



## Mass Advantage Premiere (PPO) offered by Mass Advantage

# Annual Notice of Changes for 2023

Dear Mass Advantage Premiere (PPO) member:

You are currently enrolled as a member of **Mass Advantage Premiere (PPO)**. Next year, there will be changes to the plan's costs and benefits. *Please see page 5 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 [www.massadvantage.com](http://www.massadvantage.com). You may also call Member Services 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 2023 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](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2023* 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, 2022, you will stay in Mass Advantage Premiere (PPO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2023**. This will end your enrollment with Mass Advantage Premiere (PPO).
- 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

- Please contact our Member Services number at 1-844-915-0234 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m. EST 7 days a week between October 1<sup>st</sup> and March 31<sup>st</sup>, and 8 a.m. to 8 p.m. EST Monday through Friday between April 1<sup>st</sup> and September 30<sup>th</sup>.
- We must provide information in a way that works for you (e.g., in languages other than English, in large print, braille, audio, or other alternate formats).
- **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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

## About Mass Advantage Premiere (PPO)

- Mass Advantage is a PPO with a Medicare contract. Enrollment in Mass Advantage depends on contract renewal.
- When this document says “we,” “us,” or “our,” it means Mass Advantage. When it says “plan” or “our plan,” it means Mass Advantage Premiere (PPO).

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**Summary of Important Costs for 2023**

The table below compares the 2022 costs and 2023 costs for Mass Advantage Premiere (PPO) in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
<p><b>Monthly plan premium*</b></p> <p>* Your premium may be higher than this amount. See Section 2.1 for details.</p>	\$0	\$0
<p><b>Maximum out-of-pocket amounts</b></p> <p>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.)</p>	<p>From network providers: \$7,550</p> <p>From network and out-of-network providers combined: \$11,300</p>	<p>From network providers: \$6,550</p> <p>From network and out-of-network providers combined: \$11,300</p>
<p><b>Doctor office visits</b></p>	<p><b>In-network:</b></p> <p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$45 per visit</p> <p>Telehealth – Primary care visit: \$0 per visit</p> <p>Telehealth – Specialist visit: \$0 per visit</p> <p><b>Out-of-network:</b></p> <p>Primary care visits: \$20 per visit</p> <p>Specialist visits: \$65 per visit</p> <p>Telehealth services not covered.</p>	<p><b>In-network:</b></p> <p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$45 per visit</p> <p>Telehealth – Primary care visits: \$0 per visit</p> <p>Telehealth – Specialist visit: \$45 per visit</p> <p><b>Out-of-network:</b></p> <p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$65 per visit</p> <p>Telehealth services not covered.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Inpatient hospital stays</b></p>	<p>For in-network Medicare-covered admissions, per admission:</p> <ul style="list-style-type: none"> <li>• Days 1-6: You pay a \$335 copay per day</li> <li>• Days 7 and beyond: You pay a \$0 copay per day</li> </ul> <p>For out-of-network admissions, per admission: You pay a 40% coinsurance per day</p>	<p>For in-network Medicare-covered admissions, per admission:</p> <ul style="list-style-type: none"> <li>• Days 1-5: You pay a \$350 copay per day</li> <li>• Days 6 and beyond: You pay a \$0 copay per day</li> </ul> <p>For out-of-network admissions, per admission: You pay a 35% coinsurance per day</p>
<p><b>Part D prescription drug coverage</b> (See Section 2.5 for details.)</p>	<p>Deductible: \$320</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Tier 1 (Preferred Generic) Drugs: (30/90 day): \$2/\$6</li> <li>• Tier 2 (Generic) Drugs: (30/90 day): \$6/\$18</li> <li>• Tier 3 (Preferred Brand) Drugs: (30/90 day): \$42/\$126</li> <li>• Tier 4 (Non-Preferred Brand) Drugs: (30/90 day): \$95/\$285</li> <li>• Tier 5 (Specialty) Drugs: (30/90 day): 27% coinsurance</li> </ul>	<p>Deductible: \$250</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Tier 1 (Preferred Generic) Drugs: (30/90 day) \$2/\$4</li> <li>• Tier 2 (Generic) Drugs: (30/90 day): \$6/\$12</li> <li>• Tier 3 (Preferred Brand) Drugs: (30/90 day): \$42/\$84</li> <li>• You pay \$35/\$70 for Select Insulins**</li> <li>• You pay \$0 for Part D Vaccines</li> <li>• Tier 4 (Non-Preferred Brand) Drugs: (30/90 day): \$95/\$190</li> <li>• Tier 5 (Specialty) Drugs: (30/90 day): 29% coinsurance</li> </ul>

\*\*To find out which drugs are Select Insulins, review the most recent Drug List we provided electronically. You can identify Select Insulins by referring to the “SI” indicator on the formulary document under Coverage Requirements & Limits. 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).

## SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Mass Advantage Premiere (PPO) in 2023

If you do nothing by December 7, 2022, we will automatically enroll you in our Mass Advantage Premiere (PPO). This means starting January 1, 2023, you will be getting your medical and prescription drug coverage through **Mass Advantage Premiere (PPO)**. 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	2022 (this year)	2023 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$0	\$0

- 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.

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

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

Cost	2022 (this year)	2023 (next year)
<p><b>In-network maximum out-of-pocket amount</b> \$7,550</p> <p>Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>		<p>\$6,550</p> <p>Once you have paid \$6,550 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.</p>
<p><b>Combined maximum out-of-pocket amount</b> \$11,300</p> <p>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 costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>		<p>\$11,300</p> <p>Once you have paid \$11,300 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.</p>

## Section 2.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at [www.massadvantage.com](http://www.massadvantage.com). You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory.

There are changes to our network of providers for next year. **Please review the 2023 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are no changes to our network of pharmacies for next year.

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 Member Services 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	2022 (this year)	2023 (next year)
<b>Inpatient hospital stays</b>	<p>For in-network Medicare-covered admissions, per admission:</p> <ul style="list-style-type: none"> <li>Days 1-6: You pay a \$335 copay per day</li> <li>Days 7 and beyond: You pay a \$0 copay per day</li> </ul> <p>For out-of-network admissions, per admission: You pay a 40% coinsurance per day</p>	<p>For in-network Medicare-covered admissions, per admission:</p> <ul style="list-style-type: none"> <li>Days 1-5: You pay a \$350 copay per day</li> <li>Days 6 and beyond: You pay a \$0 copay per day</li> </ul> <p>For out-of-network admissions, per admission: You pay a 35% coinsurance per day</p>
<b>Inpatient mental health stays</b>	<p>For in-network Medicare-covered admissions, per admission:</p> <p>Days 1-6: You pay a \$310 copay per day</p> <p>Days 7-90: You pay a \$0 copay per day</p>	<p>For in-network Medicare-covered admissions, per admission:</p> <p>Days 1-5: You pay a \$350 copay per day</p> <p>Days 6-90: You pay a \$0 copay per day.</p>
<b>Skilled nursing facility (SNF) care</b>	<p>For in-network SNF stays:</p> <p>Days 1 – 20: You pay a \$0 copay per day.</p> <p>Days 21 – 44: You pay a \$160 copay per day.</p> <p>Days 45 – 100: You pay a \$0 copay per day.</p> <p>You pay all costs for each day after day 100.</p>	<p>For in-network SNF stays:</p> <p>Days 1 – 20: You pay a \$0 copay per day.</p> <p>Days 21 – 51: You pay a \$196 copay per day.</p> <p>Days 52 – 100: You pay a \$0 copay per day.</p> <p>You pay all costs for each day after day 100.</p>



