



EmblemHealth VIP Rx Saver (HMO) offered by Health Insurance Plan of Greater New York (HIP)/EmblemHealth

Annual Notice of Changes for 2024

You are currently enrolled as a member of EmblemHealth VIP Rx Saver (HMO). Next year, there will be changes to the plan's costs and benefits. *Please see page 4 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 emblemhealth.com/medicare. You may also call Customer Service 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.**

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 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 EmblemHealth VIP Rx Saver (HMO).
- 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 EmblemHealth VIP Rx Saver (HMO).
- 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

- This document is available for free in Spanish.
- Please contact our Customer Service number at **1-877-344-7364** for additional information. (TTY users should call **711**.) Hours are 8 am to 8 pm, 7 days a week. This call is free.
- We can also provide information in a way that works for you (information in alternate formats). Please call Customer Service at the number listed above if you need plan information in another format or 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 EmblemHealth VIP Rx Saver (HMO)

- Health Insurance Plan of Greater New York (HIP) is an HMO plan with a Medicare contract. Enrollment in HIP depends on contract renewal. HIP is an EmblemHealth company.
- When this document says "we," "us," or "our", it means HIP/EmblemHealth. When it says "plan" or "our plan," it means EmblemHealth VIP Rx Saver (HMO).

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Annual Notice of Changes for 2024
Table of Contents

Summary of Important Costs for 2024..... 4

SECTION 1 Changes to Benefits and Costs for Next Year..... 6

Section 1.1 – Changes to the Monthly Premium..... 6

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount..... 7

Section 1.3 – Changes to the Provider and Pharmacy Networks.....7

Section 1.4 – Changes to Benefits and Costs for Medical Services..... 7

Section 1.5 – Changes to Part D Prescription Drug Coverage..... 12

SECTION 2 Administrative Changes..... 15

SECTION 3 Deciding Which Plan to Choose.....15

Section 3.1 – If you want to stay in EmblemHealth VIP Rx Saver (HMO)..... 15

Section 3.2 – If you want to change plans.....16

SECTION 4 Deadline for Changing Plans..... 16

SECTION 5 Programs That Offer Free Counseling about Medicare.....17

SECTION 6 Programs That Help Pay for Prescription Drugs..... 17

SECTION 7 Questions?..... 18

Section 7.1 – Getting Help from EmblemHealth VIP Rx Saver (HMO)..... 18

Section 7.2 – Getting Help from Medicare..... 18

Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for EmblemHealth VIP Rx Saver (HMO) in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher than this amount.</p> <p>(See Section 1.1 for details.)</p>	\$0.00	\$0.00
<p>Maximum out-of-pocket amount</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 1.2 for details.)</p>	\$7,550	\$7,550
<p>Doctor office visits</p>	<p>Primary care visits: \$5 copay per visit</p> <p>Specialist visits: \$40 copay per visit</p>	<p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$25 copay per visit</p>
<p>Inpatient hospital stays</p>	<p>Days 1-5: \$350 copay per day. \$0 copay per day for each additional day; for each inpatient stay.</p> <p>Unlimited days.</p> <p>Prior authorization is required.</p>	<p>Days 1-5: \$325 copay per day. \$0 copay per day for each additional day; for each inpatient stay.</p> <p>Unlimited days.</p> <p>Prior authorization is required.</p>

