are not obligated to pursue subrogation or reimbursement either for our own benefit or on your behalf; and (vi) you may not accept any settlement that does not fully reimburse us without its written approval.

- No allocation of damages, settlement funds or any other recovery, by you, your estate, the personal representative of your estate, your heirs, your beneficiaries or any other person or party, shall be valid if it does not reimburse the Plan for 100% of its interest unless the Plan provides written consent to the allocation.
- You will do nothing to prejudice our rights under this provision, either before or after the need for drugs under this EOC. We may, at our option, take necessary and appropriate action to preserve our rights under these subrogation provisions, including filing suit on our own behalf as your subrogee. Your failure to cooperate in this manner shall be deemed a breach of this contract and may result in the institution of legal action against you.
- We will not use the rights enumerated throughout this Section to affect or impair any parental financial obligations, such as child support, associated with Pregnancy.
- No court costs or attorneys fees may be deducted from our recovery without our express written consent; and no so-called “Fund Doctrine” or “Common Fund Doctrine” or “Attorney’s Fund Doctrine” shall defeat this right. We are not required to participate in or pay court costs or attorneys fees to any attorney or other representative or agent hired by you to pursue a claim relating to your Sickness or Injury.
- We may collect, at our option, amounts from proceeds of any Third Party settlement (whether before or after any determination of liability) or judgment that may be recovered by you or your legal representative, regardless of whether you or your legal representative have been made whole. You will hold any proceeds of such a Third Party settlement or judgment in a constructive trust for our benefit under these subrogation provisions. We will be entitled to recover from you reasonable attorney fees incurred in collecting proceeds held by you.
- The plan’s subrogation and reimbursement rights apply to full and partial settlements, judgments, or other recoveries paid or payable to you or your representative, no matter how those proceeds are captioned or characterized. Payments include, but are not limited to, economic, non-economic, and punitive damages.
- The plan’s rights to recovery will not be reduced due to your own negligence.
- We may, at our option, take necessary and appropriate action to preserve our rights under these subrogation provisions, including but not limited to, providing or exchanging medical payment information with an insurer, the insurer’s legal representative or other third party and filing suit in your name, which does not obligate us in any way to pay you part of any recovery we might obtain.
- We have the authority and discretion to resolve all disputes regarding the interpretation of the language stated herein.
- In the case of your wrongful death or survival claim, the provisions of this section apply to your estate, the personal representative of your estate, and your heirs or beneficiaries.

- The provisions of this section apply to the parents, guardian, or other representative of a Dependent child who incurs a Sickness or Injury caused by a third party. If a parent or guardian may bring a claim for damages arising out of a minor's Sickness or Injury, the terms of this subrogation and reimbursement clause shall apply to that claim.
- If a third party causes or is alleged to have caused you to suffer a Sickness or Injury while you are covered under this Plan, the provisions of this section continue to apply, even after you are no longer covered.
- We have the responsibility for administering the terms and conditions of the subrogation and reimbursement rights and have such powers and duties as are necessary to discharge these duties and functions, including the exercise of discretionary authority to (1) construe and enforce the terms of the Plan's subrogation and reimbursement rights and (2) make determinations with respect to the subrogation amounts and reimbursements owed to the Plan.

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## **SECTION 5            Member liability**

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In the event we fail to reimburse a network pharmacy's charges for covered drugs, or in the event that we fail to pay a non-network pharmacy for prior authorized covered drugs occurring when you were actively enrolled in the plan, you will not be liable for any sums owed by us.

We will pay for certain drugs dispensed by a non-network pharmacy under certain circumstances, subject to the limitations contained in Chapter 3.

If you enter into a private contract with a non-network provider, neither the plan nor Medicare will pay for those services.

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## **SECTION 6            Non duplication of benefits with automobile, accident or liability coverage**

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If you are receiving benefits as a result of other automobile, accident or liability coverage, we will not duplicate those benefits. It is your responsibility to take whatever action is necessary to receive payment under automobile, accident, or liability coverage when such payments may reasonably be expected, and to notify us of such coverage when available. If we happen to duplicate benefits to which you are entitled under other automobile, accident or liability coverage, we may seek reimbursement of the reasonable value of those benefits from you, your insurance carrier, or your health care provider to the extent permitted under State and/or federal law. We will provide benefits over and above your other automobile, accident or liability coverage, if the cost of your drugs exceeds such coverage. **You are required to cooperate with us in obtaining payment from your automobile, accident or liability coverage carrier. Your failure to do so may result in termination of your plan membership.**

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## **SECTION 7            Acts beyond our control**

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If, due to a natural disaster, war, riot, civil insurrection, complete or partial destruction of a facility, ordinance, law or decree of any government or quasi-governmental agency, labor dispute (when said dispute is not within our control), or any other emergency or similar event not within the control of us, network pharmacies may become unavailable to arrange or provide health services pursuant to this Evidence of Coverage and Disclosure Information, then we shall attempt to arrange for covered services insofar as practical and according to our best judgment. Neither we nor any network pharmacies shall have any liability or obligation for delay or failure to provide or arrange for covered services if such delay is the result of any of the circumstances described above.

