MyTruAdvantage Choice (PPO) offered by Southeastern Indiana Health Organization, Inc.

Annual Notice of Changes for 2022

You are currently enrolled as a member of MyTruAdvantage Choice. 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.**

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 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 2022 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 go.medicare.gov/drugprices, and click the "dashboards" link in the middle of the second Note toward the bottom of the page. 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 for information about our *Provider 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 www.medicare.gov/plan-compare website.
- Review the list in the back of your *Medicare & You 2022* 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, 2021, you will be enrolled in MyTruAdvantage Choice.
- 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, 2021**

- If you don't join another plan by **December 7, 2021**, you will be enrolled in MyTruAdvantage Choice.
- If you join another plan by **December 7, 2021**, your new coverage will start on **January 1, 2022**. You will be automatically disenrolled from your current plan.

Additional Resources

- Please contact our Member Services number at 1-844-425-4280 for additional information. (TTY users should call 1-800-743-3333 or 711.) Hours are 8:00 a.m. to 8:00 p.m., local time, 7 days a week. You will need to leave a voicemail on Thanksgiving, Christmas Day; and weekends from April 1 through September 30. We will return your call within one business day.

- Please call Member Services if you would like to receive materials in alternate formats (e.g., braille or large print).
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About MyTruAdvantage Choice

- MyTruAdvantage Choice is a PPO plan with a Medicare contract. Enrollment in MyTruAdvantage Choice depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Southeastern Indiana Health Organization, Inc. When it says "plan" or "our plan," it means MyTruAdvantage Choice.

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Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for MyTruAdvantage Choice 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.mytruadvantage.com/members. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 2.1 for details.	$12 Per Month	$12 Per Month
Deductible	Medical services: This plan does not have a deductible ($0). Prescription drugs (Part D): This plan does not have a deductible for prescription drugs in Tier 1 (Preferred Generic) and Tier 2 (Generic) ($0). This plan has a deductible for Part D prescription drugs that applies to Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier). ($100)	Medical services: This plan does not have a deductible ($0). Prescription drugs (Part D): This plan does not have a deductible for prescription drugs in Tier 1 (Preferred Generic) and Tier 2 (Generic) ($0). This plan has a deductible for Part D prescription drugs that applies to Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier). ($100)
Maximum out-of-pocket amounts This is the most you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	From network providers: $5,000 From network and out-of-network providers combined: $10,000	From network providers: $5,000 From network and out-of-network providers combined: $10,000

Cost	2021 (this year)	2022 (next year)
Doctor office visits	**Primary care visits:** In-network: $5 for each office visit per visit Out-of-network: $40 for each visit **Specialist visits:** In-network: $35 for each office visit Out-of-network: $55 for each visit	**Primary care visits:** In-network: $5 for each office visit per visit Out-of-network: $40 for each visit **Specialist visits:** In-network: $35 for each office visit Out-of-network: $55 for each visit
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.	**In-network:** Days 1-5: $350 each day $0 each additional day **Out-of-network:** 40% of the cost for inpatient hospital care	**In-network:** Days 1-5: $350 each day $0 each additional day **Out-of-network:** 40% of the cost for inpatient hospital care
Part D prescription drug coverage (See Section 2.6 for details.) To find out which drugs are Select Insulins, review the most recent Drug List we provided electronically. You can identify Select Insulins by the letters "SI". If you have questions about the Drug List, you can also call Member Services (Phone numbers for Member Services are printed on the back cover of this booklet).	Deductible: $0 per year for Tier 1 (Preferred Generic) and Tier 2 (Generic). Senior Savings Program for Select Insulins not available. $100 per year for Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier).	Deductible: $0 per year for Tier 1 (Preferred Generic), Tier 2 (Generic). There is no deductible for MyTruAdvantage Choice for Select Insulins. $100 per year for Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier).

