

## Ultimate Elite (HMO) offered by Ultimate Health Plans

# Annual Notice of Changes for 2018

You are currently enrolled as a member of Ultimate Elite. 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.**
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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.
  - 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 and 2.5 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
  - Will your drugs be covered?
  - Are your drugs in a different tier, with different cost-sharing?
  - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
  - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
  - Review the 2018 Drug List and look in Section 2.6 information about changes to our drug coverage.
- Check to see if your doctors and other providers will be in our network next year.
  - Are your doctors in our network?
  - What about the hospitals or other providers you use?
  - Look in Section 2.3 for information about our Provider and Pharmacy 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 <https://www.medicare.gov> website. Click “Find health & drug plans.”
- Review the list in the back of your Medicare & You 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 want to **keep** Ultimate Elite, you don’t need to do anything. You will stay in Ultimate Elite.
- 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, 2017**

- If you **don’t join by December 7, 2017**, you will stay in Ultimate Elite.
- If you **join by December 7, 2017**, your new coverage will start on January 1, 2018.

## **Additional Resources**

- Please contact our Member Services number at 1-888-657-4170 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m. Monday through Sunday.
- To get information from us in a way that works for you (i.e. Braille, in large print, or other alternate formats) please call Member Services (phone numbers are printed on the back cover of this booklet).
- **Coverage under this Plan qualifies as minimum essential coverage (MEC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

## **About Ultimate Elite**

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

## Summary of Important Costs for 2018

The table below compares the 2017 costs and 2018 costs for your plan in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this Annual Notice of Changes** and review the attached *Evidence of Coverage* to see if other benefit or cost changes affect you.

Cost	2017 (this year)	2018 (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>	\$0	\$0
<p><b>Maximum out-of-pocket amount</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>	\$3,400	\$3,400
<p><b>Doctor office visits</b></p>	<p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$20 per visit</p>	<p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$20 per visit</p>
<p><b>Inpatient hospital stays</b></p> <p>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>Days 1-5: \$100 copay per day</p> <p>Days 6-90: \$0 copay per day</p>	<p>Days 1-5: \$90 copay per day</p> <p>Days 6-90: \$0 copay per day</p>

Cost	2017 (this year)	2018 (next year)
<p><b>Part D prescription drug coverage</b> (See Section 2.6 for details.)</p>	<p>Deductible: <b>\$0</b></p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p><b><u>DRUG TIER 1:</u></b></p> <p><i>Retail</i></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copay for a 30- or 90-day supply</li> </ul> <p><i>Long Term Care</i></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copay for a 31-day supply</li> </ul> <p><i>Mail Order</i></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copay for a 90-day supply</li> </ul> <p><b><u>DRUG TIER 2:</u></b></p> <p><i>Retail</i></p> <ul style="list-style-type: none"> <li>• <b>\$15</b> copay for a 30-day supply</li> <li>• 60- day supply <b>not available</b></li> <li>• <b>\$45</b> copay for a 90-day supply</li> </ul> <p><i>Long Term Care</i></p> <ul style="list-style-type: none"> <li>• <b>\$15</b> copay for a 31-day supply</li> </ul> <p><i>Mail Order</i></p> <ul style="list-style-type: none"> <li>• <b>\$30</b> copay for a 90-day supply</li> </ul>	<p>Deductible: <b>\$0</b></p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p><b><u>DRUG TIER 1:</u></b></p> <p><i>Retail</i></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copay for a 30-, 60- or 90-day supply</li> </ul> <p><i>Long Term Care</i></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copay for a 31-day supply</li> </ul> <p><i>Mail Order</i></p> <ul style="list-style-type: none"> <li>• <b>\$0</b> copay for a 90-day supply</li> </ul> <p><b><u>DRUG TIER 2:</u></b></p> <p><i>Retail</i></p> <ul style="list-style-type: none"> <li>• <b>\$12</b> copay for a 30-day supply</li> <li>• <b>\$24</b> copay for a 60-day supply</li> <li>• <b>\$36</b> copay for a 90-day supply</li> </ul> <p><i>Long Term Care</i></p> <ul style="list-style-type: none"> <li>• <b>\$12</b> copay for a 31-day supply</li> </ul> <p><i>Mail Order</i></p> <ul style="list-style-type: none"> <li>• <b>\$24</b> copay for a 90-day supply</li> </ul>

