



## UVM Health Advantage Secure (PPO) offered by MVP Health Plan, Inc.

# Annual Notice of Changes for 2024

You are currently enrolled as a member of UVM Health Advantage Secure (PPO). Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [mvphealthcare.com](http://mvphealthcare.com). You may also call the MVP Medicare Customer Care Center to ask us to mail you an *Evidence of Coverage*.)

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

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### What to do now

#### 1. **ASK:** Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
  - Review the changes to Medical care costs (doctor, hospital).
  - Review the changes to our drug coverage, including authorization requirements and costs.
  - Think about how much you will spend on premiums, deductibles, and cost sharing.

- Check the changes in the 2024 “Drug List” to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies will be in our network next year.
- Think about whether you are happy with our plan.

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

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2024* handbook.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

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

- If you don't join another plan by December 7, 2023, you will stay in UVM Health Advantage Secure (PPO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with UVM Health Advantage Secure (PPO).
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

## Additional Resources

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- Please contact our MVP Medicare Customer Care Center number at **1-800-665-7924** for additional information. (TTY users should call 711.) Hours are Monday - Friday, 8 am - 8 pm Eastern Time. From Oct. 1 - Mar. 31, call us seven days a week, 8 am - 8 pm. . This call is free.
- This information is available in a different format, including braille and large print. (phone numbers are in Section 8 of this booklet)
- **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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

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### **About UVM Health Advantage Secure (PPO)**

- UVM Health Advantage Secure (PPO) is a PPO plan with a Medicare contract. Enrollment in UVM Health Advantage Secure (PPO) depends on contract renewal.
  - When this document says “we,” “us,” or “our,” it means MVP Health Plan, Inc. When it says “plan” or “our plan,” it means UVM Health Advantage Secure (PPO) .
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**Annual Notice of Changes for 2024  
Table of Contents**

**Summary of Important Costs for 2024 ..... 5**

**SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in UVM Health Advantage Secure (PPO) in 2024 ..... 7**

**SECTION 2 Changes to Benefits and Costs for Next Year ..... 8**

Section 2.1 – Changes to the Monthly Premium ..... 8

Section 2.2 – Changes to Your Maximum Out-of-Pocket Amounts ..... 8

Section 2.3 – Changes to the Provider and Pharmacy Networks ..... 10

Section 2.4 – Changes to Benefits and Costs for Medical Services ..... 10

Section 2.5 – Changes to Part D Prescription Drug Coverage ..... 18

**SECTION 3 Deciding Which Plan to Choose ..... 21**

Section 3.1 – If you want to stay in UVM Health Advantage Select (PPO) ..... 21

Section 3.2 – If you want to change plans ..... 22

**SECTION 4 Deadline for Changing Plans ..... 23**

**SECTION 5 Programs That Offer Free Counseling about Medicare ..... 23**

**SECTION 6 Programs That Help Pay for Prescription Drugs ..... 24**

**SECTION 7 Questions? ..... 25**

Section 7.1 – Getting Help from UVM Health Advantage Select (PPO) ..... 25

Section 7.2 – Getting Help from Medicare ..... 25

**Summary of Important Costs for 2024**

The table below compares the 2023 costs and 2024 costs for UVM Health Advantage Secure (PPO) in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<p><b>Monthly plan premium*</b></p> <p>* Your premium may be higher or lower than this amount. See Section 2.1 for details.</p>	\$50	\$53.90
<p><b>Maximum out-of-pocket amounts</b></p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)</p>	<p>From network providers: \$5,000 From network and out-of-network providers combined: \$6,000</p>	<p>From network providers: \$5,000 From network and out-of-network providers combined: \$6,000</p>
<p><b>Doctor office visits</b></p>	<p><b>Primary care visits:</b> You pay \$0 per visit.</p> <p><b>Out-of-network:</b> You pay \$5 per visit.</p> <p><b>Specialist visits:</b> You pay \$30 per visit.</p> <p><b>Out-of-network:</b> You pay \$40 per visit.</p>	<p><b>Primary care visits:</b> You pay \$0 per visit.</p> <p><b>Out-of-network:</b> You pay \$5 per visit.</p> <p><b>Specialist visits:</b> You pay \$30 per visit.</p> <p><b>Out-of-network:</b> You pay \$40 per visit.</p>
<p><b>Inpatient hospital stays</b></p>	<p><b>In-network:</b></p>	<p><b>In-network:</b></p>