## **SECTION 8 Contracting network pharmacies**

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The relationships between us and our network pharmacy providers are independent contractor relationships. None of the network pharmacy providers or their pharmacists or employees are employees or agents of UnitedHealthcare Insurance Company. An agent would be anyone authorized to act on our behalf. Neither we nor any employee of UnitedHealthcare Insurance Company is an employee or agent of the network pharmacy.

## **SECTION 9 Disclosure**

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Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

## **SECTION 10 Member statements**

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In the absence of fraud, all statements made by you will be deemed representations and not warranties. No such representation will void coverage or reduce covered drugs under this Evidence of Coverage and the Schedule of Benefits or be used in defense of a legal action unless it is contained in a written application.

## **SECTION 11 Information upon request**

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As a plan member, you have the right to request information on the following:

- General coverage and comparative plan information
- Utilization control procedures
- Quality improvement programs
- Statistical data on grievances and appeals
- The financial condition of UnitedHealthcare Insurance Company or one of its affiliates

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## **SECTION 12            Commitment of Coverage Decisions**

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UnitedHealthcare's Clinical Services Staff and Physicians make decisions on the health care services you receive based on the appropriateness of care and service and existence of coverage. Clinical Staff and Physicians making these decisions: 1. Do not specifically receive reward for issuing non-coverage (denial) decisions; 2. Do not offer incentives to physicians or other health care professionals to encourage inappropriate underutilization of care or services; and 3. Do not hire, promote, or terminate physicians or other individuals based upon the likelihood or the perceived likelihood that the individual will support or tend to support the denial of benefits.

# **CHAPTER 10**

Definitions of important words

## Chapter 10

### Definitions of important words

**Annual Enrollment Period** – A set time each fall 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 prescription drugs or payment for drugs you already received. For example, you may ask for an appeal if we don't pay for a drug you think you should be able to receive. Chapter 7 explains appeals, including the process involved in making an appeal.

**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 \$6,350 in covered drugs during the covered year.

**Centers for Medicare & Medicaid Services (CMS)** – The Federal agency that administers Medicare. Chapter 2 explains how to contact CMS.

**Coinsurance** – An amount you may be required to pay as your share of the cost for prescription drugs. Coinsurance is usually a percentage (for example, 20%).

**Complaint** – The formal name for “making a complaint” is “filing a grievance.” The complaint process is used for certain types of problems only. This includes problems related to quality of care, waiting times, and the customer service you receive. See also “Grievance,” in this list of definitions.

**Copayment (or “copay”)** – An amount you may be required to pay as your share of the cost for a prescription drug. A copayment is a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a prescription drug.

**Cost-Sharing** – Cost-sharing refers to amounts that a member has to pay when drugs are received. (This is in addition to the plan's monthly premium.) Cost-sharing includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before drugs are covered; (2) any fixed “copayment” amount that a plan requires when a specific drug is received; or (3) any “coinsurance” amount, a percentage of the total amount paid for a drug that a plan requires when a specific drug is received. 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.

**Cost-Sharing Tier** – Every drug on the list of covered drugs is in one of 4 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

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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 booklet. Chapter 7 explains how to ask us for a coverage decision.

**Covered Drugs** – The term we use to mean all of the prescription drugs 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.

**Customer Service** – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals. See Chapter 2 for information about how to contact Customer Service.

**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. This means you pay \$1 for each day's supply when you fill your prescription.

Daily Cost Share applies only if the drug is in the form of a solid oral dose (e.g., tablet or capsule) when dispensed for a supply less than 30 days under applicable law. The Daily Cost Share requirements do not apply to either of the following:

1. Solid oral doses of antibiotics.
2. Solid oral doses that are dispensed in their original container or are usually dispensed in their original packaging to assist patients with compliance.

**Deductible** – The amount you must pay for prescriptions before our plan begins to pay.

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

**Dispensing Fee** – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription. The dispensing fee covers costs such as the pharmacist's time to prepare and package the prescription.

**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, 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.

**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 determination that, if approved, allows you to get a drug that is not on your plan sponsor's drug list (a formulary exception), or get a non-preferred drug at a preferred

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lower cost-sharing level (a tiering exception). You may also request an exception if your plan sponsor requires you to try another drug before receiving the drug you are requesting, or the plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

**Extra Help** – A Medicare 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 us or one of our network pharmacies, including a complaint concerning the quality of your care. This type of complaint does not involve coverage or payment disputes.

**Income Related Monthly Adjustment Amount (IRMAA)** – If your modified adjusted gross income as reported on your IRS tax return from 2 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 \$4,020.

