



2026 EVIDENCE OF COVERAGE

MedicareBlueSM Rx Standard (PDP)

January 1 – December 31, 2026

Your Medicare drug coverage as a Member of MedicareBlue Rx Standard (PDP)

This document gives you the details about your Medicare drug coverage from January 1 – December 31, 2026. This is an important legal document. Please keep it in a safe place.

This document explains your benefits and rights. Use this document to understand:

- Our plan premium and cost sharing
- Our prescription drug benefits
- How to file a complaint if you're not satisfied with a service or treatment;
- How to contact us
- Other protections required by Medicare law

For questions about this document, call Customer Service at 1-888-832-0075. (TTY users should call 711). Hours are 8 a.m. to 8 p.m., daily, Central and Mountain times. This call is free.

This plan, MedicareBlue Rx Standard, is offered by Blue Cross and Blue Shield. (When this *Evidence of Coverage* says “we,” “us,” or “our,” it means Blue Cross and Blue Shield. When it says “plan” or “our plan,” it means MedicareBlue Rx Standard.)

This information is available in different formats, including large print. Please call Customer Service at the number listed above if you need plan information in another format or language.

Benefits, premiums, deductibles and/or copayments/coinsurance may change on January 1, 2027. Our formulary and/or pharmacy network may change at any time. You will receive notice when necessary. We will notify affected enrollees about changes at least 30 days in advance.

Coverage is available to residents of the service area and separately issued by one of the following plans: Wellmark Blue Cross and Blue Shield of Iowa*; Blue Cross and Blue Shield of Minnesota*; Blue Cross and Blue Shield of Montana*, a division of Health Care Service Corporation, a Mutual Legal Reserve Company; Blue Cross and Blue Shield of Nebraska*; Blue Cross Blue Shield of North Dakota*; Wellmark Blue Cross and Blue Shield of South Dakota*; and Blue Cross Blue Shield of Wyoming*.

*Independent licensees of the Blue Cross and Blue Shield Association.

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CHAPTER 1:

Get started as a member

SECTION 1 You're a member of MedicareBlue Rx Standard

Section 1.1 You're enrolled in MedicareBlue Rx Standard, which is a Medicare drug plan

You're covered by Original Medicare or another health plan for your health care coverage, and you chose to get your Medicare drug coverage through our plan, MedicareBlue Rx Standard.

MedicareBlue Rx Standard is a Medicare drug plan (PDP). Like all Medicare plans, this Medicare drug plan is approved by Medicare and run by a private company.

Section 1.2 Legal information about the *Evidence of Coverage*

This *Evidence of Coverage* is part of our contract with you about how MedicareBlue Rx Standard covers your care. Other parts of this contract include your enrollment form, the List of Covered Drugs (formulary), and any notices you get from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called riders or amendments.

The contract is in effect for the months you're enrolled in MedicareBlue Rx Standard between January 1, 2026, and December 31, 2026.

Medicare allows us to make changes to plans we offer each calendar year. This means we can change the costs and benefits of MedicareBlue Rx Standard after December 31, 2026. We can also choose to stop offering our plan in your service area, after December 31, 2026.

Medicare (the Centers for Medicare & Medicaid Services) must approve MedicareBlue Rx Standard each year. You can continue to get Medicare coverage as a member of our plan as long as we choose to continue offering our plan and Medicare renews approval of our plan.

SECTION 2 Plan Eligibility Requirements

Section 2.1 Eligibility requirements

You're eligible for membership in our plan as long as you meet all these conditions:

- You have Medicare Part A or Medicare Part B (or have both Part A and Part B)
- You live in our geographic service area (Described in Section 2.2). People who are incarcerated aren't considered to be living in the geographic service area, even if they're physically located in it.
- You are a United States citizen or are lawfully present in the United States

Section 2.2 Plan service area for MedicareBlue Rx Standard

MedicareBlue Rx Standard is only available to people who live in our plan service area. To stay a member of our plan, you must continue to live in our service area. The service area is described

Our service area includes these states: Iowa, Minnesota, Montana, Nebraska, North Dakota, South Dakota and Wyoming.

If you plan to move out of the service area, you can't stay a member of this plan. Call Customer Service at **1-888-832-0075 (TTY: 711)** to see if we have a plan in your new area. When you move, you'll have a Special Enrollment Period to either switch to Original Medicare or enroll in a Medicare health or drug plan in your new location.

If you move or change your mailing address, it's also important to call Social Security. Call Social Security at **1-800-772-1213 (TTY users call 1-800-325-0778)**.

Section 2.3 U.S. citizen or lawful presence

You must be a U.S. citizen or lawfully present in the United States to be a member of a Medicare health plan. Medicare (the Centers for Medicare & Medicaid Services) will notify MedicareBlue Rx Standard if you're not eligible to stay a member of our plan. MedicareBlue Rx Standard must disenroll you if you don't meet this requirement.

SECTION 3 Important membership materials

Section 3.1 Our plan membership card

Use your membership card for prescription drugs you get at network pharmacies. You should also show the provider your Medicaid card, if you have one. Sample membership card:

 BlueCross BlueShield	MedicareBlue [®] Rx Standard (PDP)
ELIZABETH ANN SAMPLER Identification number 803xxxxxx	CMS S5743 001
Issuer: 80840 RXBIN: 004336 RXPCN: MEDDADV RXGROUP: RX8633	
	

 BlueCross BlueShield	YourMedicareSolutions.com For questions or concerns on your Plan benefits, or to find a pharmacy, please call 16 a.m. to 8 p.m. daily (local time). Customer Service: 1-888-832-0075 TTY: 711
DO NOT BILL MEDICARE Submit claims to: Pharmacy Claim: P.O. Box 52066 Phoenix, AZ 85077-0666	or mail them on your mail order prescription (no request coverage of a drug, please call (24 hours/day, 7 days a week): CVS Customer Care: 1-866-412-5393 TTY: 711 Pharmacy Help Desk: 1-888-639-3670
<small>Coverage is available to residents of the service area and separately issued by one of the following plans: Wellmark BCBS of Iowa and South Dakota; BCBS of Minnesota; BCBS of Montana; BCBS of Nebraska; BCBS of North Dakota; BCBS of Wyoming *Independent licensees of the BCBS Association</small>	<small>Please present this card at the time of service with every prescription.</small>

Carry your card with you at all times and remember to show your card when you get covered drugs. If your plan membership card is damaged, lost, or stolen, call Customer Service at **1-888-832-0075 (TTY: 711)** right away and we will send you a new card.

You may need to use your red, white, and blue Medicare card to get covered medical care and services under Original Medicare.

Section 3.2 Pharmacy Directory

The *Pharmacy Directory*, YourMedicareSolutions.com, lists our network pharmacies. **Network pharmacies** are the pharmacies that agree to fill covered prescriptions for our plan members. Use the *Pharmacy Directory* to find the network pharmacy you want to use. Go to Chapter 3, Section 2.5 for information on when you can use pharmacies that aren't in our plan's network.

The *Pharmacy Directory* also shows you which pharmacies in our network have preferred cost sharing, which may be lower than the standard cost sharing offered by other network pharmacies for some drugs.

If you don't have the *Pharmacy Directory*, you can ask for a copy from Customer Service at **1-888-832-0075 (TTY: 711)**. You can also find this information on our website at YourMedicareSolutions.com.

Section 3.3 Drug list (formulary)

Our plan has a List of Covered Drugs (also called the Drug List or formulary). It tells which prescription drugs are covered under the Part D benefit included in MedicareBlue Rx Standard. The drugs on this list are selected by our plan, with the help of doctors and pharmacists. The Drug List must meet Medicare's requirements. Drugs with negotiated prices under the Medicare Drug Price Negotiation Program will be included on your Drug List unless they have been removed and replaced as described in Chapter 3, Section 6. Medicare approved the MedicareBlue Rx Standard Drug List.

The Drug List also tells if there are any rules that restrict coverage for a drug.

We'll give you a copy of the Drug List. To get the most complete and current information about which drugs are covered, visit YourMedicareSolutions.com or call Customer Service at **1-888-832-0075 (TTY: 711)**.

SECTION 4 Your monthly costs for MedicareBlue Rx Standard

Your Costs in 2026	
<p>Monthly Plan premium*</p> <p>* Your premium can be higher than this amount. Go to Section 4.1 for details.</p>	<p>\$101</p>
<p>Part D drug coverage deductible</p> <p>(Go to Chapter 4 Section 4 for details.)</p>	<p>\$615</p> <p>Except for covered insulin products and most adult Part D vaccines.</p>
<p>Part D drug coverage</p> <p>(Go to Chapter 4 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)</p>	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1:</p> <p>Standard cost sharing: You pay \$5 per prescription. Preferred cost sharing: You pay \$0 per prescription.</p> <p>Drug Tier 2:</p> <p>Standard cost sharing: You pay \$7 per prescription. Preferred cost sharing: You pay \$1 per prescription.</p> <p>Drug Tier 3:</p> <p>Standard cost sharing: You pay 25% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier. Preferred cost sharing: You pay 22% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 4:</p> <p>Standard cost sharing: You pay 50% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier. Preferred cost sharing: You pay 42% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 5:</p> <p>Standard cost sharing: You pay 25% of the total cost. Preferred cost sharing: You pay 25% of the total cost.</p>
	<p>Catastrophic Coverage Stage:</p> <p>During this payment stage, you pay nothing for your covered Part D drugs</p>

Your costs may include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)
- Part D Late Enrollment Penalty (Section 4.3)
- Income Related Monthly Adjusted Amount (Section 4.4)
- Medicare Prescription Payment Plan Amount (Section 4.5)

Section 4.1 Plan Premium

As a member of our plan, you pay a monthly plan premium. For 2026, the monthly premium for MedicareBlue Rx Standard is \$101.

In some situations, our plan premium could be less.

There are programs to help people with limited resources pay for their drugs. These include Extra Help and State Pharmaceutical Assistance Programs. Learn more about these programs in Chapter 2, Section 7. If you qualify, enrolling in the program might lower your monthly plan premium.

Medicare Part B and Part D premiums differ for people with different incomes. If you have questions about these premiums, check your copy of the *Medicare & You 2026* handbook in the section called 2026 Medicare Costs. Download a copy from the Medicare website at (www.medicare.gov/medicare-and-you) or order a printed copy by phone at **1-800-MEDICARE (1-800-633-4227)**. TTY users call **1-877-486-2048**.

Section 4.2 Monthly Medicare Part B premiums

Many members are required to pay other Medicare premiums.

In addition to paying the monthly plan premium, **you must continue paying your Medicare premiums to stay a member of our plan.** This includes your premium for Part B. You may also pay a premium for Part A if you aren't eligible for premium-free Part A.

Section 4.3 Part D Late Enrollment Penalty

Some members are required to pay a Part D late enrollment penalty. The Part D late enrollment penalty is an additional premium that must be paid for Part D coverage if at any time after your initial enrollment period is over, there was a period of 63 days or more in a row when you didn't have Part D or other creditable prescription drug coverage. Creditable prescription drug coverage is coverage that meets Medicare's minimum standards since it is expected to pay, on average, at least as much as Medicare's standard drug coverage. The cost of the late enrollment penalty depends on how long you went without Part D or other creditable prescription drug coverage. You'll have to pay this penalty for as long as you have Part D coverage.

The Part D late enrollment penalty is added to your monthly premium. When you first enroll in MedicareBlue Rx Standard, we let you know the amount of the penalty. If you do not pay your Part D late enrollment penalty, you could lose your prescription drug benefits.

You **don't** have to pay the Part D late enrollment penalty if:

- You get Extra Help from Medicare to help pay your drug costs.
- You went less than 63 days in a row without creditable coverage.
- You had creditable drug coverage through another source (like a former employer, union, TRICARE, or Veterans Health Administration (VA)). Your insurer or human resources department will tell you each year if your drug coverage is creditable coverage. You may get this information in a letter or in a newsletter from that plan. Keep this information because you may need it if you join a Medicare drug plan later.
- Note: Any letter or notice must state that you had creditable prescription drug coverage that is expected to pay as much as Medicare's standard drug plan pays.
- Note: Prescription drug discount cards, free clinics, and drug discount websites aren't creditable prescription drug coverage.

Medicare determines the amount of the Part D late enrollment penalty. Here's how it works:

- If you went 63 days or more without Part D or other creditable prescription drug coverage after you were first eligible to enroll in Part D, our plan will count the number of full months you didn't have coverage. The penalty is 1% for every month that you did not have creditable coverage. For example, if you go 14 months without coverage, the penalty percentage will be 14%.
- Then Medicare determines the amount of the average monthly premium for Medicare drug plans in the nation from the previous year. For 2026, this average premium amount was \$38.99.
- To calculate your monthly penalty, multiply the penalty percentage by the national base beneficiary premium and round to the nearest 10 cents. In the example here, it would be 14% times \$38.99, which equals \$5.45. This rounds to \$5.50. This amount would be added to the monthly premium for someone with a Part D late enrollment penalty.

Three important things to know about the monthly Part D late enrollment penalty:

- **The penalty may change each year** because the national base beneficiary premium can change each year.
- **You'll continue to pay a penalty** every month for as long as you're enrolled in a plan that has Medicare Part D drug benefits, even if you change plans.
- If you're *under* 65 and enrolled in Medicare, the Part D late enrollment penalty will reset when you turn 65. After age 65, your Part D late enrollment penalty will be based only on the months you don't have coverage after your initial enrollment period for aging into Medicare.

If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review. Generally, you must ask for this review **within 60 days** from the date on the first letter you get stating you have to pay a late enrollment penalty. However, if you were paying a penalty before you joined our plan, you may not have another chance to ask for a review of that late enrollment penalty.

Important: Don't stop paying your Part D late enrollment penalty while you're waiting for a review of the decision about your late enrollment penalty. If you do, you could be disenrolled for failure to pay your plan premiums.

Section 4.4 Income Related Monthly Adjustment Amount

Some members may be required to pay an extra charge, known as the Part D Income Related Monthly Adjustment Amount (IRMAA). The extra charge is calculated using your modified adjusted gross income as reported on your IRS tax return from 2 years ago. If this amount is above a certain amount, you'll pay the standard premium amount and the additional IRMAA. For more information on the extra amount you may have to pay based on your income, visit [Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans](https://www.Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans).

If you have to pay an extra IRMAA, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be. The extra amount will be withheld from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefit check, no matter how you usually pay our plan premium, unless your monthly benefit isn't enough to cover the extra amount owed. If your benefit check isn't enough to cover the extra amount, you'll get a bill from Medicare. **You must pay the extra IRMAA to the government. It can't be paid with your monthly plan premium. If you don't pay the extra IRMAA, you'll be disenrolled from our plan and lose prescription drug coverage.**

If you disagree about paying an extra IRMAA, you can ask Social Security to review the decision. To find out how to do this, call at Social Security at **1-800-772-1213 (TTY users call 1-800-325-0778)**.

Section 4.5 Medicare Prescription Payment Plan Amount

If you are participating in the Medicare Prescription Payment Plan, each month you'll pay our plan premium (if you have one) and you'll get a bill from your health or drug plan for your prescription drugs (instead of paying the pharmacy). Your monthly bill is based on what you owe for any prescriptions you get, plus your previous month's balance, divided by the number of months left in the year.

Chapter 2, Section 7 tells more about the Medicare Prescription Payment Plan. If you disagree with the

amount billed as part of this payment option, you can follow the steps in Chapter 7 to make a complaint or appeal.

SECTION 5 More information about our monthly premium

Section 5.1 How to pay our plan premium

There are four ways you can pay our plan premium.

Option 1: Pay by check

Checks should be made out to MedicareBlue Rx and include your nine-digit member ID number on the memo line. Send payments and the detachable remittance coupon from the premium notice you receive to the following address:

MedicareBlue Rx
P.O. Box 860702
Minneapolis, MN 55486-0702

Premiums are due the first day of each month. Checks must be received by the first day of each month. If your check is not received by the first day of the month, or your check is returned for insufficient funds, your account will be considered delinquent. We will not charge you a fee for the returned check.

Note: Checks should not be made out to the Centers for Medicare & Medicaid Services (CMS) or the U.S. Department of Health and Human Services (HHS) and should not be sent to these agencies.

Option 2: Paying with electronic funds transfer

Instead of paying by check, you can have your monthly plan premium automatically withdrawn from your bank account. To initiate this process, you can access the online payment change form at YourMedicareSolutions.com/ChangePayment. Or you can call Customer Service at the number listed on the back cover of this booklet to request an electronic funds transfer (EFT) form or download the form from YourMedicareSolutions.com/2026Documents. You also received this form in your new member welcome kit when you joined the plan. Withdrawals will take place on or about the fifth day of each month. Any unpaid premiums due when EFT takes effect will be deducted

at that time to bring your account up to date. This does not apply to premiums being deducted from your Social Security or Railroad Retirement Board benefit check.

Option 3: Have plan premiums deducted from your monthly Social Security check

Changing the way you pay your premium. If you decide to change the way you pay your premium, it can take up to three months for your new payment method to take effect. While we are processing your request for a new payment method, you are responsible for making sure that your plan premium is paid on time. To change your premium payment method, contact Customer Service. We will be happy to help you set this up. You can access the online payment change form at YourMedicareSolutions.com/ChangePayment.

Option 4: You can have the plan premium taken out of your monthly Railroad Retirement Board check

You can have the plan premium taken out of your monthly Railroad Retirement Board check. Contact Customer Service for more information on how to pay your monthly plan premium this way. We will be happy to help you set this up. (Phone numbers for Customer Service are printed on the back cover of this booklet.) You can access the online payment change form at YourMedicareSolutions.com/ChangePayment.

Changing the way you pay your plan premium. If you decide to change the option by which you pay your plan premium, it can take up to three months for your new payment method to take effect. While we process your new payment method, you're still responsible for making sure that your plan premium is paid on time. To change your payment method, you may contact Customer Service or visit our online form at YourMedicareSolutions.com/ChangePayment at any time to switch to automatic payments.

If you have trouble paying your plan premium

Your plan premium is due in our office by the first day of each month. If we don't get your payment by the first day of the month, we'll send you a notice telling you that your plan membership will end if we don't get your premium payment within three calendar months. If you owe a Part D late enrollment penalty, you must pay the penalty to keep your drug coverage.

If you have trouble paying your premium on time, call Customer Service at **1-888-832-0075 (TTY: 711)** to see if we can direct you to programs that will help with your plan premium.

If we end your membership because you did not pay your premiums, you'll have health coverage under Original Medicare. You may not be able to get Part D drug coverage until the following year if you enroll in a new plan during the Open Enrollment Period. (If you go without creditable drug coverage for more than 63 days, you may have to pay a Part D late enrollment penalty for as long as you have Part D coverage.)

At the time we end your membership, you may still owe us for premiums you have not paid. We have the right to pursue collection of the premiums you owe. And if you want to enroll again in our plan (or another plan that we offer), in the future, you will need to pay the amount you owe before you can enroll.

If you think we have wrongfully ended your membership, you can make a complaint (also called a grievance). If you had an emergency circumstance out of your control that made you unable to pay your plan premium within our grace period, you can make a complaint. For complaints, we'll review our decision again. Go to Chapter 7 to learn how to make a complaint or call us at **1-888-832-0075** between 8 a.m. and 8 p.m., daily, Central and Mountain times. TTY users should call **711**. You must make your request no later than 60 calendar days after the date your membership ends.

Section 5.2 Our monthly plan premium won't change during the year

We're not allowed to change our plan's monthly plan premium amount during the year. If the monthly plan premium changes for next year, we'll tell you in September and the new premium will take effect on January 1.

If you become eligible for Extra Help or lose your eligibility for Extra Help during the year, the part of our plan premium you have to pay may change. If you qualify for Extra Help with your drug coverage costs, Extra Help pays part of your monthly plan premiums. If you lose your eligibility for Extra Help during the year,

you'll need to start paying the full monthly premium. Find out more about Extra Help in Chapter 2, Section 7.

However, in some cases, you may be able to stop paying a late enrollment penalty, if you owe one, or you may need to start paying a late enrollment penalty. This could happen if you become eligible for Extra Help or lose your eligibility for Extra Help during the year.

- If you currently pay a Part D late enrollment penalty and become eligible for Extra Help during the year, you'd be able to stop paying your penalty.
- If you lose Extra Help, you may be subject to the Part D late enrollment penalty if you go 63 days or more in a row without Part D or other creditable prescription drug coverage.

Find out more about Extra Help in Chapter 2, Section 7.