Cost	2021 (this year)	2022 (next year)
	Copayment during the Initial Coverage Stage: Standard retail cost sharing (in network) for up to a 30-day supply: • Drug Tier 1: $7 • Drug Tier 2: $14 • Drug Tier 3: $47 • Drug Tier 4: $100 • Drug Tier 5: 31% coinsurance • No additional cost share savings on Select Insulin. Preferred retail cost sharing (in network) for up to a 30-day supply: • Drug Tier 1: $2 • Drug Tier 2: $8 • Drug Tier 3: $42 • Drug Tier 4: $95 • Drug Tier 5: 31% coinsurance • No additional cost share savings on Select Insulin.	Copayment during the Initial Coverage Stage: Standard retail cost sharing (in network) for up to a 30-day supply: • Drug Tier 1: $7 • Drug Tier 2: $14 • Drug Tier 3: $47 • Drug Tier 4: $100 • Drug Tier 5: 31% coinsurance • Select Insulin: $35 Preferred retail cost sharing (in network) for up to a 30-day supply: • Drug Tier 1: $2 • Drug Tier 2: $8 • Drug Tier 3: $42 • Drug Tier 4: $95 • Drug Tier 5: 31% coinsurance • Select Insulin: $35

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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in MyTruAdvantage Choice in 2022

If you do nothing to change your Medicare coverage by December 7, 2021, we will automatically enroll you in MyTruAdvantage Choice. This means starting January 1, 2022, you will be getting your medical and prescription drug coverage through MyTruAdvantage Choice. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change plans, you can do so between October 15 and December 7. If you are eligible for "Extra Help," you may be able to change plans during other times.

The information in this document tells you about the differences between your current benefits in MyTruAdvantage Choice and the benefits you will have on January 1, 2022, as a member of MyTruAdvantage Choice.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2021 (this year)	2022 (next year)
Monthly premium Plan Premium There is no change to your monthly premium. For the 2022 plan year your premium will remain $12.		
Optional Enhanced Dental Package Premium (See section 2.5 for additional benefits for next year)	$24.90	$32.70
(You must also continue to pay your Medicare Part B premium.)		

- 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. Please see Section 7.2 regarding "Extra Help" from Medicare.

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

To protect you, Medicare requires all health plans to limit how much you pay "out-of-pocket" during the year. These limits are 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	2021 (this year)	2022 (next year)
In-network maximum out-of-pocket amount We have not made any changes to your maximum out-of-pocket amount for the upcoming benefit year. Your costs for covered medical services (such as copays from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	$5,000	$5,000 Once you have paid $5,000 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.

Cost	2021 (this year)	2022 (next year)
Combined maximum out-of-pocket amount We have not made any changes to your maximum out-of-pocket amount for the upcoming benefit year. Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium and costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.	$10,000	$10,000 Once you have paid $10,000 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or out-of-network providers 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 Directory* is located on our website at www.mytruadvantage.com/members. You may also call Member Services for updated provider information or to ask us to mail you a *Provider Directory*. **Please review the 2022 *Provider 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 to manage 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. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. An updated *Pharmacy Directory* is located on our website at www.mytruadvantage.com/members. You may also call Member Services for updated provider information or to ask us to mail you a *Pharmacy Directory*. **Please review the 2022 *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 *2022 Evidence of Coverage.*

Opioid treatment program services

Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:

- U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications.
- Dispensing and administration of MAT medications (if applicable)
- Substance use counseling
- Individual and group therapy
- Toxicology testing
- Intake activities
- Periodic assessments

Cost	2021 (this year)	2022 (next year)
	Added Benefits for 2022	
Virtual care (also known as telehealth, virtual visits, or e-visits) Virtual care allows you the ability to get health care services from PCPs, specialists, and behavioral health providers from places such as in your home. You don't have to go to the health care setting to receive services.	Due to the Coronavirus (COVID-19) Public Health Emergency, doctors and other health care providers can use telehealth services to treat COVID-19 (and for other medically reasonable purposes) from offices, hospitals, and places of residence (like homes, nursing homes, and assisted living facilities) as of March 6, 2020. Coinsurance and deductibles apply, though some healthcare providers are reducing or waiving the amount you pay for telehealth visits.	Virtual care via telephone or video conference is covered for Primary Care Physician Services; Specialist Services; Individual Sessions for Mental Health Specialty Services; Individual Sessions for Psychiatric Services; Individual Sessions for Outpatient Substance Abuse. Copay: **Primary care physician (PCP)** In-network: $5 for each visit Out-of-network: $40 for each visit **Specialist & Psychiatric** In-network: $35 for each visit Out-of-network: $55 for each visit **Individual outpatient mental health & substance abuse** In-network: $30 for each visit Out-of-network: $40 for each visit