Cost	2023 (this year)	2024 (next year)
	<p>You pay a \$400 copayment per day for days 1 through 2. You pay a \$0 copayment for days 3+.</p> <p><b>Out-of-network:</b> You pay a \$350 copayment per day for days 1 through 4. You pay a \$0 copayment for days 5+.</p>	<p>You pay a \$420 copayment per day for days 1 through 3. You pay a \$0 copayment for days 4+.</p> <p><b>Out-of-network:</b> You pay a \$420 copayment per day for days 1 through 4. You pay a \$0 copayment for days 5+.</p>
<p><b>Part D prescription drug coverage</b> (See Section 2.5 for details.)</p>	<p>Deductible: \$150 for Tiers 3-5 except for covered insulin products and most adult Part D vaccines.</p> <p>Copayment/Coinsurance for a one-month (30-day) supply during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0 copayment.</li> <li>• Drug Tier 2: \$10 copayment.</li> <li>• Drug Tier 3: \$42 copayment. You pay \$35 per month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 4: \$100 copayment. You pay \$35 per month supply of each covered</li> </ul>	<p>Deductible: \$150 for Tiers 3-5 except for covered insulin products and most adult Part D vaccines.</p> <p>Copayment/Coinsurance for a one-month (30-day) supply during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0 copayment.</li> <li>• Drug Tier 2: \$10 copayment.</li> <li>• Drug Tier 3: \$42 copayment. You pay \$35 per month supply of each covered insulin product on this tier.</li> <li>• Drug Tier 4: \$100 copayment. You pay \$35 per month supply of each covered</li> </ul>

Cost	2023 (this year)	2024 (next year)
	<p>insulin product on this tier.</p> <ul style="list-style-type: none"> <li>Drug Tier 5: 27% coinsurance. You pay \$35 per month supply of each covered insulin product on this tier.</li> </ul> <p><b>Catastrophic Coverage:</b></p> <ul style="list-style-type: none"> <li>During this payment stage, the plan pays most of the cost for your covered drugs.</li> <li>For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called <b>coinsurance</b>), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs.).</li> </ul>	<p>insulin product on this tier.</p> <ul style="list-style-type: none"> <li>Drug Tier 5: 27% coinsurance. You pay \$35 per month supply of each covered insulin product on this tier.</li> </ul> <p><b>Catastrophic Coverage:</b></p> <ul style="list-style-type: none"> <li>During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</li> </ul>

**SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in UVM Health Advantage Secure (PPO) in 2024**

**If you do nothing by December 7, 2023, we will automatically enroll you in our UVM Health Advantage Secure (PPO) .** This means starting January 1, 2024, you will be getting your medical and prescription drug coverage through UVM Health Advantage Secure (PPO) . If you want to change plans or switch to Original Medicare,

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you must do so between October 15 and December 7. If you are eligible for “Extra Help,” you may be able to change plans during other times.

## SECTION 2 Changes to Benefits and Costs for Next Year

### Section 2.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$50	\$53.90

- 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 2.2 – Changes to Your Maximum Out-of-Pocket Amounts



Medicare requires all health plans to limit how much you pay out-of-pocket for the year. These limits are called the maximum out-of-pocket amounts. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2023 (this year)	2024 (next year)
<p><b>In-network maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays ) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	<p>\$5,000</p>	<p style="text-align: center;">\$5,000</p> <p>Once you have paid \$5,000 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.</p>
<p><b>Combined maximum out-of-pocket amount</b></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 plan premium and your costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>	<p>\$6,000</p>	<p style="text-align: center;">\$6,000</p> <p>Once you have paid \$6,000 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or out-of-network providers for the rest of the calendar year.</p> <p>This is not a change from 2023.</p>

## Section 2.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at [mvphealthcare.com](http://mvphealthcare.com) . You may also call the MVP Medicare Customer Care Center for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2024 Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact the MVP Customer Care Center so we may assist.