SECTION 6 Keep our plan membership record up to date

Your membership record has information from your enrollment form, including your address and phone number. It shows your specific plan coverage.

The pharmacists in our plan's network use your membership record to know what drugs are covered and the cost-sharing amounts. Because of this, it is very important you help to keep your information up to date.

If you have any of these changes, let us know:

- Changes to your name, address, or phone number
- Changes in any other health coverage you have (such as from your employer, your spouse or domestic partner's employer, Workers' Compensation, or Medicaid)
- Any liability claims, such as claims from an automobile accident
- If you're admitted to a nursing home
- If your designated responsible party (such as a caregiver) changes

If any of this information changes, let us know by calling Customer Service at **1-888-832-0075 (TTY: 711)**. You can access the online address change form at **YourMedicareSolutions.com/UpdateContact**.

It's also important to contact Social Security if you move or change your mailing address. Call Social Security at **1-800-772-1213** (TTY users call **1-800-325-0778**).

SECTION 7 How other insurance works with our plan

Other insurance

Medicare requires us to collect information about any other medical or drug coverage you have so we can coordinate any other coverage with your benefits under our plan. This is called **Coordination of Benefits**.

Once a year, we'll send you a letter that lists any other medical or drug coverage we know about. Read this information carefully. If it's correct, you don't need to do anything. If the information isn't correct, or if you have other coverage that's not listed, call Customer Service at **1-888-832-0075 (TTY: 711)**. You may need to give your plan member ID number to your other insurers (once you confirm their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), Medicare rules decide whether our plan or your other insurance pays first. The insurance that pays first (the "primary payer"), pays up to the limits of its coverage. The insurance that pays second (the "secondary payer"), only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay the uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-Stage Renal Disease (ESRD):

- If you're under 65 and disabled and you (or your family member) are still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan has more than 100 employees.
- If you're over 65 and you (or your spouse or domestic partner) are still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers' compensation

Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans, and/or Medigap have paid.

CHAPTER 2:

Phone numbers and resources

SECTION 1 MedicareBlue Rx Standard contacts

For help with claims, billing, or member card questions, call or write to MedicareBlue Rx Standard Customer Service. We'll be happy to help you.

Customer Service – Contact Information

CALL 1-888-832-0075

Calls to this number are free. 8 a.m. to 8 p.m., daily, Central and Mountain times. Voicemail is available after hours.

Customer Service also has free language interpreter services available for non-English speakers.

TTY 711

Calls to this number are free. 8 a.m. to 8 p.m., daily, Central and Mountain times.

FAX 1-855-874-4705

WRITE MedicareBlue Rx
PO Box 31049
Tampa, FL 33631

WEBSITE YourMedicareSolutions.com

How to ask for a coverage decision or appeal

A coverage decision is a decision we make about your coverage or about the amount we pay for your Part D drugs. An appeal is a formal way of asking us to review and change a coverage decision. For more information on how to ask for coverage decisions or appeals about your Part D drugs, go to Chapter 7.

Coverage Decisions and Appeals for Part D drugs – Contact Information

CALL 1-866-577-3440

Calls to this number are free. 24 hours a day, 7 days a week.

TTY 711

Calls to this number are free. 24 hours a day, 7 days a week.

FAX 1-800-693-6703

WRITE Clinical Review Department
2900 Ames Crossing Road
Eagan, MN 55121

WEBSITE YourMedicareSolutions.com

How to make a complaint

You can make a complaint about us or one of our network pharmacies, including a complaint about the quality of your care. This type of complaint doesn't involve coverage or payment disputes. For more information on how to make a complaint, go to Chapter 7.

Complaints – Contact Information

CALL 1-888-832-0075

Calls to this number are free. 8 a.m. to 8 p.m., daily, Central and Mountain times. Voicemail is available after hours.

TTY 711

Calls to this number are free. 8 a.m. to 8 p.m., daily, Central and Mountain times.

FAX 1-855-874-4705

WRITE MedicareBlue Rx
Appeals & Grievances
PO Box 22348
Tampa, FL 33622

MEDICARE To submit a complaint about MedicareBlue Rx Standard directly to Medicare, go to Medicare.gov/

WEBSITE MedicareComplaintForm/home.aspx

How to ask us to pay our share of the cost of a drug you got

If you got a bill or paid for drugs (like a pharmacy bill) you think we should pay for, you may need to ask our plan for reimbursement or to pay the pharmacy bill. Go to Chapter 5 for more information.

If you send us a payment request and we deny any part of your request, you can appeal our decision. Go to Chapter 7 for more information.

Payment requests – contact information

WRITE Medicare Claims
P.O. Box 20970
Lehigh Valley, PA 18002-0970

WEBSITE YourMedicareSolutions.com

SECTION 2 Get help from Medicare

Medicare is the Federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (CMS). This agency contracts with Medicare Prescription Drug Plans, including our plan.

Medicare – contact information

CALL **1-800-MEDICARE, (1-800-633-4227)**
Calls to this number are free.
24 hours a day, 7 days a week.

TTY **1-877-486-2048**
This number requires special telephone equipment and is only for people who have difficulties hearing or speaking.

Calls to this number are free.

CHAT LIVE Chat live at Medicare.gov/talk-to-someone.

WRITE Write to Medicare at
PO Box 1270, Lawrence, KS 66044

WEBSITE Medicare.gov

- Get information about the Medicare health and drug plans in your area, including what they cost and what services they provide.
- Find Medicare-participating doctors or other health care providers and suppliers.
- Find out what Medicare covers, including preventive services (like screenings, shots or vaccines, and yearly “Wellness” visits).
- Get Medicare appeals information and forms.
- Get information about the quality of care provided by plans, nursing homes, hospitals, doctors, home health agencies, dialysis facilities, hospice centers, inpatient rehabilitation facilities, and long-term care hospitals.
- Look up helpful websites and phone numbers.

You can also visit Medicare.gov to tell Medicare about any complaints you have about MedicareBlue Rx Standard.

To submit a complaint to Medicare, go to Medicare.gov/MedicareComplaintForm/home.aspx. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.

SECTION 3 State Health Insurance Assistance Program (SHIP)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state that offers free help, information, and answers to your Medicare questions.

The SHIP programs are independent (not connected with any insurance company or health plan). They are state programs that get money from the federal government to give free local health insurance counseling to people with Medicare.

SHIP counselors can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and straighten out problems with your Medicare bills. SHIP counselors can also help you with Medicare questions or problems, help you understand your Medicare plan choices, and answer questions about switching plans.

METHOD TO ACCESS SHIP and OTHER RESOURCES:

- Visit shiphelp.org (Click on SHIP LOCATOR in middle of page)
- Select your **STATE** from the list. This will take you to a page with phone numbers and resources specific to your state.

Method Iowa program contact information

NAME: Iowa SHIIP – Senior Medicare Patrol

CALL Toll free: **1-800-351-4664**

TTY **1-800-735-2942**

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE SHIIP-SMP

Iowa Insurance Division
1963 Bell Avenue, Suite 100
Des Moines, IA 50315

WEBSITE shiip.iowa.gov

Method Minnesota program contact information

NAME: Minnesota Aging Pathways®

CALL Toll free: **1-800-333-2433**

TTY **711**

WRITE Minnesota Aging Pathways®
540 Cedar Street
St. Paul, MN 55164

WEBSITE mn.gov/aging-pathways/

Method Montana program contact information

NAME: Montana State Health Insurance Assistance Program

CALL Toll free: **1-800-551-3191**

TTY **800-833-8503**

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE Senior and Long Term Care Division
PO Box 4210
Helena, MT 59604

WEBSITE dphhs.mt.gov/SLTC/aging/SHIP

Method Nebraska program contact information

NAME: Nebraska Senior Health Insurance Program

CALL Toll free: **1-800-234-7119**

TTY **1-800-833-7352**

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE Nebraska Senior Health Insurance Information Program
1526 K Street, Suite 201
Lincoln, NE 68502

WEBSITE doi.nebraska.gov/ship-smp

Method North Dakota program contact information

NAME: State Health Insurance Counseling Program

CALL Toll free: **1-888-575-6611**

TTY **1-800-366-6888**

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE North Dakota Insurance Department
State Health Insurance Counseling Program
600 East Boulevard Ave.
Bismarck, ND 58505-0320

WEBSITE insurance.nd.gov/shic-medicare

Method	South Dakota program contact information
NAME:	SHIINE – Senior Health Information and Insurance Education
CALL	Toll free: 1-888-854-5321
TTY	711
WRITE	Senior Health Information and Insurance Education – SHIINE South Dakota Office of Adult Services and Aging Department of Social Services 3800 E Hwy 34 Pierre, SD 57501
WEBSITE	shiine.net

Method	Wyoming program contact information
NAME:	Wyoming State Health Insurance Information Program (WSHIIP)
CALL	Toll free: 1-800-856-4398
TTY	711
WRITE	106 West Adams Avenue Riverton, WY 82501
WEBSITE	wyomingseniors.com

SECTION 4 Quality Improvement Organizations

A designated Quality Improvement Organization (QIO) serves people with Medicare in each state. For Iowa, Minnesota, Montana, Nebraska, North Dakota, South Dakota and Wyoming the quality improvement organizations are called Acentra Health and Livanta.

Acentra Health and Livanta have a group of doctors and other healthcare professionals paid by Medicare to check on and help improve the quality of care for people with Medicare. Acentra Health and Livanta are independent organizations. They are not connected with our plan.

Contact Acentra Health or Livanta if you have a complaint about the quality of care you got. For example, you can contact Acentra Health or Livanta if you were given the wrong medication or if you were given medications that interact in a negative way.

Livanta for Iowa and Nebraska contact information

NAME: Livanta LLC
CALL Toll free: **1-888-755-5580**
TTY **711**
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
FAX **1-855-694-2929**
WRITE Livanta LLC
BFCC-QIO Program
PO Box 2687
Virginia Beach, VA 23450
WEBSITE livantaqio.com

Livanta for Minnesota contact information

NAME: Livanta
CALL Toll free: **1-888-524-9900**
TTY **711**
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
FAX **1-855-236-2423**
WRITE BFCC-QIO Program
Livanta LLC
PO Box 2687
Virginia Beach, VA 23450
WEBSITE livantaqio.com

Acentra Health for Montana, North Dakota, South Dakota and Wyoming contact information

NAME: Acentra Health
CALL Toll free: **1-888-317-0891**
TTY **711**
FAX **1-844-878-7921**
WRITE Acentra Health
5201 West Kennedy Blvd., Suite 900
Tampa, FL 33609
WEBSITE acentraqio.com

SECTION 5 Social Security

Social Security determines Medicare eligibility and handles Medicare enrollment. Social Security is also responsible for determining who has to pay an extra amount for Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you move or change your mailing address, contact Social Security to let them know.

Social Security contact information

CALL 1-800-772-1213

Calls to this number are free.

Available 8 a.m. to 7 p.m., Monday through Friday.

Use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.

TTY 1-800-325-0778

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Calls to this number are free.

Available 8 a.m. to 7 p.m., Monday through Friday.

WEBSITE SSA.gov

SECTION 6 Medicaid

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid. Medicaid offers programs to help people with Medicare pay their Medicare costs, such as their Medicare premiums.

These Medicare Savings Programs include:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and

copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)

- **Specified Low-income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)
- **Qualifying Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individual (QDWI):** Helps pay Part A premiums.

To find out more about Medicaid and its programs, contact the Medicaid agency listed for your state.

Iowa Medicaid program contact information

CALL Toll free: 1-800-338-8366

(Monday to Friday, 8 a.m. to 5 p.m.)

TTY 1-800-735-2942

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE Iowa Medicaid Enterprise,
Member Services
PO Box 36510
Des Moines, IA 50315

WEBSITE dhs.state.ia.us

Minnesota Medicaid program contact information

CALL Local phone: 651-431-2670

Toll free: 1-800-657-3739

TTY 1-800-627-3529

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.

WRITE Department of Human Services of
Minnesota
540 Cedar Street
St. Paul, MN 55164

WEBSITE mn.gov/dhs/people-we-serve/seniors/health-care

Method information

CALL Toll free: **1-888-706-1535**

TTY **711**

WRITE Human and Community Services
P.O. Box 202925
Helena, MT 59620

WEBSITE dphhs.mt.gov/montanahealthcareprograms

Method information

CALL Local phone: **402-471-3121**

TTY **711**

WRITE Nebraska Department of Health and Human Services
PO Box 95026
Lincoln, NE 68509-5026

WEBSITE dhhs.ne.gov/medicaid

Method information

CALL Local phone: **701-328-7068**
Toll free: **1-800-755-2604**

TTY **1-800-366-6888 or 711**
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.

WRITE North Dakota Department of Human Services
Medical Services Division
600 E. Boulevard Avenue, Dept. 325
Bismarck, ND 58505-0250

WEBSITE nd.gov/dhs/services/medicalserv/medicaid

Method information

CALL Local phone: **605-773-4678**

TTY **711**

WRITE 700 Governors Drive
Pierre, SD 57501

WEBSITE dss.sd.gov/medicaid

Method information

CALL Local phone: **855-294-2127**

TTY **711**

WRITE Wyoming Department of Health
122 W 25th St., 4th Floor West
Cheyenne, WY 82001

WEBSITE health.wyo.gov/healthcarefin/medicaid

SECTION 7 Programs to help people pay for prescription drugs

The Medicare website ([Medicare.gov/basics/costs/help/drug-costs](https://www.medicare.gov/basics/costs/help/drug-costs)) has information on ways to lower your prescription drug costs. The programs below can help people with limited incomes.

Extra Help from Medicare

Medicare and Social Security have a program called Extra Help that can help pay drug costs for people with limited income and resources. If you qualify, you get help paying for your Medicare drug plan's monthly premium, yearly deductible, and copayments and coinsurance. Extra Help also counts toward your out-of-pocket costs.

If you automatically qualify for Extra Help, Medicare will mail you a purple letter to let you know. If you don't automatically qualify, you can apply anytime. To see if you qualify for getting Extra Help:

- Visit secure.ssa.gov/i1020/start to apply online
- Call Social Security at 1-800-772-1213. TTY users call 1-800-325-0778.

When you apply for Extra Help, you can also start the application process for a Medicare Savings Program (MSP). These state programs provide help with other Medicare costs. Social Security will send information to your state to initiate an MSP application, unless you tell them not to on the Extra Help application.

If you qualify for Extra Help and you think that you're paying an incorrect amount for your prescription at a pharmacy, our plan has a process to help you get

evidence of the right copayment amount. If you already have evidence of the right amount, we can help you share this evidence with us.

You need to provide MedicareBlue Rx Standard one of the following items as evidence of low-income subsidy status within 60 days from when you are deemed eligible:

- A copy of your Medicaid card which includes your name and the eligibility date.
- A copy of a letter from the state or the Social Security Administration (SSA) showing your Medicare low-income subsidy status.
- A copy of a state document that confirms your active Medicaid status.
- A screen-print from the state's Medicaid systems showing your Medicaid status.
- Evidence at point-of-sale of recent Medicaid billing and payment in the pharmacy's patient profile, backed up by one of the above indicators post point-of-sale.

If you are institutionalized and qualify for "Extra Help" with your cost sharing you need to provide one of the following as proof of institutional status for a full-benefit dual eligible:

- A remittance from the facility showing Medicaid payment for a full calendar month.
- A copy of a state document that confirms Medicaid payment to the facility for a full calendar month.
- A screen-print from the state's Medicaid systems showing your institutional status based on at least a full calendar month stay for Medicaid payment purposes.

You must mail your documentation to:

MedicareBlue Rx
 PO Box 31049
 Tampa, FL 33631

- When we get the evidence showing the right copayment level, we'll update our system so you can pay the right amount when you get your next prescription. If you overpay your copayment, we'll pay you back either by check or a future copayment credit. If the pharmacy didn't collect your copayment and you owe them a debt, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Call Customer Service at **1-888-832-0075 (TTY: 711)** if you have questions.

What if you have Extra Help and coverage from a State Pharmaceutical Assistance Program (SPAP)?

Many states offer help paying for prescriptions, drug plan premiums and/or other drug costs. If you're enrolled in a State Pharmaceutical Assistance Program (SPAP), Medicare's Extra Help pays first.

What if you have Extra Help and coverage from an AIDS Drug Assistance Program (ADAP)?

The AIDS Drug Assistance Program (ADAP) helps people living with HIV/AIDS access life-saving HIV medications. Medicare Part D drugs that are also on the ADAP formulary qualify for prescription cost-sharing help through ADAP.

Note: To be eligible for the ADAP in your state, people must meet certain criteria, including proof of state residence and HIV status, low income (as defined by the state), and uninsured/under-insured status. If you change plans, notify your local ADAP enrollment worker so you can continue to get help. For information on eligibility criteria, covered drugs, or how to enroll in the program, call your local ADAP contact.

IOWA:

CALL 5515-204-3746
TTY 711

WRITE Iowa Health and Human Services
 Bureau of HIV, STI and Hepatitis
 321 East 12th St.
 Des Moines, IA 50319-0075

MINNESOTA:

CALL Twin Cities Metro area: 612-373-2437
 Toll free statewide: 1-800-657-3761

TTY 711

WRITE HIV/AIDS Programs
 Department of Human Services
 P.O. Box 64972
 St. Paul, MN 55164-0972

MONTANA:

CALL 406-444-3565

Chapter 2: Phone numbers and resources

WRITE Montana AIDS Drug Assistance Program
1400 Broadway
Cogswell Building C-211
Helena, MT 59620

NEBRASKA:

CALL 402-471-2101

WRITE Ryan White Program
Department of Health & Human Services
P.O. Box 95026
Lincoln, NE 68509-5026

NORTH DAKOTA:

CALL 701-328-2378
Toll free: **1-800-472-2180**

WRITE Ryan White Program Part B
North Dakota Department of Health
Division of Disease Control
600 E Boulevard Ave
Department #325
Bismarck, ND 58505-0250

SOUTH DAKOTA:

CALL 605-773-3737
Toll free: **1-800-592-1861**

WRITE Ryan White Part B CARE Program
South Dakota Department of Health
615 E. 4th St.
Pierre, SD 57501-1700

WYOMING:

CALL 307-777-6563

WRITE Wyoming Department of Health
401 Hathaway Building
Cheyenne, WY 82002

Montana's State Pharmaceutical Assistance program contact information	
Method	
CALL	Toll free: 1-866-369-1233
TTY	711
WRITE	Big Sky Rx Program P.O. Box 202915 Helena, MT 59620
WEBSITE	dphhs.mt.gov/ MontanaHealthcarePrograms/BigSky

IOWA, MINNESOTA, NEBRASKA, NORTH

DAKOTA, SOUTH DAKOTA, WYOMING: No State Pharmaceutical Assistance Programs are currently available in these states.

Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across **the calendar year** (January – December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs. If you're participating in the Medicare Prescription Payment Plan and stay in the same Part D plan, your participation will be automatically renewed for 2026.** To learn more about this payment option, call **1-833-696-2087** or visit **Medicare.gov**.

State Pharmaceutical Assistance Programs

Many states have State Pharmaceutical Assistance Programs that help some people pay for prescription drugs based on financial need, age, medical condition, or disabilities. Each state has different rules to provide drug coverage to its members.

In Montana, the State Pharmaceutical Assistance Program is the Big Sky Rx Program.

Medicare Prescription Payment Plan Contact information

CALL **1-833-696-2087** - Calls to this number are free.

Hours of operation:

8 a.m. to 8 p.m. Central and Mountain Time, 7 days a week (October 1 – March 31 of the following year)

8 a.m. to 8 p.m. Central and Mountain Time, Monday - Friday (April 1 – September 30)

Voicemail is available after hours, on weekends, and on federal holidays.

TTY **711**

FAX **1-440-557-6525**

WRITE MedicareBlue Rx
MPPP Support Department
810 Sharon Dr.
Westlake, OH 44145

EMAIL **MPPPSupport@RxPayments.com**

WEBSITE **YourMedicareSolutions.com**

SECTION 8 Railroad Retirement Board (RRB)

The Railroad Retirement Board is an independent federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you get your Medicare through the Railroad Retirement Board, let them know if you move or change your mailing address. For questions about your benefits from the Railroad Retirement Board, contact the agency.

Railroad Retirement Board contact information

CALL **1-877-772-5772**

Calls to this number are free.

Press "0" to speak with an RRB

representative from 9 am to 3:30 pm,

Monday, Tuesday, Thursday, and Friday, and

from 9 am to 12 pm on Wednesday.

