

Senior Care Plus Select (HMO) Plan offered by Senior Care Plus

Annual Notice of Changes for 2021

You are currently enrolled as a member of the Value Rx Select (HMO) Plan. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Section 2.5 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
 - Will your drugs be covered?
 - Are your drugs in a different tier, with different cost sharing?
 - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
 - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
 - Review the 2021 Drug List and look in Section 2.6 for information about changes to our drug coverage.
 - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit <https://go.medicare.gov/drugprices>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 2.3 and 2.4 for information about our *Provider and Pharmacy Directory*.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area.
 - Use the personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov/plan-compare> website.
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 3.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

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

- If you don't join another plan by **December 7, 2020**, you will be enrolled in Select (HMO) Plan.
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. ENROLL: To change plans, join a plan between **October 15** and **December 7, 2020**

- If you don't join another plan by **December 7, 2020**, you will stay in you will stay in Senior Care Plus Select (HMO) Plan.
- If you join another plan by **December 7, 2020**, your new coverage will start on **January 1, 2021. You will be automatically disenrolled from your current plan.**

Additional Resources

- This document is available for free in Spanish.
- **ATTENTION:** If you speak Spanish, language assistance services, free of charge, are available to you. Call 1-888-775-7003 (TTY users should call the State Relay Service at 711).
- Please contact Customer Service at 775-982-3112 or toll-free at 888-775-7003 for additional information. (TTY users should call the State Relay Service at 711). (We are not open 7 days a week all year round). Hours are 8:00 a.m. to 8:00 p.m., 7 days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.
- Customer Service also has free language interpreter services available for non-English speakers.
- Esta información está disponible gratuitamente en español.
- Atención: Si usted habla español, los servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al 1-888-775-7003 (los usuarios de TTY deben llamar al servicio de retransmisión estatal en 711).
- Por favor contáctese con nuestro servicio al cliente al 775-982-3112 o llame gratuitamente al 888-775-7003 para obtener información adicional. ((No estamos abiertos los 7 días de la semana durante todo el año). El horario es de 8:00 a.m. A 8:00 p.m., Los 7 días de la semana (excepto Acción de Gracias y Navidad) desde el 1 de octubre hasta el 31 de marzo, y de lunes a viernes (excepto festivos) desde el 1 de abril hasta el 30 de septiembre.
- Servicios al cliente también tiene servicios gratuitos de traducción para los que no hablan inglés.
- This information is available in different formats, including Spanish and other languages, as well as large print and braille. Please call Customer Service at the number listed above if you need plan information in another format or language.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

About Senior Care Plus Select (HMO) Plan

- Senior Care Plus is an HMO plan with a Medicare contract. Enrollment in Senior Care Plus depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means Senior Care Plus. When it says “plan” or “our plan,” it means Senior Care Plus Select (HMO) Plan

Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for Senior Care Plus Select (HMO) Plan in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at www.SeniorCarePlus.com. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 2.1 for details.	\$180	No change for 2021
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	\$3,000 per year	\$2,500 per year
Doctor office visits	Primary care visits: \$10 copayment per visit to PCPs for Medicare-covered services. \$10 copayment per visit to Convenient Care Facilities Specialist visits: \$35 copayment for each specialist visit for Medicare-covered services	Primary care visits: \$0 copayment per visit to a preferred PCPs Medicare covered services. \$10 copayment per visit to all non-preferred PCPs for Medicare covered services \$10 copayment per visit to Convenient Care Facilities. Specialist visits: \$25 copayment for each specialist visit for Medicare-covered services