Cost	2017 (this year)	2018 (next year)
	<p><b><u>DRUG TIER 3:</u></b></p> <p><i>Retail</i></p> <ul style="list-style-type: none"> <li>• <b>\$35</b> copay for a 30-day supply</li> <li>• 60- day supply <b>not available</b></li> <li>• <b>\$105</b> copay for a 90-day supply</li> </ul> <p><i>Long Term Care</i></p> <ul style="list-style-type: none"> <li>• <b>\$35</b> copay for 31-day supply</li> </ul> <p><i>Mail Order</i></p> <ul style="list-style-type: none"> <li>• <b>\$70</b> copay for a 90-day supply</li> </ul> <p><b><u>DRUG TIER 4:</u></b></p> <p><i>Retail</i></p> <ul style="list-style-type: none"> <li>• <b>\$60</b> copay for a 30-day supply</li> <li>• 60- day supply <b>not available</b></li> <li>• <b>\$180</b> copay for a 90-day supply</li> </ul> <p><i>Long Term Care</i></p> <ul style="list-style-type: none"> <li>• <b>\$60</b> copay for 31-day supply</li> </ul> <p><i>Mail Order</i></p> <ul style="list-style-type: none"> <li>• <b>\$120</b> copay for a 90-day supply</li> </ul>	<p><b><u>DRUG TIER 3:</u></b></p> <p><i>Retail</i></p> <ul style="list-style-type: none"> <li>• <b>\$35</b> copay for a 30-day supply</li> <li>• <b>\$70</b> copay for a 60-day supply</li> <li>• <b>\$105</b> copay for a 90-day supply</li> </ul> <p><i>Long Term Care</i></p> <ul style="list-style-type: none"> <li>• <b>\$35</b> copay for 31-day supply</li> </ul> <p><i>Mail Order</i></p> <ul style="list-style-type: none"> <li>• <b>\$70</b> copay for a 90-day supply</li> </ul> <p><b><u>DRUG TIER 4:</u></b></p> <p><i>Retail</i></p> <ul style="list-style-type: none"> <li>• <b>\$60</b> copay for a 30-day supply</li> <li>• <b>\$120</b> copay for a 60-day supply</li> <li>• <b>\$180</b> copay for a 90-day supply</li> </ul> <p><i>Long Term Care</i></p> <ul style="list-style-type: none"> <li>• <b>\$60</b> copay for 31-day supply</li> </ul> <p><i>Mail Order</i></p> <ul style="list-style-type: none"> <li>• <b>\$120</b> copay for a 90-day supply</li> </ul>

Cost	2017 (this year)	2018 (next year)
	<p><b><u>DRUG TIER 5:</u></b></p> <p><i>Retail</i></p> <ul style="list-style-type: none"> <li>• <b>33% coinsurance</b> for a 30- or 90-day supply</li> </ul> <p><i>Long Term Care</i></p> <ul style="list-style-type: none"> <li>• <b>33% coinsurance</b> for a 31-day supply</li> </ul> <p><i>Mail Order</i></p> <ul style="list-style-type: none"> <li>• <b>33% coinsurance</b> for a 90-day supply</li> </ul>	<p><b><u>DRUG TIER 5:</u></b></p> <p><i>Retail</i></p> <ul style="list-style-type: none"> <li>• <b>33% coinsurance</b> for a 30-, 60- or 90-day supply</li> </ul> <p><i>Long Term Care</i></p> <ul style="list-style-type: none"> <li>• <b>33% coinsurance</b> for a 31-day supply</li> </ul> <p><i>Mail Order</i></p> <ul style="list-style-type: none"> <li>• <b>33% coinsurance</b> for a 90-day supply</li> </ul>

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## SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Ultimate Elite in 2018

If you do nothing to change your Medicare coverage by December 7, 2017, we will automatically enroll you in our Ultimate Elite. This means starting January 1, 2018, you will be getting your medical and prescription drug coverage through Ultimate Elite. 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, you must do so between October 15 and December 7. If you are eligible for Low Income Subsidies, you can change plans at any time.

The information in this document tells you about the differences between your current benefits in Ultimate Elite and the benefits you will have on January 1, 2018 as a member of Ultimate Elite.

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

### Section 2.1 – Changes to the Monthly Premium

Cost	2017 (this year)	2018 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$0 <i>(No change)</i>	\$0 <i>(No change)</i>
<b>Part B Premium Reduction</b>	Ultimate Health Plans will reduce your monthly Medicare Part B premium by up to <b>\$104.90.</b>	Ultimate Health Plans will reduce your monthly Medicare Part B premium by up to <b>\$105.00.</b>

- 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 enroll in Medicare prescription drug coverage in the future.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs.

