

1570 Midway Pl.
P.O. Box 120
Menasha, WI 54952
800-826-0940 OR 920-720-1300

Network Health Insurance Corporation



Group Medicare Advantage Plan Policy

GROUP MEDICARE ADVANTAGE PLAN POLICY

GROUP MEDICARE ADVANTAGE PLAN POLICY
("Policy")

PREFERRED PROVIDER ORGANIZATION ("PPO")

FULLY INSURED BY NETWORK HEALTH INSURANCE CORPORATION ("NHIC")

ISSUED TO

EMPLOYER GROUP/UNION: City of Racine ("Group")

GROUP NUMBER: 2002785

EFFECTIVE DATE: January 1, 2026

In consideration of Group's agreements contained in this Policy and any Exhibits and/or Riders attached hereto, and Group's agreements contained in Group's completed Employer Group/Union Application on file with NHIC and Group's timely payment of the appropriate and then-current premiums under such agreements (if applicable), the applicable benefits described herein shall be provided by NHIC to eligible Members (as hereinafter defined) of Group in accordance with the terms and conditions of this Policy and any Exhibits and/or Riders attached hereto. NHIC shall be the administrator of all plans under this Policy.

This Policy is delivered in the State of Wisconsin and is governed by Wisconsin law. It is issued in reliance upon the information provided by Group in Group's completed and then-current Employer Group/Union Application.

This Policy is effective on the Effective Date indicated above and shall remain in effect unless and until terminated in accordance with the terms and conditions described herein.

NETWORK HEALTH INSURANCE CORPORATION

Coreen Dicus-Johnson, President and CEO

INTRODUCTION

GROUP MEDICARE ADVANTAGE PLAN POLICY
issued to
EMPLOYER GROUP/UNION: City of Racine

ARTICLE I ~ INTRODUCTION

- A. NHIC has contracted with the Centers for Medicare & Medicaid Services (“CMS”) to operate a Group Medicare Advantage Prescription Drug Plan (MA-PD). The Group acknowledges that a Group Medicare Advantage Plan is a plan offered through the Medicare program and that such is a federal health care program. Group further acknowledges and agrees that in regards to offering the Plan (defined below in Section C) to its eligible Members, Group shall comply with federal laws, regulations, and guidance published by (“CMS”) that are applicable to Medicare and Group Medicare Advantage Plans, including but not limited to the provisions set forth on Exhibit E.
- B. This Policy, together with all attached Exhibits and/or Riders and the Employer Group/Union Application of Group (the “Agreement”) and the individual enrollments of Members (as hereinafter defined), shall constitute the entire agreement between and among the parties. The Agreement shall not be altered or amended except in writing and signed by the party (parties) against whom the amendment is sought to be enforced. No statements, representations or warranties may be used in any legal dispute unless contained in such documents. No alteration and no waiver of any of provisions of the Agreement shall be valid unless evidenced by a written endorsement or amendment signed by an officer of NHIC. No agent has authority to change this Policy or Agreement or waive its provisions.
- C. The Group’s Evidence of Coverage (the “Plan”), which is incorporated herein as Exhibit C, describes the benefits which shall be provided under this Policy.
- D. Group and NHIC agree that the required Medicare plan documents will be provided to Members in accordance with MA and Part D regulations (at 42 C.F.R Parts 422 and 423) and CMS guidance. The parties identified on Exhibit F will be responsible for delivering the applicable required Medicare documents to Members.

RIGHTS AND RESPONSIBILITIES OF NHIC

ARTICLE II ~ RIGHTS AND RESPONSIBILITIES OF NHIC

- A. In consideration of Group's agreements contained in this Agreement, , the Medicare-eligible retirees of the Group and their Medicare-eligible dependents who each meet the Plan eligibility criteria established by Group and set forth in the Employer Group/Union Application and who each are dully enrolled (collectively, "Members") shall be entitled to the health care and applicable wellness benefits, if any, described in the Plan (Exhibit C), the Terms & Conditions (Exhibit A, which is attached hereto and incorporated herein), the Summary of Member Responsibility Table(s) distributed to Group, and any applicable riders attached hereto. Any obligations to provide health care and applicable wellness benefits, if any, to Members hereunder are expressly subject to the terms and conditions of the documents described in this Section.
- B. No prospective Member will be entitled to benefits under the Plan until NHIC receives enrollment confirmation from CMS.
- C. In providing coverage hereunder, NHIC may enter into agreements with providers of health care, one or more insurers and such other individuals and entities as may be necessary to enable NHIC to fulfill their respective obligations.
- D. NHIC shall establish and notify Group of any Member premiums applicable to and required for the provision of services under this Policy. Any Member premiums shall be collected by NHIC.

RIGHTS AND RESPONSIBILITIES OF THE GROUP

ARTICLE II ~ RIGHTS AND RESPONSIBILITIES OF THE GROUP

- A. Group, in accordance with the “Effective Date of Coverage” section, the “Termination of Coverage” section and the “Continuation of Coverage” section of the Plan (Exhibit C), shall offer to its Medicare-eligible retirees and their Medicare-eligible dependents, who satisfy the eligibility criteria established by Group as set forth in the Employer Group/Union Application (“Eligibility Requirements”), the opportunity to become Members. This offer shall be made in such a fashion that potential members are made aware of and understand that health care and applicable wellness benefits, if any, will be provided only as described and outlined in the Plan (Exhibit C), the Terms & Conditions (Exhibit A), the Summary of Member Responsibility Table(s) distributed to the Group, and any applicable riders attached hereto.
- B. Premiums. The Group acknowledges and agrees that Members will not be permitted to pay their Member premiums through withholding from the Member’s Social Security, Railroad Retirement Board, or Office of Personnel Management benefit payment.
- C. Group has a continuing duty to notify NHIC as applicable, of any material changes in the matters set forth in Group’s Employer Group/Union Application for this Policy.

TERM AND TERMINATION OF THIS POLICY

ARTICLE IV ~ TERM AND TERMINATION OF THIS POLICY

- A. This Policy under the Agreement is issued for a term of twelve (12) months. Group may renew its coverage hereunder for additional twelve (12) month terms by paying the appropriate and then-current premiums before the end of the grace period described in this Policy and applicable law.
- B. The Agreement may be terminated by:
1. Group, on at least sixty (60) days written notice prior to any renewal date of this Agreement;
 2. NHIC, effective upon written notice to Group, in the event of fraud or intentional misrepresentation by the Group;
 3. NHIC, effective upon written notice to Group, if the Group fails to comply with this Policy with respect to employer contributions if applicable. or Group participation rules;
 4. NHIC, if there is no longer a Member who resides, lives, or works in the NHIC service area;
or
 5. NHIC, upon one-hundred eighty (180) days prior written notice that NHIC will cease to renew coverage for all groups in the same class of business.
- C. No termination or non-renewal of this Agreement shall relieve NHIC from any obligation imposed upon it for health care services rendered before the date of termination or relieve Group from any obligation imposed by this Agreement. In the event that this Agreement is terminated, NHIC will provide written notice to Group in advance of the termination date.