Cost	2020 (this year)	2021 (next year)
<p>Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor’s order. The day before you are discharged is your last inpatient day.</p> <p>Preferred facilities are facilities that provide inpatient, outpatient and ambulatory services to members for a lower copayment than other in-network facilities.</p> <p>Please refer to the online Provider Directory at www.SeniorCarePlus.com for a list of Preferred Facilities, please note that our providers may change. You may also call Customer Service at 775-982-3112.</p> <p>Non-Preferred facilities are in-network facilities that provide these services at a higher copayment amount.</p>	<p>Preferred Facility: \$250 per day (1-4 days)</p> <p>Non-Preferred Facility: \$440 per day (1-5 days)</p>	<p>Preferred Facility: \$225 per day (1-4 days)</p> <p>Non-Preferred Facility: \$440 per day (1-5 days)</p>

Cost	2020 (this year)	2021 (next year)
<p>Outpatient Services Preferred facilities are facilities that provide inpatient, outpatient and ambulatory services to members for a lower copayment than other in-network facilities.</p> <p>Please refer to the online Provider Directory at www.SeniorCarePlus.com for a list of Preferred Facilities, please note that our providers may change. You may also call Customer Service at 775-982-3112.</p> <p>Non-Preferred facilities are in-network facilities that provide these services at a higher copayment amount.</p>	<p>Preferred Facility: You pay a \$250 copay per visit</p> <p>Non-Preferred Facility: You pay a \$440 copay per visit</p>	<p>Preferred Facility: You pay a \$225 copay per visit</p> <p>Non-Preferred Facility: You pay a \$440 copay per visit</p>

Cost	2020 (this year)	2021 (next year)
<p>Part D prescription drug coverage (See Section 2.6 for details.)</p> <p>To find out which drugs are select insulins, review the most recent Drug List we provided electronically.</p> <p>If you have questions about the Drug List, you can also call Customer Service (Phone numbers for Customer Service are printed on the back cover of this booklet).</p>	<p>Copayment/coinsurance during the Initial Coverage Stage (30-day supply):</p> <ul style="list-style-type: none"> • Drug Tier 1: \$5 copay • Drug Tier 2: \$16 copay • Drug Tier 3: \$47 copay • Drug Tier 4: \$100 copay • Drug Tier 5: 33% coinsurance • Drug Tier 6: \$2.50 copay [\$0 mail] 	<p>Copayment/coinsurance during the Initial Coverage Stage (30-day supply):</p> <p>Drug Tier 1: Standard Retail: \$6 per prescription. Preferred Retail: \$0 per prescription.</p> <p>Drug Tier 2: Standard Retail: \$8 per prescription. Preferred Retail: \$0 per prescription.</p> <p>Drug Tier 3: Standard Retail: \$47 per prescription. Preferred Retail: \$41 per prescription.</p> <p>Drug Tier 4: Standard Retail: \$100 per prescription. Preferred Retail: \$94 per prescription.</p> <p>Drug Tier 5: You pay 33% for Standard and Preferred Retail prescriptions.</p> <p>Drug Tier 6: Standard \$6 per prescription. Preferred \$0 per prescription [\$0 mail]</p>

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SECTION 1 We Are Changing the Plan's Name

On January 1, 2021, our plan name will change from the Value Rx Select (HMO) Plan to Senior Care Plus Select (HMO) Plan.

You will receive a new ID card in the mail in late December with the new name of your plan on it. Please use this new card to obtain all of your services with Senior Care Plus and our benefit providers. The name of your plan was changed to simplify the documents. You will see the new name of your plan on all of your plan documents.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2020 (this year)	2021 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$180	\$180

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

Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount

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

Cost	2020 (this year)	2021 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$3,000 per year	\$2,500 per year Once you have paid \$2,500 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 2.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider and Pharmacy Directory is located on our website at www.SeniorCarePlus.com. You may also call Customer Service for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*. **Please review the 2021 Provider and Pharmacy Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

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

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

Section 2.4 – Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

There are changes to our network of pharmacies for next year. An updated *Provider and Pharmacy Directory* is located on our website at www.SeniorCarePlus.com. You may also call Customer Service for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*. **Please review the 2021 *Provider and Pharmacy Directory* to see which pharmacies are in our network.**