**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. For example, if you’re eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

**List of Covered Drugs (Formulary or “Drug List”)** – A list of prescription drugs covered by the plan. The drugs on this list are selected by the plan with the help of doctors and pharmacists. The list includes both brand name and generic drugs.

**Low Income Subsidy (LIS)** – See “Extra Help.”

**Medicaid (or Medical Assistance)** – A joint Federal and state program that helps with medical costs for some people with low incomes and limited resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid. See Chapter 2, Section 6 for information about how to contact Medicaid in your state.

**Medically Accepted Indication** – A use of a drug that is either approved by the Food and Drug Administration or supported by certain reference books. See Chapter 3, Section 3 for more information about a medically accepted indication.

**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). People with Medicare can get their Medicare health coverage through Original Medicare, a Programs of All-inclusive Care for the Elderly (PACE) plan, or a Medicare Advantage Plan.

**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

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benefits. A Medicare Advantage Plan can be an HMO, PPO, a Private Fee-for-Service (PFFS) plan, or a Medicare Medical Savings Account (MSA) plan. If you are enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan, and are not paid for under Original Medicare. In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**. Everyone who has Medicare Part A and Part B is eligible to join any Medicare health plan that is offered in their area, except people with End-Stage Renal Disease (unless certain exceptions apply).

**Medicare 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. For this reason, most, but not all, brand name drugs are discounted.

**Medicare-Covered Services** – Services covered by Medicare Part A and Part B.

**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, 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** – The doctors and other health care professionals, medical groups, hospitals, and other health care facilities or providers that have an agreement with us to provide covered services to our members and to accept our payment and any plan cost-sharing as payment in full. (See Chapter 1, Section 3.2)

**Network Pharmacy** – A network pharmacy is a pharmacy where members of our plan can get their prescription drug benefits. We call them “network pharmacies” because they contract with our plan. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

**Non-Preferred Network Pharmacy** – A network pharmacy that offers covered drugs to members of our plan at higher cost-sharing levels than apply at a preferred network pharmacy.

**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

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pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

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

**Out-of-Pocket Costs** – See the definition for “cost-sharing” above. A member's cost-sharing requirement to pay for a portion of drugs received is also referred to as the member's “out-of-pocket” cost requirement.

**PACE plan** – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term care services for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible, while getting the high-quality care they need. People enrolled in PACE plans receive both their Medicare and Medicaid benefits through the plan. PACE is not available in all states. If you would like to know if PACE is available in your state, please contact Customer Service (phone numbers are printed on the back cover of this booklet).

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

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

**Part D Drugs** – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. (See your formulary for a specific list of covered drugs.) Certain categories of drugs were specifically excluded by Congress from being covered as Part D drugs.

**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. You pay this higher amount as long as you have a Medicare drug plan. There are some exceptions. For example, if you receive “Extra Help” from Medicare to pay your prescription drug plan costs, the late enrollment penalty rules do not apply to you. If you receive “Extra Help,” you do not pay a late enrollment penalty.

**Plan Sponsor** – Your former employer, union group or trust administrator.

**Plan Year** – The period of time your plan sponsor has contracted with us to provide covered services to you through the plan. Your plan sponsor's plan year is listed inside the front cover of the Evidence of Coverage.

**Preferred Network Pharmacy** – A network pharmacy that offers covered drugs to members of our plan that may have lower cost-sharing levels than at other network pharmacies.

**Premium** – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

**Prior Authorization** – Approval in advance to get certain drugs that may or may not be on our drug list (formulary). Some drugs are covered only if your doctor or other network provider gets “prior authorization” from us. Covered drugs that need prior authorization are marked in the formulary.

**Quality Improvement Organization (QIO)** – A group of practicing doctors and other health care

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experts paid by the Federal government to check and improve the care given to Medicare patients. See Chapter 2, Section 4 for information about how to contact the QIO for your state.

**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.

**Service Area** – A geographic area where a prescription drug plan accepts members if it limits membership based on where people live. The plan may disenroll you if you permanently move out of the plan’s service area.

**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.

**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.



**UnitedHealthcare® MedicareRx<sup>SM</sup> for Groups (PDP) Customer Service:**

Call **1-888-556-6648**

Calls to this number are free. 8 a.m. - 8 p.m. local time, Monday - Friday. Customer Service also has free language interpreter services available for non-English speakers.

**TTY 711**

Calls to this number are free. 8 a.m. - 8 p.m. local time, Monday - Friday.

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Write P.O. Box 30770  
Salt Lake, UT 84130-0770

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Website **[www.UHCRetiree.com](http://www.UHCRetiree.com)**

## **State Health Insurance Assistance Program**

State Health Insurance Assistance Program is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

You can call the SHIP in your state at the number listed in Chapter 2 Section 3 of the Evidence of Coverage.

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