

Blue Medicare Advantage Enhanced PPO offered by Wellmark Advantage Health Plan

Annual Notice of Changes for 2023

You are currently enrolled as a member of Blue Medicare Advantage Enhanced PPO. 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 www.Wellmark.com/Medicare/Advantage/Resources. 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 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 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 Blue Medicare Advantage Enhanced 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 Blue Medicare Advantage Enhanced 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 Customer Service number at 1-855-716-2544 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., local time, Monday through Friday, with weekend hours October 1 through March 31.
- This information is available in large print and 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 for more information.

About Blue Medicare Advantage Enhanced PPO

- Wellmark Advantage Health Plan is a PPO plan with a Medicare contract. Enrollment in Wellmark Advantage Health Plan depends on contract renewal.
- When this document says "we," "us," or "our," it means Wellmark Advantage Health Plan. When it says "plan" or "our plan," it means Blue Medicare Advantage Enhanced PPO.
- Out-of-network/non-contracted providers are under no obligation to treat Blue Medicare Advantage PPO members, except in emergency situations. Please call our Customer Service number or see your *Evidence of Coverage* for more information, including the cost sharing that applies to out-of-network services.

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Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for Blue Medicare Advantage Enhanced PPO in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$49	\$49
Maximum out-of-pocket amounts This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	From network providers: \$3,800 From network and out-of-network providers combined: \$6,700	From network providers: \$3,650 From network and out-of-network providers combined: \$5,450
Doctor office visits	Primary care visits: In-Network: \$0 copay per visit. Out-of-Network: \$20 copay per visit. Specialist visits: In-Network: \$25 copay per visit. Out-of-Network: \$30 copay per visit.	Primary care visits: In-Network: \$0 copay per visit. Out-of-Network: \$20 copay per visit. Specialist visits: In-Network: \$25 copay per visit. Out-of-Network: \$30 copay per visit.
Inpatient hospital stays	In-Network: For Medicare-covered hospital stays you pay: \$325 copay per day for days 1-4. \$0 copay per day for days 5-90. \$0 copay per day for days over 90.	In-Network: For Medicare-covered hospital stays you pay: \$325 copay per day for days 1-4. \$0 copay per day for days 5-90. \$0 copay per day for days over 90.

Cost	2022 (this year)	2023 (next year)
Inpatient hospital stays (continued)	Out-of-Network: For Medicare-covered hospital stays you pay: \$350 copay per day for days 1-4. \$0 copay per day for days 5-90. \$0 copay per day for days over 90.	Out-of-Network: For Medicare-covered hospital stays you pay: \$350 copay per day for days 1-4. \$0 copay per day for days 5-90. \$0 copay per day for days over 90.
Part D prescription drug coverage (See Section 1.5 for details.)	Deductible: \$0 Copay/Coinsurance for a one-month supply during the Initial Coverage Stage: Standard retail pharmacy: Drug Tier 1: \$6 Drug Tier 2: \$14 Drug Tier 3: \$36 Drug Tier 4: \$100 Drug Tier 5: 33% coinsurance Preferred retail pharmacy: Drug Tier 1: \$0 Drug Tier 2: \$8 Drug Tier 3: \$35 Drug Tier 4: \$100 Drug Tier 5: 33% coinsurance Mail-order pharmacy: Drug Tier 1: \$0 Drug Tier 2: \$8 Drug Tier 3: \$37 Drug Tier 4: \$100 Drug Tier 5: 33% coinsurance	Deductible: \$0 Copay/Coinsurance for a one-month supply during the Initial Coverage Stage: Standard retail pharmacy: Drug Tier 1: \$6 Drug Tier 2: \$14 Drug Tier 3: \$36 Drug Tier 4: \$100 Drug Tier 5: 33% coinsurance Preferred retail pharmacy: Drug Tier 1: \$0 Drug Tier 2: \$8 Drug Tier 3: \$35 Drug Tier 4: \$100 Drug Tier 5: 33% coinsurance Mail-order pharmacy: Drug Tier 1: \$0 Drug Tier 2: \$8 Drug Tier 3: \$37 Drug Tier 4: \$100 Drug Tier 5: 33% coinsurance