## Section 2.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2023 (this year)	2024 (next year)
<b>Acupuncture / Chiropractic Services</b>	<p><b>In-network and Out-of-network</b></p> <p>You pay 50% of the total cost for acupuncture services.</p> <p><b>In-network:</b></p>	<p><b>In-network and Out-of-network</b></p> <p>You pay 50% of the total cost for acupuncture services.</p> <p><b>In-network:</b></p>

Cost	2023 (this year)	2024 (next year)
	<p>You pay a \$10 copayment for each chiropractic visit.</p> <p><b>Out-of-network:</b> You pay a \$45 copayment for each chiropractic visit.</p>	<p>You pay a \$10 copayment for each chiropractic visit.</p> <p><b>Out-of-network:</b> You pay a \$45 copayment for each chiropractic visit.</p> <p>Additional 15 chiropractor or Acupuncture visits per calendar year for eligible chronic conditions. Benefit is a combined total and can be used in any combination.</p> <p>Autoimmune disorders/Rheumatoid Arthritis; Cancer; Cardiovascular disorders/Hypertension; Coronary Artery Disease; Congestive Heart Failure; Dementia; Diabetes; End-stage liver disease; End-stage renal disease (ESRD); Chronic lung disorders/COPD; Chronic and disabling mental health conditions; Neurologic disorders; Stroke; Inflammatory Disorders; Post-infection conditions; for example Long Covid, Lyme Disease; Chronic fatigue syndrome; Musculoskeletal disorders</p>

Cost	2023 (this year)	2024 (next year)
<p><b>Diabetes Care Kit</b></p>	<p>Members with a diagnosis of Diabetes can request a customizable care kit and choose from items on a selected list including a digital bluetooth scale and travel insulin cooler from the contracted vendor.</p>	<p>Members with a diagnosis of Diabetes can request a customizable care kit and choose from items on a selected list including a digital bluetooth scale, travel cooler, informational placemat, portion plate and water bottle from the contracted vendor.</p>
<p><b>Inpatient Hospital Care</b></p>	<p><b>In-network:</b> You pay a \$400 copayment per day for days 1 through 2. You pay a \$0 copayment for days 3+.</p> <p><b>Out-of-network:</b> You pay a \$350 copayment per day for days 1 through 4. You pay a \$0 copayment for days 5+.</p>	<p><b>In-network:</b> You pay a \$420 copayment per day for days 1 through 3. You pay a \$0 copayment for days 4+.</p> <p><b>Out-of-network:</b> You pay a \$420 copayment per day for days 1 through 4. You pay a \$0 copayment for days 5+.</p>
<p><b>Inpatient Psychiatric Hospital Care</b></p>	<p><b>In-network:</b> You pay a \$400 copayment per day for days 1 through 2. You pay a \$0 copayment for days 3+.</p> <p><b>Out-of-network:</b> You pay a \$350 copayment per day for days 1 through 4. You</p>	<p><b>In-network:</b> You pay a \$420 copayment per day for days 1 through 3. You pay a \$0 copayment for days 4+.</p> <p><b>Out-of-network:</b> You pay a \$420 copayment per day for days 1 through 4. You</p>

Cost	2023 (this year)	2024 (next year)
	pay a \$0 copayment for days 5+.	pay a \$0 copayment for days 5+.
<b>Meal Benefit</b>	<p>Post-Hospitalization meals are covered through contracted vendor and set-up thru Care Management program. 14 meals per 7 days benefit. No limit to number of times benefit can be accessed in a calendar year so long as it is preceded by a hospitalization.</p> <p>For diagnosis of Congestive Heart Failure benefit is up to 14 meals per 7 days for a duration of up to 12 weeks post hospitalization or post hospital observation stay.</p> <p>Diagnosis of Diabetes benefit is up to 14 meals per 7 days for a duration of 12 weeks post hospitalization or post hospital observation stay.</p> <p>Post inpatient hospital stay for depression, schizophrenia and/or other psychotic disorders receive a benefit of up to 14 meals per 7 days for a duration of 12 weeks post hospitalization</p>	<p>Post-Hospitalization meals are covered through contracted vendor and set-up thru Care Management program. 14 meals per 7 days benefit. No limit to number of times benefit can be accessed in a calendar year so long as it is preceded by a hospitalization.</p> <p>For diagnosis of Congestive Heart Failure benefit is up to 14 meals per 7 days for a duration of up to 12 weeks post hospitalization or post hospital observation stay.</p> <p>Diagnosis of Diabetes benefit is up to 14 meals per 7 days for a duration of 12 weeks for a new diagnosis, post hospitalization or post hospital observation stay.</p> <p>Post inpatient hospital stay for depression, schizophrenia and/or other psychotic disorders receive a benefit of up to 14 meals per 7 days for a duration of 12 weeks post</p>

