Annual Notice of Changes for 2019

You are currently enrolled as a member of Gundersen Senior Preferred ValueD. Next year, there will be some changes to the plan’s costs and benefits. This booklet tells about the changes.

- You have from October 15 until December 7 to make changes to your Medicare coverage for next year.

What to do now

1. ASK: Which changes apply to you

☐ Check the changes to our benefits and costs to see if they affect you.
  - It’s important to review your coverage now to make sure it will meet your needs next year.
  - Do the changes affect the services you use?
  - Look in Section 1.5 for information about benefit and cost changes for our plan.

☐ Check the changes in the booklet to our prescription drug coverage to see if they affect you.
  - Will your drugs be covered?
  - Are your drugs in a different tier, with different cost-sharing?
  - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
  - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
  - Review the 2019 Drug List and look in Section 1.6 for information about changes to our drug coverage.
  - Your drug prices may have risen or you may have had alternate medications suggested to you. For information about drug prices visit [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Information-on-Prescription-Drugs/index.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Information-on-Prescription-Drugs/index.html). These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. These are general or total prices and increases probably don’t match changes in what you will pay.
☐ Check to see if your doctors and other providers will be in our network next year.
   • Are your doctors in our network?
   • What about the hospitals or other providers you use?
   • Look in Section 1.3 for information about our Provider Directory.

☐ Think about your overall health care costs.
   • How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
   • How much will you spend on your premium and cost-share; like copayments, coinsurance, and or deductibles?
   • How do your total plan costs compare to other Medicare coverage options?

☐ Think about whether you are happy with our plan.

2. **COMPARE:** Learn about other plan choices

☐ Check coverage and costs of plans in your area.
   • Use the personalized search feature on the Medicare Plan Finder at [https://www.medicare.gov](https://www.medicare.gov) website. Click “Find health & drug plans.”
   • Review the list in the back of your Medicare & You handbook.
   • Look in Section 2.2 to learn more about your choices.

☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

3. **CHOOSE:** Decide whether you want to change your plan

   • If you want to keep *Gundersen Senior Preferred Value D*, you don’t need to do anything. You will stay in *Gundersen Senior Preferred Value D*.
   • To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. **ENROLL:** To change plans, join a plan between **October 15 and December 7, 2018**
   • If you **don’t join another plan by December 7, 2018**, you will be enrolled in *Gundersen Senior Preferred Value D*.
   • If you **join another plan by December 7, 2018**, your new coverage will start on January 1, 2019.
Additional Resources

- If you have questions or require language assistance, please call Customer Service at (800) 394-5566. For people who are deaf, hard of hearing or speech impaired please call TTY/TDD 711, (800) 877-8973. This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. You may also call through a video relay service company of your choice. Interpreter services are provided free of charge to you. A customer service representative is available to assist you Monday through Friday from 8:00 a.m. to 8:00 p.m. From October 1 through March 31, we are also available to assist you on Saturdays and Sundays from 8:00 a.m. to 8:00 p.m. You can also visit our website at seniorpreferred.org.
- If you would like to meet with a Customer Service representative in person, please call Customer Service at (800) 394-5566 to schedule an appointment.
- We can also give you information in large print or other alternate formats.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC) and satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.**

About *Gundersen Senior Preferred Value* D

- Senior Preferred is an HMO plan with a Medicare Contract. Enrollment in Senior Preferred depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means *Senior Preferred*. When it says “plan” or “our plan,” it means *Gundersen Senior Preferred Value.* D.
Summary of Important Costs for 2019

The table below compares the 2018 costs and 2019 costs for *Gundersen Senior Preferred ValueD* in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this Annual Notice of Changes** and review the enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you.