LEGAL – Fiduciary Status, Security, and Disputes

ARTICLE V ~ FIDUCIARY STATUS, SECURITY, AND DISPUTES

- A. Fiduciary Status. With regard to ERISA, if applicable, Group shall for all purposes be the “administrator” and the “named fiduciary” of the Plan. Group shall assume fiduciary responsibilities for all operations of the Plan under ERISA. Nothing in this Agreement shall be construed to be a delegation by Group to NHIC of any discretionary authority or fiduciary status or duty with respect to the Plan under ERISA or other applicable law.
- B. HIPAA. The parties shall at all times comply with their respective privacy obligations as Covered Entities under HIPAA.
- C. Confidential Information. NHIC and Group hereby agree to treat any information disclosed to each other as Confidential Information. The parties agree that each will keep the other party’s Confidential Information confidential and will only use the disclosing party’s Confidential Information for purposes contemplated under this Agreement; provided, however, that NHIC may use Group’s Confidential Information in the ordinary course of its business as long as it maintains the confidentiality of such information. Neither party will use the Confidential Information in any manner, other than as provided in this Agreement. Confidential Information disclosed pursuant to this Agreement is and shall remain the disclosing party’s property. If, in the opinion of counsel for the receiving party, disclosure of Confidential Information is required by any federal or state law, the receiving party may only make such disclosure after notifying the disclosing party (if allowed by law) of the receiving party’s intention to disclose the Confidential Information fifteen (15) days prior to making such disclosure. The terms of this paragraph shall survive the termination of this Agreement.
- D. Audit and Inspection Rights. Group agrees to comply with the audit and inspection rights and obligations set forth in Exhibit E. Additionally, during the term of this Agreement and for a period of ten (10) years thereafter, NHIC shall have the right, at reasonable times and upon reasonable notice, to audit and inspect any of Group’s records which are relevant to the performance of Group’s responsibilities and obligations under the Agreement. NHIC agrees to abide by any state and federal laws regarding confidentiality of Group’s personnel and payroll records, to the extent NHIC inspects personnel and payroll records, and agrees to hold in confidence any information or data designated as proprietary by Group. This obligation of confidentiality shall survive termination of the Agreement.
- E. Indemnification and Liability.
1. NHIC’s Indemnification. NHIC shall indemnify and hold harmless Group against only those claims, judgments, settlements, court costs, penalties, and expenses, including attorney fees, or any other loss or damage, which are judicially determined to be the direct consequence of dishonest, fraudulent, criminal or gross negligent conduct of NHIC or its employees, officers or directors in the performance of its duties.
 2. Group’s Indemnification. Group shall indemnify and hold harmless NHIC and its directors, officers and employees against all claims, judgments, settlements, court costs, penalties and expenses, including attorney fees, or other losses or damage arising or resulting from or in connection with a claim for benefits or NHIC’s performance of its duties under this Agreement or related to the Plan, or any contractual agreement related thereto, whether said claim arises under any federal or state law, unless it be judicially determined that such loss was the direct consequence of dishonest, fraudulent, criminal

LEGAL – Fiduciary Status, Security, and Disputes

or gross negligent conduct of NHIC or its directors, officers or employees. Group shall also defend, indemnify and hold harmless NHIC and its directors, officers and employees against any claim, judgment, settlement, court costs, penalties and expenses, including attorney fees, or other losses or damage related, directly or indirectly, to Group's or the Plan's non-compliance with applicable federal or state laws (especially but not limited to compliance with the ACA and Medicare Law), when such compliance has not been explicitly delegated to NHIC under this Agreement.

3. Limitation of Liability. Neither party to this Agreement shall be liable to the other party for any consequential (including lost profits), punitive, special, exemplary or multiple damages that result from any breach of this Agreement or any party's performance under this Agreement. The limitation on damages contained in this Section E.3 does not apply to claims by either Group or NHIC for indemnification under Sections E.1 or E.2, which result from claims brought by third parties.
- F. Dispute Resolution. Any dispute related to this Agreement which the parties are unable to resolve through informal discussion, shall be resolved through binding arbitration unless the parties mutually agree otherwise. Any and all dispute resolution procedures shall be conducted only between the parties and shall not include any Member or beneficiary of the Plan unless such involvement of a Member or beneficiary is necessary to the resolution of the dispute, which determination shall be made by agreement of the parties. The parties shall abide by the following procedures for the arbitration process:
1. Any arbitration shall be in accordance with the rules and procedures of either the American Arbitration Association or the American Health Lawyers' Association, except for any conflicting terms of this Agreement, in which case, this Agreement will control.
 2. The party initiating the arbitration process shall send written notice to the other party setting forth the basis of the dispute and the party's desire to arbitrate.
 3. Arbitration shall be conducted in Wisconsin and before a panel of one (1) arbitrator.
 4. The arbitrators shall be bound by the terms and conditions set forth in the Agreement when such terms and conditions are set forth clearly and without ambiguity.
 5. No party will be awarded consequential, special, punitive, exemplary or multiple damages. During the arbitration, each party will bear its own expenses, costs and attorney fees related to the arbitration, however the prevailing party in the arbitration shall receive an award to include its expenses, costs and reasonable attorneys' fees. The arbitrators may not award such expenses, costs and fees against any of the parties.
 6. This provision does not limit the ability of either party to such temporary or preliminary injunctive relief against the other party in a court of competent jurisdiction.
 7. The decision of the arbitrators shall be final and in writing and shall be binding on the parties and enforceable under the laws of the state of Wisconsin.

This section does not supersede or replace provisions of the Plan relating to Member appeals and grievances, or determinations of Medical Necessity. Neither party shall pursue any arbitration under this clause as a class arbitration, or make allegations or raise defenses in the arbitration that suggest that any of the arbitrating parties are members of a class or are entitled to claims or remedies as members of a class. The arbitrators will not have the faculty to determine during the arbitration whether a class exists based on the allegations made or defenses raised by any of the parties, or give any relief or render any decision considering any of the parties as being members of a class. This provision shall survive the termination of this Agreement.

MISCELLANEOUS

ARTICLE VI ~ MISCELLANEOUS

- A. Amendment of Agreement. This Agreement may be modified or amended at any time by written agreement between NHIC and Group. Any such modification or amendment shall not affect any other provision of this Agreement or the Plan unless specifically included in such modification or amendment. However, upon notice to Group, NHIC may unilaterally amend this Agreement if necessary to comply with any laws, regulations, CMS guidance or its CMS Contract governing NHIC's operations.
- B. Governing Law. Subject to, and to the extent permitted by ERISA, the Social Security Act, and the ACA, and other federal laws, all disputes between the parties, including but not limited to those arising from this Agreement, shall be construed in accordance with the laws of the State of Wisconsin and the obligations, rights and remedies of the parties hereunder shall be determined in accordance with the laws of the State of Wisconsin without giving effect to internal choice of law or conflict of law rules. This Agreement is made in the State of Wisconsin.
- C. Inconsistencies. The provisions of this Agreement shall supersede any provisions of the Plan in conflict herewith.
- D. Independent Contractors. Group and NHIC are independent contractors. Nothing herein is intended to create nor shall be deemed or construed to create any relationship between the parties hereto other than that of independent contractors. Each party acknowledges its understanding that this Agreement constitutes a contract between Group and NHIC. Group further acknowledges and agrees that it has not entered into this Agreement based upon any representation by any person other than NHIC and that no person, entity, or organization other than NHIC shall be held accountable or liable to Group for any of NHIC's obligations to Group created under this Agreement. This paragraph shall not create any additional obligations whatsoever on the part of NHIC other than those obligations created under other provisions of this Agreement.
- E. Subcontracting. Group may use subcontractors, agents, or independent contractors in connection with the rendering of the services or completing its responsibilities set forth in this Agreement with the prior written consent of NHIC, which shall not be unreasonably withheld.
- F. Notification of Legal Action. Each of the parties shall advise the other party of matters regarding potential legal actions involving the Plan or this Agreement and shall promptly advise the other party of such legal actions instituted against either party which come to its attention. Group shall have the duty to defend any legal action arising from a claim for benefits under the Plan.
- G. Notification of Changes. Each party agrees to give the other notice not less than fifteen (15) days following the occurrence of the following:
1. Any changes in its business address/physical location, which new address will be substituted for the address previously listed for purposes of notice under Section L this Agreement.
 2. Any material governmental action initiated against a party, including but not limited to, an action: (i) for a violation of law or regulation; or, (ii) against any license, certificate, or other required credentials, which, if successful, would materially impair the ability of that party to provide the services and meet the obligations set forth in this Agreement. For purposes of this Section, governmental action shall not be deemed material if the

MISCELLANEOUS

party does not anticipate that such governmental action will impact their ability to perform under this Agreement.

3. A party's insolvency or the filing of a petition for bankruptcy.
4. Any other problem or situation that could materially impair a party's ability to perform or provide the appropriate quality of services and other obligations set forth in this Agreement.
5. Each party acknowledges and agrees that the other shall have the right, in its sole judgment and discretion, to terminate this Agreement effective immediately upon notice (or effective upon such other date as may be set forth in such notice), in the event of the occurrence of any of the events set forth in Sections 2 through 4 above. This right of termination shall be in addition to those set forth elsewhere. Termination under this provision shall not relieve either party of its obligations concerning providing disenrollment notifications to Members as set forth in Exhibit D.

