Mass Advantage Premiere (PPO) offered by Mass Advantage

Annual Notice of Changes for 2025

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. 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.**

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 coverage restrictions and cost sharing.
- Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2025 "Drug List" to make sure the drugs you currently take are still covered.
- Compare the 2024 and 2025 plan information to see if any of these drugs are moving to a different cost-sharing tier or will be subject to different restrictions, such as prior authorization, step therapy, or a quantity limit, for 2025.

☐ Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies, will be in our network next year.

☐ Check if you qualify for help paying for prescription drugs. People with limited incomes may qualify for "Extra Help" from Medicare.

☐ 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 the www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.

☐ 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, 2024, 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, 2025**. This will end your enrollment with Mass Advantage Premiere (PPO).
   - If you recently moved into or currently live in 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. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

Additional Resources

- Please contact our Member Services number at 1-844-918-0114 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m. EST, 7 days a week between October 1st and March 31st, and 8 a.m. to 8 p.m. EST, Monday through Friday between April 1st and September 30th. This call is free.
- 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) when requested.
- **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 Mass Advantage Premiere (PPO)

- Mass Advantage is an HMO and PPO plan 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 2025

The table below compares the 2024 costs and 2025 costs for Mass Advantage Premiere (PPO) in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
Monthly plan premium* * Your premium may be higher than this amount. See Section 1.1 for details.	$0	$0
Maximum out-of-pocket amount This is the most you will pay out of pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	From network providers: $6,550 From network and out-of-network providers combined: $11,300	From network providers: $5,000 From network and out-of-network providers combined: $9,500
Doctor office visits	**In-Network:** Primary care visits: $0 per visit Specialist visits: $45 per visit **Out-of-Network:** Primary care visits: $0 per visit Specialist visits: $65 per visit	**In-Network:** Primary care visits: $0 per visit Specialist visits: $30 per visit **Out-of-Network:** Primary care visits: $20 per visit Specialist visits: $50 per visit
Inpatient hospital stays	**In-Network:** Days 1-5: You pay a $370 copay per day. Days 6-90: You pay a $0 copay per day.	**In-Network:** Days 1-5: You pay a $300 copay per day. Days 6-90: You pay a $0 copay per day.

Cost	2024 (this year)	2025 (next year)
	Out-of-Network: 35% coinsurance per day.	**Out-of-Network:** Days 1-5: You pay a $350 copay per day. Days 6-90: You pay a 20% coinsurance per day.
Part D prescription drug coverage (See Section 1.5 for details.)	Deductible: $250 Except for covered insulin products and most adult Part D vaccines. Copayment and Coinsurance during the Initial Coverage Stage: • Drug Tier 1: $2 • Drug Tier 2: $6 • Drug Tier 3: $42 You pay $35 per month supply of each covered insulin product on this tier. • Drug Tier 4: $95 • Drug Tier 5: 29% Catastrophic Coverage: • During this payment stage, the plan pays the full cost for your covered Part D drugs. • You may have cost sharing for drugs that are covered under our enhanced benefit.	Deductible: $0 Copayment and Coinsurance during the Initial Coverage Stage: • Drug Tier 1: $0 • Drug Tier 2: $0 • Drug Tier 3: $42 You pay $35 per month supply of each covered insulin product on this tier. • Drug Tier 4: 50% • Drug Tier 5: 33% Catastrophic Coverage: • During this payment stage, the plan pays the full cost for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2024 (this year)	2025 (next year)
Monthly premium There is no change to your monthly premium. (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 1.2 – 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. 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	2024 (this year)	2025 (next year)
In-network maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount.	$6,500	$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

Cost	2024 (this year)	2025 (next year)
Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.		the rest of the calendar year.
Combined maximum out-of-pocket amount 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.	$11,300	$9,500 Once you have paid $9,500 out of pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or out-of-network providers for the rest of the calendar year.

Section 1.3 – Changes to the Provider and Pharmacy Networks

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.

Updated directories are located on our website at https://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, which we will mail within three business days.