Cost	2023 (this year)	2024 (next year)
<p>Part D prescription drug coverage (See Section 1.5 for details.)</p>	<p>Deductible: \$395 except for covered insulin products and most adult Part D vaccines.</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: <i>Standard cost sharing:</i> You pay \$7 per prescription. <i>Preferred cost sharing:</i> You pay \$2 per prescription.</p> <p>Drug Tier 2: <i>Standard cost sharing:</i> You pay \$20 per prescription. <i>Preferred cost sharing:</i> You pay \$15 per prescription.</p> <p>Drug Tier 3: <i>Standard cost sharing:</i> You pay \$47 per prescription. <i>Preferred cost sharing:</i> You pay \$42 per prescription.</p> <p>You pay \$35 per one-month supply of each covered insulin product on this tier.</p> <p>Drug Tier 4: <i>Standard cost sharing:</i> You pay \$100 per prescription. <i>Preferred cost sharing:</i> You pay \$95 per prescription.</p> <p>Drug Tier 5: <i>Standard cost sharing:</i> You pay 25% of the total cost. <i>Preferred cost sharing:</i> You pay 25% of the total cost.</p>	<p>Deductible: \$395 except for covered insulin products and most adult Part D vaccines.</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: <i>Standard cost sharing:</i> You pay \$7 per prescription. <i>Preferred cost sharing:</i> You pay \$2 per prescription.</p> <p>Drug Tier 2: <i>Standard cost sharing:</i> You pay \$20 per prescription. <i>Preferred cost sharing:</i> You pay \$15 per prescription.</p> <p>Drug Tier 3: <i>Standard cost sharing:</i> You pay \$47 per prescription. <i>Preferred cost sharing:</i> You pay \$42 per prescription.</p> <p>You pay \$35 per one-month supply of each covered insulin product on this tier.</p> <p>Drug Tier 4: <i>Standard cost sharing:</i> You pay \$100 per prescription. <i>Preferred cost sharing:</i> You pay \$95 per prescription.</p> <p>Drug Tier 5: <i>Standard cost sharing:</i> You pay 25% of the total cost. <i>Preferred cost sharing:</i> You pay 25% of the total cost.</p>
<p>(continued on next page)</p>		

Cost	2023 (this year)	2024 (next year)
Part D prescription drug coverage (continued)	<p>Drug Tier 6:</p> <p><i>Standard cost sharing:</i> You pay \$0 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays most of the cost for your covered drugs. • For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called coinsurance), 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.) 	<p>Drug Tier 6:</p> <p><i>Standard cost sharing:</i> You pay \$0 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
<p>Monthly premium</p> <p>(You must also continue to pay your Medicare Part B premium.)</p>	\$0.00	\$0.00

- 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.

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

Medicare requires all health plans to limit how much you pay out-of-pocket for 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	2023 (this year)	2024 (next year)
Maximum out-of-pocket amount	\$7,550	\$7,550
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 \$7,550 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 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at emblemhealth.com/medicare. You may also call Customer Service 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 Customer Service so we may assist.

Section 1.4 – 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)
Ambulance Services	<p>You pay a \$340 copay for one way ground ambulance trip.</p> <p>Prior authorization required when not-emergent.</p>	<p>You pay a \$250 copay for one way ground ambulance trip.</p> <p>Prior authorization required when not-emergent.</p>
Ambulatory Surgical Centers	<p>You pay a \$225 copay for a Medicare-covered ambulatory surgical center visit.</p> <p>Prior authorization is required.</p>	<p>You pay a \$150 copay for a Medicare-covered ambulatory surgical center visit.</p> <p>Prior authorization is required.</p>
Cardiac Rehabilitation Services	<p>You pay a \$30 copay for Medicare-covered cardiac rehabilitation services.</p>	<p>You pay a \$30 copay for Medicare-covered cardiac rehabilitation services.</p> <p>You have the option of getting these services through an in-person visit or by telehealth with a network provider who offers the service by telehealth.</p>
Emergency Care/Post Stabilization Services	<p>You pay a \$95 copay for Medicare-covered emergency care/post stabilization services.</p> <p>Copay is waived if admitted within 1 day.</p>	<p>You pay a \$100 copay for Medicare-covered emergency care/post stabilization services.</p> <p>Copay is waived if admitted within 1 day.</p>
Hearing Services	<p>You pay a \$10 copay for one covered routine hearing exam per year.</p> <p>You pay a \$40 copay for a Medicare-covered diagnostic hearing exam.</p> <p>You pay a \$10 copay for one covered hearing aid fitting and evaluation per year.</p> <p>Our plan covers up to a \$600 allowance every 3 years for hearing aids.</p> <p>Limited to two devices every 3 years, both ears combined.</p>	<p>You pay a \$0 copay for one covered routine hearing exam per year.</p> <p>You pay a \$0 copay for a Medicare-covered diagnostic hearing exam.</p> <p>You pay a \$0 copay for one covered hearing aid fitting and evaluation per year.</p> <p>Our plan covers up to a \$1,500 allowance every 3 years for hearing aids.</p> <p>Limited to two devices every 3 years, both ears combined.</p>

