

Advantage U Signature (PPO)

Advantage U Signature (PPO) offered by University of Utah Health Insurance Plans, Inc.

Annual Notice of Changes for 2022

You are currently enrolled as a member of Advantage U Signature (PPO) offered by University of Utah Health Insurance Plans, Inc. (dba Advantage U). 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 Sections 1.5 and 1.6 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 2022 Drug List and look in Section 1.6 for information about changes to our drug coverage.
 - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit [go.medicare.gov/drugprices](https://www.go.medicare.gov/drugprices), and click the "dashboards" link in the middle of the second Note toward the bottom of the page. These dashboards highlight which

manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors, including specialists you see regularly, 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 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 www.medicare.gov/plan-compare website.
 - Review the list in the back of your *Medicare & You 2022* handbook.
 - Look in Section 3.2 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 don't join another plan by December 7, 2021, you will be enrolled in Advantage U Signature (PPO).
- 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, 2021**

- If you don't join another plan by **December 7, 2021**, you will be enrolled in Advantage U Signature (PPO).
- If you join another plan by **December 7, 2021**, your new coverage will start on **January 1, 2022**. You will be automatically disenrolled from your current plan.

Additional Resources

- Please contact our Customer Service number at 855-275-0374 for additional information. (TTY users should call 711.) Hours are 7 days a week, 8 a.m. to 8 p.m. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
- This document may be available in other formats such as braille, large print, or other alternate formats. This document may be available in non-English language. For additional information call the Customer Service number listed above.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Advantage U Signature (PPO)

- University of Utah Health Insurance Plan's Advantage U is a PPO with a Medicare contract. Enrollment in Advantage U depends on contract renewal.
- When this booklet says "we," "us," or "our," it means University of Utah Health Insurance Plans. When it says "plan" or "our plan," it means Advantage U Signature (PPO).

Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for Advantage U Signature (PPO) in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at www.AdvantageUMedicare.com. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	\$0	\$0
<p>Maximum out-of-pocket amounts</p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered services. (See Section 1.2 for details.)</p>	<p>From network providers: \$6,900</p> <p>From network and out-of-network providers combined: \$11,300</p>	<p>From network providers: \$6,900</p> <p>From network and out-of-network providers combined: \$11,300</p>
<p>Doctor office visits</p>	<p>In-Network:</p> <p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$30 copay per visit</p> <p>Out-of-Network:</p> <p>Primary care visits: 45% coinsurance per visit</p> <p>Specialist visits: 45% coinsurance per visit</p>	<p>In-Network:</p> <p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$25 copay per visit</p> <p>Out-of-Network:</p> <p>Primary care visits: 45% coinsurance per visit</p> <p>Specialist visits: 45% coinsurance per visit</p>

Cost	2021 (this year)	2022 (next year)
<p>Inpatient hospital stays 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.</p>	<p>In-Network: \$325 copay per day for days 1-4; \$0 copay for days 5-90; \$0 copay for additional days</p> <p>Out-Of-Network: 45% coinsurance for each Medicare-covered inpatient hospital stay.</p>	<p>In-Network: \$325 copay per day for days 1-4; \$0 copay for days 5-90; \$0 copay for additional days</p> <p>Out-Of-Network: 45% coinsurance for each Medicare-covered inpatient hospital stay.</p>
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Deductible: \$200</p> <p>Copayment/Coinsurance for a one-month supply during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$3 • Drug Tier 2: \$10 • Drug Tier 3: \$47 • Drug Tier 4: \$100 • Drug Tier 5: 29% 	<p>Deductible: \$200</p> <p>Copayment/Coinsurance for a one-month supply during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$3 • Drug Tier 2: \$10 • Drug Tier 3: \$47 • Drug Tier 4: \$100 • Drug Tier 5: 29%

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2021 (this year)	2022 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 7 regarding “Extra Help” from Medicare.

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

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

Cost	2021 (this year)	2022 (next year)
In-network maximum out-of-pocket amount Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$6,900	\$6,900 Once you have paid \$6,900 out-of-pocket for covered services, you will pay nothing for your covered services from network providers for the rest of the calendar year.

Cost	2021 (this year)	2022 (next year)
<p>Combined maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>	<p>\$11,300</p>	<p>\$11,300</p> <p>Once you have paid \$11,300 out-of-pocket for covered services, you will pay nothing for your covered services from network or out-of-network providers for the rest of the calendar year.</p>

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 www.AdvantageUMedicare.com. You may also call Customer Service for updated provider information or to ask us to mail you a *Provider Directory*. **Please review the 2022 *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, we must 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 to manage 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.