Press "1" to access the automated RRB

HelpLine and get recorded information

24 hours a day, including weekends and

holidays.

TTY **1-312-751-4701**

This number requires special telephone

equipment and is only for people who have

difficulties hearing or speaking.

Calls to this number aren't free.

WEBSITE **RRB.gov**

SECTION 9 If you have group insurance or other health insurance from an employer

If you (or your spouse or domestic partner) get benefits from your (or your spouse or domestic partner's) employer or retiree group as part of this plan, call the employer/union benefits administrator or Customer Service at **1-888-832-0075 (TTY: 711)** with any questions. You can ask about your (or your spouse or domestic partner's) employer or retiree health benefits, premiums, or the enrollment period. You can call **1-800-MEDICARE (1-800-633-4227)** with questions about your Medicare coverage under this plan TTY users call **1-877-486-2048**.

If you have other drug coverage through your (or your spouse or domestic partner's) employer or retiree group, contact **that group's benefits administrator**. The benefits administrator can help you understand how your current drug coverage will work with our plan.

CHAPTER 3:

Using plan coverage for Part D drugs

SECTION 1 Basic rules for our plan's Part D drug coverage

In addition to your coverage for Part D drugs through our plan, Original Medicare (Medicare Part A and Part B) also covers some drugs:

- Medicare Part A covers drugs you are given during Medicare-covered stays in the hospital or in a skilled nursing facility.
- Medicare Part B also provides benefits for some drugs. Part B drugs include certain chemotherapy drugs, certain drug injections you are given during an office visit, and drugs you are given at a dialysis facility.

The two examples of drugs described above are covered by Original Medicare. (To find out more about this coverage, go to your *Medicare & You 2026* handbook.) Your Part D prescription drugs are covered under our plan.

Our plan will generally cover your drugs as long as you follow these rules:

- You must have a provider (a doctor, dentist, or other prescriber) write you a prescription that's valid under applicable state law.
- Your prescriber must not be on Medicare's Exclusion or Preclusion Lists.
- You generally must use a network pharmacy to fill your prescription. (Go to Section 2) Or you can fill your prescription through our plan's mail order service.
- Your drug must be on our plan's Drug List (Go to Section 3).
- Your drug must be used for a medically accepted indication. A "medically accepted indication" is a use of the drug that is either approved by the Food and Drug Administration (FDA) or supported by certain references. (Go to Section 3 in this chapter for more information about a medically accepted indication.)
- Your drug may require approval from our plan based on certain criteria before we agree to cover it. (Go to Section 4 for more information.)

SECTION 2 Fill your prescription at a network pharmacy or through our plan's mail order service

In most cases, your prescriptions are covered *only* if they're filled at our plan's network pharmacies. (Go to Section 2.5 for information about when we cover prescriptions filled at out-of-network pharmacies.)

A network pharmacy is a pharmacy that has a contract with our plan to provide your covered drugs. The term "covered drugs" means all the Part D drugs that are on our plan's Drug List.

Section 2.1 Network pharmacies

Find a network pharmacy in your area

To find a network pharmacy, go to your *Pharmacy Directory*, visit our website (**YourMedicareSolutions.com/MemberDocuments**), or call Customer Service at **1-888-832-0075 (TTY: 711)**.

You may go to any of our network pharmacies. Some network pharmacies provide preferred cost sharing, which may be lower than the cost sharing at a pharmacy that offers standard cost sharing. The *Pharmacy Directory* will tell you which of the network pharmacies offer preferred cost sharing. Contact us to find out more about how your out-of-pocket costs could vary for different drugs.

If your pharmacy leaves the network

If the pharmacy you use leaves our plan's network, you'll have to find a new pharmacy in the network. If the pharmacy you use stays in our network but no longer offers preferred cost sharing, you may want to switch to a different network or preferred pharmacy, if available. To find another pharmacy in your area, call Customer Service at **1-888-832-0075 (TTY: 711)** or use the *Pharmacy Directory*. You can also find information on our website at **YourMedicareSolutions.com**.

Specialized pharmacies

Some prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

- Pharmacies that supply drugs for home infusion therapy.

Chapter 3: Using plan coverage for Part D drugs

- Pharmacies that supply drugs for residents of a long-term care (LTC) facility. Usually, a LTC facility (such as a nursing home) has its own pharmacy. If you have difficulty getting Part D drugs in an LTC facility, call Customer Service at **1-888-832-0075 (TTY: 711)**.
- Pharmacies that serve the Indian Health Service/ Tribal/Urban Indian Health Program (not available in Puerto Rico). Except in emergencies, only Native Americans or Alaska Natives have access to these pharmacies in our network.
- Pharmacies that dispense drugs restricted by the FDA to certain locations or that require special handling, provider coordination, or education on its use. To locate a specialized pharmacy, go to your *Pharmacy Directory* **YourMedicareSolutions.com**, or call Customer Service at **1-888-832-0075 (TTY: 711)**.

Section 2.2 Our plan's mail order service

For certain kinds of drugs, you can use our plan's network mail-order service. Generally, the drugs provided through mail order are drugs you take on a regular basis, for a chronic or long-term medical condition.

Our plan's mail order service allows you to order **up to a 90-day supply**.

To get information about filling your prescriptions by mail, contact one of our preferred mail order pharmacy providers:

- **Express Scripts® Pharmacy¹, [express-scripts.com/rx](https://www.express-scripts.com/rx), 1-833-715-0970 (TTY: 711)**, 24 hours a day, seven days a week.
- **Amazon Pharmacy², [Pharmacy.Amazon.com](https://www.amazon.com), 1-855-206-3609 (TTY: 711)**, 24 hours a day, seven days a week.

Visit **YourMedicareSolutions.com** for more information about mail order pharmacies.

Usually, a mail order pharmacy order will get to you in no more than 14 days. If the order is expected to be delayed, the pharmacy will contact you to discuss your options. They can help you decide if you should wait for the medication, cancel the order or fill the prescription at a local pharmacy of your choice. If you need a rush order, contact your mail order pharmacy to discuss

your options. Second day or next day delivery may be available for an additional charge.

New prescriptions the pharmacy gets directly from your doctor's office.

The pharmacy will automatically fill and deliver new prescriptions it receives from healthcare providers, without checking with you first, if either:

- You used mail order services with this plan in the past, or
- You sign up for automatic delivery of all new prescriptions received directly from healthcare providers. You can request automatic delivery of all new prescriptions at any time by contacting your mail order pharmacy to set up automatic refills for your prescriptions.

If you get a prescription automatically by mail that you don't want, and you were not contacted to see if you wanted it before it shipped, you may be eligible for a refund.

If you used mail order in the past and don't want the pharmacy to automatically fill and ship each new prescription, please log into your mail order pharmacy account via the web or by contacting the pharmacy directly to turn auto refill on or off by medication.

If you never used our mail-order delivery and/or decide to stop automatic fills of new prescriptions, the pharmacy will contact you each time it gets a new prescription from a health care provider to see if you want the medication filled and shipped immediately. It's important to respond each time you're contacted by the pharmacy to let them know whether to ship, delay, or cancel the new prescription.

To opt out of automatic deliveries of new prescriptions received directly from your health care provider's office, contact the pharmacy directly or log into your account via the web. If you do not want automatic refills for your prescriptions, you do not need to take any actions. Your mail order pharmacy will not enroll your prescriptions for automatic refills unless you tell them to do so.

Refills on mail order prescriptions

For refills of your drugs, you have the option to sign up for an automatic refill program. Under this program we start to process your next refill automatically when

Chapter 3: Using plan coverage for Part D drugs

our records show you should be close to running out of your drug. The pharmacy will contact you before shipping each refill to make sure you are in need of more medication, and you can cancel scheduled refills if you have enough medication or your medication has changed.

If you choose not to use our auto-refill program but still want the mail-order pharmacy to send your prescription, please contact your pharmacy *10 business days* before your current prescription will run out. This will ensure your order is shipped to you in time.

If you get a refill automatically by mail that you don't want, you may be eligible for a refund.

Section 2.3 How to get a long-term supply of drugs

When you get a long-term supply of drugs, your cost sharing may be lower. Our plan offers two ways to get a long-term supply (also called an extended supply) of maintenance drugs on our plan's Drug List. (Maintenance drugs are drugs that you take on a regular basis, for a chronic or long-term medical condition.)

1. Some retail pharmacies in our network allow you to get a long-term supply of maintenance drugs. Your *Pharmacy Directory*, **YourMedicareSolutions.com**, tells you which pharmacies in our network can give you a long-term supply of maintenance drugs. You can also call Customer Service at **1-888-832-0075 (TTY: 711)** for more information.
2. You can also get maintenance drugs through our mail-order program. Go to Section 2.3 for more information.

Section 2.4 Using a pharmacy that's not in our plan's network

Generally, we cover drugs filled at an out-of-network pharmacy *only* when you aren't able to use a network pharmacy. We also have network pharmacies outside of our service area where you can get your prescriptions filled as a member of our plan. **Check first with Customer Service at 1-888-832-0075 (TTY: 711)** to see if there is a network pharmacy nearby.

We cover prescriptions filled at an out-of-network pharmacy only in these circumstances:

- You are unable to get a covered drug in a timely manner within our service area because there are no network pharmacies within a reasonable driving distance that provide 24-hour service.
- You are trying to fill a covered prescription drug that is not regularly stocked at an in-network retail or mail order pharmacy (these drugs include orphan drugs or other specialty pharmaceuticals).
- You are traveling outside your service area (within the United States) and run out of your medication, you lose your medication, or you become ill and cannot access a network pharmacy.
- You receive a Part D prescription drug, dispensed by an out-of-network institutional-based pharmacy, while you are in the emergency department, provider-based clinic, outpatient surgery or other outpatient setting.
- You have not received your prescription during a state or federal disaster declaration or other public health emergency declaration in which you are evacuated or otherwise displaced from your service area or place of residence.
- You have received a vaccine or drug administered in your doctor's office.

If you must use an out-of-network pharmacy, you'll generally have to pay the full cost (rather than your normal cost share) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. (Go to Chapter 5, Section 2 for information on how to ask our plan to pay you back.) You may be required to pay the difference between what you pay for the drug at the out-of-network pharmacy and the cost we would cover at an in-network pharmacy.

SECTION 3 Your drugs need to be on our plan's Drug List

Section 3.1 The Drug List tells which Part D drugs are covered

Our plan has a List of Covered Drugs (formulary). In this Evidence of Coverage, **we call it the Drug List**.

The drugs on this list are selected by our plan with the help of doctors and pharmacists. The list meets Medicare's requirements and has been approved by Medicare. The Drug List only shows drugs covered under Medicare Part D.

We generally cover a drug on our plan's Drug List as long as you follow the other coverage rules explained in this chapter and use of the drug is for a medically accepted indication. A medically accepted indication is a use of the drug that is *either*:

- Approved by the FDA for the diagnosis or condition for which it's prescribed, or
- Supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information System.

Certain drugs may be covered for some medical conditions but are considered non-formulary for other medical conditions. These drugs will be identified on our Drug List and on **Medicare.gov**, along with the specific medical conditions that they cover.

The Drug List includes brand name drugs, generic drugs, and biological products (which may include biosimilars).

A brand name drug is a prescription drug sold under a trademarked name owned by the drug manufacturer. Biological products are drugs that are more complex than typical drugs. On the Drug List, when we refer to drugs, this could mean a drug or a biological product.

A generic drug is a prescription drug that has the same active ingredients as the brand name drug. Biological products have alternatives called biosimilars. Generally, generics and biosimilars work just as well as the brand name or original biological product and usually cost less. There are generic drug substitutes available for many brand name drugs and biosimilar alternatives for some original biological products. Some biosimilars are interchangeable biosimilars and, depending on state law, may be substituted for the original biological product at the pharmacy without needing a new prescription, just like generic drugs can be substituted for brand name drugs.

Go to Chapter 10 for definitions of types of drugs that may be on the Drug List.

Over-the-counter drugs

Our plan also covers certain over-the-counter drugs. Some over-the-counter drugs are less expensive than prescription drugs and work just as well. For more information, call Customer Service at **1-888-832-0075 (TTY: 711)**.

Drugs that aren't on the Drug List

Our plan does not cover all prescription drugs.

- In some cases, the law doesn't allow any Medicare plan to cover certain types of drugs. (For more information, go to Section 7.)
- In other cases, we decided not to include a particular drug on the Drug List.
- In some cases, you may be able to get a drug that's not on the Drug List. (For more information, go to Chapter 7.)

Section 3.2 Five cost sharing tiers for drugs on the Drug List

Every drug on the plan's Drug List is in one of five cost sharing tiers. In general, the higher the cost sharing tier, the higher your cost for the drug:

- Tier 1: Preferred generic drugs. This tier is the lowest tier and generally contains the lowest cost generics.
- Tier 2: Generic drugs. This tier contains generics.
- Tier 3: Preferred brand drugs. This tier contains preferred brand drugs and non-preferred generic drugs.
- Tier 4: Non-preferred drugs. This tier contains non-preferred brand drugs and non-preferred generic drugs.
- Tier 5: Specialty drugs. This tier contains very high cost brand and some generic drugs, which may require special handling and/or close monitoring.

To find out which cost-sharing tier your drug is in, look it up in our plan's Drug List. The amount you pay for drugs in each cost-sharing tier is shown in Chapter 4.

Section 3.3 How to find out if a specific drug is on the Drug List

To find out if a drug is on our Drug List, you have these options:

- Check the most recent Drug List we provide electronically.
- Visit our plan's website (**YourMedicareSolutions.com**). The Drug List on the website is always the most current.
- Call Customer Service at **1-888-832-0075 (TTY: 711)** to find out if a particular drug is on our plan's Drug List or to ask for a copy of the list.

- Use the plan's "Real-Time Benefit Tool" ([YourMedicareSolutions.com](https://www.yourmedicare.com)) to search for drugs on the Drug List to get an estimate of what you'll pay and see if there are alternative drugs on the Drug List that could treat the same condition. You can also call Member Services at **1-888-832-0075 (TTY: 711)**.

SECTION 4 Drugs with restrictions on coverage

Section 4.1 Why some drugs have restrictions

For certain prescription drugs, special rules restrict how and when our plan covers them. A team of doctors and pharmacists developed these rules to encourage you and your provider to use drugs in the most effective way. To find out if any of these restrictions apply to a drug you take or want to take, check the Drug List.

If a safe, lower-cost drug will work just as well medically as a higher-cost drug, our plan's rules are designed to encourage you and your provider to use that lower-cost option.

Note that sometimes a drug may appear more than once in our Drug List. This is because the same drugs can differ based on the strength, amount, or form of the drug prescribed by your health care provider, and different restrictions or cost sharing may apply to the different versions of the drug (for example, 10 mg versus 100 mg; one per day versus 2 per day; tablet versus liquid).

Section 4.2 Types of restrictions

If there's a restriction for your drug, it usually means that you or your provider will have to take extra steps for us to cover the drug. Contact Customer Service at **1-888-832-0075 (TTY: 711)** to learn what you or your provider would need to do to get coverage for the drug. **If you want us to waive the restriction for you, you will need to use the coverage decision process and ask us to make an exception.** We may or may not agree to waive the restriction for you. (Go to Chapter 7.)

Getting plan approval in advance

For certain drugs, you or your provider need to get approval from our plan based on specific criteria before we agree to cover the drug for you. This is called **prior authorization**. This is put in place to ensure medication safety and help guide appropriate use of certain drugs. If you don't get this approval, your drug might not be covered by our plan. Our plan's prior authorization criteria can be obtained by calling Customer Service at **1-888-832-0075 (TTY: 711)** or on our website [YourMedicareSolutions.com](https://www.yourmedicare.com).

Trying a different drug first

This requirement encourages you to try less costly but usually just as effective drugs before our plan covers another drug. For example, if Drug A and Drug B treat the same medical condition, our plan may require you to try Drug A first. If Drug A doesn't work for you, our plan will then cover Drug B. This requirement to try a different drug first is called step therapy. Our plan's step therapy criteria can be obtained by calling Customer Service at **1-888-832-0075 (TTY: 711)** or on our website [YourMedicareSolutions.com](https://www.yourmedicare.com).

Quantity limits

For certain drugs, we limit how much of a drug you can get each time you fill your prescription. For example, if it's normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

SECTION 5 What you can do if one of your drugs isn't covered the way you'd like

There are situations where a prescription drug you take, or that you and your provider think you should take, isn't on our Drug List or has restrictions. For example:

- The drug might not be covered at all. Or a generic version of the drug may be covered but the brand name version you want to take isn't covered.
- The drug is covered, but there are extra rules or restrictions on coverage.
- The drug is covered, but it is in a cost sharing tier that makes your cost sharing more expensive than you think it should be.

- **If your drug is in a cost sharing tier that makes your cost more expensive than you think it should be, go to Section 5.1 to learn what you can do.**

If your drug isn't on the Drug List or is restricted, here are options for what you can do:

- You may be able to get a temporary supply of the drug.
- You can change to another drug.
- You can ask for an **exception** and ask our plan to cover the drug or remove restrictions from the drug.

You may be able to get a temporary supply

Under certain circumstances, our plan must provide a temporary supply of a drug you're already taking. This temporary supply gives you time to talk with your provider about the change.

To be eligible for a temporary supply, the drug you take **must no longer be on our plan's Drug List OR is now restricted in some way.**

- **If you are a new member**, we'll cover a temporary supply of your drug during the first 90 days of your membership in our plan.
- **If you were in our plan last year**, we'll cover a temporary supply of your drug during the first 90 days of the calendar year.
- This temporary supply will be for a maximum of a 30-day supply of medication. If your prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of a 30-day supply of medication. The prescription must be filled at a network pharmacy. (Note that the long-term care pharmacy may provide the drug in smaller amounts at a time to prevent waste.)
- **For members who've been in our plan for more than 90 days and reside in a long-term care (LTC) facility and need a supply right away:**
We'll cover one 31-day emergency supply of a particular drug, or less if your prescription is written for fewer days. This is in addition to the above temporary supply.

For questions on a temporary supply, call Customer Service at **1-888-832-0075 (TTY: 711)**.

During the time when you are getting a temporary supply of a drug, you should talk with your provider

to decide what to do when your temporary supply runs out. You have two options:

Option 1. You can change to another drug

Talk with your provider about whether a different drug covered by our plan may work just as well for you. Call Customer Service at **1-888-832-0075 (TTY: 711)** to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

Option 2. You can ask for an exception

You and your provider can ask our plan to make an exception and cover the drug in the way you'd like it covered. If your provider says you have medical reasons that justify asking us for an exception, your provider can help you ask for an exception. For example, you can ask our plan to cover a drug even though it is not on our plan's Drug List. Or you can ask our plan to make an exception and cover the drug without restrictions.

If you and your provider want to ask for an exception, go to Chapter 7, Section 5.4 to learn what to do. It explains the procedures and deadlines set by Medicare to make sure your request is handled promptly and fairly.

Section 5.1 What to do if your drug is in a cost sharing tier you think is too high?

If your drug is in a cost sharing tier you think is too high, here are things you can do:

You can change to another drug

If your drug is in a cost-sharing tier you think is too high, talk to your provider. There may be a different drug in a lower cost-sharing tier that might work just as well for you. You can call Customer Service at **1-888-832-0075 (TTY: 711)** to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

You can ask for an exception

You and your provider can ask our plan to make an exception in the cost-sharing tier for the drug so that you pay less for it. If your provider says you have

medical reasons that justify asking us for an exception, your provider can help you request an exception to the rule.

If you and your provider want to ask for an exception, go to Chapter 7, Section 5.4 for what to do. It explains the procedures and deadlines set by Medicare to make sure your request is handled promptly and fairly.

Drugs in our specialty tier are not eligible for this type of exception. We do not lower the cost sharing amount for drugs in this tier.

SECTION 6 Our Drug List can change during the year

Most changes in drug coverage happen at the beginning of each year (January 1). However, during the year, our plan can make some changes to the Drug List. For example, our plan might:

- **Add or remove drugs from the Drug List.**
- **Move a drug to a higher or lower cost sharing tier.**
- **Add or remove a restriction on coverage for a drug.**
- **Replace a brand-name drug with a generic version of the drug.**
- **Replace an original biological product with an interchangeable biosimilar version of the biological product.**

We must follow Medicare requirements before we change the plan's Drug List.

Information on changes to drug coverage

When changes to the Drug List occur, we post information on our website about those changes. We also update our online Drug List regularly. Sometimes you'll get direct notice if changes are made to a drug you take.