Section 2.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your *2021 Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<p>Acupuncture for chronic low back pain</p> <p>Covered services include:</p> <p>Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances:</p> <p>For the purpose of this benefit, chronic low back pain is defined as:</p> <ul style="list-style-type: none"> • Lasting 12 weeks or longer; • nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious, etc. disease); • not associated with surgery; and • not associated with pregnancy. <p>An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually.</p> <p>Treatment must be discontinued if the patient is not improving or is regressing.</p> <p><i>Maximum of 20 visits per plan year</i></p>	<p>This benefit was not covered in 2020.</p>	<p>\$30 copayment per visit</p>

Cost	2020 (this year)	2021 (next year)
<p>Ambulatory Surgery Center Services</p> <p>Preferred facilities are facilities that provide inpatient, outpatient and ambulatory services to members for a lower copayment than other in-network facilities.</p> <p>Please refer to the online Provider Directory at www.SeniorCarePlus.com for a list of Preferred Facilities, please note that our providers may change. You may also call Customer Service at 775-982-3112.</p> <p>Non-Preferred facilities are in-network facilities that provide these services at a higher copayment amount.</p>	<p>Preferred Facility: You pay a \$250 copay per visit</p> <p>Non-Preferred Facility: You pay a \$440 copay per visit</p>	<p>Preferred Facility: You pay a \$225 copay per visit</p> <p>Non-Preferred Facility: You pay a \$440 copay per visit</p>
<p>Cardiac Rehabilitation Services</p>	<p>\$15 copay</p>	<p>Cardiac Rehabilitation: \$15 copay</p> <p>Intensive Cardiac Rehabilitation: \$10 copay</p>

Dental services

In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) are not covered by Original Medicare. We cover:

- Preventive dental services including 2 exams, 2 cleanings, and 2 set of bitewing x-rays per year.
- Services by a dentist or oral surgeon are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic disease, or services that would be covered when provided by a doctor.
- Comprehensive dental services including non-routine/diagnostic & restorative services, endodontics, periodontics, extractions, prosthodontics, and oral/maxillofacial surgery.

Diagnostic and Preventive Services are not subject to a calendar year deductible.

Comprehensive dental services are subject to a \$100 calendar year deductible and have a **\$2,000** benefit maximum per calendar year.

For additional information, please see the end of this section.

Delta Dental administers dental benefits on behalf of Senior Care Plus.

There is no copayment for diagnostic and preventive dental services (maximum of 2 visits per year).

30% coinsurance for the following services: oral surgery, general anesthesia, endodontics, periodontics, palliative, basic restorative and special consultations.

50% coinsurance for the following services: crowns, inlays/onlays, prosthodontics, major restorative, and denture repairs.

\$40 copay for Medicare-covered dental services

There is no copayment for diagnostic and preventive dental services (maximum of 2 visits per year).

30% coinsurance for the following services: oral surgery, general anesthesia, endodontics, periodontics, palliative, basic restorative and special consultations.

50% coinsurance for the following services: crowns, inlays/onlays, prosthodontics, major restorative, and denture repairs.

\$40 copay for Medicare-covered dental services.

Cost	2020 (this year)	2021 (next year)
<p><i>Refer to exclusions section and the end of Section 3 for more information on Comprehensive Dental.</i></p>		
<p>Fitness Benefit Senior Care Plus offers a gym membership at select gym facilities in our service area for active members enrolled in the Select (HMO) Plan. Please visit www.SeniorCarePlus.com for information on signing up for this benefit or contact Customer Service at 775-982-3112. Participating facilities may change throughout the plan year.</p>	<p>There is no coinsurance, copayment, or deductible for members eligible for the fitness benefit.</p>	<p>There is no coinsurance, copayment, or deductible for members eligible for the fitness benefit.</p>
<p>Inpatient Hospital Care Preferred facilities are facilities that provide inpatient, outpatient and ambulatory services to members for a lower copayment than other in-network facilities. Please refer to the online Provider Directory at www.SeniorCarePlus.com for a list of Preferred Facilities, please note that our providers may change. You may also call Customer Service at 775-982-3112. Non-Preferred facilities are in-network facilities that provide these services at a higher copayment amount.</p>	<p>Preferred Facility: You pay a \$250 copay per day for days 1-4 Non- Preferred Facility: You pay a \$440 copay per day for days 1-5</p>	<p>Preferred Facility: You pay a \$225 copay per day for days 1-4 Non- Preferred Facility: You pay a \$440 copay per day for days 1-5</p>