Cost	2023 (this year)	2024 (next year)
Inpatient hospital stays	<p>Days 1-5: \$350 copay per day; \$0 copay per day for each additional day, for each inpatient stay.</p> <p>Unlimited days.</p> <p>Prior authorization is required.</p>	<p>Days 1-5: \$325 copay per day; \$0 copay per day for each additional day, for each inpatient stay.</p> <p>Unlimited days.</p> <p>Prior authorization is required.</p>
Inpatient Psychiatric Hospital Stay	<p>You pay a \$1,871 copay for an Inpatient Psychiatric Hospital stay.</p> <p>Prior authorization is required.</p>	<p>You pay a \$1,937 copay for an Inpatient Psychiatric Hospital stay.</p> <p>Prior authorization is required.</p>
Intensive Cardiac Rehabilitation Services	<p>You pay a \$60 copay for Medicare-covered intensive cardiac rehabilitation services.</p>	<p>You pay a \$55 copay for Medicare-covered intensive cardiac rehabilitation services.</p>
Medicare Part B Drugs	<p>You pay 10% of the total cost for Medicare-covered Part B drugs in the home.</p> <p>You pay 20% of the total cost for Medicare-covered Part B drugs dispensed at a retail pharmacy, mail order pharmacy, physician office, and outpatient facility.</p> <p>You pay a maximum of \$35 for a one-month supply of Part B covered insulin.</p> <p>Prior authorization is required.</p>	<p>You pay 0% to 10% of the total cost for Medicare-covered Part B drugs in the home.</p> <p>You pay 0% to 20% of the total cost for Medicare-covered Part B drugs dispensed at a retail pharmacy, mail order pharmacy, physician office, and outpatient facility.</p> <p>You pay less if your drug is on the CMS Part B drug rebate list. The list changes quarterly.</p> <p>You pay a maximum of \$35 for a one-month supply of Part B covered insulin.</p> <p>Prior authorization is required.</p>
Occupational Therapy	<p>You pay a \$40 copay for occupational therapy.</p>	<p>You pay a \$25 copay for occupational therapy.</p>
Outpatient Hospital Services	<p>You pay a \$350 copay for outpatient hospital services.</p> <p>Prior authorization is required.</p>	<p>You pay a \$150 copay for outpatient hospital services.</p> <p>Prior authorization is required.</p>
Outpatient Observation Services	<p>You pay a \$275 copay for outpatient observation services.</p>	<p>You pay a \$150 copay for outpatient observation services.</p>

Cost	2023 (this year)	2024 (next year)
Over the Counter (OTC) items	<p>Our plan will cover \$25 every month for Medicare-approved OTC items available by mail order.</p> <p>This amount does not roll-over and will expire on the last day of each month.</p>	<p>Our plan will cover \$125 every month for Medicare-approved OTC items available by mail order.</p> <p>This amount does not roll-over and will expire on the last day of each month.</p>
Physical and Speech Therapy	<p>You pay a \$40 copay for physical and speech therapy.</p>	<p>You pay a \$25 copay for physical and speech therapy.</p>
Physician/Practitioner services, including doctor’s office visits	<p>You pay a \$5 copay for each primary care office or telehealth visit.</p> <p>You pay a \$40 copay for each specialist office or telehealth visit.</p>	<p>You pay a \$0 copay for each primary care office or telehealth visit.</p> <p>You pay a \$25 copay for each specialist office or telehealth visit.</p>
Podiatry Services	<p>You pay a \$40 copay for Medicare-covered podiatry services.</p> <p>You pay a \$40 copay for each of the 4 routine visits each year.</p>	<p>You pay a \$25 copay for Medicare-covered podiatry services.</p> <p>You pay a \$25 copay for each of the 4 routine visits each year.</p>
Pulmonary Rehabilitation Services	<p>You pay a \$20 copay for Medicare-covered pulmonary rehabilitation services.</p> <p>Prior authorization is required.</p>	<p>You pay a \$15 copay for Medicare-covered pulmonary rehabilitation services.</p> <p>Prior authorization is required.</p>
Remote Access Technologies/ Teladoc®	<p>You pay a \$45 copay for each covered Teladoc® service.</p>	<p>You pay a \$0 copay for each covered Teladoc® service.</p>
Skilled Nursing Facility (SNF) Care	<p>You pay a \$0 copay per day for Medicare-covered days 1-20, \$196 copay per day for Medicare-covered days 21-100; each benefit period.</p> <p>Prior authorization is required.</p>	<p>You pay a \$0 copay per day for Medicare-covered days 1-20, \$203 copay per day for Medicare-covered days 21-100; each benefit period.</p> <p>Prior authorization is required.</p>