Changes to drug coverage that affect you during this plan year

- **Adding new drugs to the Drug List and immediately removing or making changes to a like drug on the Drug List.**

- When adding a new version of a drug to the Drug List, we may immediately remove a like drug from the Drug List, move the like drug to a different cost sharing tier, add new restrictions, or both. The new version of the drug will be on the same or a lower cost sharing tier and with the same or fewer restrictions.
 - We'll make these immediate changes only if we add a new generic version of a brand name drug or add certain new biosimilar versions of an original biological product that was already on the Drug List.
 - We may make these changes immediately and tell you later, even if you take the drug that we remove or make changes to. If you take the like drug at the time we make the change, we'll tell you about any specific change we made.
- **Adding drugs to the Drug List and removing or making changes to a like drug on the Drug List with advance notice.**
 - When adding another version of a drug to the Drug List, we may remove a like drug from the Drug List, move it to a different cost sharing tier, add new restrictions, or both. The version of the drug that we add will be on the same or a lower cost sharing tier and with the same or fewer restrictions.
 - We'll make these changes only if we add a new generic version of a brand name drug or add certain new biosimilar versions of an original biological product that was already on the Drug List.
 - We'll tell you at least 30 days before we make the change or tell you about the change and cover a 30-day fill of the version of the drug you are taking.
- **Removing unsafe drugs and other drugs on the Drug List that are withdrawn from the market.**
 - Sometimes a drug may be deemed unsafe or taken off the market for another reason. If this happens, we may immediately remove the drug from the Drug List. If you take that drug, we'll tell you after we make the change.
- **Making other changes to drugs on the Drug List.**
 - We may make other changes once the year has started that affect drugs you take. For example, we based on FDA boxed warnings or new clinical guidelines recognized by Medicare.

Chapter 3: Using plan coverage for Part D drugs

- We'll tell you at least 30 days before we make these changes or tell you about the change and cover an additional 30-day fill of the drug you're taking.

If we make any of these changes to any of the drugs you take, talk with your prescriber about the options that would work best for you, including changing to a different drug to treat your condition, or asking for a coverage decision to satisfy any new restrictions on the drug you're taking. You or your prescriber can ask us for an exception to continue covering the drug or version of the drug you've been taking. For more information on how to ask for a coverage decision, including an exception, go to Chapter 7.

Changes to the Drug List that don't affect you during this plan year

We may make certain changes to the Drug List that aren't described above. In these cases, the change won't apply to you if you're taking the drug when the change is made; however, these changes will likely affect you starting January 1 of the next plan year if you stay in the same plan.

In general, changes that won't affect you during the current plan year are:

- We move your drug into a higher cost sharing tier.
- We put a new restriction on the use of your drug.
- We remove your drug from the Drug List.

If any of these changes happen for a drug you take (except for market withdrawal, a generic drug replacing a brand name drug, or other changes noted in the sections above), the change won't affect your use or what you pay as your share of the cost until January 1 of the next year.

We won't tell you about these types of changes directly during the current plan year. You'll need to check the Drug List for the next plan year (when the list is available during the open enrollment period) to see if there are any changes to drugs you take that will impact you during the next plan year.

SECTION 7 Types of drugs we don't cover

Some kinds of prescription drugs are *excluded*. This means Medicare doesn't pay for these drugs.

If you get drugs that are excluded, you must pay for them yourself. If you appeal and the requested drug is found not to be excluded under Part D, we'll pay for or cover it. (For information about appealing a decision, go to Chapter 7.)

Here are three general rules about drugs that Medicare drug plans will not cover under Part D:

- Our plan's Part D drug coverage can't cover a drug that would be covered under Medicare Part A or Part B.
- Our plan can't cover a drug purchased outside the United States or its territories.
- Our plan can't cover off-label use of a drug when the use is not supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information System. Off-label use is any use of the drug other than those indicated on a drug's label as approved by the FDA.

In addition, by law, the following categories of drugs are not covered by Medicare drug plans:

- Non-prescription drugs (also called over-the-counter drugs)
- Drugs used to promote fertility
- Drugs used for the relief of cough or cold symptoms
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs used for the treatment of sexual or erectile dysfunction
- Drugs used for treatment of anorexia, weight loss, or weight gain
- Outpatient drugs for which the manufacturer requires associated tests or monitoring services be purchased only from the manufacturer as a condition of sale

If you get **Extra Help from Medicare** to pay for your prescriptions, Extra Help won't pay for the drugs that aren't normally covered. (Go to our plan's Drug List or

call Customer Service at **1-888-832-0075 (TTY: 711)**. If you have drug coverage through Medicaid, your state Medicaid program may cover some prescription drugs not normally covered in a Medicare drug plan. Contact your state Medicaid program to determine what drug coverage may be available to you. (Find phone numbers and contact information for Medicaid in Chapter 2, Section 6.)

SECTION 8 How to fill a prescription

To fill your prescription, provide your plan membership information, which can be found on your membership card, at the network pharmacy you choose. The network pharmacy will automatically bill the plan for *our* share of your drug cost. You will need to pay the pharmacy *your* share of the cost when you pick up your prescription.

If you don't have our plan membership information with you, you or the pharmacy can call our plan to get the information, or you can ask the pharmacy to look up our plan enrollment information.

If the pharmacy can't get the necessary information, **you may have to pay the full cost of the prescription when you pick it up**. You can then **ask us to reimburse you** for our share. Go to Chapter 5, Section 2 for information about how to ask our plan for reimbursement.

SECTION 9 Part D coverage in special situations

Section 9.1 In a hospital or a skilled nursing facility for a stay covered by our plan

If you're admitted to a hospital or to a skilled nursing facility, Original Medicare (or your Medicare health plan with Part A and B coverage, if applicable) will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital or skilled nursing facility, our plan will cover your prescription drugs as long as the drugs meet all our rules for coverage described in this chapter.

Section 9.2 As a resident in a long-term care (LTC) facility

Usually, a long-term care (LTC) facility (such as a nursing home) has its own pharmacy or uses a pharmacy that supplies drugs for all its residents. If you're a resident of an LTC facility, you may get your prescription drugs through the facility's pharmacy or the one it uses, as long as it's part of our network.

Check your *Pharmacy Directory*,

YourMedicareSolutions.com, to find out if your LTC facility's pharmacy or the one that it uses is part of our network. If it isn't, or if you need more information or assistance, please contact Customer Service at **1-888-832-0075 (TTY: 711)**. If you are in an LTC facility, we must ensure that you are able to routinely get your Part D benefits through our network of LTC pharmacies.

If you're a resident in an LTC facility and need a drug that's not on our Drug List or restricted in some way, go to Section 5 for information about a temporary or emergency supply.

Section 9.3 If you are taking drugs covered by Original Medicare

Your enrollment in MedicareBlue Rx Standard doesn't affect your coverage for drugs covered under Medicare Part A or Part B. If you meet Medicare's coverage requirements, your drug will still be covered under Medicare Part A or Part B, even though you're enrolled in our plan. If your drug would be covered by Medicare Part A or Part B, our plan can't cover it, even if you choose not to enroll in Part A or Part B.

Some drugs may be covered under Medicare Part B in some situations and through MedicareBlue Rx Standard in other situations. Drugs are never covered by both Part B and our plan at the same time. In general, your pharmacist or provider will determine whether to bill Medicare Part B or MedicareBlue Rx Standard for the drug.

Section 9.4 If you have a Medigap (Medicare supplement insurance) policy with drug coverage

If you currently have a Medigap policy that includes coverage for prescription drugs, you must contact your Medigap issuer and tell them you enrolled in our plan. If you decide to keep your current Medigap policy, your Medigap issuer will remove the prescription drug coverage portion of your Medigap policy and lower your premium.

Each year your Medigap insurance company should send you a notice that tells if your prescription drug coverage is creditable, and the choices you have for drug coverage. (If the coverage from the Medigap policy is creditable, it means that it is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.) The notice will also explain how much your premium would be lowered if you remove the prescription drug coverage portion of your Medigap policy. If you didn't get this notice, or if you can't find it, contact your Medigap insurance company and ask for another copy.

Section 9.5 If you also get drug coverage from an employer or retiree group plan

If you have other drug coverage through your (or your spouse or domestic partner's) employer or retiree group, contact **that group's benefits administrator**. They can help you understand how your current drug coverage will work with our plan.

In general, if you have employee or retiree group coverage, the drug coverage you get from us will be secondary to your group coverage. That means your group coverage pays first.

Special note about creditable coverage:

Each year your employer or retiree group should send you a notice that tells you if your prescription drug coverage for the next calendar year is creditable.

If the coverage from the group plan is creditable, it means that our plan has drug coverage that is expected to pay, on average, at least as much as Medicare's standard drug coverage.

Keep any notices about creditable coverage because you may need these notices later to show that you maintained creditable coverage. If you didn't get a creditable coverage notice, ask for a copy from the employer or retiree group's benefits administrator or the employer or union.

Section 9.6 If you're in Medicare-certified hospice

Hospice and our plan don't cover the same drug at the same time. If you're enrolled in Medicare hospice and require certain drugs (e.g., anti-nausea drugs, laxatives, pain medication or anti-anxiety drugs) that aren't covered by your hospice because it is unrelated to your terminal illness and related conditions, our plan must get notification from either the prescriber or your hospice provider that the drug is unrelated before our plan can cover the drug. To prevent delays in getting these drugs that should be covered by our plan, ask your hospice provider or prescriber to provide notification before your prescription is filled.

In the event you either revoke your hospice election or are discharged from hospice, our plan should cover your drugs as explained in this document. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, bring documentation to the pharmacy to verify your revocation or discharge.

SECTION 10 Programs on drug safety and managing medications

We conduct drug use reviews to help make sure our members get safe and appropriate care.

We do a review each time you fill a prescription. We also review our records on a regular basis. During these reviews, we look for potential problems like:

- Possible medication errors
- Drugs that may not be necessary because you take another similar drug to treat the same condition

- Drugs that may not be safe or appropriate because of your age or gender
- Certain combinations of drugs that could harm you if taken at the same time
- Prescriptions for drugs that have ingredients you're allergic to
- Possible errors in the amount (dosage) of a drug you're taking
- Unsafe amounts of opioid pain medications

If we see a possible problem in your use of medications, we'll work with your provider to correct the problem.

Section 10.1 Drug Management Program (DMP) to help members safely use opioid medications

We have a program that helps make sure members safely use prescription opioids and other frequently abused medications. This program is called a Drug Management Program (DMP). If you use opioid medications that you get from several prescribers or pharmacies, or if you had a recent opioid overdose, we may talk to your prescribers to make sure your use of opioid medications is appropriate and medically necessary. Working with your prescribers, if we decide your use of prescription opioid or benzodiazepine medications may not be safe, we may limit how you can get those medications. If we place you in our DMP, the limitations may be:

- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain pharmacy(ies)
- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain prescriber(s)
- Limiting the amount of opioid or benzodiazepine medications we will cover for you

If we plan on limiting how you get these medications or how much you can get, we'll send you a letter in advance. The letter will tell you if we'll limit coverage of these drugs for you, or if you'll be required to get the prescriptions for these drugs only from a specific prescriber or pharmacy. You'll have an opportunity to tell us which prescribers or pharmacies you prefer to use, and about any other information you think is important for us to know. After you've had the opportunity to

respond, if we decide to limit your coverage for these medications, we'll send you another letter confirming the limitation. If you think we made a mistake or you disagree with our decision or with the limitation, you and your prescriber have the right to appeal. If you appeal, we'll review your case and give you a new decision. If we continue to deny any part of your request related to the limitations that apply to your access to medications, we'll automatically send your case to an independent reviewer outside of our plan. Go to Chapter 7 for information about how to ask for an appeal.

You won't be placed in our DMP if you have certain medical conditions, such as cancer-related pain or sickle cell disease, you're getting hospice, palliative, or end-of-life care, or live in a long-term care facility.

Section 10.2 Medication Therapy Management (MTM) program to help members manage medications

We have a program that can help our members with complex health needs. Our program is called a medication therapy management (MTM) program. This program is voluntary and free. A team of pharmacists and doctors developed the program for us to help make sure that our members get the most benefit from the drugs they take.

Some members who have certain chronic diseases and take medications that exceed a specific amount of drug costs or are in a DMP to help them use opioids safely, may be able to get services through an MTM program. If you qualify for the program, a pharmacist or other health professional will give you a comprehensive review of all your medications. During the review, you can talk about your medications, your costs, and any problems or questions you have about your prescription and over-the-counter medications. You'll get a written summary which has a recommended to-do list that includes steps you should take to get the best results from your medications. You'll also get a medication list that will include all the medications you're taking, how much you take, and when and why you take them. In addition, members in the MTM program will get information on the safe disposal of prescription medications that are controlled substances.

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It's a good idea to talk to your doctor about your recommended to-do list and medication list. Bring the summary with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Keep your medication list up to date and with you (for example, with your ID) in case you go to the hospital or emergency room.

If we have a program that fits your needs, we'll automatically enroll you in the program and send you information. If you decide not to participate, notify us and we'll withdraw you. For questions about this program, call Customer Service at **1-888-832-0075 (TTY: 711)**.

¹Express Scripts® Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of MedicareBlue Rx. Express Scripts® Pharmacy is a trademark of Express Scripts Strategic Development, Inc.

²Amazon Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of MedicareBlue Rx.

CHAPTER 4:

*What you pay for Part D
drugs*

Section 1 What you pay for Part D drugs

If you are in a program that helps pay for your drugs, some information in this *Evidence of Coverage* about the costs for Part D drugs may not apply to you. We have sent you a separate insert, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs* (also known as the *Low-Income Subsidy Rider* or the *LIS Rider*), which tells you about your drug coverage. If you don't have this insert, please call Customer Service at **1-888-832-0075 (TTY: 711)** and ask for the *LIS Rider*.

We use "drug" in this chapter to mean a Part D prescription drug. Not all drugs are Part D drugs. Some drugs are covered under Medicare Part A or Part B and other drugs are excluded from Medicare coverage by law. Some drugs are covered under Medicare Part A or Part B and other drugs are excluded from Medicare coverage by law.

To understand the payment information, you need to know what drugs are covered, where to fill your prescriptions, and what rules to follow when you get your covered drugs. Chapter 3 explains these rules. When you use our plan's "Real-Time Benefit Tool" to look up drug coverage, **YourMedicareSolutions.com**, the cost you see shows an estimate of the out-of-pocket costs you're expected to pay. You can also get information provided by the "Real-Time Benefit Tool" by calling Customer Service at **1-888-832-0075 (TTY: 711)**.

Section 1.1 Types of out-of-pocket costs you may pay for covered drugs

There are three different types of out-of-pocket costs for covered Part D drugs that may be asked to pay:

- **Deductible** is the amount you pay for drugs before our plan starts to pay our share.
- **Copayment** is a fixed amount you pay each time you fill a prescription.
- **Coinsurance** is a percentage of the total cost of the drug you pay each time you fill a prescription.

Section 1.2 How Medicare calculates your out-of-pocket costs

Medicare has rules about what counts and what doesn't count toward your out-of-pocket costs. Here are the rules we must follow to keep track of your out-of-pocket costs.

These payments are included in your out-of-pocket costs

Your out-of-pocket costs **include** the payments listed below (as long as they are for covered Part D drugs, and you followed the rules for drug coverage explained in Chapter 3):

- The amount you pay for drugs when you are in the following drug payment stages:
 - The Deductible Stage
 - The Initial Coverage Stage
- Any payments you made during this calendar year as a member of a different Medicare drug plan before you joined our plan.
- Any payments for your drugs made by family or friends
- Any payments made for your drugs by Extra Help from Medicare, employer or union health plans, Indian Health Service, AIDS drug assistance programs, State Pharmaceutical Assistance Programs (SPAPs), and most charities

Moving on to the Catastrophic Coverage Stage:

When you (or those paying on your behalf) have spent a total of \$2,100 in out-of-pocket costs within the calendar year, you will move from the Initial Coverage Stage to the Catastrophic Coverage Stage.

These payments aren't included in your out-of-pocket costs

Your out-of-pocket costs do not include any of these types of payments:

- Your monthly premium
- Drugs you buy outside the United States and its territories
- Drugs that are not covered by our plan

- Drugs you get at an out-of-network pharmacy that don't meet our plan's requirements for out-of-network coverage
- Non-Part D drugs, including prescription drugs covered by Part A or Part B and other drugs excluded from coverage by Medicare
- Payments you make toward prescription drugs not normally covered in a Medicare Drug Plan
- Payments for your drugs made by certain insurance plans and government-funded health programs such as TRICARE and the Veterans Health Administration (VA)
- Payments for your drugs made by a third-party with a legal obligation to pay for prescription costs (for example, Workers' Compensation)
- Payments made by drug manufacturers under the Manufacturer Discount Program

Reminder: If any other organization like the ones listed above pays part or all of your out-of-pocket costs for drugs, you're required to tell our plan by calling Customer Service at **1-888-832-0075 (TTY: 711)**.

Tracking of your out-of-pocket total costs

- The Part D Explanation of Benefits (EOB) you get includes the current total of your out-of-pocket costs. When this amount reaches \$2,100, the Part D EOB will tell you that you left the Initial Coverage Stage and moved to the Catastrophic Coverage Stage.
- Make sure we have the information we need. Go to Section 3.1 to learn what you can do to help make sure our records of what you spent are complete and up to date.

SECTION 2 Drug payment stages for MedicareBlue Rx Standard members

Section 2.1 What are the drug payment stages for MedicareBlue Rx Standard members?

There are **three drug payment stages** for your drug coverage under MedicareBlue Rx Standard. How much you pay for each prescription depends on what stage you're in when you get a prescription filled or refilled. Keep in mind you are always responsible for our plan's monthly premium regardless of the drug

payment stage. Details of each stage are explained in this chapter.

The stages are:

Stage 1: Yearly Deductible Stage

Stage 2: Initial Coverage Stage

Stage 3: Catastrophic Coverage Stage

SECTION 3 Your Part D *Explanation of Benefits (EOB)* explains which payment stage you're in

Our plan keeps track of your prescription drug costs and the payments you make when you get prescriptions at the pharmacy. This way, we can tell you when you moved from one drug payment stage to the next. We track 2 types of costs:

- **Out-of-Pockets Costs:** this is how much you have paid. This includes what you paid when you get a covered Part D drug, any payments for your drugs made by family or friends, and any payments made for your drugs by Extra Help from Medicare, employer or union health plans, Indian Health Service, AIDS drug assistance programs, charities, and most State Pharmaceutical Assistance Programs (SPAPs).
- **Total Drug Costs:** this is the total of all payments made for your covered Part D drugs. It includes what our plan paid, what you paid, and what other programs or organizations paid for your covered Part D drugs.

If you filled one or more prescriptions filled through our plan during the previous month, we'll send you a *Part D EOB*. The *Part D EOB* includes:

- **Information for that month.** This report gives payment details about prescriptions you filled during the previous month. It shows the total drug costs, what our plan paid, and what you and others paid on your behalf.
- **Totals for the year since January 1.** This shows the total drug costs and total payments for your drugs since the year began.
- **Drug price information.** This displays the total drug price, and information about changes in price from first fill for each prescription claim of the same quantity.

- **Available lower cost alternative prescriptions.** This shows information about other available drugs with lower cost sharing for each prescription claim, if applicable.

Section 3.1 Help us keep our information about your drug payments up to date

To keep track of your drug costs and the payments you make for drugs, we use records we get from pharmacies. Here's how you can help us keep your information correct and up to date:

- **Show your membership card every time you get a prescription filled.** This helps make sure we know about the prescriptions you fill and what you pay.
- **Make sure we have the information we need.** There are times you may pay for the entire cost of a prescription drug. In these cases, we won't automatically get the information we need to keep track of your out-of-pocket costs. To help us keep track of your out-of-pocket costs, give us copies of your receipts. **Examples of when you should give us copies of your drug receipts:**
 - When you purchase a covered drug at a network pharmacy at a special price or use a discount card that's not part of our plan's benefit.
 - When you pay a copayment for drugs provided under a drug manufacturer patient assistance program.
 - Any time you buy covered drugs at out-of-network pharmacies or pay the full price for a covered drug under special circumstances.
 - If you're billed for a covered drug, you can ask our plan to pay our share of the cost. For instructions on how to do this, go to Chapter 5, Section 2.
- **Send us information about the payments others make for you.** Payments made by certain other people and organizations also count toward your out-of-pocket costs. For example, payments made by a State Pharmaceutical Assistance Program, an AIDS drug assistance program (ADAP), the Indian Health Service, and charities count toward your out-of-pocket costs. Keep a record of these payments and send them to us so we can track your costs.
- **Check the written report we send you.** When you get a Part D EOB, look it over to be sure the

information is complete and correct. If you think something is missing or you have questions, call Customer Service at **1-888-832-0075 (TTY: 711)**. You can sign up for electronic Explanation of Benefits statements by visiting **MedicareBlueRx.MyPrime.com[†]**. Be sure to keep these reports.

