

## Getting care during a disaster

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from your plan.

Generally, during a disaster, your plan will allow you to obtain care from out-of-network providers at in-network cost-sharing. If you cannot use a network pharmacy during a disaster, you may be able to fill your prescription drugs at an out-of-network pharmacy. If you must use an out-of-network pharmacy, you will generally have to pay the full cost (rather than your normal share of the cost) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost.

Send us your request for payment, along with your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records. To make sure you are giving us all the information we need to make a decision, you can fill out our claim forms to make your request for payment. You don't have to use the form, but it will help us process the information faster.

Either download a copy of the **Medical Reimbursement Form** or **CVS/caremark Medicare Part D Prescription Claim- Form** or call the Medicare Customer Care Center and ask for the form.

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

For Medical claims:  
MVP Health Care  
P.O. Box 2207  
Schenectady, NY 12301

For Prescription drug claims:  
CVS Caremark  
P.O. Box 52066  
Phoenix, AZ 85072-2066

You may also call our plan to request payment. **You must submit your claim to us within 1 year** of the date you received the service, item, or drug.

If you don't know what you should have paid, or you receive bills and you don't know what to do about those bills, we can help. You can also call if you want to give us more information about a request for payment you have already sent to us.