H. Assignment. This Agreement may not be assigned by Group without the express written consent of NHIC.

I. Entire Agreement. This Agreement, including any Exhibits, Attachments, Endorsements, riders, and the Group Medicare Advantage Application, hereto, contains the entire agreement between NHIC and Group with respect to the specific subject matter hereof. Any prior agreements, promises, negotiations or representations, either verbal or written, relating to the subject matter of this Agreement and not expressly set forth in this Agreement are of no force and effect.

J. Notices. Any notice required to be given pursuant to this Agreement shall be in writing, sent by certified or registered mail, return receipt requested, electronic facsimile (confirmed receipt), or by Federal Express or other overnight mail delivery for which evidence of delivery is obtained by the sender, to NHIC or Group at the addresses indicated herein, or such other addresses that the parties may hereafter designate. The notice shall be effective on the date the notice was posted.

The parties' names and addresses for purposes of giving notice under this Agreement shall be as follows:

For NHIC:

Network Health Insurance Corporation
Attn: Legal Dept.
1570 Midway Pl.
Menasha, WI 54952

For Group:

K. No Third-Party Rights. Except as specifically provided herein, none of the provisions of this Agreement is intended to create third party rights or status in any person or entity.

L. Severability. If any provision of this Agreement is declared illegal, void or unenforceable, the remaining provisions shall remain in force and effect, unless the severance of that provision substantially deprives a party of the benefit.

MISCELLANEOUS

- M. Form of Execution and Agreement. This Agreement may be executed electronically and a signed duplicate, photocopy, or facsimile copy of this Agreement shall have the same legal effect as an original.
- N. Use of Group's Name. Group agrees to allow NHIC to use Group's name and service mark on I.D. cards, benefit plans, and other forms necessary to implement this Agreement, to promote Group's relationship with NHIC to potential or existing providers, and to comply with any existing laws in effect. NHIC shall not use Group's name or service mark for any other purpose without the prior written consent of Group. Group agrees that the names, logos, symbols, trademarks, trade names, and service marks of NHIC, whether presently existing or hereafter established, are the sole property of NHIC and NHIC retains the right to the use and control thereof. Group shall not use NHIC's name, logos, symbols, trademarks or service marks in advertising or promotional materials or otherwise without the prior written consent of NHIC and shall cease any such usage immediately upon written notice by NHIC or upon termination of this Agreement, whichever is sooner.
- O. Waiver of Breach. The waiver of any breach or violation of any term or provision hereof shall not constitute a waiver of any subsequent breach or violation of the same or any other term or provision.
- P. Force Majeure. Neither party will lose any rights under this Agreement or be liable in any manner for any delay to perform its obligations under this Agreement that are beyond a party's reasonable control, including, without limitation, any delay or failure due to strikes, labor disputes, riots, earthquakes, hurricanes, storms, floods or other extreme weather conditions, fires, explosions, acts of terrorism, epidemics, embargoes, war or other outbreak of hostilities, government acts or regulations, the failure or inability of carriers, suppliers, or telecommunications providers to provide services necessary to enable a party to perform its obligations hereunder, or any other reason where failure to perform is beyond the party's reasonable control, and is not caused by the negligence, intentional conduct or misconduct of the defaulting party; provided, however, that this clause may not be invoked to excuse a party's payment obligations hereunder. In addition, Group recognizes that certain natural disasters and other similar major emergencies may disrupt or seriously threaten to disrupt health care and other services provided for under this Agreement. If such a disaster or emergency occurs, or is imminent, Group authorizes NHIC to make appropriate business decisions to implement and act in accordance with the threat or risk, including but not limited to any action necessitated by declarations, rules, regulations or similar official statements by the state or federal authorities with jurisdiction over the Plan, Group, or NHIC. Group agrees to reimburse NHIC for Claims and services provided to Members of the Plan during this period, even if not compliant with the Benefit Plan or this Agreement.
- Q. Intentionally Left Blank
- R. Waiver of Group's Interests as a Third Party. Group, on behalf of itself and its Members, expressly waives any rights or interest it may have regarding any agreement, arrangement or contract between NHIC and any health care or allied service provider, provider network, third party administrator, PBM, contractor or vendor. NHIC will be free to negotiate, renew, modify or terminate such agreements, arrangements or contracts without the consent of Group or its Members.
- S. Headings. The headings and articles and sections contained in this Agreement are for reference purposes only and should not alter or affect the interpretation of this Agreement.

EXHIBIT A

The following terms and conditions are incorporated into and made part of the Agreement effective January 1, 2026:

1) DEFINITION OF ELIGIBLE RETIREE:

An eligible retiree would have been previously employed by the City of Racine (the Plan Sponsor) during their covered employment and no longer have access to employment-based group health plan coverage based on their retirement from the City.

To be eligible for this retiree health plan coverage under the Network Health Group Medicare Advantage the applicant would need to be retired from the City of Racine or they must be the Medicare eligible spouse of a retiree based on the eligibility for retiree health benefits as determined by the Plan Sponsor. To be eligible the retiree is not actively working at the City. The plan is for City of Racine retirees only-not active employees and their covered dependents.

Eligible plan members who are allowed to participate in the group retiree plan are determined by the Plan Sponsor's eligibility criteria.

All eligibility for the plan for future eligibles is determined by the former employer.

Eligible Dependent: is any person defined as a qualified dependent by the group who meets all the eligibility requirements of the group and plan, and who is eligible to enroll in a plan under the Medicare Laws and regulations and who permanently resides within the service area. An eligible dependent includes current Medicare eligible spouse of a retiree, surviving spouse of a City of Racine retiree and Medicare eligible dependent of a retiree.

The Plan specifies the coverage for which the eligible retiree and eligible dependents are eligible, in consideration of their continued entitlement to Medicare Part A and enrollment in Part B, and in consideration of receipt of any specified Beneficiary Premium as determined by the Plan Sponsor. Only persons with Medicare Parts A and B are allowed to be enrolled in the Plan.

To remain eligible for the Plan, the member is responsible for paying any appropriate premiums for A and/or Part B and any group premium share as determined by the Plan Sponsor.

Eligibility for the City of Racine's share of group plan premium payment by the Plan Sponsor is based on guidelines established and managed by the Plan Sponsor.

Important-Once a plan member leaves the group retiree plan, they are not eligible to return to the retiree group plan according to the plan sponsor's eligibility guidelines. Eligible retirees and eligible dependents will be allowed to join outside initial enrollment if they have a Qualified Life Event or loss of other coverage.

There is not an annual open enrollment held by the plan sponsor.

Re End Stage Renal Disease (ESRD) see below:

End stage renal disease - This section applies to Network Health's group Medicare (collectively, We assume that you don't enroll retirees and their dependents who are Medicare beneficiaries diagnosed with End Stage Renal Disease ("ESRD Beneficiaries") in the Network Group Medicare

EXHIBIT A

Plans during their 30-month coordination period, unless the ESRD beneficiaries maintain coverage under your commercial group health plan as the primary payer during their 30-month coordination period and the Network Health Group Medicare Plan is the secondary payer.

We will only offer Network Health Group Medicare Plans to ESRD Beneficiaries in a manner that is consistent and complies with applicable laws, rules, and regulations, including, but not limited to, 42 C.F.R. § 422.50(a)(2) and other Medicare Advantage and Medicare Secondary Payer (“MSP”) laws, rules and regulations and Centers for Medicare and Medicaid Services (“CMS”) instructions (“MSP Requirements”). If an ESRD Beneficiary is eligible for or entitled to Medicare based on End Stage Renal Disease, federal law requires your commercial group health plan (“GHP”) to be the primary payer for the first thirty months of the ESRD Beneficiary’s Medicare eligibility or entitlement (“30-month coordination period”), regardless of the number of employees and regardless of whether the ESRD Beneficiary is a current employee or retiree. Therefore, you must confirm whether ESRD Beneficiaries are in their 30-month coordination period, and not enroll ESRD Beneficiaries in our Aetna Group Medicare Plan during their 30-month coordination period unless coverage under the GHP is maintained for such ESRD Beneficiaries for that period. The plan’s understanding of the 21st Century Cures Act is that MSP Requirements continue to apply to ESRD Beneficiaries. This means that ESRD Beneficiaries will continue to have the option of enrolling in an Network Health Group Medicare Plan after they complete their 30-month coordination period, as permitted under MSP requirements. If CMS or any other federal agency with jurisdiction later indicates that MSP Requirements relating to ESRD Beneficiaries have changed as a result of the 21st Century Cures Act or any other applicable law, rule or regulation

Coordination of Benefits – Payer Order:

The Network Health Group Medicare plan follows all Medicare coordination payer order as determined by the Federal Medicare program

2) DEFINITION OF QUALIFIED DEPENDENT:

See "Dependent" under the Defined Terms section of your Evidence of Coverage.