## Section 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	2017 (this year)	2018 (next year)
<b>Maximum out-of-pocket amount</b>	<b>\$3,400</b>	<b>\$3,400</b>
Your costs for covered medical services (such as copays count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.		Once you have paid \$3,400 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

## Section 2.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider and Pharmacy Directory is located on our website at [www.chooseultimate.com](http://www.chooseultimate.com). You may also call Member Services for updated provider information or to ask us to mail you a Provider and Pharmacy Directory. **Please review the 2018 Provider and Pharmacy Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

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

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days’ notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.

- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

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## Section 2.4 – Changes to the Pharmacy Network

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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 and Pharmacy Directory is located on our website at [www.chooseultimate.com](http://www.chooseultimate.com). You may also call Member Services for updated provider information or to ask us to mail you a Provider and Pharmacy Directory. **Please review the 2018 Provider and Pharmacy Directory to see which pharmacies are in our network.**

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## Section 2.5 – Changes to Benefits and Costs for Medical Services

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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 *2018 Evidence of Coverage*.

Cost	2017 (this year)	2018 (next year)
<b>Inpatient Hospital Stays</b>	You pay a <b>\$100</b> copay per day for days 1-5	You pay a <b>\$90</b> copay per day for days 1-5
	You pay a <b>\$0</b> copay per day for days 6-90	You pay a <b>\$0</b> copay per day for days 6-90
<b>Inpatient Mental Health Care</b>	You pay a <b>\$100</b> copay per day for days 1-5	You pay a <b>\$90</b> copay per day for days 1-5
	You pay a <b>\$0</b> copay per day for days 6-90	You pay a <b>\$0</b> copay per day for days 6-90

Cost	2017 (this year)	2018 (next year)
<b>Over-the-Counter Items</b>	<p>You pay a <b>\$0</b> copay for covered OTC items, medications and products up to the available benefit limit each quarter.</p> <p>Benefit allows <b>\$45</b> every three months. The benefit amount may accumulate from quarter to quarter for a total yearly benefit of <b>\$180</b>.</p>	<p>You pay a <b>\$0</b> copay for covered OTC items, medications and products up to the available benefit limit each quarter.</p> <p>Benefit allows <b>\$100</b> every three months for a total yearly benefit of <b>\$400</b>. The benefit amount does not accumulate from quarter to quarter.</p>
<b>Prescription Sunglasses</b>	<p>Second pair per year of prescription glasses is <u>not</u> covered.</p>	<p>You pay a <b>\$40</b> copay for one additional pair of prescription glasses per year. Benefit includes second pair of prescription glasses with grey or brown polarized lenses and frame from a special selection.</p>

## 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 in this envelope.

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 Member Services.

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

For current members, we will cover a **one-time**, temporary supply of a non-formulary drug in the first 90 days of the plan year 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 currently have a formulary exception, you **do not** need to submit a new request for next year if the drug is still necessary for you and either does not appear on next year's drug list or continues to have restrictions.

### 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 haven't received this insert by September 30, 2017, please call Member Services and ask for the "LIS Rider." Phone numbers for Member Services are in Section 7.1 of this booklet.

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

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

## Changes to the Deductible Stage

Stage	2017 (this year)	2018 (next year)
<b>Stage 1: Yearly Deductible Stage</b>	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

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	2017 (this year)	2018 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>During this stage, the plan pays its share of the cost of your drugs and <b>you pay your share of the cost.</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 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><b>Preferred Generic:</b> You pay: <b>\$0</b> per prescription</p> <p><b>Generic:</b> You pay: <b>\$15</b> per prescription</p> <p><b>Preferred Brand</b> You pay: <b>\$35</b> per prescription</p> <p><b>Non-Preferred Brand</b> You pay: <b>\$60</b> per prescription</p> <p><b>Specialty Tier</b> You pay: <b>33%</b> of the cost</p> <hr/> <p>Once your total drug costs have reached \$3,700, 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><b>Preferred Generic:</b> You pay: <b>\$0</b> per prescription</p> <p><b>Generic:</b> You pay: <b>\$12</b> per prescription</p> <p><b>Preferred Brand</b> You pay: <b>\$35</b> per prescription</p> <p><b>Non-Preferred Drug</b> You pay: <b>\$60</b> per prescription</p> <p><b>Specialty Tier</b> You pay: <b>33%</b> of the cost</p> <hr/> <p>Once your total drug costs have reached \$3,750, 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 Deciding Which Plan to Choose

### Section 3.1 – If you want to stay in Ultimate Elite

**To stay in our plan you don't need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically stay enrolled as a member of our plan for 2018.