Cost	2023 (this year)	2024 (next year)
Vision Care	<p>You pay a \$10 copay for an annual routine eye exam.</p> <p>You pay a \$40 copay for Medicare-covered eye exams.</p> <p>Our plan covers up to a \$400 allowance every year for one pair of routine eyeglasses or contact lenses.</p>	<p>You pay a \$0 copay for an annual routine eye exam.</p> <p>You pay a \$0 copay for Medicare-covered eye exams.</p> <p>Our plan covers up to a \$600 allowance every year for one pair of routine eyeglasses or contact lenses.</p>
Worldwide Emergency Services	<p>You pay a \$95 copay for one way Worldwide Emergency Services.</p> <p>Copay is waived if admitted within 1 day.</p>	<p>You pay a \$100 copay for one way Worldwide Emergency Services.</p> <p>Copay is waived if admitted within 1 day.</p>
Worldwide Ground Ambulance	<p>You pay a \$95 copay for each Worldwide Ground Ambulance trip.</p> <p>Copay is waived if admitted within 1 day.</p>	<p>You pay a \$100 copay for each Worldwide Ground Ambulance trip.</p> <p>Copay is waived if admitted within 1 day.</p>
Worldwide Urgent Care	<p>You pay a \$95 copay for Worldwide Urgent Care.</p> <p>Copay is waived if admitted within 1 day.</p>	<p>You pay a \$100 copay for Worldwide Urgent Care.</p> <p>Copay is waived if admitted within 1 day.</p>

Section 1.5 – 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.