3) EFFECTIVE DATE OF COVERAGE:

Month in which an individual who satisfies the Group’s Eligibility Requirements becomes Medicare eligible.

4) EFFECTIVE DATE OF TERMINATION:

End of Month

5) NOTED AGENT/AGENCY OF RECORD:

Kerry Leist/National Benefit Consultants, Inc.

EXHIBIT B

The premiums under this Agreement are listed in this Exhibit B. The premiums will become effective on this Agreement's Effective Date of January 1, 2026, and will remain in effect until the next renewal date of January 1, 2027. Future premium renewal rates required for the continuation of this Agreement will be communicated in writing to Group in compliance with Wisconsin statutory notification requirements.

Group Number: 2002785
Benefit Plan: Cornerstone 1002 (PPO)
Rx Rider: Not Applicable

The following terms and provisions are incorporated into and made part of this Agreement. Monthly premiums payable are based on the following table.

Plan Name	Premium	Billing
Cornerstone 1002 (PPO)	\$163	Billed to City of Racine

EXHIBIT C

Attached hereto and incorporated herein as Exhibit C is the then current Evidence of Coverage, and any applicable riders, which apply to Group.



We are
Wisconsin.
Just like you.

808

2026 EVIDENCE OF COVERAGE

NETWORK HEALTH MEDICARE ADVANTAGE PLANS

Cornerstone 1002 PPO



January 1 – December 31, 2026

Evidence of Coverage for 2026:

Your Medicare Health Benefits and Services and Drug Coverage as a Member of Cornerstone 1002 (PPO)

This document gives the details of your Medicare health and drug coverage from January 1 – December 31, 2026. **This is an important legal document. Keep it in a safe place.**

This document explains your benefits and rights. Use this document to understand:

- Our plan premium and cost sharing
- Our medical and drug benefits
- How to file a complaint if you're not satisfied with a service or treatment
- How to contact us
- Other protections required by Medicare law

For questions about this document or to order a printed copy, please contact our member experience team at 855-232-2814 (TTY users call 711). Hours are Monday – Friday from 8 a.m. to 5 p.m. This call is free.

This plan, Cornerstone 1002, is offered by Network Health Insurance Corporation. (When this *Evidence of Coverage* says “we”, “us” or “our” it means Network Health Insurance Corporation. When it says “plan” or “our plan,” it means Cornerstone 1002).

Benefits, premiums, deductibles, and/or copayments/coinsurance may change on January 1, 2027.

Our formulary, pharmacy network, and/or provider network can change at any time. You'll get notice about any changes that can affect you at least 30 days in advance.

Table of Contents**Table of Contents**

CHAPTER 1: Get started as a member	4
SECTION 1 You're a member of Cornerstone 1002.....	4
SECTION 2 Plan eligibility requirements	4
SECTION 3 Important membership materials	5
SECTION 4 Summary of Important Costs for 2026	7
SECTION 5 More information about your monthly plan premium	11
SECTION 6 Keep your plan membership record up to date	13
SECTION 7 How other insurance works with our plan	14
CHAPTER 2: Phone numbers and resources	16
SECTION 1 Cornerstone 1002 contacts	16
SECTION 2 Get help from Medicare	19
SECTION 3 State Health Insurance Assistance Program (SHIP)	20
SECTION 4 Quality Improvement Organization (QIO)	20
SECTION 5 Social Security	21
SECTION 6 Medicaid.....	22
SECTION 7 Programs to help people pay for prescription drugs	22
SECTION 8 Railroad Retirement Board (RRB).....	25
SECTION 9 If you have group insurance or other health insurance from an employer	25
CHAPTER 3: Using our plan for your medical services.....	26
SECTION 1 How to get medical care as a member of our plan.....	26
SECTION 2 Use in-network and out-of-network providers to get medical care	27
SECTION 3 How to get services in an emergency, disaster, or urgent need for care.....	30
SECTION 4 What if you're billed directly for the full cost of covered services?.....	32
SECTION 5 Medical services in a clinical research study	33
SECTION 6 Rules for getting care in a religious non-medical health care institution.....	34
SECTION 7 Rules for ownership of durable medical equipment	35
CHAPTER 4: Medical Benefits Chart (what's covered and what you pay).....	37
SECTION 1 Understanding your out-of-pocket costs for covered services.....	37
SECTION 2 The Medical Benefits Chart shows your medical benefits and costs.....	39
SECTION 3 Services that aren't covered by our plan (exclusions)	81
CHAPTER 5: Using plan coverage for Part D drugs.....	84
SECTION 1 Basic rules for our plan's Part D drug coverage	84
SECTION 2 Fill your prescription at an in-network pharmacy or through our plan's mail-order service.....	84

Table of Contents

SECTION 3 Your drugs need to be on our plan’s Drug List.....	88
SECTION 4 Drugs with restrictions on coverage.....	90
SECTION 5 What you can do if one of your drugs isn’t covered the way you’d like	90
SECTION 6 Our Drug List can change during the year	93
SECTION 7 Types of drugs we don’t cover.....	95
SECTION 8 How to fill a prescription	95
SECTION 9 Part D drug coverage in special situations	96
SECTION 10 Programs on drug safety and managing medications.....	97
CHAPTER 6: What you pay for Part D drugs	100
SECTION 1 What you pay for Part D Drugs	100
SECTION 2 Drug payment stages for Cornerstone 1002 members	102
SECTION 3 Your <i>Part D Explanation of Benefits (EOB)</i> explains which payment stage you’re in	102
SECTION 4 There is no deductible for Cornerstone 1002.....	103
SECTION 5 The Initial Coverage Stage.....	103
SECTION 6 The Catastrophic Coverage Stage.....	108
SECTION 7 What you pay for Part D Vaccines.....	108
CHAPTER 7: Asking us to pay our share of a bill for covered medical services or drugs	111
SECTION 1 Situations when you should ask us to pay our share for covered services or drugs.....	111
SECTION 2 How to ask us to pay you back or pay a bill you got.....	113
SECTION 3 We’ll consider your request for payment and say yes or no.....	114
CHAPTER 8: Your rights and responsibilities	115
SECTION 1 Our plan must honor your rights and cultural sensitivities	115
SECTION 2 Your responsibilities as a member of our plan	120
CHAPTER 9: If you have a problem or complaint (coverage decisions, appeals, complaints)	122
SECTION 1 What to do if you have a problem or concern.....	122
SECTION 2 Where to get more information and personalized help.....	122
SECTION 3 Which process to use for your problem	123
SECTION 4 A guide to coverage decisions and appeals.....	123
SECTION 5 Medical care: How to ask for a coverage decision or make an appeal	126
SECTION 6 Part D drugs: How to ask for a coverage decision or make an appeal.....	132
SECTION 7 How to ask us to cover a longer inpatient hospital stay if you think you’re being discharged too soon.....	141

Table of Contents

SECTION 8 How to ask us to keep covering certain medical services if you think your coverage is ending too soon	145
SECTION 9 Taking your appeal to Levels 3, 4 and 5	148
SECTION 10 How to make a complaint about quality of care, waiting times, customer service, or other concerns.....	150
CHAPTER 10: Ending membership in our plan	154
SECTION 1 Ending your membership in our plan.....	154
SECTION 2 When can you end your membership in our plan?.....	154
SECTION 3 How to end your membership in our plan.....	156
SECTION 4 Until your membership ends, you must keep getting your medical items, services and drugs through our plan	156
SECTION 5 Cornerstone 1002 must end your plan membership in certain situations	156
CHAPTER 11: Legal notices	158
SECTION 1 Notice about governing law	158
SECTION 2 Notice about nondiscrimination	158
SECTION 3 Notice about Medicare Secondary Payer subrogation rights	158
SECTION 4 Third Party Liabilities	159
CHAPTER 12: Definitions.....	160

CHAPTER 1: Get started as a member

SECTION 1 You're a member of Cornerstone 1002

Section 1.1 You're enrolled in Cornerstone 1002, which is a Medicare PPO

You're covered by Medicare, and you chose to get your Medicare health and drug coverage through our plan, Cornerstone 1002. Our plan covers all Part A and Part B services. However, cost sharing and provider access in this plan are different from Original Medicare.