Cost	2020 (this year)	2021 (next year)
<p>Outpatient Diagnostic Tests and X-rays</p>	<p>You pay a \$50 copay for each Medicare covered X-ray visit.</p> <p>You pay a \$60 copayment for Medicare-covered Radiation Therapy visits.</p> <p>You pay a \$100 copayment for MRI's, PET Scans, and Nuclear Medicine.</p> <p>You pay a \$75 copayment for Medicare-covered CT Scans, Vascular Studies and Breathing Capacity Tests.</p>	<p>You pay a \$45 copay for each Medicare covered X-ray visit.</p> <p>You pay a \$50 copayment for Medicare-covered Radiation Therapy visits.</p> <p>You pay a \$90 copayment for MRI's, PET Scans, and Nuclear Medicine.</p> <p>You pay a \$65 copayment for Medicare-covered CT Scans, Vascular Studies and Breathing Capacity Tests.</p>
<p>Outpatient Services</p> <p>Preferred facilities are facilities that provide inpatient, outpatient and ambulatory services to members for a lower copayment than other in-network facilities.</p> <p>Please refer to the online Provider Directory at www.SeniorCarePlus.com for a list of Preferred Facilities, please note that our providers may change. You may also call Customer Service at 775-982-3112.</p> <p>Non-Preferred facilities are in-network facilities that provide these services at a higher copayment amount.</p>	<p>Preferred Facility:</p> <p>You pay a \$250 copay per visit</p> <p>Non-Preferred Facility:</p> <p>You pay a \$440 copay per visit</p>	<p>Preferred Facility:</p> <p>You pay a \$225 copay per visit</p> <p>Non-Preferred Facility:</p> <p>You pay a \$440 copay per visit</p>

Cost	2020 (this year)	2021 (next year)
<p>Over the counter (OTC) drugs Items as a supplement benefit under Part C. Over-the-counter drugs, medications and other substances, which do not require a prescription, even if ordered by a physician are included. Service specific Maximum Plan benefit coverage amount. Covers all of the OTC list which is found in chapter 4 of the Medicare Managed care Manual.</p>	<p>This benefit was not covered in 2020.</p>	<p>\$75 quarterly allowance</p>
<p>Opioid Treatment Program Services</p>	<p>You pay a \$35 copay</p>	<p>You pay a \$35 copay</p>
<p>Teladoc Virtual Visit Services Teladoc is Senior Care Plus’ preferred Virtual Visit vendor. To access the platform, please navigate to the following website to register your account, https://member.teladoc.com/signin. You may also call Customer Service or Teladoc directly, 1-800-835-2362, for more information on how to use these services. No prior authorization required for Teladoc.</p>	<p>You pay a \$0 copay when using Senior Care Plus’ preferred vendor, Teladoc.</p>	<p>You pay a \$0 copay when using Senior Care Plus’ preferred vendor, Teladoc</p>

Section 2.6 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically. Instructions on how to access and/or obtain a copy of our Formulary are in this envelope.

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

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

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

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

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

This means, for instance, if you are taking a brand name drug that is being replaced or moved to a higher cost-sharing tier, you will no longer always get notice of the change 30 days before we make it or get a month's supply of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

Starting in 2021, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug 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 different cost-sharing tier or add new restrictions. This means, for instance, if you are taking a brand name drug that is being replaced or moved to a higher cost-sharing tier, you will no longer always get notice of the change 30 days before we make it or get a month's supply of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to

reflect drug changes. (To learn more about changes we may make to the Drug List, see Chapter 5, Section 6 of the Evidence of Coverage.)

