

SummaCare Medicare Sapphire NW (HMO-POS) offered by SummaCare

Annual Notice of Changes for 2022

You are currently enrolled as a member of SummaCare Medicare Sapphire NW (HMO-POS). 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 2.1, 2.2, 2.5 and 2.6 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 2.6 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 2.3 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 4.2 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 SummaCare Medicare Sapphire.
 - 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 SummaCare Medicare Sapphire.
 - 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 SummaCare Medicare Customer Service number at 330-996-8885 or toll-free 1-800-996-6250 for additional information. (TTY users should call 1-800-750-0750.) From April 1 through September 30, a representative will be available to take your call from 8:00 a.m. until 8:00 p.m., Monday through Friday. From October 1 through March 31, a representative will be available to take your call from 8:00 a.m. until 8:00 p.m., seven days a week.
- Call SummaCare Medicare Customer Service to request this booklet in an alternate format such as large print or another language.
- **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 SummaCare Medicare Sapphire

- SummaCare Medicare Sapphire is an HMO-POS plan with a Medicare contract. Enrollment in SummaCare Medicare Sapphire depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means SummaCare. When it says “plan” or “our plan,” it means SummaCare Medicare Sapphire.

Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for SummaCare Medicare Sapphire 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.summacare.com/eoc. You may also call SummaCare Medicare Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 2.1 for details.	\$105	\$76
Maximum out-of-pocket amount 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.)	\$3,675	\$3,600
Doctor office visits	Primary care visits: \$0 per visit Specialist visits: \$40 per visit	Primary care visits: \$0 per visit Specialist visits: \$35 per visit
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.	\$275 copay per day for days 1-6	\$240 copay per day for days 1-6

Cost	2021 (this year)	2022 (next year)
<p>Part D prescription drug coverage (See Section 2.6 for details.)</p>	<p>Deductible: \$0</p> <p>Copays during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 copay • Drug Tier 2: \$10 copay • Drug Tier 3: \$47 copay • Drug Tier 4: \$100 copay • Drug Tier 5: 33% of the cost of the drug • Drug Tier 6: \$0 copay 	<p>Deductible: \$0</p> <p>Copays during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 copay • Drug Tier 2: \$8 copay • Drug Tier 3: \$44 copay • Drug Tier 4: \$100 copay • Drug Tier 5: 33% of the cost of the drug • Drug Tier 6: \$0 copay

Annual Notice of Changes for 2022

Table of Contents

Summary of Important Costs for 2022	1
SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in SummaCare Medicare Sapphire in 2022.....	4
SECTION 2 Changes to Benefit and Cost for Next Year	4
Section 2.1 – Changes to the Monthly Premium	4
Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount.....	5
Section 2.3 – Changes to the Provider Network.....	5
Section 2.4 – Changes to the Pharmacy Network.....	6
Section 2.5 – Changes to Benefits and Costs for Medical Services	6
Section 2.6 – Changes to Part D Prescription Drug Coverage	10
SECTION 3 Administrative Changes	14
SECTION 4 Deciding Which Plan to Choose.....	14
Section 4.1 – If you want to stay in SummaCare Medicare Sapphire	14
Section 4.2 – If you want to change plans	14
SECTION 5 Deadline for Changing Plans.....	15
SECTION 6 Programs That Offer Free Counseling about Medicare	16
SECTION 7 Programs That Help Pay for Prescription Drugs	16
SECTION 8 Questions?.....	16
Section 8.1 – Getting Help from SummaCare Medicare Sapphire	16
Section 8.2 – Getting Help from Medicare.....	17

SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in SummaCare Medicare Sapphire in 2022

On January 1, 2022, SummaCare will be combining SummaCare Medicare Sapphire NW with one of our plans, SummaCare Medicare Sapphire (previously SummaCare Medicare Sapphire NE).

If you do nothing to change your Medicare coverage by December 7, 2021, we will automatically enroll you in our SummaCare Medicare Sapphire. This means starting January 1, 2022, you will be getting your medical and prescription drug coverage through SummaCare Medicare Sapphire. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change plans, you can 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.

The information in this document tells you about the differences between your current benefits in SummaCare Medicare Sapphire NW and the benefits you will have on January 1, 2022 as a member of SummaCare Medicare Sapphire.

SECTION 2 Changes to Benefit and Cost for Next Year

Section 2.1 – 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.)	\$105	\$76
Monthly premium for optional supplemental dental coverage through Delta Dental	\$28	\$28

- 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 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.

Cost	2021 (this year)	2022 (next year)
Maximum out-of-pocket amount	\$3,675	\$3,600
Your costs for covered medical services (such as copays) 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.		Once you have paid \$3,600 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.