Cornerstone 1002 is a Medicare Advantage PPO Plan (PPO stands for Preferred Provider Organization). Like all Medicare health plans, this Medicare PPO is approved by Medicare and run by a private company.

Section 1.2 Legal information about the *Evidence of Coverage*

This *Evidence of Coverage* is part of our contract with you about how Cornerstone 1002 covers your care. Other parts of this contract include your enrollment form, the *List of Covered Drugs* (formulary), and any notices you get from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called *riders* or *amendments*.

The contract is in effect for the months you're enrolled in Cornerstone 1002 between January 1, 2026, and December 31, 2026.

Medicare allows us to make changes to our plans we offer each calendar year. This means we can change the costs and benefits of Cornerstone 1002 after December 31, 2026. We can also choose to stop offering our plan in your service area, after December 31, 2026.

Medicare (the Centers for Medicare & Medicaid Services) must approve Cornerstone 1002 each year. You can continue to get Medicare coverage as a member of our plan as long as we choose to continue offering our plan and Medicare renews approval of our plan.

SECTION 2 Plan eligibility requirements

Section 2.1 Eligibility requirements

You're eligible for membership in our plan as long as you meet all these conditions:

- You meet the eligibility requirements of your former employer, union group or trust administrator (plan sponsor)
- You have both Medicare Part A and Medicare Part B

- You live in our geographic service area (described in Section 2.2). People who are incarcerated aren't considered to be living in the geographic service area, even if they're physically located in it.
- You're a United States citizen or are lawfully present in the United States.

Section 2.2 Plan service area for Cornerstone 1002

Cornerstone 1002 is only available to people who live in our plan service area. To stay a member of our plan, you must continue to live in our service area. The service area is described below.

Our service area includes all 50 states.

If you move out of our plan's service area, you can't stay a member of this plan. Call our member experience team at 855-232-2814 (TTY users call 711) to see if we have a plan in your new area. When you move, you'll have a Special Enrollment Period to either switch to Original Medicare or enroll in a Medicare health or drug plan in your new location.

If you move or change your mailing address, it's also important for you to call Social Security. Call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

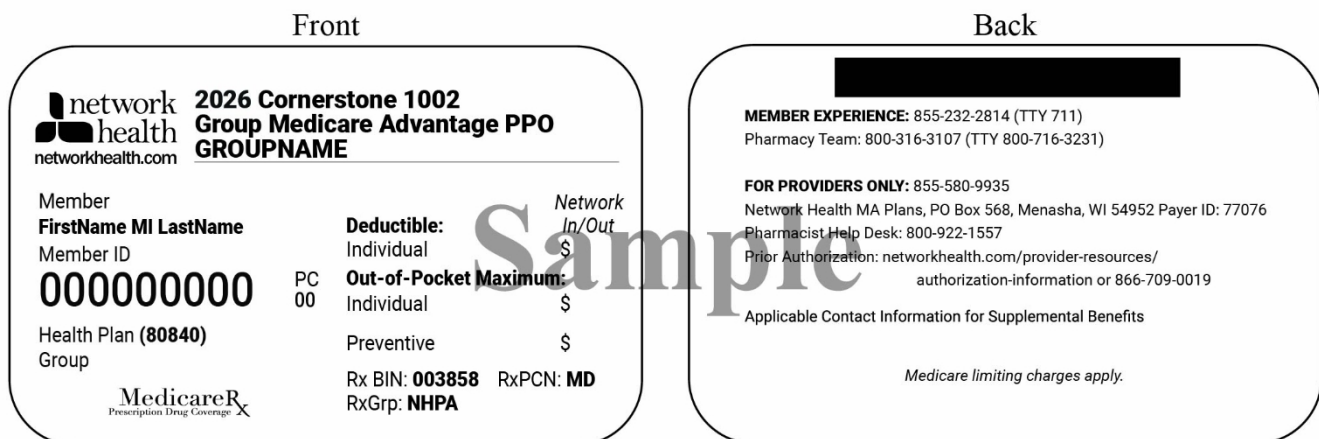
Section 2.3 U.S. citizen or lawful presence

You must be a U.S. citizen or lawfully present in the United States to be a member of a Medicare health plan. Medicare (the Centers for Medicare & Medicaid Services) will notify Cornerstone 1002 if you're not eligible to stay a member of our plan on this basis. Cornerstone 1002 must disenroll you if you don't meet this requirement.

SECTION 3 Important membership materials

Section 3.1 Our plan member ID card

Use your member ID card whenever you get services covered by our plan and for prescription drugs you get at in-network pharmacies. You should also show the provider your Medicaid card, if you have one. Sample plan member ID card:



DON'T use your red, white, and blue Medicare card for covered medical services while you're a member of this plan. If you use your Medicare card instead of your Cornerstone 1002 member ID card, you may have to pay the full cost of medical services yourself. Keep your Medicare card in a safe place. You may be asked to show it if you need hospital services, hospice services or participate in Medicare-approved clinical research studies (also called clinical trials).

If your plan member ID card is damaged, lost, or stolen, call our member experience team at 855-232-2814 (TTY users call 711) right away and we'll send you a new card.

Section 3.2 Provider Directory

The *Provider Directory* networkhealth.com/find-a-doctor lists our current in-network providers and durable medical equipment suppliers. **In-network providers** are the doctors and other health care professionals, medical groups, durable medical equipment suppliers, hospitals and other health care facilities that have an agreement with us to accept our payment and any plan cost sharing as payment in full.

As a member of our plan, you can choose to get care from out-of-network providers. Our plan will cover services from either in-network or out-of-network providers, as long as the services are covered benefits and medically necessary. However, if you use an out-of-network provider, your share of the costs for your covered services may be higher. Go to Chapter 3 for more specific information.

Get the most recent list of providers and suppliers on our website at networkhealth.com/find-a-doctor/.

If you don't have a *Provider Directory*, you can ask for a copy (electronically or in paper form) from our member experience team at 855-232-2814 (TTY users call 711). Requested paper *Provider Directories* will be mailed to you within three business days.

Section 3.3 Pharmacy Directory

The *Pharmacy Directory* networkhealth.com/find-a-pharmacy lists our in-network pharmacies. **In-network pharmacies** are pharmacies that agree to fill covered prescriptions for our plan members. Use the *Pharmacy Directory* to find the in-network pharmacy you want to use. Go to Chapter 5, Section 2.4 for information on when you can use pharmacies that aren't in our plan's network.

The *Pharmacy Directory* also shows which pharmacies in our network have preferred cost sharing, which may be lower than the standard cost sharing offered by other in-network pharmacies for some drugs.

If you don't have a *Pharmacy Directory*, you can ask for a copy from our member experience team at 855-232-2814 (TTY users call 711). You can also find this information on our website at networkhealth.com/find-a-pharmacy.

Section 3.4 Drug List (formulary)

Our plan has a *List of Covered Drugs* (also called the Drug List or formulary). It tells which prescription drugs are covered under the Part D benefit included in Cornerstone 1002. The drugs on this list are selected by our plan, with the help of doctors and pharmacists. The Drug List must meet Medicare's requirements. Drugs with negotiated prices under the Medicare Drug Price Negotiation Program will be included on your

Drug List unless they have been removed and replaced as described in Chapter 5, Section 6. Medicare approved the Cornerstone 1002 Drug List.

The Drug List also tells if there are any rules that restrict coverage for a drug.

We'll give you a copy of the Drug List. To get the most complete and current information about which drugs are covered, visit networkhealth.com/look-up-medications or call our member experience team at 855-232-2814 (TTY users call 711).

