

Premera Blue Cross Medicare Advantage Classic (HMO) offered by Premera Blue Cross

Annual Notice of Changes for 2024

You are currently enrolled as a member of Premera Blue Cross Medicare Advantage Sound + Rx (HMO). Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at **premera.com/ma**. You can also review the *Evidence of Coverage* to see if other benefit or cost changes affect you. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

- **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.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums, deductibles, and cost-sharing.
- Check the changes in the 2024 “Drug List” to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies will be in our network next year.
- 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 Medicare Plan Finder at **www.medicare.gov/plan-compare** website or review the list in the back of your *Medicare & You 2024* handbook.

- 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, 2023, you will be enrolled in Premera Blue Cross Medicare Advantage Classic (HMO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with Premera Blue Cross Medicare Advantage Sound + Rx (HMO).
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Customer Service number at 888-850-8526 for additional information. (TTY users should call 711.) Hours are:
October 1 - March 31, hours are 8:00 a.m. - 8:00 p.m. (Pacific Time), seven days a week.
April 1 - September 30, hours are 8:00 a.m. - 8:00 p.m. (Pacific Time), Monday through Friday. This call is free.
- This information is available in different formats, including braille and 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 Premera Blue Cross Medicare Advantage Classic (HMO)

- Premera Blue Cross is an HMO plan with a Medicare contract. Enrollment in Premera Blue Cross depends on contract renewal.
- When this document says "we," "us," or "our," it means Premera Blue Cross. When it says "plan" or "our plan," it means Premera Blue Cross Medicare Advantage Classic (HMO).

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Summary of Important Costs for 2024

The table below compares the 2023 costs for Premera Blue Cross Medicare Advantage Sound + Rx (HMO) and 2024 costs for Premera Blue Cross Medicare Advantage Classic (HMO) in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 2.1 for details.	\$34	\$54
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.)	\$6,500	\$5,000
Doctor office visits	Primary care visits: \$0 per in-person visit. \$0 per virtual visit. Specialist visits: \$45 per in-person visit. \$40 per virtual visit.	Primary care visits: \$0 per in-person visit. \$0 per virtual visit. Specialist visits: \$30 per in-person visit. \$25 per virtual visit.
Inpatient hospital stays	For Medicare-covered hospital stays: \$450 copay per day for days 1 through 4. \$0 copay per day for days 5 through 90.	For Medicare-covered hospital stays: \$350 copay per day for days 1 through 4. \$0 copay per day for days 5 through 90.

Cost	2023 (this year)	2024 (next year)
<p>Part D prescription drug coverage (See Section 2.5 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1 Preferred Generic: \$2 • Drug Tier 2 Generic: \$12 • Drug Tier 3 Preferred Brand: \$42 <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 4 Non-Preferred Drug: \$100 <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 5 Specialty: 33% <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 6 Select Care Drugs: Not covered. 	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1 Preferred Generic: \$2 • Drug Tier 2 Generic: \$10 • Drug Tier 3 Preferred Brand: \$40 <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 4 Non-Preferred Drug: \$100 <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 5 Specialty: 33% <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 6 Select Care Drugs: \$0

Cost	2023 (this year)	2024 (next year)
<p>Part D prescription drug coverage (continued)</p>	<p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays most of the cost for your covered drugs. • For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called coinsurance), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs.) 	<p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Premera Blue Cross Medicare Advantage Classic (HMO) in 2024

On January 1, 2024, Premera Blue Cross will be combining Premera Blue Cross Medicare Advantage Sound + Rx (HMO) with one of our plans, Premera Blue Cross Medicare Advantage Classic (HMO). The information in this document tells you about the differences between your current benefits in Premera Blue Cross Medicare Advantage Sound + Rx (HMO) and the benefits you will have on January 1, 2024 as a member of Premera Blue Cross Medicare Advantage Classic (HMO).

If you do nothing by December 7, 2023, we will automatically enroll you in our Premera Blue Cross Medicare Advantage Classic (HMO). This means starting January 1, 2024, you will be getting your medical and prescription drug coverage through Premera Blue Cross Medicare Advantage Classic (HMO). If you want to change plans or switch to Original Medicare, you must 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.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$34	\$54

- 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 regarding “Extra Help” from Medicare.

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

Medicare requires all health plans to limit how much you pay out-of-pocket for 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	2023 (this year)	2024 (next year)
Maximum out-of-pocket amount	\$6,500	\$5,000
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.		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 for the rest of the calendar year.