Cost	2023 (this year)	2024 (next year)
		hospitalization or post hospital observation stay
<p><b>Preventive and Comprehensive Dental</b></p>	<p><b>Preventive Dental:</b>                      You pay a \$0 copay, benefit is limited to 2 oral exams, 2 cleanings, and 2 sets of x-rays per calendar year.</p> <p>Payments are limited to an established fee schedule. Services above the limit are your responsibility.</p> <p><b>Comprehensive Dental:</b>                      Benefit is limited to a maximum of \$1,000 per calendar year for in-network and out-of-network benefits.</p> <p>There is a \$100 deductible per calendar year.</p> <p>You pay 20% of the allowed amount after the deductible for routine dental (exams, x-rays, simple extractions, fillings) for in-network and out-of-network.</p> <p>You pay 50% of the allowed amount after the deductible for oral surgery for in-network and out-of-network.</p> <p>You pay 50% of the allowed amount after the deductible for</p>	<p><b>Preventive Dental:</b>                      You pay a \$0 copay, benefit is limited to 2 oral exams, 2 cleanings, and 2 sets of x-rays per calendar year.</p> <p>Payments are limited to an established fee schedule. Services above the limit are your responsibility.</p> <p><b>Comprehensive Dental:</b>                      Benefit is limited to a maximum of \$1,500 per calendar year for in-network and out-of-network benefits.</p> <p>There is no deductible.</p> <p>You pay a 0% coinsurance of the allowed amount for Diagnostic Services, Restorative Services, Endodontics, Periodontics, Extractions, Prosthodontics, Oral/Maxillofacial Surgery and Other Services in-network and out-of-network.</p> <p>Orthodontics is not a covered benefit.</p>

Cost	2023 (this year)	2024 (next year)
	<p>endodontics (root canals), Periodontics, Prosthodontics (partial dentures, crowns) in-network and out-of-network.</p> <p>Orthodontics is not a covered benefit.</p>	<p>Payment limited to established Fee Schedule. If your provider does not participate in the Plan’s network and charges more than the maximum allowable benefit, you will be responsible for the additional cost. Service category maximums may apply. See the Evidence of Coverage for more information.</p>
<p><b>Opioid Treatment Program Services</b></p>	<p><b>In-network:</b></p> <p>You pay a \$0 copayment for each Opioid treatment program service.</p> <p><b>Out-of-network:</b></p> <p>You pay a \$45 copayment for each opioid treatment program service.</p>	<p><b>In-network:</b></p> <p>You pay a \$0 copayment for each Opioid treatment program service.</p> <p><b>Out-of-network:</b></p> <p>You pay a \$40 copayment for each opioid treatment program service.</p>
<p><b>Outpatient Mental Health Care</b></p>	<p><b>In-network:</b></p> <p>You pay a \$25 copayment for each individual Medicare-covered therapy visit.</p> <p>You pay a \$15 copayment for each group Medicare-covered therapy visit.</p> <p><b>Out-of-network:</b></p>	<p><b>In-network:</b></p> <p>You pay a \$20 copayment for each individual Medicare-covered therapy visit.</p> <p>You pay a \$10 copayment for each group Medicare-covered therapy visit.</p> <p><b>Out-of-network:</b></p>