<table>
<thead>
<tr>
<th>Cost</th>
<th>2018 (this year)</th>
<th>2019 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly plan premium</strong>*</td>
<td>$66.30</td>
<td>$34.80</td>
</tr>
<tr>
<td>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Maximum out-of-pocket amount</strong></td>
<td>$3,400</td>
<td>$3,400</td>
</tr>
<tr>
<td>This is the most you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Doctor office visits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary care visits: $35 per visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialist visits: $35 per visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient hospital stays</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor’s order. The day before you are discharged is your last inpatient day.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Days 1-17: $200 copayment per day for Medicare-covered services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day 18 through discharge: $0 copayment for Medicare-covered services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Days 1-17: $200 copayment per day for Medicare-covered services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day 18 through discharge: $0 copayment for Medicare-covered services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cost</td>
<td>2018 (this year)</td>
<td>2019 (next year)</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>------------------------------------------------------</td>
<td>------------------------------------------------------</td>
</tr>
<tr>
<td>Part D prescription drug coverage</td>
<td>Deductible: No prescription drug deductible for 2018</td>
<td>Deductible: No prescription drug deductible for 2019</td>
</tr>
<tr>
<td></td>
<td>Copayment/Coinsurance as applicable during the Initial Coverage Stage:</td>
<td>Copayment/Coinsurance as applicable during the Initial Coverage Stage:</td>
</tr>
<tr>
<td></td>
<td>• Drug Tier 1: $3.00 copayment</td>
<td>• Drug Tier 1: $3.00 copayment</td>
</tr>
<tr>
<td></td>
<td>• Drug Tier 2: $15.00 copayment</td>
<td>• Drug Tier 2: $15.00 copayment</td>
</tr>
<tr>
<td></td>
<td>• Drug Tier 3: $45.00 copayment</td>
<td>• Drug Tier 3: $45.00 copayment</td>
</tr>
<tr>
<td></td>
<td>• Drug Tier 4: 40% coinsurance</td>
<td>• Drug Tier 4: 40% coinsurance</td>
</tr>
<tr>
<td></td>
<td>• Drug Tier 5: 33% coinsurance</td>
<td>• Drug Tier 5: 33% coinsurance</td>
</tr>
</tbody>
</table>
Annual Notice of Changes for 2019

Table of Contents

Summary of Important Costs for 2019 ................................................................. 1

SECTION 1 Changes to Benefits and Costs for Next Year ................................. 4
   Section 1.1 – Changes to the Monthly Premium ............................................... 4
   Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount ...................... 4
   Section 1.3 – Changes to the Provider Network ............................................... 5
   Section 1.4 – Changes to the Pharmacy Network ............................................. 5
   Section 1.5 – Changes to Benefits and Costs for Medical Services ................. 6
   Section 1.6 – Changes to Part D Prescription Drug Coverage ............................ 8

SECTION 2 Deciding Which Plan to Choose ..................................................... 11
   Section 2.1 – If you want to stay in Gundersen Senior Preferred ValueD ............ 11
   Section 2.2 – If you want to change plans ..................................................... 12

SECTION 3 Deadline for Changing Plans ......................................................... 12

SECTION 4 Programs That Offer Free Counseling about Medicare ................. 13

SECTION 5 Programs That Help Pay for Prescription Drugs ............................ 13

SECTION 6 Questions? .................................................................................... 14
   Section 6.1 – Getting Help from Gundersen Senior Preferred ValueD .............. 14
   Section 6.2 – Getting Help from Medicare ..................................................... 15
SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

<table>
<thead>
<tr>
<th>Cost</th>
<th>2018 (this year)</th>
<th>2019 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly premium</td>
<td>$66.30</td>
<td>$34.80</td>
</tr>
<tr>
<td>(You must also continue to pay your Medicare Part B premium.)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs.