Section 2.3 – 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.summacare.com/providerdirectory. You may also call SummaCare Medicare 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 2.4 – 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 *Provider Directory* is located on our website at www.summacare.com/providerdirectory. You may also call SummaCare Medicare Customer Service for updated provider information or to ask us to mail you a *Provider Directory*. **Please review the 2022 *Provider Directory* to see which pharmacies are in our network.**

Section 2.5 – 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)
Acupuncture for chronic low back pain	<p>In-Network: You pay a \$40 copay for each Medicare-covered acupuncture treatment visit for chronic low back pain.</p> <p>Out-of-Network: You pay a \$55 copay for each Medicare-covered acupuncture treatment visit for chronic low back pain.</p>	<p>In-Network: You pay a \$35 copay for each Medicare-covered acupuncture treatment visit for chronic low back pain.</p> <p>Out-of-Network: You pay a \$55 copay for each Medicare-covered acupuncture treatment visit for chronic low back pain.</p>

Cost	2021 (this year)	2022 (next year)
Dental Services	Fillings are <u>not</u> covered.	You pay 50% of the total cost for fillings. Services are covered through dentists participating in Delta Dental's Medicare Advantage PPO Network.
Family on Demand with Papa	<p>In-Network: You are covered to receive up to 60 hours of assistance provided through Papa Pals if you need companionship, transportation, house help, technology lessons and other daily living services.</p> <p>Out-of-Network: Assistance with independent activities of daily living services is <u>not</u> covered under your Point of Service benefit.</p>	<p>In-Network: You are covered to receive up to 100 hours of assistance provided through Papa Pals if you need companionship, transportation, house help, technology lessons and other daily living services.</p> <p>Out-of-Network: Assistance with independent activities of daily living services is <u>not</u> covered under your Point of Service benefit.</p>
Health and wellness education programs	Memory fitness programs are <u>not</u> covered.	<p>In-Network: You pay a \$0 copay for BrainHQ, a memory fitness program.</p> <p>Out-of-Network: Memory fitness programs are <u>not</u> covered under your Point of Service benefit.</p>
Hearing services	<p>In-Network: You pay a \$795 copay per hearing aid for select models.</p> <p>Out-of-Network: Hearing aids are <u>not</u> covered under your Point of Service benefit.</p>	<p>In-Network: You pay a \$395 or \$795 copay per hearing aid for select models.</p> <p>Out-of-Network: Hearing aids are <u>not</u> covered under your Point of Service benefit.</p>
Home safety devices	You receive a \$150 annual allowance for home safety devices if diagnosed with hip or knee replacement, femur fractures or falls within the past 12 months as documented by your provider. Devices must be purchased through Homelink.	You receive a \$225 annual allowance for home safety devices if diagnosed with hip or knee replacement, femur fractures or falls within the past 12 months as documented by your provider. Devices must be purchased through Homelink.

Cost	2021 (this year)	2022 (next year)
Inpatient hospital care	<p>In-Network: You pay a \$275 copay per day for days 1-6 per hospital stay. You pay nothing after day 6.</p> <p>Out-of-Network: You pay 25% of the cost per day for days 1-90 per hospital stay. You pay nothing after day 90.</p>	<p>In-Network: You pay a \$240 copay per day for days 1-6 per hospital stay. You pay nothing after day 6.</p> <p>Out-of-Network: You pay 25% of the cost per day for days 1-90 per hospital stay. You pay nothing after day 90.</p>
Inpatient mental health care	<p>In-Network: You pay a \$275 copay per day for days 1-5 per hospital stay. You pay nothing after day 5.</p> <p>Out-of-Network: You pay 25% of the cost per day for days 1-90 per hospital stay. You pay nothing after day 90.</p>	<p>In-Network: You pay a \$240 copay per day for days 1-5 per hospital stay. You pay nothing after day 5.</p> <p>Out-of-Network: You pay 25% of the cost per day for days 1-90 per hospital stay. You pay nothing after day 90.</p>
<p>Outpatient diagnostic tests and therapeutic services and supplies</p> <p>Outpatient hospital services</p>	<p>In-Network: <i>For outpatient x-rays,</i> you pay a \$0 copay for x-rays taken in a physician's office and a \$150 copay for x-rays taken at any other location.</p> <p><i>For lab services,</i> you pay a \$0 copay for bloodwork drawn and processed at a physician's office and an \$8 copay for bloodwork drawn at a physician's office and sent to an independent lab for processing.</p> <p><i>For other diagnostic procedures and tests,</i> you pay a \$0 copay for procedures at a physician's office and a \$125 copay for procedures at any other location.</p> <p>Out-of-Network: For all outpatient x-rays, lab services and all other diagnostic procedures and tests, you pay 30% of the cost.</p>	<p>In-Network: <i>For outpatient x-rays,</i> you pay a \$0 copay for x-rays taken in a physician's office and a \$99 copay for x-rays taken at any other location.</p> <p><i>For lab services,</i> you pay a \$0 copay for bloodwork drawn and processed at a physician's office and a \$6 copay for bloodwork drawn at a physician's office and sent to an independent lab for processing.</p> <p><i>For other diagnostic procedures and tests,</i> you pay a \$0 copay for procedures at a physician's office and a \$99 copay for procedures at any other location.</p> <p>Out-of-Network: For all outpatient x-rays, lab services and all other diagnostic procedures and tests, you pay 30% of the cost.</p>