SECTION 4 Summary of Important Costs for 2026

	Your Costs in 2026
<p>Monthly plan premium Go to Section 4.1 for details.</p>	<p>Please contact the employer's or union's benefits administrator for information about your plan premium.</p>
<p>Deductible</p>	<p>\$1,000 except for insulin furnished through an item of durable medical equipment.</p>
<p>Maximum out-of-pocket amount This is the <u>most</u> you'll pay out-of-pocket for covered Part A and Part B services. (Go to Chapter 4 Section 1 for details.)</p>	<p>From in-network providers: \$2,500 From in-network and out-of-network providers combined: \$2,500</p>
<p>Primary care office visits</p>	<p>In-Network 20% of the allowed amount per visit Out-of-Network 20% of the allowed amount per visit</p>
<p>Specialist office visits</p>	<p>In-Network 20% of the allowed amount per visit Out-of-Network 20% of the allowed amount per visit</p>

	Your Costs in 2026
Inpatient hospital stays	In- and Out-of-Network 20% of the allowed amount for a Medicare-covered inpatient hospital stay. There is no limit to the number of days covered.
Part D drug coverage deductible (Go to Chapter 6 Section 4 Section for details.)	\$0
Part D drug coverage (Go to Chapter 6 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	Copayment/Coinsurance during the Initial Coverage Stage: Drug Tier 1: \$2 at a preferred pharmacy and \$7 at a standard pharmacy. Drug Tier 2: \$8 at a preferred pharmacy and \$15 at a standard pharmacy. Drug Tier 3: 20% at a preferred pharmacy and 20% at a standard pharmacy. You pay the lesser of \$35 or 20% of the total cost per month supply of each covered insulin product on this tier. Drug Tier 4: 25% at a preferred pharmacy and 25% at a standard pharmacy. You pay the lesser of \$35 or 25% of the total cost per month supply of each covered insulin product on this tier. Drug Tier 5: 25% at a preferred pharmacy and 25% at a standard pharmacy. Catastrophic Coverage Stage: During this payment stage, you pay nothing for your covered Part D drugs.

Your costs can include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)
- Part D Late Enrollment Penalty (Section 4.3)
- Income Related Monthly Adjusted Amount (Section 4.4)
- Medicare Prescription Payment Plan Amount (Section 4.5)

Section 4.1 Plan premium

Your coverage is provided through a contract with your current employer or former employer or union. Please contact the employer's or union's benefits administrator for information about your plan premium.

In some situations, our plan premium could be less.

There are programs to help people with limited resources pay for their drugs. These include Extra Help and State Pharmaceutical Assistance Programs. Learn more about these programs in Chapter 2, Section 7. If you qualify, enrolling in one of these programs might lower your monthly plan premium.

If you *already* get help from one of these programs, **the information about premiums in this *Evidence of Coverage* 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 known as the *Low Income Subsidy Rider* or the *LIS Rider*), which tells you about your drug coverage. If you don't have this insert, call our member experience team at 855-232-2814 (TTY users call 711) and ask for the *LIS Rider*.

Medicare Part B and Part D premiums differ for people with different incomes. If you have questions about these premiums, check your copy of the *Medicare & You 2026* handbook in the section called *2026 Medicare Costs*. Download a copy from the Medicare website at [Medicare.gov/medicare-and-you](https://www.medicare.gov/medicare-and-you) or order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

Section 4.2 Monthly Medicare Part B Premium

Many members are required to pay other Medicare premiums

In addition to paying the monthly plan premium, **you must continue paying your Medicare premiums to stay a member of our plan.** This includes your premium for Part B. You may also pay a premium for Part A if you aren't eligible for premium-free Part A.

Section 4.3 Part D Late Enrollment Penalty

Some members are required to pay a Part D **late enrollment penalty**. The Part D late enrollment penalty is an additional premium that must be paid for Part D coverage if at any time after your initial enrollment period is over, there was a period of 63 days or more in a row when you didn't have Part D or other creditable prescription drug coverage. Creditable prescription drug coverage is coverage that meets Medicare's minimum standards since it is expected to pay, on average, at least as much as Medicare's standard drug coverage. The cost of the late enrollment penalty depends on how long you went without Part D or other creditable prescription drug coverage. You'll have to pay this penalty for as long as you have Part D coverage.

The Part D late enrollment penalty is added to your monthly premium. When you first enroll in Cornerstone 1002, we let you know the amount of the penalty. If you don't pay your Part D late enrollment penalty, you could lose your prescription drug benefits.

You **don't** have to pay the Part D late enrollment penalty if:

- You get Extra Help from Medicare to help pay your drug costs.
- You went less than 63 days in a row without creditable coverage.
- You had creditable drug coverage through another source (like a former employer, union, TRICARE, or Veterans Health Administration (VA)). Your insurer or human resources department will tell you each year if your drug coverage is creditable coverage. You may get this information in a letter or in a newsletter from our plan. Keep this information, because you may need it if you join a Medicare drug plan later.
 - **Note:** Any letter or notice must state that you had creditable prescription drug coverage that is expected to pay as much as Medicare's standard drug plan pays.
 - **Note:** Prescription drug discount cards, free clinics, and drug discount websites aren't creditable prescription drug coverage.

Medicare determines the amount of the Part D late enrollment penalty. Here's how it works:

- If you went 63 days or more without Part D or other creditable prescription drug coverage after you were first eligible to enroll in Part D, our plan will count the number of full months you didn't have coverage. The penalty is one percent for every month you did not have creditable coverage. For example, if you go 14 months without coverage, the penalty percentage will be 14 percent.
- Then Medicare determines the amount of the average monthly plan premium for Medicare drug plans in the nation from the previous year (national base beneficiary premium). For 2026, this average premium amount is \$38.99.
- To calculate your monthly penalty, multiply the penalty percentage by the national base beneficiary premium and round to the nearest 10 cents. In the example here, it would be 14 percent times \$38.99, which equals \$5.4586. This rounds to \$5.50. This amount would be added **to the monthly plan premium for someone with a Part D late enrollment penalty.**

Three important things to know about the monthly Part D late enrollment penalty:

- **The penalty may change each year**, because the national base beneficiary premium can change each year.
- **You'll continue to pay a penalty** every month for as long as you're enrolled in a plan that has Medicare Part D drug benefits, even if you change plans.
- If you're *under* 65 and enrolled in Medicare, the Part D late enrollment penalty will reset when you turn 65. After age 65, your Part D late enrollment penalty will be based only on the months you don't have coverage after your initial enrollment period for aging into Medicare.

If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review. Generally, you must ask for this review **within 60 days** from the date on the first letter you get

stating you have to pay a late enrollment penalty. However, if you were paying a penalty before you joined our plan, you may not have another chance to ask for a review of that late enrollment penalty.

Important: Don't stop paying your Part D late enrollment penalty while you're waiting for a review of the decision about your late enrollment penalty. If you do, you could be disenrolled for failure to pay our plan premiums.

Section 4.4 Income Related Monthly Adjustment Amount

Some members may be required to pay an extra charge, known as the Part D Income Related Monthly Adjustment Amount (IRMAA). The extra charge is calculated using your modified adjusted gross income as reported on your IRS tax return from two years ago. If this amount is above a certain amount, you'll pay the standard premium amount and the additional IRMAA. For more information on the extra amount you may have to pay based on your income, visit [Medicare.gov/health-drug-plans/part-d/basics/costs](https://www.Medicare.gov/health-drug-plans/part-d/basics/costs).

If you have to pay an extra IRMAA, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be. The extra amount will be withheld from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefit check, no matter how you usually pay our plan premium, unless your monthly benefit isn't enough to cover the extra amount owed. If your benefit check isn't enough to cover the extra amount, you'll get a bill from Medicare. **You must pay the extra IRMAA to the government. It can't be paid with your monthly plan premium. If you don't pay the extra IRMAA, you'll be disenrolled from our plan and lose prescription drug coverage.**

If you disagree about paying an extra IRMAA, you can ask Social Security to review the decision. To find out how to do this, call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

Section 4.5 Medicare Prescription Payment Plan Amount

If you're participating in the Medicare Prescription Payment Plan, each month you'll pay our plan premium (if you have one) and you'll get a bill from your health or drug plan for your prescription drugs (instead of paying the pharmacy). Your monthly bill is based on what you owe for any prescriptions you get, plus your previous month's balance, divided by the number of months left in the year.