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

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 1.4 – 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	2024 (this year)	2025 (next year)
Inpatient Hospital Services	**In-network:** You pay a $370 copay per day for days 1-5 You pay a $0 copay per day for days 6-90 **Out-of-network:** 35% coinsurance	**In-network:** You pay a $300 copay per day for days 1-5 You pay a $0 copay per day for days 6-90 **Out-of-network:** You pay a $350 copay per day or days 1-5 You pay 20% coinsurance for days 6-90
Inpatient Hospital Services in a Psychiatric Hospital	**In-network:** You pay a $350 copay per day for days 1-5 You pay a $0 copay per day for days 6-90 **Out-of-network:** 40% coinsurance	**In-network:** You pay a $300 copay per day for days 1-5 You pay a $0 copay per day for days 6-90 **Out-of-network:** You pay a $350 copay per day or days 1-5 You pay 20% coinsurance for days 6-90
Outpatient Hospital Services	**In-network:** You pay a $300 copay per visit **Out-of-network:** You pay a 40% coinsurance per visit	**In-network:** You pay a $175 copay per visit **Out-of-network:** You pay a 35% coinsurance per visit

Cost	2024 (this year)	2025 (next year)
Observation Services	**In-network:** You pay a $300 copay per visit **Out-of-network:** 40% coinsurance per visit	**In-network:** You pay a $250 copay per visit **Out-of-network:** 35% coinsurance per visit
Ambulatory Surgical Center	**In-network:** You pay a $275 copay per service **Out-of-network:** You pay a 40% coinsurance per service	**In-network:** You pay a $175 copay per service **Out-of-network:** You pay a 35% coinsurance per service
Emergency Care	**In-network & Out-of-network:** You pay a $90 copay per visit	**In-network & Out-of-network:** You pay a $100 copay per visit
Urgent Care	**In-network & Out-of-network:** You pay a $40 copay per visit	**In-network & Out-of-network:** You pay a $30 copay per visit
Primary Care Physician (PCP)	**Out-of-network:** You pay a $0 copay per visit	**Out-of-network:** You pay a $20 copay per visit
Specialist Office Visits	**In-network:** You pay a $45 copay per visit **Out-of-network:** You pay a $65 copay per visit	**In-network:** You pay a $30 copay per visit **Out-of-network:** You pay a $50 copay per visit
Mental Health Specialty Services	**Out-of-network:** You pay a $65 copay per visit	**Out-of-network:** You pay a $50 copay per visit

Cost	2024 (this year)	2025 (next year)
Outpatient Psychiatric Services	**Out-of-network:** You pay a $65 copay per visit	**Out-of-network:** You pay a $50 copay per visit
Telehealth Services with a Specialist	**In-network:** You pay a $45 copay per service **Out-of-network:** No coverage	**In-network:** You pay a $25 copay per service **Out-of-network:** No coverage
Podiatry Services	**In-network:** You pay a $45 copay per visit **Out-of-network:** You pay a $55 copay per visit	**In-network:** You pay a $30 copay per visit **Out-of-network:** You pay a $35 copay per visit
Other Health Care Professional	**In-network:** You pay a $45 copay per visit **Out-of-network:** You pay a $65 copay per visit	**In-network:** You pay a $30 copay per visit **Out-of-network:** You pay a $50 copay per visit
Physical Therapy	**Out-of-network:** You pay a $65 copay per visit	**Out-of-network:** You pay a $60 copay per visit
Speech Therapy	**Out-of-network:** You pay a $65 copay per visit	**Out-of-network:** You pay a $60 copay per visit
Occupational Therapy	**Out-of-network:** You pay a $65 copay per visit	**Out-of-network:** You pay a $60 copay per visit

Cost	2024 (this year)	2025 (next year)
Pulmonary Rehabilitation Services	**In-network:** You pay a $15 copay per visit **Out-of-network:** You pay a 40% coinsurance per visit	**In-network:** You pay a $20 copay per visit **Out-of-network:** You pay a 35% coinsurance per visit
Outpatient Diagnostic Tests and Procedures	**Out-of-network:** You pay a 40% coinsurance per service	**Out-of-network:** You pay a 30% coinsurance per service
Outpatient Lab Services	**Out-of-network:** You pay a 40% coinsurance per service	**Out-of-network:** You pay a 30% coinsurance per service
Outpatient Diagnostic Radiology	**In-network:** You pay a $150 copay per service **Out-of-network:** You pay a 40% coinsurance per service	**In-network:** You pay a $100 copay per service **Out-of-network:** You pay a 30% coinsurance per service
Therapeutic Radiology Services	**In-network:** You pay a $60 copay per service	**In-network:** You pay a $50 copay per service
Outpatient X-ray Services	**Out-of-network:** You pay a 40% coinsurance per service	**Out-of-network:** You pay a $10 copay per service