SECTION 4 The Deductible Stage

The Deductible Stage is the first payment stage for your drug coverage. This stage begins when you fill your first prescription for the year. When you're in this payment stage, **you must pay the full cost of your drugs** until you reach our plan's deductible amount, which is \$615 for 2026. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines. The **full cost** is usually lower than the normal full price of the drug since our plan has negotiated lower costs for most drugs at network pharmacies. The full cost cannot exceed the maximum fair price plus dispensing fees for drugs with negotiated prices under the Medicare Drug Price Negotiation Program.

Once you have paid \$615 for your drugs, you leave the Deductible Stage and move on to the Initial Coverage Stage.

SECTION 5 The Initial Coverage Stage

Section 5.1 What you pay for a drug depends on the drug and where you fill your prescription

During the Initial Coverage Stage, our plan pays its share of the cost of your covered prescription drugs, and you pay your share (your copayment or coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your prescription.

Our plan has five cost sharing tiers

Every drug on the plan's Drug List is in one of five cost sharing tiers. In general, the higher the cost sharing tier number, the higher your cost for the drug:

- Tier 1: Preferred generic drugs. This tier is the lowest tier and generally contains the lowest cost generics.

- Tier 2: Generic drugs. This tier contains generics.
- Tier 3: Preferred brand drugs. This tier contains preferred brand drugs and non-preferred generic drugs.
- Tier 4: Non-preferred drugs. This tier contains non-preferred brand drugs and non-preferred generic drugs.
- Tier 5: Specialty drugs. This tier contains very high cost brand and some generic drugs, which may require special handling and/or close monitoring.

To find out which cost sharing tier your drug is in, look it up in our plan's Drug List.

Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- A network retail pharmacy that offers standard cost sharing.
- A network retail pharmacy that offers preferred cost sharing. Costs may be less at pharmacies that offer preferred cost sharing.
- A pharmacy that isn't in our plan's network. We cover prescriptions filled at out-of-network pharmacies in only limited situations. Go to Chapter 3, Section 2.5 to find out when we'll cover a prescription filled at an out-of-network pharmacy.
- Our plan's mail order pharmacy.

For more information about these pharmacy choices and filling your prescriptions, go to Chapter 3 and our plan's *Pharmacy Directory*, [YourMedicareSolutions.com](https://www.yourmedicare.com).

Section 5.2 Your costs for a *one-month* supply of a covered drug

During the Initial Coverage Stage, your share of the cost of a covered drug will be either a copayment or coinsurance.

†Prime Therapeutics LLC is an independent company that provides pharmacy solutions.

Your costs for a one-month supply of a covered Part D drug:

Tier	Standard retail cost sharing (in-network) (up to a 30-day supply)	Preferred retail and preferred mail order cost sharing (in-network) (up to a 30-day supply)	Standard mail order cost sharing (in-network) (up to a 30-day supply)	Long-term care (LTC) cost sharing (in-network) (up to a 31-day supply)	Out-of-network cost sharing (Coverage is limited to certain situations; see Chapter 3 for details) (up to a 30-day supply)
Cost sharing tier 1 (Preferred Generic drugs)	\$0 copay	\$5 copay	\$5 copay	\$5 copay	\$5 copay plus the amount of the difference, if any, in total prescription cost between our in-network contracted rate and the amount billed by the out-of-network pharmacy.
Cost sharing tier 2 (Generic drugs)	\$1 copay	\$7 copay	\$7 copay	\$7 copay	\$7 copay plus the amount of the difference, if any, in total prescription cost between our in-network contracted rate and the amount billed by the out-of-network pharmacy.
Cost sharing tier 3 (Preferred brand drugs)	22% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance plus the amount of the difference, if any, in total prescription cost between our in-network contracted rate and the amount billed by the out-of-network pharmacy.
Cost sharing tier 4 (Non-preferred drugs)	42% coinsurance	50% coinsurance	50% coinsurance	50% coinsurance	50% coinsurance plus the amount of the difference, if any, in total prescription cost between our in-network contracted rate and the amount billed by the out-of-network pharmacy.
Cost sharing tier 5 (Specialty drugs)	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance plus the amount of the difference, if any, in total prescription cost between our in-network contracted rate and the amount billed by the out-of-network pharmacy.

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost sharing tier even if you haven't paid your deductible.

Go to Section 8 of this chapter for more information on cost sharing for Part D vaccines.

Section 5.3 If your doctor prescribes less than a full month's supply, you may not have to pay the cost of the entire month's supply

Typically, the amount you pay for a drug covers a full month's supply. There may be times when you or your doctor would like you to have less than a month's supply of a drug (for example, when you're trying a medication for the first time). You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full month's supply if this will help you better plan refill dates.

If you get less than a full month's supply of certain drugs, you won't have to pay for the full month's supply.

- If you're responsible for coinsurance, you pay a percentage of the total cost of the drug. Since the coinsurance is based on the total cost of the drug, your cost will be lower since the total cost for the drug will be lower.
- If you're responsible for a copayment for the drug, you only pay for the number of days of the drug that you get instead of a whole month. We calculate the amount you pay per day for your drug (the daily cost-sharing rate) and multiply it by the number of days of the drug you get.

Section 5.4 Your costs for a *long-term* (up to a 90-day) supply of a covered Part D drug

For some drugs, you can get a long-term supply (also called an *extended supply*). A long-term supply is up to a 90-day supply.

Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.

Your costs for a *long-term* up to a 90-day supply of a covered Part D drug:

Tier	Standard retail and mail order cost sharing (in-network) (Up to a 90-day supply)	Preferred retail cost sharing (in-network) (Up to a 90-day supply)	Preferred mail order cost sharing (in-network) (Up to a 90-day supply)
Cost sharing tier 1 (Preferred Generic drugs)	\$15 copay	\$0 copay	\$0 copay
Cost sharing tier 2 (Generic drugs)	\$21 copay	\$3 copay	\$3 copay
Cost sharing tier 3 (Preferred Brand drugs)	25% coinsurance	22% coinsurance	22% coinsurance
Cost sharing tier 4 (Non-Preferred drugs)	50% coinsurance	42% coinsurance	42% coinsurance
Cost sharing tier 5 (Specialty drugs)	Not available	Not available	Not available

You won't pay more than \$70 for up to a two-month supply or \$105 for up to a three-month supply of each covered insulin product regardless of the cost sharing tier even if you haven't paid your deductible.

Section 5.5 You stay in the Initial Coverage Stage until your out-of-pocket costs for the year reach \$2,100

You stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$2,100. You then move on to the Catastrophic Coverage Stage.

The *Part D EOB* you get will help you keep track of how much you, our plan, and any third parties have spent on your behalf during the year. Not all members will reach the \$2,100 out-of-pocket limit in a year.

We'll let you know if you reach this amount. Go to Section 1.3 for more information on how Medicare calculates your out-of-pocket costs.

SECTION 6 The Catastrophic Coverage Stage

In the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs. You enter the Catastrophic Coverage Stage when your out-of-pocket costs reach the \$2,100 limit for the calendar year. Once you're in the Catastrophic Coverage Stage, you'll stay in this payment stage until the end of the calendar year.

During this payment stage, you pay nothing for your covered Part D drugs.

SECTION 7 What you pay for Part D vaccines

Important Message About What You Pay for Vaccines - Some vaccines are considered medical benefits and are covered under Part B. Other vaccines are considered Part D drugs. You can find these vaccines listed in our plan's Drug List. Our plan covers most adult Part D vaccines at no cost to you even if you haven't paid your deductible.

Refer to your plan's Drug List or contact Customer Service at **1-888-832-0075 (TTY: 711)** for coverage and cost sharing details about specific vaccines.

There are two parts to our coverage of Part D vaccinations:

- The first part is the cost of **the vaccine itself**.
- The second part is for the cost of **giving you the vaccine**. (This is sometimes called the administration of the vaccine.)

Your costs for a Part D vaccination depend on three things:

1. Whether the vaccine is recommended for adults by an organization called the Advisory Committee on Immunization Practices (ACIP).

- Most adult Part D vaccines are recommended by ACIP and cost you nothing.

2. Where you get the vaccine.

- The vaccine itself may be dispensed by a pharmacy or provided by the doctor's office.

3. Who gives you the vaccine.

- A pharmacist or another provider may give the vaccine in the pharmacy. Or a provider may give it in the doctor's office.

What you pay at the time you get the Part D vaccine can vary depending on the circumstances and what **drug payment stage** you're in.

- When you get a vaccine, you may have to pay the entire cost for both the vaccine itself and the cost for the provider to give you the vaccine. You can ask our plan to pay you back for our share of the cost. For most adult Part D vaccines, this means you'll be reimbursed the entire cost you paid.
- Other times when you get a vaccine, you pay only your share of the cost under your Part D benefit. For most adult Part D vaccines, you pay nothing.

Below are three ways you might get a Part D vaccine.

Situation 1: You get the Part D vaccine at the network pharmacy. (Whether you have this choice depends on where you live. Some states don't allow pharmacies to give certain vaccines.)

- For most adult Part D vaccines, you pay nothing.
- For other Part D vaccines, you pay the pharmacy your coinsurance or copayment for the vaccine itself which includes the cost of giving you the vaccine.
- Our plan will pay the remainder of the costs.

Situation 2: You get the Part D vaccination at your doctor's office.

- When you get the vaccine, you may have to pay the entire cost of the vaccine itself and the cost for the provider to give it to you.
- You can then ask our plan to pay our share of the cost, by using the procedures described in Chapter 5.
- For most adult Part D vaccines, you will be reimbursed the full amount you paid. For other Part D vaccines, you will be reimbursed the amount you paid less any normal coinsurance or copayment for the vaccine (including administration) less any difference between the amount the doctor charges and what we normally pay. (If you get Extra Help, we will reimburse you for this difference.)

Situation 3: You buy the Part D vaccine itself at the network pharmacy and take it to your doctor's office where they give you the vaccine.

- For most adult Part D vaccines, you pay nothing for the vaccine itself.
- For other Part D vaccines, you pay the pharmacy your coinsurance or copayment for the vaccine itself.
- When your doctor gives you the vaccine, you may have to pay the entire cost for this service.
- You can then ask our plan to pay our share of the cost by using the procedures described in Chapter 5.
- For most adult Part D vaccines, you will be reimbursed the full amount you paid. For other Part D vaccines, you will be reimbursed the amount you paid less any coinsurance for the vaccine administration, and less any difference between the amount the doctor charges and what we normally pay. (If you get Extra Help, we'll reimburse you for this difference.)

CHAPTER 5:

*Asking us to pay our share of the
costs for covered drugs*

SECTION 1 Situations when you should ask us to pay our share for covered drugs

Sometimes when you get a prescription drug, you may need to pay the full cost. Other times, you may find you pay more than you expected under the coverage rules of our plan, or you may get a bill from a provider. In these cases, you can ask our plan to pay you back (reimburse you). It's your right to be paid back by our plan whenever you've paid more than your share of the cost for drugs covered by our plan. There may be deadlines that you must meet to get paid back. Go to Section 2 of this chapter.

Examples of situations in which you may need to ask our plan to pay you back or to pay a bill you got:

1. When you use an out-of-network pharmacy to fill a prescription filled

If you go to an out-of-network pharmacy, the pharmacy may not be able to submit the claim directly to us. When that happens, you have to pay the full cost of your prescription.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. Remember that we only cover out-of-network pharmacies in limited circumstances. Go to Chapter 3, Section 2.5 to learn about these circumstances. We may not pay you back the difference between what you paid for the drug at the out-of-network pharmacy and the amount we'd pay at an in-network pharmacy.

2. When you pay the full cost for a prescription because you don't have our plan membership card with you

If you don't have our plan membership card with you, you can ask the pharmacy to call our plan or look up your enrollment information. However, if the pharmacy can't get the enrollment information they need right away, you may need to pay the full cost of the prescription yourself.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. We may not pay you back the full cost you paid if the

cash price you paid is higher than our negotiated price for the prescription.

3. When you pay the full cost for a prescription in other situations

You may pay the full cost of the prescription because you find the drug isn't covered for some reason.

- For example, the drug may not be on our plan's Drug List, or it could have a requirement or restriction you didn't know about or don't think should apply to you. If you decide to get the drug immediately, you may need to pay the full cost for it.
- Save your receipt and send a copy to us when you ask us to pay you back. In some situations, we may need to get more information from your doctor to pay you back for our share of the cost. We may not pay you back the full cost you paid if the cash price you paid is higher than our negotiated price for the prescription.

4. If you are retroactively enrolled in our plan

Sometimes a person's enrollment in our plan is retroactive. (This means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan and you paid out of pocket for any of your drugs after your enrollment date, you can ask us to pay you back for our share of the costs. You'll need to submit paperwork for us to handle the reimbursement.

When you send us a request for payment, we'll review your request and decide whether the service or drug should be covered. This is called making a **coverage decision**. If we decide it should be covered, we'll pay for our share of the cost for the service or drug. If we deny your request for payment, you can appeal our decision. Chapter 7 has information about how to make an appeal.

SECTION 2 How to ask us to pay you back

You can ask us to pay you back by sending us a request in writing. If you send a request in writing, send your receipt documenting the payment you have made. It's a good idea to make a copy of your receipts for your records. **You must submit your claim to us within 36**

months of the date you received the service, item, or drug.

To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it'll help us process the information faster.
- Download a copy of the form from our website (**YourMedicareSolutions.com**) or call Customer Service at **1-888-832-0075 (TTY: 711)** and ask for the form.

Mail your request for payment together with any bills or paid receipts to us at this address:

Medicare Claims
P.O. Box 20970
Lehigh Valley, PA 18002-0970

SECTION 3 We'll consider your request for payment and say yes or no

When we get your request for payment, we'll let you know if we need any additional information from you. Otherwise, we'll consider your request and make a coverage decision.

- If we decide the drug is covered and you followed all the rules, we'll pay for our share of the cost. Our share of the cost might not be the full amount you paid (for example, if you got drug at an out-of-network pharmacy or if the cash price you paid for a drug is higher than our negotiated price). If you already paid for the drug, we'll mail your reimbursement of our share of the cost to you. We'll send payment within 30 days after your request was received.
- If we decide the drug is not covered, or you did not follow all the rules, we won't pay for our share of the cost. We'll send you a letter explaining the reasons why we aren't sending the payment and your rights to appeal that decision.

Section 3.1 If we tell you that we won't pay for all or part of the drug, you can make an appeal

If you think we made a mistake in turning down your request for payment or the amount we're paying, you can make an appeal. If you make an appeal, it means you're asking us to change the decision we made when we turned down your request for payment. The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 7.

CHAPTER 6:

Your rights and responsibilities

SECTION 1 Our plan must honor your rights and cultural sensitivities

Section 1.1 We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, in braille, in large print, or other alternate formats, etc.)

Our plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how our plan may meet these accessibility requirements include, but aren't limited to, provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. We can also give you information in braille, in large print, or other alternate formats at no cost if you need it. We're required to give you information about the plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, please call Customer Service at **1-888-832-0075 (TTY: 711)**.

If you have any trouble getting information from our plan in a format that is accessible and appropriate for you, call to file a grievance with MedicareBlue Rx. You may also file a complaint with Medicare by calling **1-800-MEDICARE (1-800-633-4227)**, or directly with the Office for Civil Rights at **1-800-368-1019** or TTY **1-800-537-7697**.

Section 1.2 We must ensure you get timely access to your covered drugs

You have the right to get your prescriptions filled or refilled at any of our network pharmacies without long delays. If you think you aren't getting your Part D drugs within a reasonable amount of time, Chapter 7 tells what you can do.

Section 1.3 We must protect the privacy of your personal health information

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your personal health information includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.
- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a *Notice of Privacy Practice*, that tells about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

- We make sure that unauthorized people don't see or change your records.
- Except for the circumstances noted below, if we intend to give your health information to anyone who isn't providing your care or paying for your care, we are required to get written permission from you or someone you have given legal power to make decisions for you first.
- There are certain exceptions that don't require us to get your written permission first. These exceptions are allowed or required by law.
 - We're required to release health information to government agencies that are checking on quality of care.
 - Because you're a member of our plan through Medicare, we're required to give Medicare your health information including information about your Part D drugs. If Medicare releases your information for research or other uses, this will be done according to federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

You can see the information in your records and know how it's been shared with others

You have the right to look at your medical records held at our plan, and to get a copy of your records. We're allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections

to your medical records. If you ask us to do this, we'll work with your healthcare provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that aren't routine.

If you have questions or concerns about the privacy of your personal health information, please call Customer Service at **1-888-832-0075 (TTY: 711)**

MedicareBlue Rx Standard's privacy practices

MedicareBlue Rx Standard's legal duty

By law, MedicareBlue Rx Standard must protect the privacy of your personal information. Here we tell you how we may use and disclose your personal information.

MedicareBlue Rx Standard must follow the privacy practices described here. This information will remain in effect until MedicareBlue Rx Standard replaces it.

MedicareBlue Rx Standard can change our privacy practices, as long as the changes comply with law. Before we make a significant change in our privacy practices, we will replace this information with new information reflecting the change and send the new information to the Medicare beneficiaries then enrolled in MedicareBlue Rx Standard.

MedicareBlue Rx Standard can apply changes to their privacy practices to all personal information that they maintain, including personal information they created or received before they made the changes.

Uses and disclosures of your personal information

Uses and disclosures the plans have the right to make: MedicareBlue Rx Standard may use and disclose your personal information to pay for your healthcare and to operate MedicareBlue Rx Standard and otherwise conduct healthcare operations, as permitted by law.

For example, MedicareBlue Rx Standard may use and disclose your personal information to Medicare and other plans as needed to process your claims, collect premiums, and coordinate benefit payments with other insurers. MedicareBlue Rx Standard may also use and disclose your personal information to:

- Determine premiums for MedicareBlue Rx Standard;
- Ensure that MedicareBlue Rx Standard enrollees receive quality care;
- Service MedicareBlue Rx Standard enrollees and resolve complaints;
- Conduct medical reviews, legal services, audits and fraud and abuse detection;
- Supply data required by the Centers for Medicare & Medicaid Services and other government agencies for the Medicare Program; and
- Carry out their business, including creating de-identified data that cannot be connected back to you.

MedicareBlue Rx Standard may also disclose your personal information to healthcare providers to assist with your treatment or with their payment activities, to other health plans for their payment activities, and to other health plans and certain healthcare providers who have or had a relationship with you for their healthcare quality improvement activities and to detect and prevent fraud and abuse.

MedicareBlue Rx Standard may release your information, including prescription drug event data, to Medicare, who may release it for research and other purposes permitted by law.

Your authorization: By law, MedicareBlue Rx Standard must have your written authorization to use or disclose your personal information for any purpose not set out here. You may give written authorization for MedicareBlue Rx Standard to use your personal information or to disclose it to anyone for any purpose. You may revoke any authorization you give by notifying the MedicareBlue Rx Standard in writing at the contact office listed at the end of this section. Revoking your authorization will not affect any use or disclosure that was made while your authorization was in effect. To the extent (if any) that the MedicareBlue Rx Standard maintains or receives psychotherapy notes about you, most disclosures of these notes require your authorization. Also, to the extent (if any) that MedicareBlue Rx Standard uses or discloses your information for our fund-raising practices, we will provide you with the ability to opt out of future fund-raising communications. In addition, most (but not all) uses and disclosures of medical information for marketing

Chapter 6: Your rights and responsibilities

purposes, and disclosures that constitute a sale of protected health information, require your authorization.

Your family and friends: MedicareBlue Rx Standard may, with your oral permission, disclose your personal information to a family member, a friend or another person to the extent necessary to help with your care or with payment for your healthcare.

If you are not available in an emergency or you are incapacitated, however, the MedicareBlue Rx Standard may decide without permission from you whether to use or disclose your personal information based on professional judgment exercised in your best interest.

Disaster relief: MedicareBlue Rx Standard may use your personal information with and disclose it to a public or private organization, such as the Red Cross, authorized to assist in disaster relief efforts.