Cost	2022 (this year)	2023 (next year)
<b>Doctor Office Visits</b>	<p><b>In-network:</b></p> <p>Telehealth – Specialist visit: You pay a \$0 copay per visit</p> <p><b>Out-of-network:</b></p> <p>Primary care visits: You pay a \$20 per copay visit</p>	<p><b>In-network:</b></p> <p>Telehealth – Specialist visit: You pay a \$45 copay per visit</p> <p><b>Out-of-network:</b></p> <p>Primary care visits: You pay a \$0 copay per visit</p>
<b>Ambulance services</b>	<p><b>In-network:</b></p> <p>You pay a \$250 copay per one-way trip for Medicare-covered ground ambulance services.</p> <p>You pay a \$250 copay per one-way trip for Medicare-covered air ambulance services.</p> <p><b>Out-of-network:</b></p> <p>You pay a \$250 copay per one-way trip for Medicare-covered ground ambulance services.</p> <p>You pay a \$250 copay per one-way trip for Medicare-covered air ambulance services.</p>	<p><b>In-network:</b></p> <p>You pay a \$275 copay per one-way trip for Medicare-covered ground ambulance services.</p> <p>You pay a \$275 copay per one-way trip for Medicare-covered air ambulance services.</p> <p><b>Out-of-network:</b></p> <p>You pay a \$275 copay per one-way trip for Medicare-covered ground ambulance services.</p> <p>You pay a \$275 copay per one-way trip for Medicare-covered air ambulance services.</p>
<b>Worldwide Emergency Coverage</b>	<p>There is an annual limit of \$25,000 for worldwide emergency coverage.</p>	<p>There is no annual limit for worldwide emergency coverage.</p>
<b>Ambulatory surgical center</b>	<p><b>In-network:</b></p> <p>You pay a \$275 copay for each Medicare-covered visit to an ambulatory surgical center.</p>	<p><b>In-network:</b></p> <p>You pay a \$300 copay for each Medicare-covered visit to an ambulatory surgical center.</p>

Cost	2022 (this year)	2023 (next year)
<b>Durable Medical Equipment</b>	Prior authorization required for scooters and wheelchairs.	Prior authorization is required for all rentals.  Prior authorization is required for purchases over \$750
<b>Outpatient rehabilitation services</b>	<p><b>In-network:</b></p> <p>You pay a \$40 copay for each Medicare-covered occupational therapy visit.</p> <p>You pay a \$10 copay for each Medicare-covered physical therapy visit.</p> <p>You pay a \$40 copay for each Medicare-covered speech language therapy visit.</p>	<p><b>In-network:</b></p> <p>You pay a \$30 copay for each Medicare-covered occupational therapy visit.</p> <p>You pay a \$30 copay for each Medicare-covered physical therapy visit.</p> <p>You pay a \$30 copay for each Medicare-covered speech-language therapy visit.</p>
<b>Outpatient diagnostic tests and therapeutic services and supplies</b>	<p><b>In-network:</b></p> <p>You pay a \$200 copay for each Medicare-covered diagnostic radiological service (e.g., CT, MRI, etc.).</p> <p>You pay a \$5 copay for each Medicare-covered lab service.</p> <p>You pay a \$15 copay for Medicare-covered x-ray services.</p>	<p><b>In-network:</b></p> <p>You pay a \$150 copay for each Medicare-covered diagnostic radiological service (e.g., CT, MRI, etc.).</p> <p>You pay a \$0 copay for each Medicare-covered lab service.</p> <p>You pay a \$0 copay for Medicare-covered x-ray services.</p>
<b>Outpatient mental health care</b>	<p><b>In-network:</b></p> <p>You pay a \$40 copay for each Medicare-covered individual therapy visit.</p> <p>You pay a \$40 copay for each Medicare-covered group therapy visit.</p>	<p><b>In-network:</b></p> <p>You pay a \$30 copay for each Medicare-covered individual therapy visit.</p> <p>You pay a \$30 copay for each Medicare-covered group therapy visit.</p>

Cost	2022 (this year)	2023 (next year)
<b>Hearing services</b>	<p>In and out-of-network:</p> <p>You pay a \$595 copay for each Standard Hearing Aid</p> <p>You pay a \$895 copay for each Premium Hearing Aid</p> <p>Routine services including routine exams, fitting and evaluations for hearing aids, as well as an allowance for hearing aids, must be performed with an <b>Amplifon Hearing Health Care provider.</b></p>	<p>In and out-of-network:</p> <p>You pay a \$500 copay for each Entry Hearing Aid</p> <p>You pay a \$675 copay for each Basic Hearing Aid</p> <p>You pay a \$975 copay for each Prime Hearing Aid</p> <p>You pay a \$1,275 copay for each Preferred Hearing Aid</p> <p>You pay a \$1,575 copay for each Advanced Hearing Aid</p> <p>You pay a \$1,975 copay for each Premium Hearing Aid</p> <p>Routine services including routine exams, fitting and evaluations for hearing aids, as well as an allowance for hearing aids, must be performed with a <b>NationsBenefits Hearing Health Care provider.</b></p>
<b>Dental Services</b>	<p>Maximum plan benefit preventive and comprehensive combined – \$2,000 annual maximum – for in and out of network.</p> <p><b>Out of Network:</b></p> <p>Preventive services: You pay a 0% coinsurance.</p> <p>No Prior Authorization required for Comprehensive Dental services.</p>	<p>Maximum plan benefit comprehensive only – \$2,000 annual maximum – for in and out of network.</p> <p><b>Out of Network:</b></p> <p>Preventive services: You pay a 20% coinsurance.</p> <p>Prior Authorization may be required for Comprehensive Dental services.</p>