Cost	2024 (this year)	2025 (next year)
Medicare-Covered Hearing Exam	**In-network:** You pay a $45 copay per visit **Out-of-network:** You pay a $65 copay per visit	**In-network:** You pay a $30 copay per visit **Out-of-network:** You pay a $45 copay per visit
Medicare-Covered Vision Exam	**In-network:** You pay a $45 copay per visit **Out-of-network:** You pay a $65 copay per visit	**In-network:** You pay a $30 copay per visit **Out-of-network:** You pay a $45 copay per visit
Medicare-Covered Dental Exam	**In-network:** You pay a $45 copay per visit **Out-of-network:** You pay a $65 copay per visit	**In-network:** You pay a $30 copay per visit **Out-of-network:** You pay a $45 copay per visit
Non-Medicare Routine Eye Exam	**Out-of-network:** You pay a $65 copay per visit	**Out-of-network:** You pay a $45 copay per visit
Over-the-Counter (OTC) Items	You pay $0 for covered OTC items Up to $90 per quarter and must be ordered through NationsBenefits	You pay $0 for covered OTC items Up to $125 per quarter and must be ordered through NationsBenefits

Cost	2024 (this year)	2025 (next year)
Prepaid Benefit Card (Formerly marketed as Flex Card)	You pay $0 for up to $400 per year on covered Flex Card items including dental, eyewear upgrades, fitness, sporting good stores, weight management, nutritional/dietary and mindfulness programs	**Wellness Allowance**: You pay $0 for up to $400 per year on covered Prepaid Benefit Card items including fees required at fitness facilities, fees required at online fitness vendors, fitness-related items purchased through NationsBenefits, weight management support, mental health and mindfulness applications such as Calm and Headspace, eyewear, and hearing aids purchased through approved hearing locations.
Post-Discharge Meals	No coverage	You pay a $0 copay for two meals per day for 14 calendar days post-discharge, if eligible.
Hearing Aids	You pay the following for hearing aid options: $500 for each Entry hearing aid $675 for each Basic hearing aid $975 for each Prime hearing aid $1,275 for each Preferred hearing aid $1,575 for each Advanced hearing aid $1,975 for each Premium hearing aid Limit of 2 hearing aids per benefit year (one per ear)	You pay the following for hearing aid options: $600 for each Entry hearing aid $775 for each Basic hearing aid $1,075 for each Prime hearing aid $1,375 for each Preferred hearing aid $1,675 for each Advanced hearing aid $2,075 for each Premium hearing aid Limit of 2 hearing aids per benefit year (one per ear)
Cardiac Rehabilitation Services	Requires Prior Authorization	No longer requires Prior Authorization

Cost	2024 (this year)	2025 (next year)
Intensive Cardiac Rehabilitation Services	Requires Prior Authorization	No longer requires Prior Authorization
Pulmonary Rehabilitation Services	Requires Prior Authorization	No longer requires Prior Authorization
Supervised Exercise Therapy (SET) Services	Requires Prior Authorization	No longer requires Prior Authorization
Home Health Services	Requires Prior Authorization	No longer requires Prior Authorization
Observation Services	Requires Prior Authorization	No longer requires Prior Authorization
Ground Ambulance Services	Requires Prior Authorization	No longer requires Prior Authorization
Dialysis Services	Requires Prior Authorization	No longer requires Prior Authorization

Section 1.5 – 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, we might make other changes that are allowed by Medicare rules that will affect you during the plan year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you are taking, we will send you a notice about the change.

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.

Starting in 2025, we may immediately remove brand name drugs or original biological products on our Drug List if we replace them with new generics or certain biosimilar versions of the brand name drug or original biological product on the same or lower cost-sharing tier and with the same or fewer restrictions. Also, when adding a new version, we may decide to keep the brand name drug or original biological product on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions or both.

This means, for instance, if you are taking a brand name drug or biological product that is being replaced by a generic or biosimilar version, you may not get notice of the change 30 days before we make it or get a month's supply of your brand name drug or biological product at a network pharmacy. If you are taking the brand name drug or biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of the drug types that are discussed throughout this chapter, please see Chapter 12 of your *Evidence of Coverage*. The Food and Drug Administration (FDA) also provides consumer information on drugs. See FDA website: https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients. You may also contact Member Services or ask your health care provider, prescriber, or pharmacist for more information.

Changes to Prescription Drug Benefits and 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" please call Member Services and ask for the *LIS Rider*.

Beginning in 2025, there are three **drug payment stages:** the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit.

The Coverage Gap Discount Program will also be replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

Changes to the Deductible Stage

Stage	2024 (this year)	2025 (next year)
Stage 1: Yearly Deductible Stage	The deductible is $250. During this stage, you pay $2 copay for drugs on Tier 1, $6 copay for drugs on Tier 2, and the full cost of drugs on Tiers 3, 4, and 5 until you have reached the yearly deductible.	The deductible is $0. Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

For drugs on Tier 4, your cost sharing in the Initial Coverage Stage is changing from a copayment to coinsurance. Please see the following chart for the changes from 2024 to 2025.