Cost	2021 (this year)	2022 (next year)
Outpatient mental health care	<p>In-Network: You pay a \$40 copay for Medicare-covered individual and group therapy visits.</p> <p>Out-of-Network: You pay a \$55 copay for Medicare-covered individual and group therapy visits.</p>	<p>In-Network: You pay a \$35 copay for Medicare-covered individual and group therapy visits.</p> <p>Out-of-Network: You pay a \$55 copay for Medicare-covered individual and group therapy visits.</p>
Outpatient rehabilitation services	<p>In-Network: You pay a \$40 copay for each Medicare-covered physical, occupational and speech therapy visit.</p> <p>Out-of-Network: You pay a \$55 copay for each Medicare-covered physical, occupational and speech therapy visit.</p>	<p>In-Network: You pay a \$35 copay for each Medicare-covered physical, occupational and speech therapy visit.</p> <p>Out-of-Network: You pay a \$55 copay for each Medicare-covered physical, occupational and speech therapy visit.</p>
Outpatient substance abuse services	<p>In-Network: You pay a \$40 copay for each Medicare-covered substance abuse visit.</p> <p>Out-of-Network: You pay a \$55 copay for each Medicare-covered substance abuse visit.</p>	<p>In-Network: You pay a \$35 copay for each Medicare-covered substance abuse visit.</p> <p>Out-of-Network: You pay a \$55 copay for each Medicare-covered substance abuse visit.</p>
Over-the-Counter (OTC) items (Supplemental)	<p>Non-prescription OTC health related items are <u>not</u> covered.</p>	<p>In-Network: You are covered for up to \$30 of over-the-counter items available through the SummaCare OTC mail-order catalog every quarter.</p> <p>Out-of-Network: Over-the-counter items are <u>not</u> covered under your Point of Service benefit.</p>
Physician/Practitioner services, including doctor's office visits	<p>In-Network: You pay a \$40 copay for each Specialist office visit for Medicare-covered services.</p> <p>Out-of-Network: You pay a \$55 copay for each Specialist office visit for Medicare-covered services.</p>	<p>In-Network: You pay a \$35 copay for each Specialist office visit for Medicare-covered services.</p> <p>Out-of-Network: You pay a \$55 copay for each Specialist office visit for Medicare-covered services.</p>

Cost	2021 (this year)	2022 (next year)
Podiatry services	<p>In-Network: You pay a \$40 copay for each Medicare-covered podiatry visit.</p> <p>Out-of-Network: You pay a \$55 copay for each Medicare-covered podiatry visit.</p>	<p>In-Network: You pay a \$35 copay for each Medicare-covered podiatry visit.</p> <p>Out-of-Network: You pay a \$55 copay for each Medicare-covered podiatry visit.</p>
Skilled nursing facility (SNF) care	<p>In-Network: You pay a \$0 copay per day for days 1-20 and a \$180 copay per day for days 21-100.</p> <p>Out-of-Network: You pay a \$180 copay per day for days 1-100.</p>	<p>In-Network: You pay a \$0 copay per day for days 1-20 and a \$184 copay per day for days 21-100.</p> <p>Out-of-Network: You pay a \$184 copay per day for days 1-100.</p>
Transportation services	There is no coinsurance, copayment or deductible for a maximum of four one-way trips per year. Trips must be scheduled through Homelink.	There is no coinsurance, copayment or deductible for a maximum of 10 one-way trips per year. Trips must be scheduled through Homelink.
Vision care	In- and Out-of-Network: You receive a \$150 annual allowance towards the purchase of prescription eyewear.	In- and Out-of-Network: You receive a \$250 annual allowance towards the purchase of prescription eyewear.

Section 2.6 – 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. **You can get the *complete* Drug List** by calling SummaCare Medicare Customer Service (see the back cover) or visiting our website (www.summacare.com/find-your-drug).

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 SummaCare Medicare Customer Service.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call SummaCare Medicare 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.