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We have sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and haven’t received this insert by September 30, 2020, please call Customer Service and ask for the “LIS Rider.” Phone numbers for Customer Service are in Section 7.1 of this booklet.

There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 5, Section 2 of your *Evidence of Coverage* for more information about the stages.)

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

Changes to the Deductible Stage

Stage	2020 (this year)	2021 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost-sharing in the Initial Coverage Stage

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

Stage	2020 (this year)	2021 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard and preferred cost-sharing.</p> <p>For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Preferred Generic: You pay \$3 per prescription.</p> <p>Non-Preferred Generic: You pay \$12 per prescription.</p> <p>Preferred Brand: You pay \$47 per prescription.</p> <p>Non-Preferred Brand: You pay \$100 per prescription.</p> <p>Specialty: You pay 33% per prescription.</p> <p>Select Care: You pay \$0 per prescription</p> <hr/> <p>Once your total drug costs have reached \$4,020 you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard and preferred cost-sharing:</p> <p>Preferred Generic: You pay Standard \$6 per prescription. Preferred \$0 per prescription.</p> <p>Non-Preferred Generic: You pay Standard \$8 per prescription. Preferred \$0 per prescription.</p> <p>Preferred Brand: You pay Standard \$47 per prescription. Preferred \$41 per copay.</p> <p>Non-Preferred Brand: You pay Standard retail \$100 per prescription. Preferred retail \$94 per prescription.</p> <p>Specialty: You pay 33% for standard and Preferred prescriptions.</p> <p>Select Care: You pay Standard retail \$6 per prescription. Preferred retail \$0 per prescription. You pay \$35 for select insulins.</p> <hr/> <p>Once your total drug costs have reached \$4,130 you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

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

Senior Care Plus Select (HMO) Plan offers additional gap coverage for select insulins. During the Coverage Gap stage, your out-of-pocket costs for select insulins will be \$0.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Senior Care Plus Select (HMO) Plan

To stay in our plan you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically stay enrolled as a member of our plan for 2021.

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2021 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 3.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 5.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov/plan-compare> and click “Find health & drug plans.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, Senior Care Plus offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

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

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2021.

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

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

If you enrolled in a Medicare Advantage plan for January 1, 2021, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2021. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Nevada, the SHIP is called Nevada SHIP (through the Nevada Division for Aging Services and Access to Healthcare Network).

Nevada 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. Nevada SHIP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Nevada SHIP at 877-385-2345 or 800-307-4444. You can learn more about Nevada SHIP by visiting their website (http://adsd.nv.gov/Programs/Seniors/SHIP/SHIP_Prog/).

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Nevada has a program called Nevada Senior Rx and Nevada Disability Rx that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 4 of this booklet).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the State of Nevada Department of Health and Human Services Ryan White HIV/AIDS Part B (RWPB) Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call Access to Healthcare Network (AHN) at 1-775-284-8989 or toll free at 1-877-385-2345.

SECTION 7 Questions?

Section 7.1 – Getting Help from Senior Care Plus Select (HMO) Plan

Questions? We’re here to help. Please call Customer Service at 775-982-3112 or toll-free at 888-775-7003. (TTY only, call the State Relay Service at 711). We are available for phone calls Monday-Sunday, 7am-8pm (October 1st - March 31st); and Monday-Friday, 7am-8pm (April 1st - Sept 30th). We will be closed on all Federal holidays.

Read your 2021 *Evidence of Coverage* (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2021. For details, look in the 2021 *Evidence of Coverage* for the Senior Care Plus Select (HMO) Plan. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.SeniorCarePlus.com. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit our Website

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

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

You can visit the Medicare website (<https://www.medicare.gov>). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <https://www.medicare.gov> and click on “Find health & drug plans”).

Read *Medicare & You 2021*

You can read the *Medicare & You 2021* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.