Cost	2022 (this year)	2023 (next year)
<p>Senior Savings Program</p> <p>To find out which drugs are Select Insulins, review the most recent Drug List we provided electronically. You can identify Select Insulins by the abbreviation “SI” under <i>Requirements/Limits</i>. If you have questions about the Drug List, you can also call Customer Service (phone numbers for Customer Service are printed in Section 6 of this booklet).</p>	Not available	You pay a \$35 copay for a one-month supply of Tier 3 Select Insulins.

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2022 (this year)	2023 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$49	\$49

- 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 5 regarding “Extra Help” from Medicare.

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. 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)
In-network maximum out-of-pocket amount Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$3,800	\$3,650 Once you have paid \$3,650 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.

Cost	2022 (this year)	2023 (next year)
Combined maximum out-of-pocket amount	\$6,700	\$5,450
Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium and costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.		Once you have paid \$5,450 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

Updated directories are located on our website at www.Wellmark.com/Finder-Medicare. You may also call Customer Service 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 changes to our network of pharmacies for next year. **Please review the 2023 *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 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	2022 (this year)	2023 (next year)
Acupuncture	Out-of-Network You pay a \$20 copay for each Medicare-covered acupuncture service.	Out-of-Network You pay a \$50 copay for each Medicare-covered acupuncture service.
Ambulance services	You pay a \$275 copay for each Medicare-covered, one-way air ambulance trip.	You pay a \$225 copay for each Medicare-covered, one-way air ambulance trip.
Cardiac rehabilitation services	Out-of-Network You pay a \$35 copay for each Medicare-covered cardiac rehabilitation service. You pay a \$35 copay for each Medicare-covered intensive cardiac rehabilitation service.	Out-of-Network You pay a \$30 copay for each Medicare-covered cardiac rehabilitation service. You pay a \$30 copay for each Medicare-covered intensive cardiac rehabilitation service.
Dental services	Comprehensive services Dentures, bridges and repairs are <u>not</u> covered benefits. Combined in- and out-of-network annual maximum benefit of \$1,500 for comprehensive dental services.	In Network You pay 25% of the allowed amount toward dentures, bridges and repairs. Out-of-Network You pay 50% of the allowed amount toward dentures, bridges and repairs. Combined in- and out-of-network annual maximum benefit of \$1,500 for comprehensive dental services.
Diabetic supplies Blood glucose test strips, lancet devices and lancets.	You pay 20% of the total cost for Medicare-covered diabetic lancets and test strips.	You pay a \$0 copay for Medicare-covered diabetic lancets and test strips.

Cost	2022 (this year)	2023 (next year)
<p>Hearing services</p>	<p>In-Network You pay a \$5 copay for Medicare-covered services from a primary care provider. You pay a \$30 copay for Medicare-covered services from a specialist.</p> <p>Out-of-Network You pay a \$15 copay for Medicare-covered services from a primary care provider. You pay a \$40 copay for Medicare-covered services from a specialist.</p>	<p>In-Network You pay a \$0 copay for Medicare-covered services from a primary care provider. You pay a \$25 copay for Medicare-covered services from a specialist.</p> <p>Out-of-Network You pay a \$20 copay for Medicare-covered services from a primary care provider. You pay a \$30 copay for Medicare-covered services from a specialist.</p>
<p>Meal benefit</p> <p>This program offers:</p> <ul style="list-style-type: none"> • Health-specific menus designed to support your nutritional needs • High quality, refrigerated meals arrive at your home when you need them most • Easy to prepare meals last for 14 days in the fridge—just heat, eat and enjoy within minutes 	<p>Meal benefit is <u>not</u> covered.</p>	<p>You pay a \$0 copay for this meal benefit.</p> <p>Members who have been discharged from an inpatient hospital or skilled nursing facility may be eligible for a 14-day, 28-meal benefit through Mom’s Meals. If you qualify, your care manager will make a referral.</p> <p>Members are eligible for this benefit for a 30-day period after they return home from the hospital.</p> <p>Benefit is limited to twice annually.</p>
<p>Outpatient diagnostic test and therapeutic services and supplies</p>	<p>In-Network You pay a \$200 copay for Medicare-covered X-rays and low-tech radiological</p>	<p>In-Network You pay a \$10 copay for Medicare-covered X-rays and low-tech radiological</p>