If you had an approved coverage decision in 2021, the expiration date for the approval would have been included on your approval letter. Please refer to your approval letter or contact SummaCare Medicare Customer Service at 330-996-8885 or toll free at 1-800-996-6250. (TTY users should call 1-800-750-0750.)

If you had an approved formulary exception for 2021, excluding copayment exceptions, it will expire 12 months after the initial approval date. Please refer to your approval letter or contact SummaCare Medicare Customer Service at 330-996-8885 or toll free at 1-800-996-6250. (TTY users should call 1-800-750-0750.)

If you had an approved copayment exception for 2021, it will expire on December 31, 2021. To initiate the process to renew the exception, please contact SummaCare Medicare Customer Service at 330-996-8885 or toll free at 1-800-996-6250. (TTY users should call 1-800-750-0750.)

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.

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 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 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, 2021, please call SummaCare Medicare 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.summacare.com/eoc. You may also call SummaCare Medicare Customer Service to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

Please see the following chart for the changes from 2021 to 2022.

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</p> <p>During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this chart 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 <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>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>(Tier 1) Preferred Generic Drugs: You pay \$0 per prescription.</p> <p>(Tier 2) Generic Drugs: You pay \$10 per prescription.</p> <p>(Tier 3) Preferred Brand Name Drugs: You pay \$47 per prescription.</p> <p>(Tier 4) Non-Preferred Brand Name Drugs: You pay \$100 per prescription.</p> <p>(Tier 5) Specialty Drugs: You pay 33% of the total cost.</p> <p>(Tier 6) Vaccines: You pay \$0 per vaccine.</p> <hr/> <p>Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>(Tier 1) Preferred Generic Drugs: You pay \$0 per prescription.</p> <p>(Tier 2) Generic Drugs: You pay \$8 per prescription.</p> <p>(Tier 3) Preferred Brand Name Drugs: You pay \$44 per prescription.</p> <p>(Tier 4) Non-Preferred Drugs: You pay \$100 per prescription.</p> <p>(Tier 5) Specialty Drugs: You pay 33% of the total cost.</p> <p>(Tier 6) Vaccines: You pay \$0 per vaccine.</p> <hr/> <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*.

SECTION 3 Administrative Changes

Description	2021 (this year)	2022 (next year)
Prescription Drugs	<p>A long-term supply of Tier 1 Preferred Generic Drugs is available for up to 90 days.</p> <p>If an exception is approved to cover a drug that is not on the Drug List, the member will need to pay the cost-sharing amount that applies to drugs in Tier 4 for brand name drugs or Tier 2 for generic drugs.</p>	<p>A long-term supply of Tier 1 Preferred Generic Drugs is available for up to 100 days.</p> <p>If an exception is approved to cover a drug that is not on the Drug List, the member will need to pay the cost-sharing amount that applies to drugs in Tier 4 for both brand name drugs and generic drugs.</p>
Visitor/Travel benefit	<p>SummaCare Medicare members who are visiting the state of Florida for up to six consecutive months receive all plan-covered services through the Visitor/Travel benefit.</p>	<p>SummaCare Medicare members who are visiting the state of Florida receive all plan-covered services through the Visitor/Travel benefit. The benefit is available at any time during the year for an unlimited number of trips throughout the year.</p>

SECTION 4 Deciding Which Plan to Choose

Section 4.1 – If you want to stay in SummaCare Medicare Sapphire

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 SummaCare Medicare Sapphire.

Section 4.2 – 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 6), or call Medicare (see Section 8.2).

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.**

As a reminder, SummaCare 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 SummaCare Medicare Sapphire.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from SummaCare Medicare Sapphire.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact SummaCare Medicare Customer Service if you need more information on how to do this (phone numbers are in Section 8.1 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 5 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 6 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 Ohio, the SHIP is called Ohio Senior Health Insurance Information Program (OSHIIP).

OSHIIP 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. OSHIIP 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 OSHIIP at 1-800-686-1578. You can learn more about OSHIIP by visiting their website (www.insurance.ohio.gov/wps/portal/gov/odi/about-us/divisions/oshiip).

SECTION 7 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“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 Ohio AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-777-4775.

SECTION 8 Questions?

Section 8.1 – Getting Help from SummaCare Medicare Sapphire

Questions? We’re here to help. Please call SummaCare Medicare Customer Service at 330-996-8885 or toll-free 1-800-996-6250. (TTY only, call 1-800-750-0750). From April 1 through September 30, a representative will be available to take your call from 8:00 a.m. until 8:00 p.m.

Monday through Friday. From October 1 through March 31, a representative will be available to take your calls from 8:00 a.m. until 8:00 p.m., seven days a week.

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 SummaCare Medicare Sapphire. 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.summacare.com/eoc. You may also call SummaCare Medicare Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.summacare.com/medicare. 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 8.2 – 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.