Health-related products and services: Where permitted by law, MedicareBlue Rx Standard may use your personal information to contact you with information about health-related products and services or about treatment alternatives that may be of interest to you.

Your employer: This section does not apply unless you receive your MedicareBlue Rx Standard plan through your employer, former employer or other plan sponsor. For purposes of this section, we call the MedicareBlue Rx Standard plan that your employer makes available to you “the health plan.”

MedicareBlue Rx Standard may inform your employer whether you are enrolled or have disenrolled from the health plan.

MedicareBlue Rx Standard may furnish summary health information to your employer to use to obtain premium bids for or to modify or discontinue the health plan. Summary health information is aggregated data taken from the claims of persons enrolled in the health plan. The enrollees’ names and other identifiers are removed before the data are furnished to your employer. Still, it may be possible to identify personal information contained in that data as yours.

MedicareBlue Rx Standard may disclose the personal information of you and others enrolled in the health plan to your employer for administration of the health benefits. Before doing that, MedicareBlue Rx Standard must receive assurance that your employer has

amended the plan document of the health plan to restrict the uses and disclosures that your employer may make of the personal information.

Public benefit purposes: MedicareBlue Rx Standard may use or disclose your personal information as required by law and for the following purposes authorized by law:

- For public health purposes, such as reporting disease, vital statistics, or adverse drug events;
- To report abuse, neglect, or domestic violence;
- For government oversight of healthcare, such as fraud and abuse investigations;
- For court and administrative proceedings and other lawful process;
- For law enforcement, intelligence and national security purposes, such as reporting crimes, locating missing persons, and identifying or locating suspects;
- To coroners, medical examiners, and funeral directors;
- To avert a serious and imminent threat to health or safety; and
- In connection with certain research activities.

State privacy laws: You may have additional privacy protection under state law. State laws that provide greater privacy protection or broader privacy rights will continue to apply.

Uses and disclosures MedicareBlue Rx has the right to make: MedicareBlue Rx contracts with individuals and entities (business associates) to perform various functions on their behalf which involve the use and/or disclosure of personal health information, or PHI. For example, MedicareBlue Rx Standard may disclose your PHI to a business associate to manage claims processing or certain aspects of the MedicareBlue Rx Standard benefits.

Your privacy rights

By law, you have the right to:

- See and get a copy of your personal information, with limited exceptions. This may include an electronic copy in certain circumstances if you make this request in writing;
- Have your personal information amended if you believe it is wrong or missing information and MedicareBlue Rx Standard agrees to make the

amendment; MedicareBlue Rx Standard will tell you in writing if they disagree;

- Get a listing of disclosures of your personal information that MedicareBlue Rx Standard may have made for purposes other than treatment, payment, healthcare operations, authorized by you, public benefit and certain other reasons;
- Ask MedicareBlue Rx Standard to use a different method or address to communicate with you, as for example through a post office box rather than your home address; MedicareBlue Rx Standard does not have to agree to your request unless it is reasonable and the current means of communicating with you may endanger you; and
- Ask MedicareBlue Rx Standard to restrict how they use or disclose your personal information, but they are not required to agree to your request.

To find out how to exercise any of these rights, please call, write or send an email to the Privacy Office listed at the end of this section. Please note that there may be charges associated with fulfilling certain of the requests you may make.

Breach notification: In the event of a breach of your unsecured PHI, we will provide you notification of such a breach as required by law or where MedicareBlue Rx Standard otherwise deems appropriate.

Questions and complaints

You may request a copy of this information at any time. If you receive this information on the plan's website or by email, you may request the information in written form. To obtain the information and for more information about MedicareBlue Rx Standard's privacy practices, please call, write or send an email to the Privacy Office listed at the end of this section.

If you believe that MedicareBlue Rx Standard may have violated your privacy rights, or you disagree with a decision MedicareBlue Rx Standard made with respect to your privacy rights, you may complain to MedicareBlue Rx Standard through the Privacy Office listed at the end of this section. You also may submit a written complaint to the U.S. Department of Health and Human Services Office for Civil Rights. You may obtain detailed information on how to file a complaint with the Office for Civil Rights by visiting [hhs.gov/ocr](https://www.hhs.gov/ocr) or calling **1-800-368-1019** (TTY hearing impaired users call **1-800-537-7697**).

MedicareBlue Rx Standard supports your right to the privacy of your personal information. MedicareBlue Rx Standard will not retaliate in any way if you choose to file a complaint with them or with the U.S. Department of Health and Human Services Office for Civil Rights.

Privacy Office

Mailing address:

MedicareBlue Rx

PO Box 31049

Tampa, FL 33631

Fax: **1-855-874-4705**

Telephone, toll free: **1-888-832-0075**

TTY: **711**

Section 1.4 We must give you information about our plan, our network of pharmacies, and your covered drugs

As a member of MedicareBlue Rx Standard, you have the right to get several kinds of information from us.

If you want any of the following kinds of information, please call Customer Service at **1-888-832-0075 (TTY: 711)**.

- **Information about our plan.** This includes, for example, information about our plan's financial condition.
- **Information about our network pharmacies.** You have the right to get information about the qualifications of the pharmacies in our network and how we pay the pharmacies in our network.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information about Part D drug coverage.
- **Information about why something is not covered and what you can do about it.** Chapter 7 provides information on asking for a written explanation on why a Part D drug isn't covered or if your coverage is restricted. Chapter 7 also provides information on asking us to change a decision, also called an appeal.

Section 1.5 You have the right to know your treatment options and participate in decisions about your care

You have the right to give instructions about what's to be done if you can't make medical decisions for yourself.

Sometimes people become unable to make healthcare decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you are in this situation. This means that, *if you want to*, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

The legal documents you can use to give directions in advance in these situations are called **advance directives**. Documents like a **living will** and **power of attorney for healthcare** are examples of advance directives.

How to set up an advance directive to give instructions:

- **Get a form.** You can get an advance directive form from your lawyer, a social worker, or some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare. You can also contact Customer Service at **1-888-832-0075 (TTY: 711)** to ask for the forms.
- **Fill out the form and sign it.** No matter of where you get this form, it's a legal document. Consider having a lawyer help you prepare it.
- **Give copies of the form to the right people.** Give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, **take a copy with you to the hospital.**

- The hospital will ask you whether you have signed an advance directive form and whether you have it with you.

- If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.

Filling out an advance directive is your choice

(including whether you want to sign one if you're in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you signed an advance directive.

If your instructions are not followed

If you have signed an advance directive and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with the agency listed for your state. Please see the information on the following pages for the agency in your state.

IOWA:

For complaints about facilities, such as hospitals or skilled nursing facilities:

Iowa Department of Inspections and Appeals Health Facilities Division/Complaint Unit

WEBSITE dia.iowa.gov

For complaints about physicians:

Iowa Board of Medicine

CALL 515-281-5171

TTY 711

WEBSITE medicalboard.iowa.gov

MINNESOTA:

For complaints about facilities, such as hospitals or skilled nursing facilities:

Minnesota Department of Health Office of Health Facility Complaints

CALL Telephone: 651-201-4200
National, toll free: 1-844-880-1574

TTY 711

EMAIL health.ohfc-complaints@state.mn.us

WEBSITE health.state.mn.us/facilities/regulation/filecomplaint.html

For complaints about physicians:

Minnesota Board of Medical Practice

CALL **612-617-2130**
Toll free Number (MN Complaints Only):
1-800-657-3709

TTY **1-800-627-3529**
This number requires special telephone
equipment and is only for people who
have difficulties with hearing or speaking.
Calls to this number are free.

WRITE Minnesota Board of Medical Practice
335 Randolph Avenue, Suite 140
St. Paul, MN 55102

WEBSITE **mn.gov/boards/medical-practice**

MONTANA:

*For complaints about facilities, such as hospitals or
skilled nursing facilities:*

**Department of Public Health and Human Services
Quality Assurance Division**

CALL **406-444-2099**

TTY **711**

WRITE Montana Department of Public Health and
Human Services
Quality Assurance Division
P.O. Box 202953
Helena, MT 59620-2953
(Street address: 2401 Colonial Drive, 2nd
floor)

WEBSITE **dphhs.mt.gov/qad/QADComplaint**

For complaints about physicians:

**Montana Board of Medical Examiners
Business Standards Division**

CALL **406-444-6880**

TTY **711**

WRITE Montana Board of Medical Examiners
P.O. Box 200513
Helena, MT 59620-0513
(Street address: 301 S. Park Ave., 4th floor)

WEBSITE **b.bsd.dli.mt.gov/license/bsd_boards/
med_board/board_page.asp**

NEBRASKA:

*For complaints about facilities, such as hospitals or
skilled nursing facilities:*

Department of Health and Human Services

CALL **402-471-3121**

TTY **711**

WRITE Nebraska Department of Health and Human
Services
301 Centennial Mall South
Lincoln, NE 68509

WEBSITE **dhhs.ne.gov**

For complaints about physicians:

Nebraska Health and Human Services

CALL **402-471-3121**

TTY **711**

WRITE Nebraska Health and Human Services
301 Centennial Mall South
Lincoln, NE 68509

WEBSITE **dhhs.ne.gov**

NORTH DAKOTA:

*For complaints about facilities, such as hospitals or
skilled nursing facilities:*

North Dakota Department of Health

CALL **701-328-2372**

TTY **711**

WRITE North Dakota Department of Health
600 E. Boulevard Ave.
Bismarck, ND 58505-0200

WEBSITE **ndhealth.gov**

For complaints about physicians:

North Dakota State Board of Medicine

CALL **701-450-4060**

TTY **711**

WRITE North Dakota Board of Medicine
4204 Boulder Ridge Rd, Suite 260
Bismarck, ND 58503

WEBSITE **www.ndbom.org**

SOUTH DAKOTA:

For complaints about facilities, such as hospitals or skilled nursing facilities:

Office of Health Care Facilities Licensure & Certification

CALL 605-367-7499

TTY 711

WRITE Office of Health Care Facilities Licensure & Certification
South Dakota Department of Health
600 East Capital Avenue
Pierre, SD 57501

WEBSITE doh.sd.gov/providers/licensure

For complaints about physicians:

South Dakota State Board of Medical and Osteopathic Examiners

CALL 605-367-7781

TTY 711

WRITE South Dakota State Board of Medical and Osteopathic Examiners
101 N. Main Ave, Suite 301
Sioux Falls, SD 57104

WEBSITE sdbmoe.gov

WYOMING:

For complaints about facilities, such as hospitals or skilled nursing facilities:

Wyoming Office of Healthcare Licensing and Surveys

CALL 1-866-571-0944

TTY 711

WRITE Wyoming Department of Health
401 Hathaway Building
Cheyenne WY 82002

WEBSITE health.wyo.gov

For complaints about physicians:

Wyoming Board of Medicine

CALL 1-800-438-5784

TTY 711

WEBSITE wyomedboard.wyo.gov

Section 1.6 You have the right to make complaints and ask us to reconsider decisions we made

If you have any problems, concerns, or complaints and need to ask for coverage, or make an appeal, Chapter 7 of this document tells what you can do. Whatever you do—ask for a coverage decision, make an appeal, or make a complaint—we’re required to treat you fairly.

Section 1.7 If you believe you’re being treated unfairly, or your rights aren’t being respected

If you believe you’ve been treated unfairly or your rights haven’t been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, or national origin, call the Department of Health and Human Services’ **Office for Civil Rights at 1-800-368-1019** (TTY users call 1-800-537-7697), or call your local Office for Civil Rights.

If you believe you’ve been treated unfairly or your rights haven’t been respected, *and* it’s not about discrimination, you can get help dealing with the problem you’re having from these places:

- **Call Customer Service at 1-888-832-0075 (TTY: 711)**
- Call your local **SHIP**.
- **Call Medicare at 1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

Section 1.8 How to get more information about your rights

Get more information about your rights from these places:

- **Call Customer Service at 1-888-832-0075 (TTY: 711)**
- **Call your local SHIP**
- **Contact Medicare.**
 - Visit **Medicare.gov** to read or download the publication *Medicare Rights & Protections*. (Available at: medicare.gov/publications/11534-medicare-rights-and-protections.pdf)

- Call **1-800-MEDICARE (1-800-633-4227)** (TTY users should call **1-877-486-2048**).

SECTION 2 Your responsibilities as a member of our plan

Things you need to do as a member of the plan are listed here. For questions, call Customer Service at **1-888-832-0075 (TTY: 711)**.

- **Get familiar with your covered drugs and the rules you must follow to get these covered drugs.** Use this Evidence of Coverage to learn what's covered and the rules you need to follow to get covered drugs.
 - Chapters 3 and 4 give details about Part D drug coverage.
 - **If you have any other prescription drug coverage in addition to our plan, you're required to tell us.** Chapter 1 tells you about coordinating these benefits.
 - **Tell your doctor and pharmacist that you're enrolled in our plan.** Show our plan membership card whenever you get your Part D drugs.
 - **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
 - To help get the best care, tell your doctors and other health providers about your health problems. Follow the treatment plans and instructions you and your doctors agree on.
 - Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and supplements.
 - If you have any questions, be sure to ask and get an answer you can understand.
 - **Pay what you owe.** As a plan member, you are responsible for these payments:
 - You must pay your plan premiums.
 - For most of your drugs covered by the plan, you must pay your share of the cost when you get the drug.
 - If you are required to pay a late enrollment penalty, you must pay the penalty to remain a member of the plan.
 - If you are required to pay the extra amount for Part D because of your yearly income, you must continue to pay the extra amount directly to the government to remain a member of the plan.
- **If you move *within* our service area, we want to know** so we can keep your membership record up to date and know how to contact you.
 - **If you move *outside* our plan service area, you can't stay a member of our plan.**
 - **If you move, tell Social Security (or the Railroad Retirement Board).**

CHAPTER 7:

If you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 1 What to do if you have a problem or concern

This chapter explains two types of processes for handling problems and concerns:

- For some problems, you need to use the **process for coverage decisions and appeals**.
- For other problems, you need to use the **process for making complaints** (also called grievances).

Both processes have been approved by Medicare. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

The information in this chapter will help you identify the right process to use and what to do.

Section 1.1 Legal terms

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people. To make things easier, this chapter uses more familiar words in place of some legal terms.

However, it's sometimes important to know the correct legal terms. To help you know which terms to use to get the right help or information, we include these legal terms when we give details for handling specific situations.

SECTION 2 Where to get more information and personalized help

We're always available to help you. Even if you have a complaint about our treatment of you, we're obligated to honor your right to complain. You should always call Customer Service at **1-888-832-0075 (TTY: 711)** for help. In some situations, you may also want help or guidance from someone who isn't connected with us. Two Organization that can help are:

State Health Insurance Assistance Program (SHIP)

Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem

you're having. They can also answer questions, give you more information, and offer guidance on what to do.

The services of SHIP counselors are free. You will find phone numbers and website URLs in Chapter 2 of this document.

Medicare

You can also contact Medicare to get help.

- 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 [Medicare.gov](https://www.Medicare.gov)

SECTION 3 Which process to use for your problem

Is your problem or concern about your benefits or coverage?

This includes problems about whether prescription drugs are covered or not, the way they are covered, and problems related to payment for prescription drugs.

Yes.

Go to **Section 4, A guide to coverage decisions and appeals**.

No.

Go to **Section 7, How to make a complaint about quality of care, waiting times, customer service or other concerns**.

COVERAGE DECISIONS AND APPEALS

SECTION 4 A guide to coverage decisions and appeals

Coverage decisions and appeals deal with problems related to your benefits and coverage for prescription drugs, including payments. This is the process you use for issues such as whether a drug is covered or not and the way in which the drug is covered.

Asking for coverage decisions before you get services

If you want to know if we'll cover medical care before you get it, you can ask us to make a coverage decision for you. A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your prescription drugs.

In limited circumstances a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

We make a coverage decision whenever we decide what's covered for you and how much we pay. In some cases, we might decide a drug isn't covered or is no longer covered for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision, whether before or after you get a benefit, and you aren't satisfied, you can **appeal** the decision. An appeal is a formal way of asking us to review and change a coverage decision we made. Under certain circumstances, you can ask for an expedited or **fast appeal** of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we properly followed the rules. When we complete the review, we give you our decision.

In limited circumstances, a request for a Level 1 appeal will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so, or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we don't dismiss your case but say no to all or part of your Level 1 appeal, you can go on to a Level 2 appeal. The Level 2 appeal is conducted by an independent review organization that is not connected to us. If you are not satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal (This chapter explains Level 3, 4, and 5 appeals).

Section 4.1 Get help asking for a coverage decision or making an appeal

Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

- **Call Customer Service at 1-888-832-0075 (TTY: 711)**
- **Get free help** from your State Health Insurance Assistance Program.
- **Your doctor or other prescriber can make a request for you.** For Part D drugs, your doctor or other prescriber can ask for a coverage decision or a Level 1 appeal on your behalf. If your Level 1 appeal is denied, your doctor or prescriber can ask for a Level 2 appeal.
- **You can ask someone to act on your behalf.** You can name another person to act for you as your representative to ask for a coverage decision or make an appeal.
 - If you want a friend, relative, or another person to be your representative, call Customer Service at **1-888-832-0075 (TTY: 711)** and ask for the *Appointment of Representative* form. (The form is also available at **cms**.)

Chapter 7: If you have a problem or complaint (coverage decisions, appeals, complaints)

[gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf](https://www.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf) or on our website at YourMedicareSolutions.com/2026Documents.)

The form gives that person permission to act on your behalf. It must be signed by you and by the person you want to act on your behalf. You must give us a copy of the signed form.

- We can accept an appeal request from a representative without the form, but we can't begin or complete our review until we get it. If we don't get the form before our deadline for making a decision on your appeal, your appeal request will be dismissed. If this happens, we'll send you a written notice explaining your right to ask the independent review organization to review our decision to dismiss your appeal.
- **You also have the right to hire a lawyer.** You can contact your own lawyer or get the name of a lawyer from your local bar association or other referral service. There are groups that will give you free legal services if you qualify. However, **you aren't required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

SECTION 5 Part D drugs: How to ask for a coverage decision or make an appeal

Section 5.1 What to do if you have problems getting a Part D drug or want us to pay you back for a Part D drug

Your benefits include coverage for many prescription drugs. To be covered, the drug must be used for a medically accepted indication. (Go to Chapter 3 for more information about a medically accepted indication.) For details about Part D drugs, rules, restrictions, and costs go to Chapters 3 and 4. **This section is about your Part D drugs only.** To keep things simple, we generally say drug in the rest of this section, instead of repeating covered outpatient prescription drug or Part D drug every time. We also use the term Drug List instead of List of Covered Drugs or formulary.

- If you don't know if a drug is covered or if you meet the rules, you can ask us. Some drugs require you to get approval from us before we'll cover it.

- If your pharmacy tells you that your prescription can't be filled as written, the pharmacy will give you a written notice explaining how to contact us to ask for a coverage decision.

Part D coverage decisions and appeals

Legal term	An initial coverage decision about your Part D drugs is called a coverage determination .
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A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your drugs. This section tells what you can do if you're in any of the following situations:

- Asking to cover a Part D drug that's not on our plan's Drug List. **Ask for an exception. Section 5.2**
- Asking to waive a restriction on our plan's coverage for a drug (such as limits on the amount of the drug you can get, prior authorization criteria, or the requirement to try another drug first) **Ask for an exception. Section 5.2**
- Asking to pay a lower cost sharing amount for a covered drug on a higher cost sharing tier. **Ask for an exception. Section 5.2**
- Asking to get pre-approval for a drug. **Ask for a coverage decision. Section 5.4**
- Pay for a prescription drug you already bought. **Ask us to pay you back. Section 5.4**

If you disagree with a coverage decision we made, you can appeal our decision.

This section tells you both how to ask for coverage decisions and how to request an appeal.

Section 5.2 Asking for an exception

Legal terms	Asking for coverage of a drug that's not on the Drug List is a formulary exception .
Legal terms	Asking for removal of a restriction on coverage for a drug is a formulary exception .
Legal terms	Asking to pay a lower price for a covered non-preferred drug is a tiering exception .

Chapter 7: If you have a problem or complaint (coverage decisions, appeals, complaints)

If a drug isn't covered in the way you'd like it to be covered, you can ask us to make an **exception**. An exception is a type of coverage decision.

For us to consider your exception request, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. Here are three examples of exceptions that you or your doctor or other prescriber can ask us to make:

1. Covering a Part D drug that's not on our Drug List.

If we agree to cover a drug not on the Drug List, you'll need to pay the cost sharing amount that applies to drugs in tier 4. You can't ask for an exception to the copayment or coinsurance amount we require you to pay for the drug.