Cost	2022 (this year)	2023 (next year)
Outpatient diagnostic test and therapeutic services and supplies (continued)	<p>services in a hospital setting.</p> <p>You pay a \$10 copay for high-tech Medicare-covered diagnostic radiological services such as CT, MRI, MRA and PET when performed by a primary care physician in a professional office setting.</p> <p>You pay a \$10 copay for high-tech Medicare-covered diagnostic radiological services such as CT, MRI, MRA and PET when performed by a specialist in a professional office setting.</p> <p>You pay a \$200 copay for high-tech Medicare-covered diagnostic radiological services such as CT, MRI, MRA and PET in a hospital setting.</p> <p>You pay a \$10 copay for outpatient diagnostic procedures and tests when performed by a primary care physician in a professional office setting.</p> <p>You pay a \$10 copay for outpatient diagnostic procedures and tests when performed by a specialist in a professional office setting.</p> <p>You pay a \$200 copay for outpatient diagnostic procedures and tests in a hospital setting.</p>	<p>services in a hospital setting.</p> <p>You pay a \$0 copay for high-tech Medicare-covered diagnostic radiological services such as CT, MRI, MRA and PET when performed by a primary care physician in a professional office setting.</p> <p>You pay a \$25 copay for high-tech Medicare-covered diagnostic radiological services such as CT, MRI, MRA and PET when performed by a specialist in a professional office setting.</p> <p>You pay a \$75 copay for high-tech Medicare-covered diagnostic radiological services such as CT, MRI, MRA and PET in a hospital setting.</p> <p>You pay a \$0 copay for outpatient diagnostic procedures and tests when performed by a primary care physician in a professional office setting.</p> <p>You pay a \$25 copay for outpatient diagnostic procedures and tests when performed by a specialist in a professional office setting.</p> <p>You pay a \$75 copay for outpatient diagnostic procedures and tests in a hospital setting.</p>

Cost	2022 (this year)	2023 (next year)
Outpatient diagnostic test and therapeutic services and supplies (continued)	<p>Out-of-Network</p> <p>You pay a \$10 copay for Medicare-covered X-rays and low-tech radiological services in a professional office setting.</p> <p>You pay a \$200 copay for Medicare-covered X-rays and low-tech radiological services in a hospital setting.</p> <p>You pay a \$10 copay for high-tech Medicare-covered diagnostic radiological services such as CT, MRI, MRA, and PET when performed by a primary care physician in a professional office setting.</p> <p>You pay a \$10 copay for high-tech Medicare-covered diagnostic radiological services such as CT, MRI, MRA, and PET when performed by a specialist in a professional office setting.</p> <p>You pay a \$10 copay for outpatient diagnostic procedures and tests when performed by a primary care physician in a professional office setting.</p> <p>You pay a \$10 copay for outpatient diagnostic procedures and tests when performed by a specialist in a professional office setting.</p>	<p>Out-of-Network</p> <p>You pay a \$20 copay for Medicare-covered X-rays and low-tech radiological services in a professional office setting.</p> <p>You pay a \$20 copay for Medicare-covered X-rays and low-tech radiological services in a hospital setting.</p> <p>You pay a \$20 copay for high-tech Medicare-covered diagnostic radiological services such as CT, MRI, MRA, and PET when performed by a primary care physician in a professional office setting.</p> <p>You pay a \$30 copay for high-tech Medicare-covered diagnostic radiological services such as CT, MRI, MRA, and PET when performed by a specialist in a professional office setting.</p> <p>You pay a \$20 copay for outpatient diagnostic procedures and tests when performed by a primary care physician in a professional office setting.</p> <p>You pay a \$30 copay for outpatient diagnostic procedures and tests when performed by a specialist in a professional office setting.</p>