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

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

<table>
<thead>
<tr>
<th>Cost</th>
<th>2018 (this year)</th>
<th>2019 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum out-of-pocket amount</td>
<td>$3,400</td>
<td>$3,400</td>
</tr>
<tr>
<td>Your costs for covered medical services (such as copayments) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once you have paid $3,400 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at seniorpreferred.org. You may also call Customer Service for updated provider information or to ask us to mail you a Provider Directory. Please review the 2019 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days’ notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

Section 1.4 – Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Our network has changed more than usual for 2019. An updated Provider Directory is located on our website at seniorpreferred.org. You may also call Customer Service for updated provider information or to ask us to mail you a Provider Directory. We strongly suggest that you review our current Provider Directory to see if your pharmacy is still in our network.
Section 1.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, Medical Benefits Chart (what is covered and what you pay), in your 2019 Evidence of Coverage.

<table>
<thead>
<tr>
<th>Cost</th>
<th>2018 (this year)</th>
<th>2019 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance services</td>
<td>$200 copayment each trip for Medicare-covered ambulance benefits</td>
<td>$150 copayment each trip for Medicare-covered ambulance benefits</td>
</tr>
<tr>
<td>Dental services</td>
<td>$35 copayment for Medicare-covered dental exam</td>
<td>$25 copayment for Medicare-covered dental exam</td>
</tr>
<tr>
<td>Hearing Exam</td>
<td>$35 copayment for each Medicare-covered hearing exam</td>
<td>$15 copayment for each Medicare-covered hearing exam</td>
</tr>
<tr>
<td>Outpatient mental health care</td>
<td>$35 copayment for each Medicare-covered individual or group therapy visit</td>
<td>$25 copayment for each Medicare-covered individual or group therapy visit</td>
</tr>
<tr>
<td>Outpatient rehabilitation services</td>
<td>$35 copayment for Medicare-covered visit</td>
<td>$25 copayment for Medicare-covered visit</td>
</tr>
<tr>
<td>Outpatient substance abuse service</td>
<td>$35 copayment for each Medicare-covered individual or group therapy visit</td>
<td>$25 copayment for each Medicare-covered individual or group therapy visit</td>
</tr>
<tr>
<td>Cost</td>
<td>2018 (this year)</td>
<td>2019 (next year)</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Outpatient surgery, including services provided at a hospital, outpatient facilities and ambulatory surgical centers</strong></td>
<td>$150 copayment for each Medicare-covered ambulatory surgical center visit</td>
<td>$100 copayment for each Medicare-covered ambulatory surgical center visit</td>
</tr>
<tr>
<td></td>
<td>$150 copayment for each Medicare-covered outpatient surgery procedure</td>
<td>$100 copayment for each Medicare-covered outpatient surgery procedure</td>
</tr>
<tr>
<td><strong>Physician/Practitioner services, including doctor’s office visits</strong></td>
<td>$35 copayment for each primary care doctor visit for Medicare-covered benefits</td>
<td>$25 copayment for each primary care doctor visit for Medicare-covered benefits</td>
</tr>
<tr>
<td></td>
<td>$35 copayment for each specialist visit for Medicare-covered benefits</td>
<td>$25 copayment for each specialist visit for Medicare-covered benefits</td>
</tr>
<tr>
<td><strong>Online medical evaluation and management service provided by a participating physician or other qualified health care professional. Must not have had a related evaluation and management service in the past 7 days.</strong></td>
<td>N/A</td>
<td>$0 copayment for online medical evaluation</td>
</tr>
<tr>
<td><strong>Podiatry services</strong></td>
<td>$35 copayment for each Medicare-covered visit</td>
<td>$25 copayment for each Medicare-covered visit</td>
</tr>
<tr>
<td><strong>Urgently needed services</strong></td>
<td>$35 copayment for Medicare-covered urgently needed care visits</td>
<td>$25 copayment for Medicare-covered urgently needed care visits</td>
</tr>
<tr>
<td><strong>Vision care</strong></td>
<td>$35 copayment for each additional eye exam</td>
<td>$25 copayment for each additional eye exam</td>
</tr>
</tbody>
</table>
Section 1.6 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” An updated Formulary is located on our website at seniorpreferred.org. The Drug List includes many – but not all – of the drugs that we will cover next year. If you don’t see your drug on this list, it might still be covered. You can get the complete Drug List by calling Customer Service (see the back cover) or visiting our website (seniorpreferred.org). You can also call Customer Service to mail you a Formulary.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.