Cost	2023 (this year)	2024 (next year)
	<p>You pay a \$40 copayment for each individual/group Medicare-covered therapy visit.</p>	<p>You pay a \$40 copayment for each individual/group Medicare-covered therapy visit.</p>
<p><b>Outpatient Psychiatric Services</b></p>	<p><b>In-network:</b></p> <p>You pay a \$25 copayment for each individual Medicare-covered Psychiatric visit.</p> <p>You pay a \$15 copayment for each group Medicare-covered Psychiatric visit.</p> <p><b>Out-of-network:</b></p> <p>You pay a \$40 copayment for each individual/group Medicare-covered Psychiatric visit.</p>	<p><b>In-network:</b></p> <p>You pay a \$20 copayment for each individual Medicare-covered Psychiatric visit.</p> <p>You pay a \$10 copayment for each group Medicare-covered Psychiatric visit.</p> <p><b>Out-of-network:</b></p> <p>You pay a \$40 copayment for each individual/group Medicare-covered Psychiatric visit.</p>
<p><b>Outpatient Substance Abuse Services</b></p>	<p><b>In-network:</b></p> <p>You pay a \$25 copayment for each individual Medicare-covered substance abuse visit.</p> <p>You pay a \$15 copayment for each group Medicare-covered substance abuse visit.</p> <p><b>Out-of-network:</b></p> <p>You pay a \$40 copayment for each individual/group Medicare-covered substance abuse visit.</p>	<p><b>In-network:</b></p> <p>You pay a \$20 copayment for each individual Medicare-covered substance abuse visit.</p> <p>You pay a \$10 copayment for each group Medicare-covered substance abuse visit.</p> <p><b>Out-of-network:</b></p> <p>You pay a \$40 copayment for each individual/group Medicare-covered substance abuse visit.</p>



Cost	2023 (this year)	2024 (next year)
<p><b>Podiatry Services</b></p>	<p><b>In-network:</b> You pay a \$35 copayment per podiatry service.</p> <p><b>Out-of-network:</b> You pay a \$40 copayment per podiatry service</p>	<p><b>In-network:</b> You pay a \$30 copayment per podiatry service.</p> <p><b>Out-of-network:</b> You pay a \$40 copayment per podiatry service.</p>
<p><b>Skilled Nursing Facility (SNF)</b></p>	<p><b>In-Network:</b> You pay \$0 co-pay per day for days 1 through 20. You pay \$175 co-pay per day for days 21 through 55. You pay \$0 co-pay per day for days 56 through 100.</p> <p><b>Out-of-Network:</b> You pay \$0 co-pay per day for days 1 through 20. You pay \$185 co-pay per day for days 21 through 55. You pay \$0 co-pay per day for days 56 through 100.</p>	<p><b>In-Network:</b> You pay \$0 co-pay per day for days 1 through 20. You pay \$190 co-pay per day for days 21 through 55. You pay \$0 co-pay per day for days 56 through 100.</p> <p><b>Out-of-Network:</b> You pay \$0 co-pay per day for days 1 through 20. You pay \$200 co-pay per day for days 21 through 55. You pay \$0 co-pay per day for days 56 through 100.</p>
<p><b>Worldwide Emergency Transportation</b></p>	<p>In 2023 Worldwide Emergency Transportation is not a covered benefit.</p>	<p><b>In and Out-of-network:</b> You pay a \$200 copayment for Emergency ambulance transportation from the scene of an emergency to the nearest medical treatment facility. Transportation back to the United States from another country is not covered.</p>

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## Section 2.5 – Changes to Part D Prescription Drug Coverage

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### Changes to Our “Drug List”

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our “Drug List” is provided electronically.

We made changes to our “Drug List,” which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the “Drug List” to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the “Drug List” are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online “Drug List” to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact the MVP Medicare Customer Care Center for more information.

### Changes to Prescription Drug Costs

**Note:** If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the Low-Income Subsidy Rider or the LIS Rider), which tells you about your drug costs. If you receive “Extra Help” and you haven’t received this insert by September 30, 2023, please call the MVP Medicare Customer Care Center and ask for the LIS Rider.

There are four **drug payment stages**. The information below shows the changes to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

**Changes to the Deductible Stage**

Stage	2023 (this year)	2024 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, <b>you pay the full cost</b> of your Tier 3 Preferred Brand Drugs, Tier 4 Non-Preferred Drugs and Tier 5 Specialty drugs until you have reached the yearly deductible. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.</p>	<p>The deductible is \$150.</p> <p>During this stage, you pay \$0 cost sharing for drugs on Tier 1 Preferred Generic Drugs, \$10 per prescription on Tier 2 Generic Drugs and the full cost of drugs on Tier 3 Preferred Brand Drugs, Tier 4 Non-Preferred Drugs and Tier 5 Specialty Drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$150</p> <p>During this stage, you pay \$0 cost sharing for drugs on Tier 1 Preferred Generic Drugs, \$10 per prescription on Tier 2 Generic Drugs and the full cost of drugs on Tier 3 Preferred Brand Drugs, Tier 4 Non-Preferred Drugs and Tier 5 Specialty Drugs until you have reached the yearly deductible.</p>