Cost	2022 (this year)	2023 (next year)
Outpatient hospital services	<p>In-Network You pay a \$100 copay for Medicare-covered outpatient hospital non-surgical services.</p>	<p>In-Network You pay a \$20 copay for Medicare-covered outpatient hospital non-surgical services.</p>
Outpatient mental health care	<p>Out-of-Network You pay a \$40 copay for each Medicare-covered psychiatric service.</p>	<p>Out-of-Network You pay a \$30 copay for each Medicare-covered psychiatric service.</p>
Outpatient rehabilitation services	<p>Out-of-Network You pay a \$40 copay for each Medicare-covered physical therapy visit. You pay a \$40 copay for each Medicare-covered speech language therapy visit.</p>	<p>Out-of-Network You pay a \$30 copay for each Medicare-covered physical therapy visit. You pay a \$30 copay for each Medicare-covered speech language therapy visit.</p>
Outpatient substance abuse services	<p>In-Network You pay a \$30 copay for each Medicare-covered outpatient individual or group therapy visit. Out-of-Network You pay a \$40 copay for each Medicare-covered outpatient individual or group therapy visit.</p>	<p>In-Network You pay a \$25 copay for each Medicare-covered outpatient individual or group therapy visit. Out-of-Network You pay a \$30 copay for each Medicare-covered outpatient individual or group therapy visit.</p>
Pulmonary rehabilitation services	<p>In-Network You pay a \$25 copay for each Medicare-covered service.</p>	<p>In-Network You pay a \$20 copay for each Medicare-covered service.</p>

Cost	2022 (this year)	2023 (next year)
<p>Vision care</p> <p>Vision benefits beyond Original Medicare:</p> <p>One supplemental routine eye exam every 12 months</p>	<p>In-Network</p> <p>You pay a \$30 copay for eye exam to diagnose and treat diseases and conditions of the eye through a non-VSP specialist.</p> <p>Out-of-Network</p> <p>You pay a \$40 copay for an annual diabetic retinopathy exam through a non-VSP provider.</p> <p>You pay a \$40 copay for an annual eye exam to diagnose and treat diseases and conditions of the eye through a non-VSP specialist.</p> <p>Out-of-Network</p> <p>You pay a \$40 copay for one supplemental routine eye exam per year.</p>	<p>In-Network</p> <p>You pay a \$25 copay for eye exam to diagnose and treat diseases and conditions of the eye through a non-VSP specialist.</p> <p>Out-of-Network</p> <p>You pay a \$20 copay for an annual diabetic retinopathy exam through a non-VSP provider.</p> <p>You pay a \$30 copay for an annual eye exam to diagnose and treat diseases and conditions of the eye through a non-VSP specialist.</p> <p>Out-of-Network</p> <p>You pay 50% of the allowed amount for one supplemental routine eye exam per year.</p>

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, 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.**

To find out which drugs are Select Insulins, review the most recent Drug List we provided electronically. You can identify Select Insulins by the abbreviation “SI” under *Requirements/Limits*. If you have questions about the Drug List, you can also call Customer Service (phone numbers for Customer Service are printed in Section 6 of this booklet).