Chapter 2, Section 7 tells more about the Medicare Prescription Payment Plan. If you disagree with the amount billed as part of this payment option, you can follow the steps in Chapter 9 to make a complaint or appeal.

SECTION 5 More information about your monthly plan premium

Section 5.1 How to pay our plan premium

If the plan sponsor is responsible for paying your premium or collecting your portion of the premium, the below information regarding payment **does not apply to you**.

There are three ways you can pay our plan premium.

Option 1: Pay by check

Between the 15th and 20th of each month, we will mail you a billing statement indicating your balance due. If you have prepaid for several months in advance, no statement will be sent again until the month before your next payment is due. For example, if your next payment is due June 1st, the billing statement will be mailed between May 15th and 20th, notifying you of your balance due.

Payment is due by the 1st of each month. Checks should be made payable to Network Health Insurance Corporation, not CMS or HHS. You can mail your payments to **Network Health Insurance Corporation**, PO Box 78424, Milwaukee WI 53278-8424. You may also drop off your payments in our lobby at 1570 Midway Place, Menasha, WI 54952, Monday – Friday from 8 a.m. to 5 p.m., or 16960 W. Greenfield Avenue, Suite 5, Brookfield, WI 53005, Monday – Friday from 8 a.m. to 5 p.m. If you would like to pay in advance for additional months, please enclose your current statement with your premium payment for each month you are submitting payment. Please call our member experience team at 855-232-2814 (TTY users call 711) if you do not receive your statement.

Option 2: Monthly Automatic Bank Withdrawal

With this option, the monthly plan premium will be deducted from either the designated checking or savings account on the 7th of each month. For tracking purposes, this payment will always be itemized on your monthly bank statement.

Note: If the 7th of the month falls on a non-business day, the withdrawal will be made the next business day. On occasion, due to circumstances beyond our control, a bank withdrawal will occur later than the 7th of the month. The withdrawal **won't** occur earlier than the 7th of the month.

Option 3: Credit Card

With this option, the monthly plan premium will be charged to your credit card on the 7th of each month. For tracking purposes, this payment will always be itemized on your monthly credit card statement.

Changing the way you pay your plan premium. If you decide to change how you pay your plan premium it can take up to three months for your new payment method to take effect. While we process your new payment method, you're still responsible for making sure your plan premium is paid on time. To change your payment method, please call our member experience team for a *Group Medicare Payment Option* form or visit login.networkhealth.com to download the payment option form.

If you have trouble paying your plan premium

Your plan premium is due in our office by the **1st of each month**. If we don't get your payment by the **1st of each month and your outstanding balance is \$250 or more for three consecutive months**, we'll send you a notice letting you know your plan membership will end if we don't get your plan premium within three months. If you owe a Part D late enrollment penalty, you must pay the penalty to keep your drug coverage.

If you have trouble paying your premium on time, call our member experience team at 855-232-2814 (TTY users call 711) to see if we can direct you to programs that will help with your costs.

If we end your membership because you didn't pay your plan premium, you'll have health coverage under Original Medicare. You may not be able to get Part D drug coverage until the following year if you enroll in a new plan during the Open Enrollment Period. (If you go without creditable drug coverage for more than 63 days, you may have to pay a Part D late enrollment penalty for as long as you have Part D coverage.)

At the time we end your membership, you may still owe us for unpaid premiums. We have the right to pursue collection of the amount you owe. If you want to enroll again in our plan (or another plan that we offer) in the future, you'll need to pay the amount you owe before you can enroll.

If you think we wrongfully ended your membership, you can make a complaint (also called a grievance). If you had an emergency circumstance out of your control and that made you unable to pay your plan premium within our grace period, you can make a complaint. For complaints, we'll review our decision again. Go to Chapter 9 to learn how to make a complaint or call us at 855-232-2814, Monday – Friday from 8 a.m. to 5 p.m. (TTY users call 711). You must make your complaint no later than 60 calendar days after the date your membership ends.

Section 5.2 Our monthly plan premium won't change during the year

Plan premiums and employer-sponsored benefits are subject to the contractual arrangement between your plan sponsor and Network Health Insurance Corporation. As a result, monthly plan premiums generally do not change during the plan year. Your plan sponsor is responsible for notifying you of premium changes or retiree contribution changes prior to the date when the change takes effect.

If you become eligible for Extra Help or lose your eligibility for Extra Help during the year, the part of our plan premium you have to pay may change. If you qualify for Extra Help with your drug coverage costs, Extra Help pays part of your monthly plan premiums. If you lose your eligibility for Extra Help during the year, you'll need to start paying the full monthly plan premium. Find out more about Extra Help in Chapter 2, Section 7.

SECTION 6 Keep your plan membership record up to date

Your membership record has information from your enrollment form, including your address and phone number. It shows your specific plan coverage including your personal doctor.

The doctors, hospitals, pharmacists and other providers in our plan's network **use your membership record to know what services and drugs are covered and your cost-sharing amounts**. Because of this, it's very important to help us keep your information up to date.

If you have any of these changes, let us know:

- Changes to your name, address, or phone number
- Changes in any other health coverage you have (such as from your employer, your spouse or domestic partner's employer, Workers' Compensation, or Medicaid)
- Any liability claims, such as claims from an automobile accident
- If you're admitted to a nursing home

- If you get care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you participate in a clinical research study. (**Note:** You're not required to tell our plan about clinical research studies you intend to participate in, but we encourage you to do so.)

If any of this information changes, let us know by calling our member experience team at 855-232-2814 (TTY users call 711).

It's also important to contact Social Security if you move or change your mailing address. Call Social Security at 1-800-772-1213 (TTY users call 1-800-325-0778).

SECTION 7 How other insurance works with our plan

Medicare requires us to collect information about any other medical or drug coverage you have so we can coordinate any other coverage with your benefits under our plan. This is called **Coordination of Benefits**.

Once a year, we'll send you a letter that lists any other medical or drug coverage we know about. Read this information carefully. If it's correct, you don't need to do anything. If the information isn't correct, or if you have other coverage that's not listed, call our member experience team at 855-232-2814 (TTY users call 711). You may need to give our plan member ID number to your other insurers (once you confirm their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), Medicare rules decide whether our plan or your other insurance pays first. The insurance that pays first (the "primary payer") pays up to the limits of its coverage. The insurance that pays second (the "secondary payer"), only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all the uncovered costs. If you have other insurance, tell your doctor, hospital and pharmacy.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-Stage Renal Disease (ESRD):
 - If you're under 65 and disabled and you (or your family member) are still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan has more than 100 employees.
 - If you're over 65 and you (or your spouse or domestic partner) are still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers' Compensation

Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans, and/or Medigap have paid.

CHAPTER 2: Phone numbers and resources

SECTION 1 Cornerstone 1002 contacts

For help with claims, billing, or member ID card questions, call or write to Cornerstone 1002 Member Experience Team. We'll be happy to help you.

Member Experience Team – Contact Information	
Call	855-232-2814 Calls to this number are free. Monday – Friday from 8 a.m. to 5 p.m. Our member experience team also has free language interpreter services available for non-English speakers.
TTY	711 Calls to this number are free. Monday – Friday from 8 a.m. to 5 p.m.
Fax	920-720-1905
Write	Network Health Medicare Advantage Plans PO Box 120 1570 Midway Pl. Menasha, WI 54952
Website	networkhealth.com

How to ask for a coverage decision or appeal about your medical care

A coverage decision is a decision we make about your benefits and coverage or about the amount we pay for your medical services or Part D drugs. An appeal is a formal way of asking us to review and change a coverage decision. For more information on how to ask for coverage decisions or appeals about your medical care or Part D drugs, go to Chapter 9.