If you are affected by a change in drug coverage, you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. We encourage current members to ask for an exception before next year.
  - To learn what you must do to ask for an exception, see Chapter 9 of your Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)) or call Customer Service.

- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Customer Service to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the Evidence of Coverage.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

In most cases, the plan will only approve exception requests until the end of a calendar year. However, if the plan has approved a formulary exception in 2018 and the approval timeframe extends into 2019, this will continue to be honored per the approval notification letter. You will not be required to submit a new formulary exception request until the previous approval has expired.

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules.

Starting in 2019, before we make changes during the year to our Drug List that require us to provide you with advance notice when you are taking a drug, we will provide you with notice of those changes 30, rather than 60, days before they take place. Or we will give you a 30-day,
rather than a 60-day, refill of your brand name drug at a network pharmacy. We will provide this notice before, for instance, replacing a brand name drug on the Drug List with a generic drug or making changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about the changes we may make to the Drug List, see Chapter 5, Section 6 of the Evidence of Coverage.)

### Changes to Prescription Drug Costs

**Note:** If you are in a program that helps pay for your drugs (“Extra Help”), the information about costs for Part D prescription drugs may not apply to you. We have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low-Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and didn’t receive this insert with this packet, please call Customer Service and ask for the “LIS Rider.” Phone numbers for Customer Service are in Section 6.1 of this booklet.

There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your Evidence of Coverage for more information about the stages.)

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the enclosed Evidence of Coverage.)

### Changes to the Deductible Stage

<table>
<thead>
<tr>
<th>Stage</th>
<th>2018 (this year)</th>
<th>2019 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage 1: Yearly Deductible Stage</td>
<td>Because we have no deductible, this payment stage does not apply to you.</td>
<td>Because we have no deductible, this payment stage does not apply to you.</td>
</tr>
</tbody>
</table>

### Changes to Your Cost-sharing in the Initial Coverage Stage

Please see the following chart for the changes from 2018 to 2019.
To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

<table>
<thead>
<tr>
<th>Stage</th>
<th>Stage 2: Initial Coverage Stage</th>
<th>2018 (this year)</th>
<th>2019 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>During this stage, the plan pays its share of the cost of your drugs and <strong>you pay your share of the cost.</strong></td>
<td>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</td>
<td>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</td>
</tr>
<tr>
<td></td>
<td><strong>Preferred Generics (Tier 1):</strong></td>
<td><strong>Preferred Generics (Tier 1):</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>You pay: $3.00 copayment per prescription</td>
<td>You pay: $3.00 copayment per prescription</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Generics (Tier 2):</strong></td>
<td><strong>Generics (Tier 2):</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>You pay: $15.00 copayment per prescription</td>
<td>You pay: $15.00 copayment per prescription</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Preferred Brands (Tier 3):</strong></td>
<td><strong>Preferred Brands (Tier 3):</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>You pay: $45.00 copayment per prescription</td>
<td>You pay: $45.00 copayment per prescription</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Non-Preferred Drugs (Tier 4):</strong></td>
<td><strong>Non-Preferred Drugs (Tier 4):</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>You pay: 40% coinsurance of the total cost</td>
<td>You pay: 40% coinsurance of the total cost</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Specialty Drugs (Tier 5):</strong></td>
<td><strong>Specialty Drugs (Tier 5):</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>You pay: 33% coinsurance of the total cost</td>
<td>You pay: 33% coinsurance of the total cost</td>
<td></td>
</tr>
</tbody>
</table>
### Stage 2: Initial Coverage Stage (continued)

The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost-sharing. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your Evidence of Coverage.

We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.