There are changes to our network of pharmacies for next year. An updated *Pharmacy Directory* is located on our website at www.AdvantageUMedicare.com. You may also call Customer Service for updated provider information or to ask us to mail you a *Pharmacy Directory*. **Please review the 2022 *Pharmacy Directory* to see which pharmacies are 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 *2022 Evidence of Coverage*.

Opioid treatment program services

Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:

- U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications.
- Dispensing and administration of MAT medications (if applicable)
- Substance use counseling
- Individual and group therapy
- Toxicology testing
- Intake activities
- Periodic assessments

Cost	2021 (this year)	2022 (next year)
Dental Services	<p>In-Network: You pay a \$0 copay for Medicare-covered dental services.</p> <p>Out-of-Network: You pay 45% coinsurance for Medicare-covered dental services</p> <p>In-Network: \$0 copay (up to 2 visits per year). Preventive Services May include:</p> <ul style="list-style-type: none"> • Cleaning • Oral Exam • Fluoride treatment • Bitewing X-Rays (1every 12 months) <p>Out-of-Network: \$0 copay 2 visits per year (member responsible for OON cost above DentaQuest Rates</p> <p>In and Out-of-Network: \$0 copay, \$1,000 benefit coverage limit. Comprehensive Dental Services limited to:</p> <ul style="list-style-type: none"> • Restorative • Extractions • Adjunctive periodontal <p>Member is responsible for OON cost above DentaQuest Rates</p>	<p>In-Network: You pay a \$0 copay for Medicare-covered dental services.</p> <p>Out-of-Network: You pay 45% coinsurance for Medicare-covered dental services</p> <p>In-Network: \$0 copay (up to 2 visits per year). Preventive Services May include:</p> <ul style="list-style-type: none"> • Cleaning • Oral Exam • Fluoride treatment • Bitewing X-Rays (1every 12 months) <p>Out-of-Network: \$0 copay 2 visits per year (member responsible for OON cost above DentaQuest Rates</p> <p>In and Out-of-Network: \$0 copay, \$1,500 benefit coverage limit. Comprehensive Dental Services limited to:</p> <ul style="list-style-type: none"> • Restorative • Extractions • Crowns • Implants • Adjunctive periodontal <p>Member is responsible for OON cost above DentaQuest Rates</p>

Cost	2021 (this year)	2022 (next year)
Mental Health Services	<p>In-Network:</p> <p>Outpatient Group Therapy. You pay a \$30 copay per office visit</p> <p>Outpatient Individual Therapy. You pay a \$30 copay per office visit</p> <p>Psychiatric Group Services. You pay a \$30 copay per office visit</p> <p>Psychiatric Individual Services. You pay a \$30 copay per office visit</p>	<p>In-Network:</p> <p>Outpatient Group Therapy. You pay a \$10 copay per office visit</p> <p>Outpatient Individual Therapy. You pay a \$10 copay per office visit</p> <p>Psychiatric Group Services. You pay a \$10 copay per office visit</p> <p>Psychiatric Individual Services. You pay a \$10 copay per office visit</p>
	<p>Out-of-Network:</p> <p>Outpatient Group Therapy. You pay a 45% coinsurance per office visit</p> <p>Outpatient Individual Therapy. You pay a 45% coinsurance per office visit</p> <p>Psychiatric Group Services. You pay a 45% coinsurance per office visit</p> <p>Psychiatric Individual Services. You pay a 45% coinsurance per office visit</p>	<p>Out-of-Network:</p> <p>Outpatient Group Therapy. You pay a 45% coinsurance per office visit</p> <p>Outpatient Individual Therapy. You pay a 45% coinsurance per office visit</p> <p>Psychiatric Group Services. You pay a 45% coinsurance per office visit</p> <p>Psychiatric Individual Services. You pay a 45% coinsurance per office visit</p>