### 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 2018 follow these steps:

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

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

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2018*, 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 <https://www.medicare.gov> and click “Find health & drug plans.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, Ultimate Health Plans 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 Ultimate Elite.
- To change to Original Medicare with a prescription drug plan, enroll in the new drug plan. You will automatically be disenrolled from Ultimate Elite.
- To change to Original Medicare without a prescription drug plan, you must either:



- Send us a written request to disenroll. Contact Member Services 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, 2018.

### 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 are 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, 2018, and don’t like your plan choice, you can switch to Original Medicare between January 1 and February 14, 2018. 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 Florida the SHIP is called SHINE.

SHINE 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. SHINE 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 SHINE at 1-800-963-5337 (TTY users call 1-800-955-8770). You can learn more about SHINE by visiting their website [www.floridashine.org](http://www.floridashine.org).

## 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 Florida ADAP. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-352-2437 (TTY users should call 711).

## SECTION 7 Questions?

### Section 7.1 – Getting Help from Ultimate Elite

Questions? We're here to help. Please call Member Services at 1-888-657-4170 (TTY only, call 711.) We are available for phone calls Monday through Sunday from 8 a.m. to 8 p.m. Calls to these numbers are free.

#### **Read your 2018 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 2018. For details, look in the 2018 *Evidence of Coverage* for Ultimate Elite. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is included in this envelope.

#### **Visit our Website**

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

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## Section 7.2 – Getting Help from Medicare

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To get information directly from Medicare:

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

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

### **Visit the Medicare Website**

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

### **Read *Medicare & You 2018***

You can read the *Medicare & You 2018* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (<https://www.medicare.gov>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## Notice Informing Individuals about Nondiscrimination and Accessibility Requirements:

### Discrimination is Against the Law

Ultimate Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ultimate Health Plans does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Ultimate Health Plans:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Martha Agramonte. If you believe that Ultimate Health Plans has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Martha Agramonte, Director of Operations:

Address: 1244 Mariner Boulevard, Spring Hill, FL 34609  
Phone: 352-835-7151 (TTY users dial 711)  
Fax: 352-835-7169  
Email: [magramonte@ulthp.com](mailto:magramonte@ulthp.com)

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Martha Agramonte, Director of Operations, is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-657-4170 (TTY: 711).

**ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. 1-888-657-4170 (TTY: 711).

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-657-4170 (TTY: 711).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-888-657-4170 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-888-657-4170 (TTY: 711)。

**ATTENTION :** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-657-4170 (ATS : 711).

**PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-657-4170 (TTY: 711).

**ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-657-4170 (телетайп: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-657-4170 (رقم هاتف الصم والبكم: 711).

**ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-657-4170 (TTY: 711).

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-657-4170 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-4180 (TTY: 711)번으로 전화해 주십시오.

**UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-657-4170 (TTY: 711).

**ΠΡΟΣΟΧΗ:** Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-888-657-4170 (TTY: 711).

**સુચના:** જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-888-657-4170 (TTY: 711).

เรียน: หากพบภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาไทยได้ฟรี โทร 1-888-657-4170 (TTY: 711).

## Ultimate Health Plans Member Services

Method	Member Services – Contact Information
<b>CALL</b>	<p>1-888-657-4170</p> <p>Calls to this number are free. You may call us 7 days a week from 8:00am – 8:00pm EST. From February 15 to September 30, we may use alternative technologies to answer your call on weekends and Federal holidays.</p> <p>Member Services also has free language interpreter services available for non-English speakers.</p>
<b>TTY</b>	<p>711</p> <p>Calls to this number are free. You may call us 7 days a week from 8:00am – 8:00pm EST. From February 15 to September 30, we may use alternative technologies to answer your call on weekends and Federal holidays.</p>
<b>FAX</b>	1-800-303-2607
<b>WRITE</b>	<p>Ultimate Health Plans  P.O. Box 15569  Brooksville, FL 34604-6692</p>
<b>WEBSITE</b>	<a href="http://www.chooseultimate.com">www.chooseultimate.com</a>

## SHINE, Serving Health Insurance Needs of Elders (Florida SHIP)

SHINE is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Method	Contact Information
<b>CALL</b>	1-800-963-5337
<b>TTY</b>	<p>1-800-955-8770</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.</p>
<b>WRITE</b>	<p>SHINE Program  Department of Elder Affairs  4040 Esplanade Way, Suite 270  Tallahassee, FL. 32399-7000</p>
<b>WEBSITE</b>	<a href="http://www.floridashine.org">www.floridashine.org</a>

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