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 Customer Service 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 Customer Service 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>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier) 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 \$395.</p> <p>During this stage, you pay \$7 standard cost sharing and \$2 preferred cost sharing for drugs on Tier 1 (Preferred Generic);</p> <p>\$20 standard cost sharing and \$15 preferred cost sharing for drugs on Tier 2 (Generic);</p> <p>\$47 standard cost sharing and \$42 preferred cost sharing for drugs on Tier 3 (Preferred Brand);</p> <p>\$0 standard cost sharing and \$0 preferred cost sharing for drugs on Tier 6 (Select Care Drugs);</p> <p>and the full cost of drugs on Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier) until you have reached the yearly deductible.</p>	<p>The deductible is \$395.</p> <p>During this stage, you pay \$7 standard cost sharing and \$2 preferred cost sharing for drugs on Tier 1 (Preferred Generic);</p> <p>\$20 standard cost sharing and \$15 preferred cost sharing for drugs on Tier 2 (Generic);</p> <p>\$47 standard cost sharing and \$42 preferred cost sharing for drugs on Tier 3 (Preferred Brand);</p> <p>\$0 standard cost sharing and \$0 preferred cost sharing for drugs on Tier 6 (Select Care Drugs);</p> <p>and the full cost of drugs on Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier) 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>Stage 2: Initial Coverage Stage Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. 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>Most adult Part D vaccines are covered at no cost to you.</p> <p>(continued on next page)</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1 (Preferred Generic): <i>Standard cost sharing:</i> You pay \$7 per prescription. <i>Preferred cost sharing:</i> You pay \$2 per prescription.</p> <p>Tier 2 (Generic): <i>Standard cost sharing:</i> You pay \$20 per prescription. <i>Preferred cost sharing:</i> You pay \$15 per prescription.</p> <p>Tier 3 (Preferred Brand): <i>Standard cost sharing:</i> You pay \$47 per prescription.</p> <p>You pay \$35 per one-month supply of each covered insulin product on this tier.</p> <p><i>Preferred cost sharing:</i> You pay \$42 per prescription.</p> <p>You pay \$35 per one-month supply of each covered insulin product on this tier.</p> <p>Tier 4 (Non-Preferred Drug): <i>Standard cost sharing:</i> You pay \$100 per prescription. <i>Preferred cost sharing:</i> You pay \$95 per prescription.</p> <p>Tier 5 (Specialty Tier): <i>Standard cost sharing:</i> You pay 25% of the total cost. <i>Preferred cost sharing:</i> You pay 25% of the total cost.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1 (Preferred Generic): <i>Standard cost sharing:</i> You pay \$7 per prescription. <i>Preferred cost sharing:</i> You pay \$2 per prescription.</p> <p>Tier 2 (Generic): <i>Standard cost sharing:</i> You pay \$20 per prescription. <i>Preferred cost sharing:</i> You pay \$15 per prescription.</p> <p>Tier 3 (Preferred Brand): <i>Standard cost sharing:</i> You pay \$47 per prescription.</p> <p>You pay \$35 per one-month supply of each covered insulin product on this tier.</p> <p><i>Preferred cost sharing:</i> You pay \$42 per prescription.</p> <p>You pay \$35 per one-month supply of each covered insulin product on this tier.</p> <p>Tier 4 (Non-Preferred Drug): <i>Standard cost sharing:</i> You pay \$100 per prescription. <i>Preferred cost sharing:</i> You pay \$95 per prescription.</p> <p>Tier 5 (Specialty Tier): <i>Standard cost sharing:</i> You pay 25% of the total cost. <i>Preferred cost sharing:</i> You pay 25% of the total cost.</p>

Stage	2023 (this year)	2024 (next year)
Stage 2: Initial Coverage Stage (continued)	<p>Tier 6 (Select Care Drugs): <i>Standard cost sharing:</i> You pay \$0 per prescription. <i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Tier 6 (Select Care Drugs): <i>Standard cost sharing:</i> You pay \$0 per prescription. <i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$5,030, 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.**

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 2 Administrative Changes

Description	2023 (this year)	2024 (next year)
Chiropractic, Physical and Occupational Therapy Services	EmblemHealth contracted with Palladian to provide these services and prior authorizations.	EmblemHealth provides these services and prior authorizations.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in EmblemHealth VIP Rx Saver (HMO)

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 EmblemHealth VIP Rx Saver (HMO).

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 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 1.1 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), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2). As a reminder, HIP/EmblemHealth 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 EmblemHealth VIP Rx Saver (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from EmblemHealth VIP Rx Saver (HMO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do 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 State, the SHIP is called Health Insurance Information Counseling and Assistance Program (HIICAP).

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 learn more about HIICAP by visiting their website at **www.aging.ny.gov**.

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 State has a program called Elderly Pharmaceutical Insurance Coverage (EPIC) that helps people pay for prescription drugs based on their financial need, age, or medical condition. 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 Uninsured Care Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call **1-800-542-2437**.

SECTION 7 Questions?

Section 7.1 – Getting Help from EmblemHealth VIP Rx Saver (HMO)

Questions? We're here to help. Please call Customer Service at **1-877-344-7364**. (TTY only, call 711). We are available for phone calls 8 am to 8 pm, 7 days a week. 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 EmblemHealth VIP Rx Saver (HMO). 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 emblemhealth.com/medicare. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at emblemhealth.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 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). 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.

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.