Cost	2021 (this year)	2022 (next year)
Specialist Copay	<p>In-Network:</p> <p>You pay a \$30 copay per office visit</p> <p>Out-of-Network:</p> <p>You pay a 45% coinsurance per office visit</p>	<p>In-Network:</p> <p>You pay a \$25 copay per office visit</p> <p>Out-of-Network:</p> <p>You pay a 45% coinsurance per office visit</p>
Partial Hospitalization	<p>In-Network:</p> <p>You pay a \$30 copay per partial hospitalization</p> <p>Out-of-Network:</p> <p>You pay a 45% coinsurance per partial hospitalization</p>	<p>In-Network:</p> <p>You pay a \$25 copay per partial hospitalization</p> <p>Out-of-Network:</p> <p>You pay a 45% coinsurance per partial hospitalization</p>
Therapy Services (including Occupational, Physical, and Speech-Language)	<p>In-Network:</p> <p>You pay a \$30 copay per visit</p> <p>Out-of-Network:</p> <p>You pay a 45% coinsurance per visit</p>	<p>In-Network:</p> <p>You pay a \$25 copay per visit</p> <p>Out-of-Network:</p> <p>You pay a 45% coinsurance per visit</p>
Podiatry Services	<p>In-Network:</p> <p>You pay a \$30 copay per visit</p> <p>Out-of-Network:</p> <p>You pay a 45% coinsurance per visit</p>	<p>In-Network:</p> <p>You pay a \$25 copay per visit</p> <p>Out-of-Network:</p> <p>You pay a 45% coinsurance per visit</p>

Cost	2021 (this year)	2022 (next year)
<p>Other Health Care Professional Services</p>	<p>In-Network: You pay a \$30 copay per visit</p> <p>Out-of-Network: You pay a 45% coinsurance per visit</p>	<p>In-Network: You pay a \$25 copay per visit</p> <p>Out-of-Network: You pay a 45% coinsurance per visit</p>
<p>Opioid Treatment Program Services</p>	<p>In-Network: You pay a \$30 copay per visit</p> <p>Out-of-Network: You pay a 45% coinsurance per visit</p>	<p>In-Network: You pay a \$25 copay per visit</p> <p>Out-of-Network: You pay a 45% coinsurance per visit</p>
<p>Outpatient Substance Abuse Services</p>	<p>In-Network: You pay a \$30 copay per visit</p> <p>Out-of-Network: You pay a 45% coinsurance per visit</p>	<p>In-Network: You pay a \$25 copay per visit</p> <p>Out-of-Network: You pay a 45% coinsurance per visit</p>

Cost	2021 (this year)	2022 (next year)
<p>Medicare Part B Drugs</p>	<p>In-Network: You pay a 20% coinsurance</p> <p>Out-of-Network: You pay a 45% coinsurance</p>	<p>In-Network: For Select Insulins used with a pump, you pay a \$28 copay for a one-month supply</p> <p>For all other Medicare Part B Drugs, you pay a 20% coinsurance</p> <p>Out-of-Network: You pay a 45% coinsurance</p>
<p>Vision Services</p>	<p>In-Network: \$60 copay for contact lens exam (fitting and evaluation) for elective contacts</p> <p>Out-of-Network: 50% coinsurance for contact lens exam (fitting and evaluation) for elective contacts.</p>	<p>In-Network: \$0 copay for contact lens exam (fitting and evaluation) for elective contacts</p> <p>Out-of-Network: 0% coinsurance for contact lens exam (fitting and evaluation) for elective contacts.</p>

Cost	2021 (this year)	2022 (next year)
<p>SSBCI (Special Supplemental Benefits for the Chronically Ill) – Cognitive Health Assessment</p>	<p>Not offered</p>	<p>Cognitive Health Assessment is offered to Advantage U members exclusively through UHealth Geriatric Division.</p> <p>See EOC (Chapter 4, Section 2.1) for eligibility criteria. This benefit is for members with risk factors for cognitive impairment or through a referral from a Physician.</p> <p>For members who qualify, you pay \$0 copay for the Cognitive Health Assessment</p> <p>The Cognitive Health Assessment includes:</p> <ul style="list-style-type: none"> • Up to two visits with UHealth Geriatric Provider, one for an Initial assessment and a follow-up consultation • Education on Brain Health • Geriatric Evaluation/Assessment • Test, Labs to support Cognitive Health Assessment • Medication Review • MRI • Diagnostic Visit

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.” A copy of our Drug List is provided electronically. 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 (www.AdvantageUMedicare.com).

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

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.
 - 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.

Authorizations for current formulary exceptions span over calendar years. If you have a current formulary exception, the approval will be covered until the date on the approval letter sent to you.

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.

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. Because you receive “Extra Help” and didn’t receive this insert with this packet, please call Customer Service and ask for the “LIS Rider.”