2. Removing a restriction for a covered drug.

Chapter 3 describes the extra rules or restrictions that apply to certain drugs on our Drug List. If we agree to make an exception and waive a restriction for you, you can ask for an exception to the cost sharing amount we require you to pay for the drug.

3. Changing coverage of a drug to a lower cost sharing tier. Every drug on our Drug List is in one of five cost sharing tiers. In general, the lower the cost sharing tier number, the less you will pay as your share of the cost of the drug.

- If our Drug List contains alternative drug(s) for treating your medical condition that are in a lower cost-sharing tier than your drug, you can ask us to cover your drug at the cost-sharing amount that applies to the alternative drug(s).
- If the drug you're taking is a biological product you can ask us to cover your drug at the cost sharing amount that applies to the lowest tier that contains biological product alternatives for treating your condition.
- If the drug you're taking is a brand-name drug you can ask us to cover your drug at the cost sharing amount that applies to the lowest tier that contains brand-name alternatives for treating your condition.
- If the drug you're taking is a generic drug you can ask us to cover your drug at the cost sharing amount that applies to the lowest tier that contains either brand or generic alternatives for treating your condition.
- You can't ask us to change the cost sharing tier for any drug in tier 5 (specialty tier).

- If we approve your tiering exception request and there's more than one lower cost-sharing tier with alternative drugs you can't take, you usually pay the lowest amount.

Section 5.3 Important things to know about asking for exceptions

Your doctor must tell us the medical reasons

Your doctor or other prescriber must give us a statement that explains the medical reasons you're asking for an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Our Drug List typically includes more than one drug for treating a particular condition. These different possibilities are called **alternative** drugs. If an alternative drug would be just as effective as the drug you're asking for and wouldn't cause more side effects or other health problems, we generally won't approve your request for an exception. If you ask us for a tiering exception, we will generally *not* approve your request for an exception unless all the alternative drugs in the lower cost sharing tier(s) won't work as well for you or are likely to cause an adverse reaction or other harm.

We can say yes or no to your request

- If we approve your request for an exception, our approval usually is valid until the end of our plan year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say no to your request, you can ask for another review by making an appeal.

Section 5.4 How to ask for a coverage decision, including an exception

Legal term	A fast coverage decision is called an expedited coverage determination .
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Step 1: Decide if you need a standard coverage decision or a fast coverage decision.

Standard coverage decisions are made within **72 hours** after we get your doctor's statement. **Fast coverage decisions** are made within **24 hours** after we get your doctor's statement.

Chapter 7: If you have a problem or complaint (coverage decisions, appeals, complaints)

If your health requires it, ask us to give you a fast coverage decision. To get a fast coverage decision, you must meet two requirements:

- You must be asking for a drug you didn't get. (You can't ask for fast coverage decision to be paid back for a drug you have already bought.)
- Using the standard deadlines could cause serious harm to your health or hurt your ability to regain function.
- **If your doctor or other prescriber tells us that your health requires a fast coverage decision, we will automatically give you a fast coverage decision.**
- **If you ask for a fast coverage decision on your own, without your doctor or prescriber's support, we'll decide whether your health requires that we give you a fast coverage decision.** If we do not approve a fast coverage decision, we will send you a letter that:
 - Explains that we will use the standard deadlines.
 - Explains if your doctor or other prescriber asks for the fast coverage decision, we'll automatically give you a fast coverage decision.
 - Tells you how you can file a fast complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you asked for. We'll answer your complaint within 24 hours of receipt.

Step 2: Asked for a standard coverage decision or a fast coverage decision.

Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the prescription you want. You can also access the coverage decision process through our website. We must accept any written request, including a request submitted on the *CMS Model Coverage Determination Request Form*, which is available on our website, YourMedicareSolutions.com. Chapter 2 has contact information. To assist us in processing your request, please be sure to include your name, contact information, and information identifying which denied claim is being appealed.

You, your doctor, (or other prescriber) or your representative can do this. You can also have a lawyer act on your behalf. Section 4 of this chapter tells how

you can give written permission to someone else to act as your representative.

- **If you are requesting an exception, provide the *supporting statement***, which is the medical reasons for the exception. Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing a written statement if necessary.

Step 3: We consider your request and give you our answer

Deadlines for a fast coverage decision

- We must generally give you our answer within **24 hours** after we get your request.
 - For exceptions, we'll give you our answer within 24 hours after we get your doctor's supporting statement. We'll give you our answer sooner if your health requires us to.
 - If we don't meet this deadline, we're required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you asked for**, we must provide the coverage we have agreed to provide within 24 hours after we receive your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you asked for**, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Deadlines for a standard coverage decision about a drug you didn't get yet

- We must generally give you our answer **within 72 hours** after we get your request.
 - For exceptions, we'll give you our answer within 72 hours after we get your doctor's supporting statement. We'll give you our answer sooner if your health requires us to.
 - If we don't meet this deadline, we're required to send your request to Level 2 of the appeals process, where it'll be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you asked for**, we must **provide the coverage** we have agreed to provide **within 72 hours** after we receive your request or doctor's statement supporting your request.

Chapter 7: If you have a problem or complaint (coverage decisions, appeals, complaints)

- **If our answer is no to part or all of what you asked for**, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Deadlines for a standard coverage decision about payment for a drug you've already bought

- We must give you our answer **within 14 calendar days** after we get your request.
 - If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- **If our answer is yes to part or all of what you asked for**, we're also required to make payment to you within 14 calendar days after we get your request.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

Step 4: If we say no to your coverage request, you can make an appeal.

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the drug coverage you want. If you make an appeal, it means you are going on to Level 1 of the appeals process.

Section 5.5 How to make a Level 1 appeal

Legal term	An appeal to our plan about a Part D drug coverage decision is called a plan redetermination . A fast appeal is called an expedited redetermination .
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Step 1: Decide if you need a standard appeal or a fast appeal.

A standard appeal is usually made within 7 calendar days. A fast appeal is generally made within 72 hours. If your health requires it, ask for a fast appeal

- If you're appealing a decision we made about a drug, you and your doctor or other prescriber will need to decide if you need a fast appeal.
- The requirements for getting a fast appeal are the same as those for getting a fast coverage decision in Section 5.4 of this chapter.

Step 2: You, your representative, doctor, or other prescriber must contact us and make your Level 1 appeal. If your health requires a quick response, you must ask for a fast appeal.

- **For standard appeals, submit a written request.** Chapter 2 has contact information.
- **For fast appeals, either submit your appeal in writing or call us at 1-866-577-3440 (TTY: 711).** Chapter 2 has contact information.
- **We must accept any written request**, including a request submitted on the *CMS Model Redetermination Request Form*, which is available on our website, **YourMedicareSolutions.com**. Include your name, contact information, and information about your claim to help us process your request.
- You can submit your request for a coverage redetermination online at **MedicareBlueRx.MyPrime.com**
- **You must make your appeal request within 65 calendar days** from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for asking for an appeal.
- **You can ask for a copy of the information in your appeal and add more information.** You and your doctor may add more information to support your appeal.

Step 3: We consider your appeal and we give you our answer.

- When we review your appeal, we take another careful look at all the information about your coverage request. We check to see if we were following all the rules when we said no to your request. We may contact you or your doctor or other prescriber to get more information.

Chapter 7: If you have a problem or complaint (coverage decisions, appeals, complaints)

Deadlines for a fast appeal

- For fast appeals, we must give you our answer **within 72 hours after we receive your appeal**. We will give you our answer sooner if your health requires us to.
 - If we don't give you an answer within 72 hours, we're required to send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you requested**, we must provide the coverage we agreed to within 72 hours after we get your appeal.
- **If our answer is no to part or all of what you requested**, we'll send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a standard appeal for a drug you didn't get yet

- For standard appeals, we must give you our answer **within 7 calendar days** after we get your appeal. We'll give you our decision sooner if you didn't get the drug yet and your health condition requires us to do so.
 - If we don't give you a decision within 7 calendar days, we're required to send your request to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must **provide the coverage** we have agreed to provide as quickly as your health requires, but **no later than 7 calendar days** after we receive your appeal.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a standard appeal about payment for a drug you already bought

- We must give you our answer **within 14 calendar days** after we receive your request.
 - If we don't meet this deadline, we're required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.

- **If our answer is yes to part or all of what you asked for**, we're also required to make payment to you within 30 calendar days after we get your request.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

Step 4: If we say no to your appeal, you decide if you want to continue with the appeals process and make another appeal.

- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process.

Section 5.6 How to make a Level 2 appeal

Legal term

The formal name for the independent review organization is the **Independent Review Entity**. It is sometimes called the **IRE**.

The **independent review organization is an independent organization hired by Medicare**. It isn't connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: You (or your representative or your doctor or other prescriber) must contact the independent review organization and ask for a review of your case.

- If we say no to your Level 1 appeal, the written notice we send you will include **instructions on how to make a Level 2 appeal** with the independent review organization. These instructions will tell who can make this Level 2 appeal, what deadlines you must follow, and how to reach the independent review organization.
- You must make your appeal request within 65 calendar days from the date on the written notice.
- If we did not complete our review within the applicable timeframe or make an unfavorable decision regarding an **at-risk** determination under our drug management program, we'll automatically forward your request to the IRE.

Chapter 7: If you have a problem or complaint (coverage decisions, appeals, complaints)

- We'll send the information we have about your appeal to the independent review organization. This information is called your case file. You have the right to ask us for a copy of your case file.
- You have a right to give the independent review organization additional information to support your appeal.

Step 2: The independent review organization reviews your appeal.

- Reviewers at the independent review organization will take a careful look at all the information related to your appeal.

Deadlines for fast appeal:

- If your health requires it, ask the independent review organization for a fast appeal.
- If the independent review organization agrees to give you a fast appeal, the independent review organization must give you an answer to your Level 2 appeal **within 72 hours** after it gets your appeal request.

Deadlines for standard appeal:

- For standard appeals, the independent review organization must give you an answer to your Level 2 appeal **within 7 calendar days** after it gets your appeal if it is for a drug you didn't get yet. If you're asking us to pay you back for a drug you already bought, the independent review organization must give you an answer to your Level 2 appeal within 14 calendar days after it gets your request.

Step 3: The independent review organization gives you its answer.**For fast appeals**

- **If the independent review organization says yes to part or all of what you asked for**, we must provide the drug coverage that was approved by the independent review organization **within 24 hours** after we get the decision from the independent review organization.

For standard appeals

- **If the independent review organization says yes to part or all of your request for coverage**, we must **provide the drug coverage** that was approved by the independent review organization **within 72 hours** after we get the decision from the independent review organization.

- **If the independent review organization says yes to part or all of your request to pay you back** for a drug you already bought, we're required to **send payment to you within 30 calendar days** after we get the decision from the independent review organization.

What if the independent review organization says no to your appeal?

If this organization says **no to part or all of** your appeal, it means they agree with our decision not to approve your request (or part of your request). (This is called upholding the decision. It's also called **turning down your appeal**.) In this case, the independent review organization will send you a letter that:

- Explains the decision.
- Lets you know about your right to a Level 3 appeal if the dollar value of the drug coverage you're asking for meets a certain minimum. If the dollar value of the drug coverage you're asking for is too low, you can't make another appeal and the decision at Level 2 is final.
- Tells you the dollar value that must be in dispute to continue with the appeals process.

Step 4: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are 3 additional levels in the appeals process after Level 2 (for a total of 5 levels of appeal).
- If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 6 explains the Level 3, 4, and 5 appeals process.

SECTION 6 Taking your appeal to Levels 3, 4 and 5

Section 6.1 Appeal Levels 3, 4 and 5 for Part D drug requests

This section may be right for you if you made a Level 1 appeal and a Level 2 appeal, and both of your appeals were turned down.

If the dollar value of the drug you appealed meets certain minimum levels, you may be able to go to

Chapter 7: If you have a problem or complaint (coverage decisions, appeals, complaints)

additional levels of appeal. If the dollar value is less than the minimum level, you can't appeal any further. The written response you get to your Level 2 appeal will explain how to make a Level 3 appeal.

For most situations that involve appeals, the last 3 levels of appeal work in much the same way as the first two levels. Here's who handles the review of your appeal at each of these levels.

Level 3 appeal

An Administrative Law Judge or an attorney adjudicator who works for the federal government will review your appeal and give you an answer.

- **If the Administrative Law Judge or attorney adjudicator says yes to your appeal, the appeals process may or may not be over.** Unlike a decision at a Level 2 appeal, we have the right to appeal a Level 3 decision that's favorable to you. If we decide to appeal, it will go to a Level 4 appeal.
 - If we decide not to appeal, we must authorize or provide you with the medical care within 60 calendar days after we get the Administrative Law Judge's or attorney adjudicator's decision.
 - If we decide to appeal the decision, we'll send you a copy of the Level 4 appeal request with any accompanying documents. We may wait for the Level 4 appeal decision before authorizing or providing the medical care in dispute.

If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process may or may not be over.

- If you decide to accept this decision that turns down your appeal, the appeals process is over.
- If you don't want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal

The **Medicare Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the federal government.

- **If the answer is yes, or if the Council denies our request to review a favorable Level 3 appeal decision, the appeals process may or may not be over.** Unlike a decision at Level 2, we have the right to appeal a Level 4 decision that is favorable to you.

We'll decide whether to appeal this decision to Level 5.

- If we decide *not* to appeal the decision, we must authorize or provide you with the medical care within 60 calendar days after getting the Council's decision.
- If we decide to appeal the decision, we'll let you know in writing.
- **If the answer is no, the appeals process may or may not be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you don't want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go to a Level 5 appeal and how to continue with a Level 5 appeal.

Level 5 appeal

A judge at the **Federal District Court** will review your appeal.

- A judge will review all the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

MAKING COMPLAINTS

SECTION 7 How to make a complaint about quality of care, waiting times, customer service, or other concerns

Section 7.1 What kinds of problems are handled by the complaint process

The complaint process is only used for certain types of problems. This includes problems about quality of care, waiting times, and customer service. Here are examples of the kinds of problems handled by the complaint process.

Chapter 7: If you have a problem or complaint (coverage decisions, appeals, complaints)

Complaint	Example
Quality of your care	<ul style="list-style-type: none"> • Are you unhappy with the quality of the care you got
Respecting your privacy	<ul style="list-style-type: none"> • Did someone not respect your right to privacy or share confidential information?
Disrespect, poor Customer Service, or other negative behaviors	<ul style="list-style-type: none"> • Has someone been rude or disrespectful to you? • Are you unhappy with our Customer Services? • Do you feel you are being encouraged to leave our plan?
Waiting times	<ul style="list-style-type: none"> • Have you been kept waiting too long by pharmacists? Or by our Customer Service or other staff at our plan? <ul style="list-style-type: none"> ▪ Examples include waiting too long on the phone, in the waiting room, or getting a prescription.
Cleanliness	<ul style="list-style-type: none"> • Are you unhappy with the cleanliness or condition of a pharmacy?
Information you get from us	<ul style="list-style-type: none"> • Did we fail to give you a required notice? • Is our written information hard to understand?
<p>Timeliness</p> <p>(These types of complaints are all related to the timeliness of our actions related to coverage decisions and appeals)</p>	<p>If you asked for a coverage decision or made an appeal, and you think we aren't responding quickly enough, you can make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> • You asked us for a fast coverage decision or a fast appeal, and we said no; you can make a complaint. • You believe we aren't meeting the deadlines for coverage decisions or appeals; you can make a complaint. • You believe we aren't meeting deadlines for covering or reimbursing you for certain drugs that were approved; you can make a complaint. • You believe we failed to meet required deadlines for forwarding your case to the independent review organization; you can make a complaint.

Section 7.2 How to make a complaint

Legal terms

- A **complaint** is also called a **grievance**.
- **Making a complaint** is called **filing a grievance**.
- **Using the process for complaints** is also called **using the process for filing a grievance**.
- A **fast complaint** is called an **expedited grievance**.

Step 1: Contact us promptly – either by phone or in writing.

- **Calling Customer Service at 1-888-832-0075** (TTY: 711) is usually the first step. If there's anything else you need to do, Customer Service will let you know.
- **If you don't want to call (or you called and weren't satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we'll respond to your complaint in writing.
- **We call this process the MedicareBlue Rx Standard grievance process.** Members may file a grievance with the plan orally or in writing no later than 60 days after the event or incident that precipitates the grievance as stated in this EOC; however, quality of care grievances filed directly with the quality improvement organization may be filed and investigated beyond the 60-day time frame. The written grievance should be mailed to the address for complaints found in Chapter 2. See the bullets that follow for details.
- The **deadline** for making a complaint is **60 calendar days** from the time you had the problem you want to complain about.

Step 2: We look into your complaint and give you our answer.

- **If possible, we will answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call.
- **Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, we can take up to 14 more calendar days (44 calendar days total) to answer your complaint. If we decide to take extra days, we'll tell you in writing.
- **If you're making a complaint because we denied your request for a fast coverage decision or a fast appeal, we'll automatically give you a fast**

complaint. If you have a fast complaint, it means we'll give you **an answer within 24 hours.**

- **If we don't agree** with some or all of your complaint or don't take responsibility for the problem you're complaining about, we'll include our reasons in our response to you.

Section 7.3 You can also make complaints about quality of care to the quality improvement organization

When your complaint is about *quality of care*, you also have two extra options:

- **You can make your complaint directly to the Quality Improvement Organization.** The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.

Or

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

Section 7.4 You can also tell Medicare about your complaint

You can submit a complaint about MedicareBlue Rx Standard directly to Medicare. To submit a complaint to Medicare, go to **Medicare.gov/MedicareComplaintForm/home.aspx**. You may also call **1-800-MEDICARE (1-800-633-4227)**. TTY/TDD users can call **1-877-486-2048**.

CHAPTER 8:

Ending membership in our plan

SECTION 1 Ending your membership in our plan

Ending your membership in MedicareBlue Rx Standard may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you decide you want to leave. Sections 2 and 3 give information on ending your membership voluntarily.
- There are also limited situations where we're required to end your membership. Section 5 tells you about situations when we must end your membership.

If you're leaving our plan, our plan must continue to provide your prescription drugs, and you'll continue to pay your cost share until your membership ends.

SECTION 2 When can you end your membership in our plan?

Section 2.1 You can end your membership during the Open Enrollment period

You can end your membership in our plan during the **Open Enrollment Period** each year. During this time, review your health and drug coverage and decide about coverage for the upcoming year.

- **The Open Enrollment Period** is from **October 15 to December 7**.
- **Choose to keep your current coverage or make changes to your coverage for the upcoming year.** If you decide to change to a new plan, you can choose any of the following types of plans:
 - Another Medicare drug plan.
 - Original Medicare *with* a separate Medicare drug plan.
 - Original Medicare *without* a separate Medicare drug plan.
 - ◆ If you choose this option and receive Extra Help, Medicare may enroll you in a drug plan, unless you've opted out of automatic enrollment.
 - A Medicare health plan. A Medicare health plan is a plan offered by a private company that contracts with Medicare to provide all of the Medicare

Part A (hospital) and Part B (medical) benefits. Some Medicare health plans also include Part D prescription drug coverage.

If you enroll in most Medicare health plans, you will be disenrolled from MedicareBlue Rx Standard when your new plan's coverage begins. However, if you choose a Private Fee-for-Service plan without Part D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that plan and keep MedicareBlue Rx Standard for your drug coverage. If you don't want to keep our plan, you can choose to enroll in another Medicare prescription drug plan or drop Medicare prescription drug coverage.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 or more days in a row, you may have to pay a late enrollment penalty if you join a Medicare drug plan later.

- **Your membership will end in our plan** when your new plan's coverage begins on January 1.

Section 2.2 In certain situations, you can end your membership during a Special Enrollment Period

In certain situations, members of MedicareBlue Rx Standard may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**

You may be eligible to end your membership during a Special Enrollment Period if any of the following situations apply. These are just examples; for the full list you can contact the plan, call Medicare, or visit

Medicare.gov:

- Usually, when you move
- If you have Medicaid
- If you are eligible for Extra Help paying for your Medicare drug coverage
- If we violate our contract with you
- If you are getting care in an institution, such as a nursing home or long-term care (LTC) hospital
- If you enroll in the Program of All-inclusive Care for the Elderly (PACE). (PACE is not available in all states. If you would like to know if PACE is

available in your state, please contact Customer Service at **1-888-832-0075 (TTY:711)**.

- **Note:** If you're in a drug management program, you may not be able to change plans. Chapter 3, Section 10 tells you more about drug management programs.