<table>
<thead>
<tr>
<th>Stage</th>
<th>2018 (this year)</th>
<th>2019 (next year)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Once your total drug costs have reached $3,750, you will move to the next stage (the Coverage Gap Stage).</td>
<td>Once your total drug costs have reached $3,820, you will move to the next stage (the Coverage Gap Stage).</td>
</tr>
</tbody>
</table>

### Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage. For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your Evidence of Coverage.

### SECTION 2 Deciding Which Plan to Choose

#### Section 2.1 – If you want to stay in Gundersen Senior Preferred ValueD

To stay in our plan you don’t need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically stay enrolled as a member of our plan for 2019.
Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2019 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- OR-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, read Medicare & You 2019, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to https://www.medicare.gov and click “Find health & drug plans.” Here, you can find information about costs, coverage, and quality ratings for Medicare plans.

As a reminder, Senior Preferred offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To change to a different Medicare health plan, enroll in the new plan. You will automatically be disenrolled from Gundersen Senior Preferred ValueD.
- To change to Original Medicare with a prescription drug plan, enroll in the new drug plan. You will automatically be disenrolled from Gundersen Senior Preferred ValueD.
- To change to Original Medicare without a prescription drug plan, you must either:
  - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are in Section 6.1 of this booklet).
  - OR – Contact Medicare, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from October 15 until December 7. The change will take effect on January 1, 2019.
**Are there other times of the year to make a change?**

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the Evidence of Coverage.

If you enrolled in a Medicare Advantage plan for January 1, 2019, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2019. For more information, see Chapter 10, Section 2.2 of the Evidence of Coverage.

**SECTION 4 Programs That Offer Free Counseling about Medicare**

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state.

- In Iowa, the SHIP is called Senior Health Insurance Information Program (Iowa).
- In Wisconsin, the SHIP is called Wisconsin Board on Aging and Long Term Care.

Iowa’s Senior Health Insurance Information Program and Wisconsin Board on Aging and Long Term Care 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. Iowa’s Senior Health Insurance Information Program and Wisconsin Board on Aging and Long Term Care counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans.

- You can call Senior Health Insurance Information Program (Iowa) at (800) 351-4664. You can learn more about Senior Health Insurance Information Program (Iowa) by visiting their website (www.shiip.state.ia.us).
- You can call Wisconsin Board on Aging and Long Term Care at (800) 242-1060. You can learn more about Wisconsin Board on Aging and Long Term Care by visiting their website (www.longtermcare.wi.gov).

**SECTION 5 Programs That Help Pay for Prescription Drugs**

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage
gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
- Your State Medicaid Office (applications).

- **Help from your state’s pharmaceutical assistance program.** Wisconsin has a program called SeniorCare that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 4 of this booklet).

- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low-income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Iowa HIV/AIDS Program and the Wisconsin AIDS/HIV Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call (515) 242-5151 in Iowa, or call (800) 991-5532 in Wisconsin.

### SECTION 6 Questions?

#### Section 6.1 – Getting Help from Gundersen Senior Preferred ValueD

Questions? We’re here to help. Please call Customer Service at (800) 394-5566 (toll-free). For TTY/TDD users, call 711 or (800) 877-8973. This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. We are available for phone calls Monday through Friday from 8:00 a.m. to 8:00 p.m. From October 1 through March 31, we are also available to assist you on Saturdays and Sundays from 8:00 a.m. to 8:00 p.m. Calls to these numbers are free.

**Read your 2019 Evidence of Coverage (it has details about next year’s benefits and costs)**

This Annual Notice of Changes gives you a summary of changes in your benefits and costs for 2019. For details, look in the 2019 Evidence of Coverage for Gundersen Senior Preferred ValueD. The Evidence of Coverage is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the Evidence of Coverage is included in this envelope.
Visit our Website

You can also visit our website at seniorpreferred.org. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

You can visit the Medicare website (https://www.medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to https://www.medicare.gov and click on “Find health & drug plans”).

Read Medicare & You 2019

You can read the Medicare & You 2019 Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don’t have a copy of this booklet, you can get it at the Medicare website (https://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.