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 *Evidence of Coverage*, which is located on our website at www.AdvantageUMedicare.com. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Tier 3, 4 & 5 drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$200.</p> <p>During this stage, you pay \$3 or \$10 cost sharing for drugs on the preferred generic or generic tiers and the full cost of drugs on preferred brand name, non-preferred brand name, or specialty drugs tiers until you have reached the yearly deductible.</p> <p>There is no deductible for Advantage U Signature (PPO) for Select Insulins. You pay a \$35 copay for a 30 day supply for Select Insulins.</p>	<p>The deductible is \$200.</p> <p>During this stage, you pay \$3 or \$10 cost sharing for drugs on the preferred generic or generic tiers and the full cost of drugs on preferred brand name, non-preferred brand name, or specialty drugs tiers until you have reached the yearly deductible.</p> <p>There is no deductible for Advantage U Signature (PPO) for Select Insulins. You pay a \$28 copay for a 30 day supply for Select Insulins.</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

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*.

Stage	2021 (this year)	2022 (next year)
<p>Stage 2: Initial Coverage Stage Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1 (Preferred Generics): You pay \$3 per prescription.</p> <p>Tier 2 (Generics): You pay \$10 per prescription</p> <p>Tier 3 (Preferred Brands): You pay \$47 per prescription</p> <p>Tier 4 (Non-Preferred Brands): You pay \$100 per prescription</p> <p>Tier 5 (Specialty Medications): You pay 29% coinsurance of the total cost</p> <p>Select Insulins: You pay \$35 copay for a 30 day supply for Select Insulins</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1 (Preferred Generics): You pay \$3 per prescription.</p> <p>Tier 2 (Generics): You pay \$10 per prescription</p> <p>Tier 3 (Preferred Brands): You pay \$47 per prescription</p> <p>Tier 4 (Non-Preferred Brands): You pay \$100 per prescription</p> <p>Tier 5 (Specialty Medications): You pay 29% coinsurance of the total cost</p> <p>Select Insulins: You pay \$28 copay for a 30 day supply for Select Insulins</p>

Stage	2021 (this year)	2022 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>

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*.

Advantage U Signature (PPO) offers additional gap coverage for Select Insulins. During the Coverage Gap stage, your out-of-pocket costs for Select Insulins will be \$28 for a 30 day supply.

<p>Senior Savings Model (Select Insulins). Eligible insulins not subject to Part D deductible. This copay stays the same until you enter the catastrophic phase of the Part D benefit during the plan year.</p>	<p>Retail Pharmacy:</p>	<p>Retail Pharmacy:</p>
	<p>\$35 copay for 30 Day Supply</p>	<p>\$28 copay for 30 Day Supply</p>
	<p>\$70 copay for 60 Day Supply</p>	<p>\$56 copay for 60 Day Supply</p>
	<p>\$105 copay for 90 Day Supply</p>	<p>\$84 copay for 100 Day Supply</p>
	<p>Mail Order Pharmacy:</p>	<p>Mail Order Pharmacy:</p>
	<p>\$35 copay for 30 Day Supply</p>	<p>\$28 copay for 30 Day Supply</p>
<p>\$70 copay for 60 Day Supply</p>	<p>\$56 copay for 60 Day Supply</p>	
<p>\$70 copay for 90 Day Supply</p>	<p>\$84 copay for 100 Day Supply</p>	

SECTION 2 Administrative Changes

Description	2021 (this year)	2022 (next year)
Rx Extended Day Supply	90 Day Supply	100 Day Supply

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Advantage U Signature (PPO)

To stay in our plan you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Advantage U Signature (PPO).

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2022 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- – *OR*– You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read the *Medicare & You 2022* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to www.medicare.gov/plan-compare. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

Step 2: Change your coverage

- **To change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Advantage U Signature (PPO).
- **To change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Advantage U Signature (PPO).
- **To change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are in Section 7.1 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 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2022.

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, 2022, 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, 2022. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 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 Utah, the SHIP is called Senior Health Insurance Information Program.

Senior Health Insurance Information Program is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Senior Health Insurance Information Program 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 Utah State Health Assistance Program at 1-800-541-7735. You can learn more about the program by visiting their website at <https://daas.utah.gov/seniors>.

SECTION 6 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage

gap or late enrollment penalty. 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).
- **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 Utah Department of Health, Bureau of Epidemiology. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-801-538-6191.

SECTION 7 Questions?

Section 7.1 – Getting Help from Advantage U Signature (PPO)

Questions? We're here to help. Please call Customer Service at 855-275-0374. (TTY only, call 711.) We are available for phone calls 7 days a week, 8 a.m. to 8 p.m. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.

Read your 2022 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 2022. For details, look in the *2022 Evidence of Coverage* for Advantage U Signature (PPO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.AdvantageUMedicare.com. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit our Website

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

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

You can visit the Medicare website (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 www.medicare.gov/plan-compare).

Read *Medicare & You 2022*

You can read the *Medicare & You 2022* 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 (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.