Stage	2024 (this year)	2025 (next year)
Stage 2: 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**. For 2024 you paid a $95 copayment for drugs on Tier 4. For 2025 you will pay 50% coinsurance for drugs on this tier. 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." Most adult Part D vaccines are covered at no cost to you.	Your cost for a one-month supply is: **Tier 1 (Preferred Generic Drugs):** You pay $2 per prescription. **Tier 2 (Generic Drugs):** You pay $6 per prescription. **Tier 3 (Preferred Brand Drugs)**You pay $42 per prescription. You pay $35 per month supply of each covered insulin product on this tier.	Your cost for a one-month supply is: **Tier 1 (Preferred Generic Drugs):** You pay $0 per prescription. **Tier 2 (Generic Drugs):** You pay $0 per prescription. **Tier 3 (Preferred Brand Drugs):** You pay $42 per prescription. You pay $35 per month supply of each covered insulin product on this tier.

Stage	2024 (this year)	2025 (next year)
	Tier 4 (Non-Preferred Drugs): You pay $95 per prescription. **Tier 5 (Specialty Drugs):** You pay 29% of the total cost. Once your total drug costs have reached $5,030, you will move to the next stage (the Coverage Gap Stage).	**Tier 4 (Non-Preferred Drugs):** You pay 50% of the total cost. **Tier 5 (Specialty Drugs):** You pay 33% of the total cost. Once you have paid $2,000 out of pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

Changes to the Catastrophic Coverage Stage

The Catastrophic Coverage Stage is the third and final stage. Beginning in 2025, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

If you reach the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit. For specific information about your costs in the Catastrophic Coverage Stage, look at Chapter 6, Section 6 in your *Evidence of Coverage*.

SECTION 2 Administrative Changes

Description	2024 (this year)	2025 (next year)
Supplemental Dental Vendor Change	DentaQuest	Dominion Dental
Supplemental Vision Vendor Change	EyeQuest	EyeMed

Description	2024 (this year)	2025 (next year)
Medicare Prescription Payment Plan	Not applicable	The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January – December). To learn more about this payment option, please contact us at 833-696-2087 (TTY: 711) or visit Medicare.gov. We are available from 8AM to 1AM EST, 7 days a week from October 1st through March 31st. From April 1st through September 30th we will be available from 8AM to 11PM EST, Monday through Friday.
Pharmacy Benefit Manager (PBM) Name Change Our PBM partner is changing its name, effective 10/1/2024. The change in name does not impact your pharmacy benefits. The billing information on your ID card used by pharmacies remains the same.	Magellan Rx Management LLC	Prime Therapeutics Management LLC

Description	2024 (this year)	2025 (next year)
Medical Appeals	Appeal requests must be submitted within 60 calendar days from the date of the denial letter or other adverse benefit determination. Appeal requests must be submitted in writing.	Appeal requests must be submitted within 60 calendar days from the date of the denial letter or other adverse benefit determination. Appeal requests may be submitted in writing or over the phone.

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 plans for 2025 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 2025* 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, 2025.

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, 2025, 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, 2025.

If you recently moved into or currently live in 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. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

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 Service 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 or TTY at 1-800-439-2370. You can learn more about SHINE by visiting their website 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, yearly deductibles, and coinsurance. Additionally, those who qualify will not have a 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.
- **Help from your state's pharmaceutical assistance program.** Massachusetts has a program called Prescription Advantage 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. To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Massachusetts HIV Drug Assistance Program (HDAP). For information on eligibility criteria, covered drugs, how to enroll in the program or if you are currently enrolled how to continue receiving assistance, call 1-800-228-2714. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.
- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a new payment option to help you manage your out-of-pocket drug costs, starting in 2025. This new payment option works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January – December). **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**
- "Extra Help" from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in this payment option, regardless of income level, and all Medicare drug plans and Medicare health plans with drug coverage must offer this payment option. To learn more about this payment option, please contact us at 1-844-915-0234 or visit Medicare.gov.

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 7 days a week from 8 a.m. to 8 p.m. from October 1st through March 31st and Monday through Friday from 8 a.m. to 8 p.m. from April 1st through September 30th. Calls to these numbers are free.

Read your *2025 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 2025. For details, look in the *2025 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. 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. 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). 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 2025*

Read the *Medicare & You 2025* 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.