Section 2.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at premera.com/ma. You may also call Customer Service for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 *Provider and Pharmacy Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2024 *Provider and Pharmacy Directory* to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Customer Service so we may assist.

Section 2.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2023 (this year)	2024 (next year)
Acupuncture	You pay a \$45 copay for Medicare-covered acupuncture.	You pay a \$30 copay for Medicare-covered acupuncture.

Cost	2023 (this year)	2024 (next year)
Acupuncture (continued)	You pay a \$20 copay for routine acupuncture up to 6 visits every year.	You pay a \$20 copay for routine acupuncture up to 10 visits every year.
Ambulance services	You pay a \$285 copay for Medicare-covered ambulance services (Air and Ground each way).	You pay a \$275 copay for Medicare-covered ambulance services (Air and Ground each way).
Chiropractic services	You pay a \$20 copay for routine chiropractic services up to 6 visits every year.	You pay a \$20 copay for routine chiropractic services up to 10 visits every year.
Dental services	<p>You pay a \$75 annual deductible for routine comprehensive dental services.</p> <p><u>Medicare-Covered</u></p> <p>You pay a \$50 copay for Medicare-covered non-routine dental care.</p> <p><u>Preventive and Comprehensive Dental services</u></p> <p>We pay an annual maximum of \$1,300 for preventive and comprehensive dental visits. Services are covered in full at in-network dentists up to the annual maximum.</p>	<p>You pay a \$25 annual deductible for routine comprehensive dental services.</p> <p><u>Medicare-Covered</u></p> <p>You pay a \$30 copay for Medicare-covered non-routine dental care.</p> <p><u>Preventive and Comprehensive Dental services</u></p> <p>We pay an annual maximum of \$1,500 for preventive and comprehensive dental visits. Services are covered in full at in-network dentists up to the annual maximum.</p>
Diabetes self-management training, diabetic services and supplies	You pay 5% of the total cost (limited to specific manufacturers) for Medicare-covered diabetic supplies (e.g. test strips).	You pay 0% of the total cost (limited to specific manufacturers) for Medicare-covered diabetic supplies (e.g. test strips).

Cost	2023 (this year)	2024 (next year)
Emergency care	You pay a \$255 copay for each Medicare-covered worldwide emergency transportation service.	Worldwide emergency transportation service is not covered .
Health fitness program	The fitness/gym benefit includes free monthly membership at contracted gyms, orientation to the facility, and classes. Additionally, you can request to receive a home fitness kit from our contracted vendor.	The fitness/gym benefit includes 36 monthly credits at no cost to you for use on gym memberships and fitness studio classes in network, at-home fitness accessories and equipment, and unlimited access to premium digital wellness and fitness content. Number of credits may vary by fitness experience, for example: 1 class at your local yoga studio might cost 8 credits or 1 monthly membership at your local gym with unlimited visits might cost 24 credits. Digital wellness and fitness content is included at no additional charge in credits.
Hearing services	<p>You pay a \$0 copay for one routine hearing exam per year through a Hearing Care Solutions Network Provider.</p> <p>You pay a \$45 copay for Medicare-covered diagnostic hearing exams or one routine hearing exam per year through</p>	<p>You pay a \$0 copay for one routine hearing exam per year through a Hearing Care Solutions Network Provider.</p> <p>You pay a \$30 copay for Medicare-covered diagnostic hearing exams or one routine hearing exam per year through</p>

Cost	2023 (this year)	2024 (next year)
Hearing services (continued)	any non-Hearing Care Solutions Network Provider.	any non-Hearing Care Solutions Network Provider.
Inpatient hospital care	For Medicare-covered hospital stays: \$450 copay per day for days 1 through 4. \$0 copay per day for days 5 through 90.	For Medicare-covered hospital stays: \$350 copay per day for days 1 through 4. \$0 copay per day for days 5 through 90.
Inpatient services in a psychiatric hospital	You pay a \$595 copay from day 1 through day 2 for Medicare-covered inpatient services in a psychiatric hospital. \$0 copay per day for days 3-90.	You pay a \$390 copay from day 1 through day 4 for Medicare-covered inpatient services in a psychiatric hospital. \$0 copay per day for days 5-90.
Medicare Part B prescription drugs	You pay a \$35 copay per month supply of each Medicare-covered insulin product. You pay 20% of the total cost for Part B chemotherapy and other Medicare Part B drugs.	You pay a \$35 copay per month supply of each Medicare-covered insulin product. You pay 0%-20% of the total cost for Part B chemotherapy and other Medicare Part B drugs.
Naturopathic services	Naturopathic services are <u>not</u> covered.	You pay a \$30 copay for each routine naturopathic visit for up to 6 visits per calendar year.
Opioid treatment program services	You pay a \$35 copay for Medicare-covered opioid treatment program services.	You pay a \$30 copay for Medicare-covered opioid treatment program services.
Other health care professional services	You pay a \$0 to \$45 copay for each Medicare-covered other health care professional visit (in-person).	You pay a \$0 to \$30 copay for each Medicare-covered other health care professional visit (in-person).