Cost	2022 (this year)	2023 (next year)
<b>Supplemental Benefits</b>	<p><b>Fitness:</b> \$0 Copay; ASH Silver &amp; Fit</p> <p><b>Weight Management:</b> Not covered</p> <p><b>Nutritional/Dietary sessions:</b> Not covered</p> <p><b>Mindfulness Programs:</b> Not covered</p> <p><b>Personal Emergency Response System (PERS):</b> Not Covered</p> <p><b>Wigs for Hair Loss Related to Chemotherapy:</b> Not Covered</p>	<p><b>Flex Wallet:</b> Covered up to \$150 per year.</p> <p>Combined on: Eyewear, Fitness, Weight Management, Nutritional/Dietary, Mindfulness Programs</p> <p><b>Personal Emergency Response System (PERS):</b> Provided at no cost to members. Members receive one personal emergency response system and monthly monitoring through Plan-approved vendor.</p> <p><b>Wigs for Hair Loss Related to Chemotherapy:</b> Covered services include wigs up to \$500 per calendar year when hair loss is due to: chemotherapy, radiation therapy, or treatment of cancer or leukemia. Plan does not cover wigs when hair loss is due to male pattern baldness, female pattern baldness or natural or premature aging. May require prior authorization and will be provided via direct member reimbursement.</p>
<b>Diabetic Supplies</b>	<p>You pay 20% of the cost for Medicare-covered diabetic monitoring supplies from a preferred manufacturer.</p> <p>You pay 20% of the cost for Medicare-covered diabetic therapeutic shoes or inserts.</p>	<p>You pay 0% of the cost for Medicare-covered diabetic monitoring supplies from a preferred manufacturer.</p> <p>You pay 0% of the cost for Medicare-covered diabetic therapeutic shoes or inserts.</p>

Cost	2022 (this year)	2023 (next year)
<b>Transportation</b>	Non-Medicare Covered Transportation: Not Covered	Non-Medicare Covered Transportation: \$0 copay for 6 one-way rides up to 50 miles per year; distances further than 50 miles will require prior authorization. Rides are only covered when medically necessary, when using the Plan's contracted transportation providers, and when being transported to or from the Plan's contracted providers and facilities.

## 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. **You can get the Drug List** by calling Member Services (see the back cover) or visiting our website [www.massadvantage.com](http://www.massadvantage.com).

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.**

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 Member Services 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 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 you haven’t received this insert by September 30, 2022, please call Member Services 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	2022 (this year)	2023 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, you pay the full cost of your Tier 3, 4, and 5 drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$320</p> <p>During this stage, you pay a \$2 copay on Tier 1 drugs, and a \$6 copay for Tier 2 drugs and the full cost of drugs on Tier 3, 4, and 5 drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$250</p> <p>During this stage, you pay a \$2 copay on Tier 1 drugs, a \$6 copay on Tier 2 drugs, and the full cost of drugs on Tier 3, 4, and 5 until you have reached the yearly deductible.</p> <p>There is no deductible for Mass Advantage Premiere (PPO) for Select Insulins. You pay \$35 for a one-month supply of Select Insulins.</p> <p>There is no deductible for Mass Advantage Premiere (PPO) for Part D Vaccines, you pay \$0 copayment for vaccines during the Deductible stage.</p>