Cost	2021 (this year)	2022 (next year)
Optional Enhanced Dental Package	You pay $0 for emergency palliative treatment, fluoride treatment, brush biopsy, and other basic services such as films, tests and anesthesia. You pay 50% of the cost for all other radiographs, simple extractions, fillings, and crown repair. Dentures; (Full, partial, reline and repair) are not covered.	You pay $0 for emergency palliative treatment, fluoride treatment, brush biopsy, and other basic services such as films, tests and anesthesia. You pay 50% of the cost for all other radiographs, simple extractions, fillings, and crown repair. You pay 50% of the cost of Dentures; (Full, partial, reline and repair)
Changing Limitations for 2022		
Outpatient Diagnostic Tests and Imaging (X-Rays)	Prior Authorization required.	Prior Authorization not required.
Outpatient Hospital Services (Part B Drugs)	Step Therapy is not required.	Step Therapy may be required for certain Part B drugs (see Chapter 4 section 2.1 “Medicare Part B Drugs” of the EOC for more details).
Changes to Cost Share for 2022		
Ambulance Services	You pay $260 copayment per trip for Medicare-covered air ambulance services.	You pay $325 copayment per trip for Medicare-covered air ambulance services.
Diabetic Supplies and Services	You pay $0 copay for Medicare-covered Diabetic Therapeutic Shoes or Inserts.	You pay a 15% coinsurance for Medicare-covered Diabetic Therapeutic Shoes or Inserts.

Cost	2021 (this year)	2022 (next year)
Outpatient Diagnostic Tests and Imaging (X-Rays)	You pay $25 per visit for in-network Medicare-covered x-rays.	You pay $30 per visit for in-network Medicare-covered x-rays.
Outpatient Diagnostic Tests and Imaging (Complex Radiology)	You pay $250 for in-network Medicare-covered complex radiology services.	You pay $260 for in-network Medicare-covered complex radiology services.
Outpatient Hospital Services	You pay $35 per visit for in-network Medicare-covered Outpatient Hospital Services.	You pay $40 per visit for in-network Medicare-covered Outpatient Hospital Services.
Outpatient Rehabilitation Services (Physical, Speech and Occupational Therapy)	You pay $35 for in-network Medicare-covered outpatient rehabilitation services.	You pay $40 for in-network Medicare-covered outpatient rehabilitation services.
Podiatry Services	You pay $35 for in-network Medicare-covered podiatry services.	You pay $40 for in-network Medicare-covered podiatry services.
Skilled nursing facility (SNF) care	Days 21-100: You pay $184 copayment per day; in-network.	Days 21-100: You pay $188 copayment per day; in-network.

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. If you don't see your drug on this list, it might still be covered. **You can get the *complete* Drug List** by calling Member Services (see the back cover) or visiting our website at (www.mytruadvantage.com/members).

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 Member Services.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Member Services 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.

This temporary supply will be for a maximum of a 30-day supply. If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of 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.)

If you are a current member and a drug you are taking will be removed from the formulary or restricted in some way for next year, we will allow you to request a formulary exception in advance for next year. We will tell you about any change in the coverage for your drug for next year. You can ask for an exception before next year and we will give you an answer within 72 hours after we receive your request (or your prescriber's supporting statement). If we approve your request, we will authorize the coverage before the change takes effect. Chapter 9, Section 6.4 of your Evidence of Coverage 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.

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.

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 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. Because you receive "Extra Help" and haven't received this insert by September 30th, please call Member Services and ask for the "LIS Rider."

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 6, 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.mytruadvantage.com/members. (You may also call Member Services to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
Stage 1: Yearly Deductible Stage We have not made any changes to the Deductible Stage. During this stage, **you pay the full cost** of your Part D drugs for Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier) until you have reached the yearly deductible. There is not a deductible for Tier 1 (Preferred Generic) and Tier 2 (Generic).	The deductible is $0 per year for Tier 1 (Preferred Generic) and Tier 2 (Generic). Senior Savings Program for Select Insulins not available. $100 per year for Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier). During this stage, you pay $0 cost sharing for drugs on Tier 1 (Preferred Generic) and Tier 2 (Generic) and the full cost of drugs on Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier) until you have reached the yearly deductible.	The deductible is $0 per year for Tier 1 (Preferred Generic) and Tier 2 (Generic). There is no deductible for MyTruAdvantage Choice for Select Insulins. You pay $35 for a one-month supply of Select Insulins. $100 per year for Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier). During this stage, you pay $0 cost sharing for drugs on Tier 1 (Preferred Generic) and Tier 2 (Generic) and the full cost of drugs on Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier) until you have reached the yearly deductible.