**Changes to Your Cost Sharing in the Initial Coverage Stage**

Stage	2023 (this year)	2024 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>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 <b>you pay your share of the cost.</b> Most adult Part D vaccines are covered at no cost to you.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Tier 1- Preferred Generic Drugs:</b> You pay \$0 per prescription.</p> <p><b>Tier 2- Generic Drugs:</b> You pay \$10 per prescription.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Tier 1- Preferred Generic Drugs:</b> You pay \$0 per prescription.</p>

Stage	2023 (this year)	2024 (next year)
	<p><b>Tier 3 Preferred Brand Drugs:</b> You pay \$42 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Tier 4- Non-Preferred Drugs:</b> You pay \$100 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Tier 5- Specialty Drugs:</b> You pay 27% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier.</p> <hr/>	<p><b>Tier 2- Generic Drugs:</b> You pay \$10 per prescription.</p> <p><b>Tier 3 Preferred Brand Drugs:</b> You pay \$42 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Tier 4- Non-Preferred Drugs:</b> You pay \$100 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Tier 5- Specialty Drugs:</b> You pay 27% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier.</p> <hr/>
<p><b>Stage 2: Initial Coverage Stage (continued)</b></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</p>	<p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p>

Stage	2023 (this year)	2024 (next year)
<p>information about the costs for a long-term supply; at a network pharmacy that offers preferred cost sharing; or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our “Drug List.” To see if your drugs will be in a different tier, look them up on the “Drug List.”</p>		

**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.**

**Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.**

For specific information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

**SECTION 3 Deciding Which Plan to Choose**

**Section 3.1 – If you want to stay in UVM Health Advantage Secure (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 **UVM Health Advantage Secure (PPO)** .

OMB Approval 0938-1051 (Expires: February 29, 2024)  
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## Section 3.2 – If you want to change plans

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We hope to keep you as a member next year but if you want to change plans for 2024 follow these steps:

### Step 1: Learn about and compare your choices

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

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2).

As a reminder, MVP Health Plan, Inc. offers other Medicare health 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 UVM Health Advantage Secure (PPO) .
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from UVM Health Advantage Secure (PPO) .
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact the MVP Medicare Customer Care Center if you need more information on how to do so.
  - – *OR* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

## SECTION 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, 2024.

### Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage Plan for January 1, 2024, 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, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

## SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In New York, the SHIP is called Health Insurance Information Counseling and Assistance Program (HIICAP). In Vermont, the SHIP is called The Vermont State Health Insurance Assistance Program. .

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. HIICAP 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 HIICAP at **1-800-701-0501**. You can call The Vermont State Health Insurance Assistance Program at **1-800-642-5119**.

## 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. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
  - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** New York has a program called Elderly Pharmaceutical Insurance Coverage Program (EPIC) that helps people pay for prescription drugs based on their financial need, age, or medical condition. Vermont has a program called V-Pharm. To learn more about the program, check with your State Health Insurance Assistance Program.
- **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 New York State Department of Health HIV Uninsured Care Programs, or the Vermont Medication Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call **1-800-542-2437** (New York) or **1-08-863-7240** (Vermont) .



## SECTION 7 Questions?

### Section 7.1 – Getting Help from UVM Health Advantage Select (PPO)

Questions? We're here to help. Please call the MVP Medicare Customer Care Center at **1-800-665-7924**. (TTY only, call 711.) We are available for phone calls Monday - Friday, 8 am - 8 pm Eastern Time. From Oct. 1 - Mar. 31, call us seven days a week, 8 am - 8 pm. Calls to these numbers are free.

#### **Read your 2024 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 2024. For details, look in the *2024 Evidence of Coverage* for UVM Health Advantage Secure (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 **mvphealthcare.com**. You may also call the MVP Medicare Customer Care Center to ask us to mail you an *Evidence of Coverage*.

#### **Visit our Website**

You can also visit our website at **mvphealthcare.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**

Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

### **Read *Medicare & You 2024***

Read the *Medicare & You 2024* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.