**Changes to Your Cost Sharing in the Initial Coverage Stage**

Stage	2022 (this year)	2023 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>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 <b>you pay your share of the cost.</b></p> <p>*To find out which drugs are select insulins, review the most recent Drug List we provided electronically.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Tier 1 (Preferred Generic) Drugs:</b></p> <p>You pay: \$2 copay per prescription</p> <p><b>Tier 2 (Generic) Drugs:</b></p> <p>You pay \$6 copay per prescription</p> <p><b>Tier 3 (Preferred Brand) Drugs:</b></p> <p>You pay \$42 copay per prescription</p> <p><b>Tier 4 (Non-Preferred Brand) Drugs:</b></p> <p>You pay \$95 copay per prescription</p> <p><b>Tier 5 (Specialty) Drugs:</b></p> <p>You pay a 27% coinsurance</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Tier 1 (Preferred Generic) Drugs:</b></p> <p>You pay: \$2 copay per prescription</p> <p><b>Tier 2 (Generic) Drugs:</b></p> <p>You pay \$6 copay per prescription</p> <p><b>Tier 3 (Preferred Brand) Drugs:</b></p> <p>You pay \$42 copay per prescription</p> <p>You pay \$35 for Select Insulins**</p> <p>You pay \$0 for Part D Vaccines</p> <p><b>Tier 4 (Non-Preferred Brand) Drugs:</b></p> <p>You pay \$95 copay per prescription</p> <p><b>Tier 5 (Specialty) Drugs:</b></p> <p>You pay a 29% coinsurance</p>

Stage	2022 (this year)	2023 (next year)
<p><b>Stage 2: Initial Coverage Stage (continued)</b></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 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>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage). <i>OR</i> you have paid \$7,050 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>	<p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage). <i>OR</i> you have paid \$7,400 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p> <p>Mass Advantage Premiere (PPO) offers additional gap coverage for Select Insulins and Part D Vaccines. During the Coverage Gap stage, your out-of-pocket costs for Select Insulins will be \$35 for a one-month supply and \$0 copayment for Part D Vaccines.</p>

**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Member Services for more information.

**Important Message About What You Pay for Insulin** - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 – If you want to stay in Mass Advantage Premiere (PPO)

**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 Mass Advantage Premiere (PPO).

### 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 2023 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](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

As a reminder, Mass Advantage 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 Mass Advantage Premiere (PPO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Mass Advantage Premiere (PPO).
- 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 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 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, 2023.

### 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, 2023, 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, 2023.

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 5 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 Massachusetts, the SHIP is called Serving the Health Insurance Needs of Everyone (SHINE).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. SHINE 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 SHINE at 1-800-243-4636 (TTY 1-800-439-2370). You can learn more about SHINE by visiting their website [www.mass.gov/health-insurance-counseling](http://www.mass.gov/health-insurance-counseling).

## 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. 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.** Massachusetts has a program called Prescription Advantage (Massachusetts’ State Pharmaceutical Assistance Program) 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 Massachusetts Drug Assistance Program (HDAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-228-2714.

## SECTION 7 Questions?

### Section 7.1 – Getting Help from Mass Advantage Premiere (PPO)

Questions? We're here to help. Please call Member Services at 1-844-915-0234 (TTY only, call 711.) We are available for phone calls October 1 - March 31, 8AM – 8PM Eastern, 7 days a week; April 1 - September 30, 8AM – 8PM Eastern, Monday through Friday. Calls to these numbers are free.

#### **Read your 2023 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 2023. For details, look in the *2023 Evidence of Coverage* for Mass Advantage Premiere (PPO). 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.massadvantage.com](http://www.massadvantage.com). 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.massadvantage.com](http://www.massadvantage.com). 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**

Visit the Medicare website ([www.medicare.gov](http://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](http://www.medicare.gov/plan-compare).

**Read *Medicare & You 2023***

Read the *Medicare & You 2023* handbook. Every 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 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.

## 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 1-844-915-0234. 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 1-844-915-0234. 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 1-844-915-0234。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 1-844-915-0234。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 1-844-915-0234. 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 1-844-915-0234. 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 1-844-915-0234 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 1-844-915-0234. 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 1-844-915-0234번으로 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 1-844-915-0234. 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 1-844-915-0234. 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 1-844-915-0234 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 1-844-915-0234. 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 1-844-915-0234. 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 1-844-915-0234. 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 1-844-915-0234. 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、1-844-915-0234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。