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 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 October 31, 2022, 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	2022 (this year)	2023 (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	2022 (this year)	2023 (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.	Your cost for a one-month supply at a network pharmacy:	Your cost for a one-month supply at a network pharmacy:

Stage	2022 (this year)	2023 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply, or for mail-order prescriptions, look in Chapter 6, Section 5 of your <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>Tier 1 - Preferred Generic:</p> <p><i>Standard cost sharing:</i> You pay \$6 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <p>Tier 2 - Generic:</p> <p><i>Standard cost sharing:</i> You pay \$14 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$8 per prescription.</p> <p>Tier 3 - Preferred Brand:</p> <p><i>Standard cost sharing:</i> You pay \$36 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$35 per prescription.</p> <p><i>Senior Savings Program:</i> Not available</p>	<p>Tier 1 - Preferred Generic:</p> <p><i>Standard cost sharing:</i> You pay \$6 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <p>Tier 2 - Generic:</p> <p><i>Standard cost sharing:</i> You pay \$14 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$8 per prescription.</p> <p>Tier 3 - Preferred Brand:</p> <p><i>Standard cost sharing:</i> You pay \$36 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$35 per prescription.</p> <p><i>Senior Savings Program:</i> You pay \$35 for Select Insulins</p>

Stage	2022 (this year)	2023 (next year)
Stage 2: Initial Coverage Stage (continued)	Tier 4 - Non-Preferred Drug:	Tier 4 - Non-Preferred Drug:
	<i>Standard cost sharing:</i> You pay \$100 per prescription.	<i>Standard cost sharing:</i> You pay \$100 per prescription.
	<i>Preferred cost sharing:</i> You pay \$100 per prescription.	<i>Preferred cost sharing:</i> You pay \$100 per prescription.
	Tier 5 - Specialty Tier:	Tier 5 - Specialty Tier:
	<i>Standard cost sharing:</i> You pay 33% of the total cost.	<i>Standard cost sharing:</i> You pay 33% of the total cost.

Stage	2022 (this year)	2023 (next year)
Stage 2: Initial Coverage Stage (continued)	<p><i>Preferred cost sharing:</i> You pay 33% of the total cost.</p> <hr/> <p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>	<p><i>Preferred cost sharing:</i> You pay 33% of the total cost.</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>Blue Medicare Advantage Enhanced PPO offers additional gap coverage for Select Insulins. During the Coverage Gap stage, your out-of-pocket costs for Select Insulins will be \$35 for a one-month supply.</p>

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you. Call Customer Service 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.

Getting Help from Medicare - If you chose this plan because you were looking for insulin coverage at \$35 a month or less, it is important to know that you may have other options available to you for 2023 at even lower costs because of changes to the Medicare Part D program. Contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week for help comparing your options. TTY users should call 1-877-486-2048.

Additional Resources to Help - Please contact our Customer Service number at 1-855-716-2544 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m. local time, Monday through Friday, with weekend hours October 1 through March 31.

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in Blue Medicare Advantage Enhanced 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 Blue Medicare Advantage Enhanced PPO.

Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 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 1.1 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 2023* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

As a reminder, Wellmark Advantage Health Plan offers other Medicare health plans and Medicare prescription drug 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 Blue Medicare Advantage Enhanced PPO.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Blue Medicare Advantage Enhanced PPO.
- 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 3 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 4 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 Iowa, the SHIP is called Senior Health Insurance Information Program (SHIIP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Senior Health Insurance Information Program (SHIIP) 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 Senior Health Insurance Information Program (SHIIP) at 1-800-351-4664. You can learn more about Senior Health Insurance Information Program (SHIIP) by visiting their website (shiip.iowa.gov).

SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“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 a.m. and 7 p.m., 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).
- **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 Iowa Department of Public Health. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-515-281-7689 from 8 a.m. to 4:30 p.m., local time, Monday through Friday.

SECTION 6 Questions?

Section 6.1 – Getting Help from Blue Medicare Advantage Enhanced PPO

Questions? We're here to help. Please call Customer Service at 1-855-716-2544. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m., local time, Monday through Friday, with weekend hours October 1 through March 31. 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 Blue Medicare Advantage Enhanced 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.Wellmark.com/Medicare/Advantage/Resources. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.Wellmark.com/Medicare/Advantage/Resources. 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 6.2 – 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 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.