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	2021 (this year)	2022 (next year)
Stage 2: Initial Coverage Stage Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and **you pay your share of the cost.** The costs in this row are for a one-month supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your *Evidence of Coverage*. We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	Your cost for a one-month supply at a network pharmacy: Senior Savings Program for Select Insulins not available. **Tier 1 (Preferred Generic):** *Standard cost sharing:* You pay $7 per prescription. *Preferred cost sharing:* You pay $2 per prescription. **Tier 2 (Generic):** *Standard cost sharing:* You pay*:* $14 per prescription. *Preferred cost sharing:* You pay $8 per prescription. **Tier 3 (Preferred Brand):** *Standard cost sharing:* You pay*:* $47 per prescription. *Preferred cost sharing:* You pay $42 per prescription. **Tier 4 (Non-Preferred Drug):** *Standard cost sharing:* You pay*:* $100 per prescription. *Preferred cost sharing:* You pay $95 per prescription. **Tier 5 (Specialty Tier):** You pay*:* 31% of the total cost.	Your cost for a one-month supply at a network pharmacy: You pay $35 for a one-month supply of Select Insulins. **Tier 1 (Preferred Generic):** *Standard cost sharing:* You pay $7 per prescription. *Preferred cost sharing:* You pay $2 per prescription. **Tier 2 (Generic):** *Standard cost sharing:* You pay*:* $14 per prescription. *Preferred cost sharing:* You pay $8 per prescription. **Tier 3 (Preferred Brand):** *Standard cost sharing:* You pay*:* $47 per prescription. *Preferred cost sharing:* You pay $42 per prescription. **Tier 4 (Non-Preferred Drug):** *Standard cost sharing:* You pay*:* $100 per prescription. *Preferred cost sharing:* You pay $95 per prescription. **Tier 5 (Specialty Tier):** You pay*:* 31% of the total cost.

Stage	2021 (this year)	2022 (next year)
	Once your total yearly drug costs have reached $4,130 you will move to the next stage (the Coverage Gap Stage). Once you have paid $6,550 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).	Once your total yearly drug costs have reached $4,430 you will move to the next stage (the Coverage Gap Stage). Once you have paid $7,050 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

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*.

MyTruAdvantage Choice offers additional gap coverage for Select Insulins. During the Coverage Gap stage, your out-of-pocket costs for Select Insulins will be $35 for a one-month supply of Select Insulins.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in MyTruAdvantage Choice

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 be enrolled in MyTruAdvantage Choice.

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 2022 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,

- – *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 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read the *Medicare & You 2022* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to www.medicare.gov/plan-compare. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, MyTruAdvantage Choice (Southeastern Indiana Health Organization, Inc.) 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 MyTruAdvantage Choice
- To **change to Original Medicare with a prescription drug plan,** enroll in the new drug plan. You will automatically be disenrolled from MyTruAdvantage Choice.
- To **change to Original Medicare without a prescription drug plan**, you must either:
    - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 7.1 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, 2022.

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, 2022, 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, 2022. 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 Indiana the SHIP is called Indiana State Health Insurance Assistance Program.

Indiana State Health Insurance Assistance Program 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. Indiana State Health Insurance Assistance Program 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 the Indiana State Health Insurance Assistance Program at 1-800-452-4800. You can learn more about the Indiana State Health Insurance Assistance Program by visiting their website at (www.http://indianaship.com).

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.** The state of Indiana has a program called Hoosier 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 5 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 Indiana State Department of Health, HIV/STD Viral Hepatitis Division. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-866-588-4948.

SECTION 7 Questions?

Section 7.1 – Getting Help from MyTruAdvantage Choice

Questions? We're here to help. Please call Member Services at 1-844-425-4280. (TTY only, call 1-800-743-3333 or 711). We are available for phone calls 8:00 a.m. to 8:00 p.m., local time, 7 days a week. You will need to leave a voicemail on Thanksgiving, Christmas, and weekends from April 1 through September 30. We will return your call within one business day. Member Services also has free language interpreter services available for non-English speakers. Calls to these numbers are free.

Read your 2022 *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 2022. For details, look in the 2022 *Evidence of Coverage* for MyTruAdvantage Choice. 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.mytruadvantage.com/members. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.mytruadvantage.com/members. As a reminder, our website has the most up-to-date information about our provider network (*Provider 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 (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 www.medicare.gov/plan-compare).

Read *Medicare & You 2022*

You can read the *Medicare & You 2022* 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.