Cost	2023 (this year)	2024 (next year)
Other health care professional services (continued)	You pay a \$0 to \$40 copay for each Medicare-covered other health care professional visit (virtual), if offered by a contracted other health care professional.	You pay a \$0 to \$25 copay for each Medicare-covered other health care professional visit (virtual), if offered by a contracted other health care professional.
Outpatient Ambulatory Surgical Center services	You pay a \$275 copay for each Medicare-covered ambulatory surgical center visit.	You pay a \$150 copay for each Medicare-covered ambulatory surgical center visit.
Outpatient diagnostic tests and therapeutic services and supplies	<p>You pay a \$5 copay for Medicare-covered lab services.</p> <p>You pay a \$25 copay for Medicare-covered diagnostic procedures and tests.</p> <p>You pay a \$10 copay for Medicare-covered X-rays.</p> <p>You pay a \$170 copay for Medicare-covered diagnostic radiology services.</p>	<p>You pay a \$0 copay for Medicare-covered lab services.</p> <p>You pay a \$30 copay for Medicare-covered diagnostic procedures and tests.</p> <p>You pay a \$10 copay for Medicare-covered X-rays.</p> <p>You pay a \$160 copay for Medicare-covered diagnostic radiology services.</p>
Outpatient hospital services	You pay a \$350 copay for each Medicare-covered outpatient hospital service.	You pay a \$300 copay for each Medicare-covered outpatient hospital service.
Outpatient mental health care	<p>You pay a \$35 copay for each Medicare-covered outpatient mental health visit.</p> <p>You pay a \$35 copay for each Medicare-covered psychiatric service session.</p>	<p>You pay a \$30 copay for each Medicare-covered outpatient mental health visit.</p> <p>You pay a \$30 copay for each Medicare-covered psychiatric service session.</p>

Cost	2023 (this year)	2024 (next year)
Outpatient rehabilitation services	<p>You pay a \$35 copay for each Medicare-covered occupational therapy visit.</p> <p>You pay a \$35 copay for each Medicare-covered physical therapy visit and speech-language therapy visit.</p>	<p>You pay a \$10 copay for each Medicare-covered occupational therapy visit.</p> <p>You pay a \$10 copay for each Medicare-covered physical therapy visit and speech-language therapy visit.</p>
Outpatient substance abuse services	<p>You pay a \$35 copay for Medicare-covered outpatient substance abuse individual or group therapy visits.</p>	<p>You pay a \$30 copay for Medicare-covered outpatient substance abuse individual or group therapy visits.</p>
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers	<p>You pay a \$275 copay for each Medicare-covered ambulatory surgical center visit.</p> <p>You pay a \$350 copay for each Medicare-covered outpatient hospital surgery visit.</p>	<p>You pay a \$150 copay for each Medicare-covered ambulatory surgical center visit.</p> <p>You pay a \$300 copay for each Medicare-covered outpatient hospital surgery visit.</p>
Over-the-Counter (OTC) items	<p>You will receive a \$50 credit per quarter for approved OTC items.</p>	<p>You will receive a \$65 credit per quarter for approved OTC items.</p>
Physician/Practitioner services, including doctor's office visits	<p>You pay a \$45 copay for each Medicare-covered specialist visit (in-person).</p> <p>You pay a \$40 copay for each Medicare-covered specialist visit (virtual), if offered by a contracted provider.</p> <p>Referral is required for in-network specialists.</p>	<p>You pay a \$30 copay for each Medicare-covered specialist visit (in-person).</p> <p>You pay a \$25 copay for each Medicare-covered specialist visit (virtual), if offered by a contracted provider.</p> <p>Referral is not required for most in-network specialists.</p> <p>See your <i>Evidence of</i></p>