The enrollment time periods vary depending on your situation.

To find out if you are eligible for a Special Enrollment Period, please call **Medicare at 1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users call **1-877-486-2048**. If you're eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and drug coverage. You can choose:

- Another Medicare drug plan.
- Original Medicare *without* a separate Medicare drug plan.
- A Medicare health plan. A Medicare health plan is a plan offered by a private company that contracts with Medicare to provide all Medicare Part A (Hospital) and Part B (Medical) benefits. Some Medicare health plans also include Part D drug coverage. If you enroll in most Medicare health plans, you'll automatically be disenrolled from MedicareBlue Rx Standard when your new plan's coverage begins.
 - However, if you choose a Private Fee-for-Service plan without Part D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that plan and keep MedicareBlue Rx Standard for your drug coverage. If you don't want to keep our plan, you can choose to enroll in another Medicare prescription drug plan or to drop Medicare drug coverage.

Note: If you disenroll from Medicare drug coverage and go without creditable prescription drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

Your membership will usually end on the first day of the month after we get your request to change our plan.

If you receive Extra Help from Medicare to pay your drug coverage costs: If you switch to Original Medicare and don't enroll in a separate Medicare drug plan, Medicare may enroll you in a drug plan, unless you opt out of automatic enrollment.

Section 2.3 Get more information about when you can end your membership

If you have any questions about ending your membership you can:

- **Call Customer Service at 1-888-832-0075 (TTY:711).**
- You can find the information in the *Medicare & You 2026* handbook.
- Call **Medicare at 1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. (TTY **1-877-486-2048**).

SECTION 3 How to end your membership in our plan

The table below explains how you can end your membership in our plan.

To switch from our plan to:	Here's what to do:
Another Medicare health plan	<ul style="list-style-type: none"> ● Enroll in the new Medicare health plan. ● You will automatically be disenrolled from MedicareBlue Rx Standard when your new plan's coverage starts.
Original Medicare with a separate Medicare drug plan	<ul style="list-style-type: none"> ● Enroll in the new Medicare drug plan. ● You'll automatically be disenrolled from MedicareBlue Rx Standard when your new drug plan's coverage starts.
Original Medicare <i>without</i> a separate Medicare drug plan	<ul style="list-style-type: none"> ● Send us a written request to disenroll. Call Customer Service at 1-888-832-0075 (TTY:711) if you need more information on how to do this. ● You can also contact Medicare at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users should call 1-877-486-2048. ● You'll be disenrolled from MedicareBlue Rx Standard when your coverage in Original Medicare starts.

SECTION 4 Until your membership ends, you must keep getting your drugs through our plan

Until your membership ends, and your new Medicare coverage starts, you must continue to get your prescription drugs through our plan.

- **Continue to use our network pharmacies to get your prescriptions filled.**

SECTION 5 MedicareBlue Rx Standard must end our membership in certain situations

MedicareBlue Rx Standard must end your membership in our plan if any of the following happen:

- If you no longer have Medicare Part A or Part B (or both).
- If you move out of our service area.
- If you are away from our service area for more than 12 months.
 - If you move or take a long trip, call Customer Service at **1-888-832-0075 (TTY: 711)** to find out if the place you are moving or traveling to is in our plan's area.
- If you become incarcerated (go to prison)
- If you are no longer a United States citizen or lawfully present in the United States
- If you lie about or withhold information about other insurance you have that provides prescription drug coverage
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide care for you and other members of our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your membership card to get prescription drugs. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)

- If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.
- If you do not pay the plan premiums for three calendar months.
 - We must notify you in writing that you have three calendar months to pay the plan premium before we end your membership.
- If you are required to pay the extra Part D amount because of your income and you don't pay it, Medicare will disenroll you from our plan and you will lose prescription drug coverage.

If you have questions or would like more information on when we can end your membership call Customer Service at **1-888-832-0075 (TTY:711)**.

Section 5.1 We can't ask you to leave our plan for any health-related reason

MedicareBlue Rx Standard is not allowed to ask you to leave our plan for any health-related reason.

What should you do if this happens?

If you feel that you are being asked to leave our plan because of a health-related reason, you should call **Medicare at 1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**.

Section 5.2 You have the right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you file a grievance or can make a complaint about our decision to end your membership.

CHAPTER 9:

Legal notices

SECTION 1 Notice about governing law

The principal law that applies to this Evidence of Coverage document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services (CMS). In addition, other federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws aren't included or explained in this document.

SECTION 2 Notice about non-discrimination

We don't discriminate based on race, ethnicity, national origin, color, religion, sex, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare prescription drug plans, like our plan, must obey federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at [hhs.gov/ocr/index.html](https://www.hhs.gov/ocr/index.html).

If you have a disability and need help with access to care, call Customer Service at **1-888-832-0075 (TTY: 711)**. If you have a complaint, such as a problem with wheelchair access, Customer Service can help.

SECTION 3 Notice about Medicare secondary payer subrogation rights

We have the right and responsibility to collect for covered Medicare prescription drugs for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, MedicareBlue Rx Standard, as a Medicare prescription drug plan sponsor, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any state laws.

SECTION 4 Underwriting statement

Coverage is available to residents of the service area and separately issued by one of the following plans: Wellmark Blue Cross and Blue Shield of Iowa*; Blue Cross and Blue Shield of Minnesota*; Blue Cross and Blue Shield of Montana*, a division of Health Care Service Corporation, a Mutual Legal Reserve Company; Blue Cross and Blue Shield of Nebraska*; Blue Cross Blue Shield of North Dakota*; Wellmark Blue Cross and Blue Shield of South Dakota*; and Blue Cross Blue Shield of Wyoming*.

*Independent licensees of the Blue Cross and Blue Shield Association.

SECTION 5 Disclosure statement

You, the member, hereby expressly acknowledge your understanding that this policy is a contract solely between you and the independent Blue Cross and Blue Shield plan in the state in which the policy was issued (your Blue plan), which is an independent corporation operating under a license from the Blue Cross and Blue Shield Association (BCBSA), an association of independent Blue Cross and Blue Shield plans. BCBSA permits your Blue plan to use the Blue Cross and Blue Shield service marks in your state. Your Blue plan is not a contracting agent of BCBSA. You further acknowledge that you have not purchased this policy based upon representations by BCBSA or any person other than your Blue plan or its authorized representatives. No

person, entity, or organization other than your Blue plan is accountable or liable to you for any obligations created under this policy. This paragraph does not create any additional obligations whatsoever on the part of your Blue plan other than those obligations created under other provisions of this policy.

SECTION 6 Release of records

You agree to allow all healthcare providers to give us needed information about the care they provide to you. We may need this information to process claims, conduct utilization review and quality improvement activities, and for other health plan activities as permitted by law. We keep this information confidential, but we may release it if you authorize release, or if state or federal law permits or requires release without your authorization. If a provider requires special authorization for release of records, you agree to provide this authorization. Your failure to provide authorization or requested information may result in denial of your claim.

SECTION 7 Right to recover payments

If for any reason MedicareBlue Rx makes payment under this policy in error, including an incorrect payment to you, a pharmacy, or any other person, MedicareBlue Rx may recover the amount it paid.

SECTION 8 Non-assignment

Benefits for covered services in this policy are for your personal benefit and cannot be transferred or assigned to anyone else. You are prohibited from assigning any claim or cause of action arising out of or relating to this benefits plan. Any attempt to assign this policy or rights to payment will be void.

SECTION 9 Reimbursement and subrogation

If we pay benefits for prescription drug expenses you incur as a result of any act of a third party for which the third party is or may be liable, and you later obtain full recovery, you are obligated to reimburse us for the

benefits paid in accordance with 42 C.F.R. §§ 423.462, 422.108.

Nothing herein shall limit our right to recovery from another source that may otherwise exist at law. If you make a claim against a third party for damages that include repayment for medical and medically related expenses incurred for your benefit, you must provide timely written notice to us of the pending or potential claim by writing to Customer Service at the address for MedicareBlue Rx listed in Chapter 2, Section 1 of this booklet. We may, at our option, take such action as may be appropriate and necessary to preserve our rights under this reimbursement and subrogation provision, including the right to intervene in any lawsuit you have commenced with a third party. Notwithstanding any other law to the contrary, the statute of limitations applicable to our right of reimbursement or subrogation does not commence to run until the notice has been given to us.

CHAPTER 10:

Definitions

Annual enrollment period – The time period of October 15 until December 7 of each year when members can change their health or drug plans or switch to Original Medicare.

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of prescription drugs or payment for drugs you already received.

Biological Product – A prescription drug that is made from natural and living sources like animal cells, plant cells, bacteria, or yeast. Biological products are more complex than other drugs and cannot be copied exactly, so alternative forms are called biosimilars. (See also “**Original Biological Product**” and “**Biosimilar**”).

Biosimilar – A biological product that is very similar, but not identical, to the original biological product. Biosimilars are as safe and effective as the original biological product. Some biosimilars may be substituted for the original biological product at the pharmacy without needing a new prescription. (Go to “**Interchangeable Biosimilar**”).

Brand-name drug – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand-name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand-name drug has expired.

Catastrophic Coverage Stage – The stage in the Part D Drug Benefit that begins when you (or other qualified parties on your behalf) have spent \$2,100 for Part D covered drugs during the covered year. During this payment stage, the plan pays the full cost for your covered Part D drugs.

Centers for Medicare & Medicaid Services (CMS) – The federal agency that administers Medicare.

Chronic-Care Special Needs Plan (C-SNP) – C-SNPs are SNPs that restrict enrollment to MA eligible people who have specific severe and chronic diseases.

Coinsurance – An amount you may be required to pay, expressed as a percentage (for example 20%) as your

share of the cost for prescription drugs after you pay any deductibles.

Complaint – The formal name for making a complaint is filing a grievance. The complaint process is used only for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service you receive. It also includes complaints if your plan does not follow the time periods in the appeal process.

Copayment (or copay) – An amount you may be required to pay as your share of the cost for a prescription drug. A copayment is a set amount (for example \$10), rather than a percentage.

Cost sharing – Cost sharing refers to amounts that a member has to pay when drugs are received. This is in addition to the plan’s monthly premium. Cost sharing includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before drugs are covered; (2) any fixed copayment amount that a plan requires when a specific drug is received; or (3) any coinsurance amount, a percentage of the total amount paid for a drug, that a plan requires when a specific drug is received. A daily cost sharing rate may apply when your doctor prescribes less than a full month’s supply of certain drugs for you and you are required to pay a copayment.

Cost sharing tier – Every drug on the list of covered drugs is in one of five cost sharing tiers. In general, the higher the cost sharing tier, the higher your cost for the drug.

Coverage determination – A decision about whether a drug prescribed for you is covered by the plan and the amount, if any, you are required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn’t covered under your plan, that isn’t a coverage determination. You need to call or write to your plan to ask for a formal decision about the coverage. Coverage determinations are called coverage decisions in this booklet.

Covered drugs – The term we use to mean all of the prescription drugs covered by our plan.

Chapter 10: Definitions

Creditable prescription drug coverage – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty, if they decide to enroll in Medicare prescription drug coverage later.

Customer Service – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals. See Chapter 2 for information about how to contact Customer Service.

Daily cost sharing rate – A daily cost sharing rate may apply when your doctor prescribes less than a full month’s supply of certain drugs for you and you are required to pay a copayment. A daily cost sharing rate is the copayment divided by the number of days in a month’s supply. Here is an example: If your copayment for a one-month supply of a drug is \$30, and a one-month’s supply in your plan is 30 days, then your daily cost sharing rate is \$1 per day. This means you pay \$1 for each day’s supply when you fill your prescription.

Deductible – The amount you must pay for prescriptions before our plan begins to pay.

Disenroll or disenrollment – The process of ending your membership in our plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice).

Dispensing fee – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription. The dispensing fee covers costs such as the pharmacist’s time to prepare and package the prescription.

Dual Eligible Special Needs Plans (D-SNP) – D-SNPs enroll people who are entitled to both Medicare (Title XVIII of the Social Security Act) and medical assistance from a state plan under Medicaid (Title XIX). States cover some Medicare costs, depending on the state and the person’s eligibility.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical

symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Evidence of Coverage (EOC) and disclosure information – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

Exception – A type of coverage decision that, if approved, allows you to get a drug that is not on our formulary (a formulary exception), or get a non-preferred drug at a lower cost sharing level (a tiering exception). You may also request an exception if our plan requires you to try another drug before receiving the drug you are requesting, if our plan requires a prior authorization for a drug and you want us to waive the criteria restriction, or if our plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

Extra Help – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

Generic drug – A prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand-name drug. Generally, a generic drug works the same as a brand-name drug and usually costs less.

Grievance – A type of complaint you make about our plan, providers, or pharmacies, including a complaint concerning the quality of your care. This type of complaint does not involve coverage or payment disputes.

Income Related Monthly Adjustment Amount (IRMAA) – If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you’ll pay the standard premium amount and an Income-Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium. Less than 5% of people with Medicare are affected, so most people will not pay a higher premium.

Initial Coverage Stage – This is the stage before your out-of-pocket costs for the year have reached \$2,100.

Initial enrollment period – When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you're eligible for Medicare when you turn 65, your initial enrollment period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

Interchangeable Biosimilar – A biosimilar that may be used as a substitute for an original biosimilar product at the pharmacy without needing a new prescription because it meets additional requirements related to the potential for automatic substitution. Automatic substitution at the pharmacy is subject to state law.

List of Covered Drugs (Formulary or Drug List) – A list of prescription drugs covered by the plan. The drugs on this list are selected by the plan with the help of doctors and pharmacists. The list includes both brand-name and generic drugs.

Low-income subsidy (LIS) – Go to Extra Help.

Manufacturer Discount Program – A program under which drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics. Discounts are based on agreements between the Federal government and drug manufacturers.

Maximum Fair Price – The price Medicare negotiated for a selected drug.

Medicaid (or Medical Assistance) – A joint Federal and state program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most healthcare costs are covered if you qualify for both Medicare and Medicaid.

Medically accepted indication – A use of a drug that is either approved by the FDA or supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information system.

Medicare – The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage

Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). People with Medicare can get their Medicare health coverage through Original Medicare, a Medicare Cost plan, a PACE plan or a Medicare Advantage plan.

Medicare Advantage (MA) plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be i) an HMO, ii) a PPO, iii) a Private Fee-for-Service (PFFS) plan, or iv) a Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP) In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called Medicare Advantage Plans with Prescription Drug Coverage.

Medicare Cost plan – A Medicare Cost plan is a plan operated by a health maintenance organization (HMO) or competitive medical plan (CMP) in accordance with a cost-reimbursed contract under section 1876(h) of the Act.

Medicare-covered services – Services covered by Medicare Part A and Part B. The term Medicare-Covered Services doesn't include the extra benefits, such as vision, dental, or hearing, that a Medicare Advantage plan may offer.

Medicare health plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage plans, Medicare Cost plans, Special Needs Plans, Demonstration/pilot programs, and Programs of All-Inclusive Care for the Elderly (PACE).

Medicare prescription drug coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologics, and some supplies not covered by Medicare Part A or Part B.

Medication Therapy Management (MTM) program – A Medicare Part D program for complex health needs provided to people who meet certain requirements or are in a Drug Management Program. MTM services

Chapter 10: Definitions

usually include a discussion with a pharmacist or health care provider to review medications.

Medigap (Medicare supplement insurance)

policy – Medicare supplement insurance is sold by private insurance companies to fill gaps in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage plan is not a Medigap policy.)

Member (member of our plan, or plan member)

– A person with Medicare who is eligible to get covered services, who has enrolled in our plan and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

Network pharmacy – A pharmacy that contracts with our plan where members of our plan can get their prescription drug benefits. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Open Enrollment Period – The time period of October 15 until December 7 of each year when members can change their health or drug plans or switch to Original Medicare.

Original Biological Product – A biological product that has been approved by the Food and Drug Administration (FDA) and serves as the comparison for manufacturers making a biosimilar version. It is also called a reference product.

Original Medicare (Traditional Medicare or Fee-for-Service Medicare) – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other healthcare providers payment amounts established by Congress. You can see any doctor, hospital, or other healthcare provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (hospital insurance) and Part B (medical insurance) and is available everywhere in the United States.

Out-of-network pharmacy – A pharmacy that doesn't have a contract with our plan to coordinate or provide

covered drugs to members of our plan. Most drugs you get from out-of-network pharmacies are not covered by our plan unless certain conditions apply.

Out-of-pocket costs – See the definition for cost sharing. A member's cost sharing requirement to pay for a portion of drugs received is also referred to as the member's out-of-pocket cost requirement.

Out-of-Pocket Threshold – The maximum amount you pay out of pocket for Part D drugs.

PACE plan – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social and long-term care (LTC) services for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible, while getting the high-quality care they need. People enrolled in PACE plans receive both their Medicare and Medicaid benefits through the plan. PACE is not available in all states. If you would like to know if PACE is available in your state, please contact Customer Service.

Part C – See Medicare Advantage (MA) plan.

Part D – The voluntary Medicare Prescription Drug Benefit Program.

Part D drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. (See your formulary for a specific list of covered drugs.) Certain categories of drugs were specifically excluded as covered Part D drugs by Congress.

Part D late enrollment penalty – An amount added to your monthly premium for Medicare drug coverage if you go without creditable coverage (coverage that is expected to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more after you are first eligible to join a Part D plan. You pay this higher amount as long as you have a Medicare drug plan. There are some exceptions. For example, if you receive "Extra Help" from Medicare to pay your prescription drug plan costs, the late enrollment penalty rules do not apply to you. If you receive "Extra Help", you do not pay a late enrollment penalty.

Preferred cost sharing – Preferred cost sharing means lower cost sharing for certain covered Part D drugs at certain network pharmacies.

Premium – The periodic payment to Medicare, an insurance company, or a healthcare plan for health or prescription drug coverage.

Prior authorization – Approval in advance to get certain drugs that may or may not be on our formulary. Some drugs are covered only if your doctor or other network provider gets prior authorization from us. Covered drugs that need prior authorization are marked in the *formulary* and our criteria are posted on our website.

Quality improvement organization (QIO) – A group of practicing doctors and other healthcare experts paid by the federal government to check and improve the care given to Medicare patients.

Quantity limits – A management tool that is designed to limit the use of selected drugs for quality, safety, or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

"Real Time Benefit Tool" – A portal or computer application in which enrollees can look up complete, accurate, timely, clinically appropriate, enrollee-specific formulary and benefit information. This includes cost sharing amounts, alternative formulary medications that may be used for the same health condition as a given drug, and coverage restrictions (Prior Authorization, Step Therapy, Quantity Limits) that apply to alternative medications.

Service area – A geographic area where you must live to join a particular prescription drug plan. Our plan may disenroll you if you permanently move out of the plan's service area.

Special enrollment period – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a special enrollment period include: if you move outside the service area, if you are getting "Extra Help" with your prescription drug costs, if you move into a nursing home, or if we violate our contract with you.

Standard cost sharing – Standard cost sharing is cost sharing other than preferred cost sharing offered at a network pharmacy.

Step therapy – A utilization tool that requires you to first try another drug to treat your medical condition before

we will cover the drug your physician may have initially prescribed.

Supplemental Security Income (SSI) – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

Notice of Availability

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-888-832-0075 (TTY: 711). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-888-832-0075 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-888-832-0075 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-888-832-0075 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-888-832-0075 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-888-832-0075 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-888-832-0075 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-888-832-0075 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-888-832-0075 (TTY: 711)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-888-832-0075 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-888-832-0075 (TTY: 711). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-888-832-0075 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-888-832-0075 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-888-832-0075 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-888-832-0075 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-888-832-0075 (TTY: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-888-832-0075 (TTY: 711) にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

PRA disclosure statement According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1051. If you have comments or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

MedicareBlue Rx Standard Customer Service

1-888-832-0075



Calls to this number are free. 8 a.m. to 8 p.m., daily, Central and Mountain times. Voicemail available after hours.

Customer Service also has free language interpreter services available for non-English speakers.



711

Calls to this number are free. 8 a.m. to 8 p.m., daily, Central and Mountain times.



MedicareBlue Rx
PO Box 31049
Tampa, FL 33631



YourMedicareSolutions.com

State Health Insurance Assistance Program

The State Health Insurance Assistance Program (SHIP) is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

You can call the SHIP in your state using the information listed in Chapter 2, Section 3 of this booklet.



MedicareBlueSM Rx (PDP)

A Medicare Prescription Drug Plan