Cost	2023 (this year)	2024 (next year)
<p>Physician/Practitioner services, including doctor’s office visits (continued)</p>		<p><i>Coverage</i> or call Customer Service for more details.</p>
<p>Podiatry services</p>	<p>You pay a \$45 copay for each Medicare-covered podiatry visit.</p> <p>Routine podiatry services are covered at \$45 per visit for up to 6 visits per year.</p>	<p>You pay a \$30 copay for each Medicare-covered podiatry visit.</p> <p>Routine podiatry services are covered at \$30 per visit for up to 6 visits per year.</p>
<p>Telehealth services</p>	<p>You pay a \$0 copay for each Medicare-covered virtual visit such as e-visits and video visits, if offered by a contracted primary care provider.</p> <p>You pay a \$40 copay for each Medicare-covered virtual visit such as e-visits and video visits, if offered by a contracted specialist provider.</p> <p>You pay a \$20 copay for each Medicare-covered individual session for mental health specialty virtual visit (audio/video consultation), if offered by a contracted behavioral health provider.</p> <p>You pay a \$0 to \$40 copay for each Medicare-covered other health care professionals virtual visit, if offered by a contracted other health care professional.</p>	<p>You pay a \$0 copay for each Medicare-covered virtual visit such as e-visits and video visits, if offered by a contracted primary care provider.</p> <p>You pay a \$25 copay for each Medicare-covered virtual visit such as e-visits and video visits, if offered by a contracted specialist provider.</p> <p>You pay a \$20 copay for each Medicare-covered individual session for mental health specialty virtual visit (audio/video consultation), if offered by a contracted behavioral health provider.</p> <p>You pay a \$0 to \$25 copay for each Medicare-covered other health care professionals virtual visit, if offered by a contracted other health care professional.</p>

Cost	2023 (this year)	2024 (next year)
Telehealth services (continued)	<p>You pay a \$20 copay for each Medicare-covered individual session for Psychiatric Services virtual visit (audio/video consultation), if offered by a contracted Psychiatric provider.</p> <p>You pay a \$20 copay for each Medicare-covered individual session for Outpatient Substance Abuse Services virtual visit (audio/video consultation), if offered by a contracted provider.</p>	<p>You pay a \$20 copay for each Medicare-covered individual session for Psychiatric Services virtual visit (audio/video consultation), if offered by a contracted Psychiatric provider.</p> <p>You pay a \$20 copay for each Medicare-covered individual session for Outpatient Substance Abuse Services virtual visit (audio/video consultation), if offered by a contracted provider.</p>
Urgently needed services	You pay a \$40 copay for each urgent care visit.	You pay a \$35 copay for each urgent care visit.
Vision care	<p>You pay a \$0-\$50 copay for Medicare-covered eye exams.</p> <p>You receive a \$150 allowance per calendar year for eyewear.</p> <p>You pay a \$20 copay for one routine vision exam per calendar year.</p> <p>We will not cover routine vision eyewear provided by:</p> <ul style="list-style-type: none"> • Providers who opted out of Medicare • Providers not located in the United States or its territories. 	<p>You pay a \$0-\$30 copay for Medicare-covered eye exams.</p> <p>You receive a \$250 allowance per calendar year for eyewear.</p> <p>You pay a \$0 copay for one routine vision exam per calendar year.</p> <p>We will not cover routine vision eyewear provided by:</p> <ul style="list-style-type: none"> • Providers not located in the United States or its territories.

Section 2.5 – 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.

We made changes to our “Drug List,” which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the “Drug List” to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

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. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online “Drug List” to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your *Evidence of Coverage* and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Customer Service for more information.

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 included 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 didn’t receive this insert with this packet, please call Customer Service and ask for the LIS Rider.

There are four **drug payment stages**. The information below shows the changes 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.)

Changes to the Deductible Stage

Stage	2023 (this year)	2024 (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

Stage	2023 (this year)	2024 (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 for Tiers 1 - Tiers 5 are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost-sharing. 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>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.”</p> <p>Most adult Part D vaccines are covered at no cost to you.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1 Preferred Generic: You pay \$2 per prescription.</p> <p>Tier 2 Generic: You pay \$12 per prescription.</p> <p>Tier 3 Preferred Brand: You pay \$42 per prescription.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Tier 4 Non-Preferred Drug: You pay \$100 per prescription.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1 Preferred Generic: You pay \$2 per prescription.</p> <p>Tier 2 Generic: You pay \$10 per prescription.</p> <p>Tier 3 Preferred Brand: You pay \$40 per prescription.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Tier 4 Non-Preferred Drug: You pay \$100 per prescription.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p>

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p>	<p>Tier 5 Specialty: You pay 33% of the total cost.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Tier 6 Select Care Drugs: Not covered.</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Tier 5 Specialty: You pay 33% of the total cost</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Tier 6 Select Care Drugs: You pay \$0 per prescription for 100-day supply.</p> <hr/> <p>Once your total drug costs have reached \$5,030, 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.**

Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.

For specific information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 3 Administrative Changes

Description	2023 (this year)	2024 (next year)
Over-the-Counter (OTC) items	To find your nearest in-store location, go to cvs.com/otchs/premera/storelocator . OTC items orders may be placed via phone (1-888-628-2770) or online at cvs.com/otchs/premera .	To find your nearest location, go to https://www.cvs.com/benefits . OTC item orders may be placed via phone (1-888-628-2770) or online at https://www.cvs.com/benefits .
Member Correspondence return address	Member Correspondence PO Box 262548 Plano, TX 75026	Member Correspondence PO Box 211151 Eagan, MN 55121
Appeals and Grievances Department return address	Appeals and Grievances Department PO Box 262527 Plano, TX 75026	Appeals and Grievances Department PO Box 21481 Eagan, MN 55121

SECTION 4 Deciding Which Plan to Choose

Section 4.1 – If you want to stay in Premera Blue Cross Medicare Advantage Classic (HMO)

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 our Premera Blue Cross Medicare Advantage Classic (HMO).

Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2024 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 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2). As a reminder, Premera Blue Cross 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 Premera Blue Cross Medicare Advantage Classic (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Premera Blue Cross Medicare Advantage Classic (HMO).
- 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 so.
 - – *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 5 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, 2024.

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

In certain situations, changes are also allowed at other times of the year. Examples include 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.

If you enrolled in a Medicare Advantage plan for January 1, 2024, 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, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription

drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 6 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Washington, the SHIP is called Statewide Health Insurance Benefits Advisors (SHIBA).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Statewide Health Insurance Benefits Advisors (SHIBA) 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 Statewide Health Insurance Benefits Advisors (SHIBA) at 800-562-6900 (TTY 360-586-0241). You can learn more about Statewide Health Insurance Benefits Advisors (SHIBA) by visiting their website (www.insurance.wa.gov/shiba).

SECTION 7 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. 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 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Washington state has a program called Washington Prescription Drug Program (WPDP) 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.
- **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 Washington State ADAP known as the Early Intervention Program (EIP). The EIP provides services to

help eligible persons with HIV get the medications and assistance with insurance premium payments they need to improve and maintain their health. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 877-376-9316.

SECTION 8 Questions?

Section 8.1 – Getting Help from Premera Blue Cross Medicare Advantage Classic (HMO)

Questions? We're here to help. Please call Customer Service at 888-850-8526. (TTY only, call 711.) We are available for phone calls

October 1 - March 31, hours are 8:00 a.m. - 8:00 p.m. (Pacific Time), seven days a week.

April 1 - September 30, hours are 8:00 a.m. - 8:00 p.m. (Pacific Time), Monday through Friday. Calls to these numbers are free.

Read your 2024 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 2024. For details, look in the *2024 Evidence of Coverage* for Premera Blue Cross Medicare Advantage Classic (HMO). 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 premera.com/ma. 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 premera.com/ma. 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 8.2 – 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

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read *Medicare & You 2024*

Read the *Medicare & You 2024* handbook. Every fall, this document 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 document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) 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.

Notice of Nondiscrimination

Premera Blue Cross (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

Premera:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Coordinator — Complaints and Appeals
Premera Blue Cross Medicare Advantage Plans
PO Box 262527, Plano, TX 75026
Phone: 888-850-8526, Fax: 800-889-1076, TTY: 711
Email: AppealsDepartmentInquiries@Premera.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Ave SW, Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-888-850-8526 (TTY/TDD: 711). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-888-850-8526 (TTY/TDD: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-888-850-8526 (TTY/TDD: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-888-850-8526 (TTY/TDD: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-888-850-8526 (TTY/TDD: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-888-850-8526 (TTY/TDD: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-888-850-8526 (TTY/TDD: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-888-850-8526 (TTY/TDD: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-888-850-8526 (TTY/TDD: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-888-850-8526 (TTY/TDD: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (1-888-850-8526 (TTY/TDD: 711)). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-888-850-8526 (TTY/TDD: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-888-850-8526 (TTY/TDD: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-888-850-8526 (TTY/TDD: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-888-850-8526 (TTY/TDD: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-888-850-8526 (TTY/TDD: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-888-850-8526 (TTY/TDD: 711) にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。