Coverage Decisions and Appeals for Medical Care or Appeals for Part D drugs – Contact Information	
Call	855-232-2814 Calls to this number are free. Monday – Friday from 8 a.m. to 5 p.m.
TTY	711 Calls to this number are free. Monday – Friday from 8 a.m. to 5 p.m.
Fax	Coverage Decisions for Medical Care: 920-720-1916 Appeals for Medical Care or Part D prescription drugs: 920-720-1832

Write	Network Health Medicare Advantage Plans Attn: Appeals and Grievances PO Box 120 1570 Midway Pl. Menasha, WI 54952
Website	networkhealth.com

Coverage Decisions for Part D Drugs – Contact Information

Call	800-316-3107 Calls to this number are free. 24 hours a day, seven days a week.
TTY	800-716-3231 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. 24 hours a day, seven days a week.
Fax	877-251-5896
Write	Express Scripts Attention: Medicare Reviews PO Box 66571 St. Louis, MO 63166-6571
Website	networkhealth.com

How to make a complaint about your medical care

You can make a complaint about us or one of our in-network providers or pharmacies, including a complaint about the quality of your care. This type of complaint doesn't involve coverage or payment disputes. For more information on how to make a complaint about your medical care, go to Chapter 9.

Complaints about Medical Care – Contact Information

Call	855-232-2814 Calls to this number are free. Monday – Friday from 8 a.m. to 5 p.m.
TTY	711 Calls to this number are free. Monday – Friday from 8 a.m. to 5 p.m.
Fax	920-720-1832
Write	Network Health Medicare Advantage Plans Attn: Appeals and Grievances PO Box 120 1570 Midway Pl. Menasha, WI 54952

Medicare Website	To submit a complaint about Cornerstone 1002 directly to Medicare, go to Medicare.gov/my/medicare-complaint .
-------------------------	--

How to ask us to pay our share of the cost for medical care or a drug you got

If you got a bill or paid for services (like a provider bill) you think we should pay for, you may need to ask us for reimbursement or to pay the provider bill. Go to Chapter 7 for more information.

If you send us a payment request and we deny any part of your request, you can appeal our decision. Go to Chapter 9 for more information.

Payment Requests for Part C Claims – Contact Information

Call	855-232-2814 Calls to this number are free. Monday – Friday from 8 a.m. to 5 p.m.
TTY	711 Calls to this number are free. Monday – Friday from 8 a.m. to 5 p.m.
Fax	920-720-1905
Write	Network Health Medicare Advantage Plans PO Box 120 1570 Midway Pl. Menasha, WI 54952
Website	networkhealth.com

Payment Requests for Part D Claims – Contact Information

Call	800-316-3107 Calls to this number are free. 24 hours a day, seven days a week
TTY	800-716-3231 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. 24 hours a day, seven days a week
Fax	608-741-5483
Write	Express Scripts Attn: Medicare Part D PO Box 52023 Phoenix, AZ 85082
Website	networkhealth.com

SECTION 2 Get help from Medicare

Medicare is the federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (CMS). This agency contracts with Medicare Advantage organizations, including our plan.

Medicare – Contact Information	
Call	1-800-MEDICARE (1-800-633-4227) Calls to this number are free. 24 hours a day, 7 days a week.
TTY	1-877-486-2048 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free.
Chat Live	Chat live at Medicare.gov/talk-to-someone .
Write	Write to Medicare at PO Box 1270, Lawrence, KS 66044
Website	Medicare.gov <ul style="list-style-type: none">• Get information about the Medicare health and drug plans in your area, including what they cost and what services they provide.• Find Medicare-participating doctors or other health care providers and suppliers.• Find out what Medicare covers, including preventive services (like screenings, shots or vaccines, and yearly “Wellness” visits).• Get Medicare appeals information and forms.• Get information about the quality of care provided by plans, nursing homes, hospitals, doctors, home health agencies, dialysis facilities, hospice centers, inpatient rehabilitation facilities, and long-term care hospitals.• Look up helpful websites and phone numbers. <p>You can also visit Medicare.gov to tell Medicare about any complaints you have about Cornerstone 1002.</p> <p>To submit a complaint to Medicare, go to Medicare.gov/my/medicare-complaint. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.</p>

SECTION 3 State Health Insurance Assistance Program (SHIP)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state that offers free help, information, and answers to your Medicare questions. In Wisconsin, the SHIP is called Wisconsin SHIP.

Wisconsin SHIP is an independent state program (not connected with any insurance company or health plan) that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Wisconsin SHIP counselors can help you understand your Medicare rights, make complaints about your medical care or treatment, and straighten out problems with your Medicare bills. Wisconsin SHIP counselors can also help you with Medicare questions or problems, help you understand your Medicare plan choices, and answer questions about switching plans.

Wisconsin SHIP – Contact Information	
Call	1-800-242-1060
TTY	711
Write	Wisconsin State Health Insurance Assistance Program 1402 Pankratz Street, Suite 111 Madison, WI 53704-4001
Email	BOALTC@Wisconsin.Gov
Website	dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm

SECTION 4 Quality Improvement Organization (QIO)

A designated Quality Improvement Organization (QIO) serves people with Medicare in each state. For Wisconsin, the Quality Improvement Organization is called Commence Health Beneficiary and Family Centered Care Quality Improvement Organization (BFCC-QIO) Program.

Commence Health BFCC-QIO Program has a group of doctors and other health care professionals paid by Medicare to check on and help improve the quality of care for people with Medicare. Commence Health BFCC-QIO Program is an independent organization. It's not connected with our plan.

Contact Commence Health BFCC-QIO Program in any of these situations:

- You have a complaint about the quality of care you got. Examples of quality-of-care concerns include getting the wrong medication, unnecessary tests or procedures, or a misdiagnosis.
- You think coverage for your hospital stay is ending too soon.
- You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services is ending too soon.

Commence Health BFCC-QIO Program (Wisconsin's Quality Improvement Organization) – Contact Information	
Call	888-524-9900 Available Monday – Friday from 9 a.m. to 5 p.m. Saturday, Sunday and federal holidays from 10 a.m. to 4 p.m.
TTY	711
Write	BFCC-QIO Program Commence Health PO Box 2687 Virginia Beach, VA 23450
Website	livantaqio.com/en/states/wisconsin

SECTION 5 Social Security

Social Security determines Medicare eligibility and handles Medicare enrollment. Social Security is also responsible for determining who has to pay an extra amount for Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount, or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you move or change your mailing address, contact Social Security to let them know.

Social Security – Contact Information	
Call	1-800-772-1213 Calls to this number are free. Available 8 a.m. to 7 p.m., Monday through Friday. You can use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.
TTY	1-800-325-0778 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. Available 8 a.m. to 7 p.m., Monday through Friday.
Website	ssa.gov

SECTION 6 Medicaid

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid. Medicaid offers programs to help people with Medicare pay their Medicare costs, such as their Medicare premiums. These **Medicare Savings Programs** include:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments).
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)
- **Qualifying Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

To find out more about Medicaid and Medicare Savings Programs, contact Wisconsin Medicaid.

Wisconsin Medicaid – Contact Information	
Call	1-800-362-3002 Available Monday – Friday from 8 a.m. to 6 p.m.
TTY	711
Write	Department of Health Services 1 West Wilson St. Madison, WI 53703
Email	memberservices@wisconsin.gov
Website	dhs.wisconsin.gov/medicaid

SECTION 7 Programs to help people pay for prescription drugs

The Medicare website ([Medicare.gov/basics/costs/help/drug-costs](https://www.medicare.gov/basics/costs/help/drug-costs)) has information on ways to lower your prescription drug costs. The programs below can help people with limited incomes.

Extra Help from Medicare

Medicare and Social Security have a program called Extra Help that can help pay drug costs for people with limited income and resources. If you qualify, you get help paying for your Medicare drug plan's monthly plan premium, yearly deductible, and copayments. Extra Help also counts toward your out-of-pocket costs.

If you automatically qualify for Extra Help, Medicare will mail you a purple letter to let you know. If you don't automatically qualify, you can apply anytime. To see if you qualify for getting Extra Help:

- Visit secure.ssa.gov/i1020/start to apply online.
- Call Social Security at 1-800-772-1213. TTY users call 1-800-325-0778.

When you apply for Extra Help, you can also start the application process for a Medicare Savings Program (MSP). These state programs provide help with other Medicare costs. Social Security will send information to your state to initiate an MSP application, unless you tell them not to on the Extra Help application.

If you qualify for Extra Help and you think that you're paying an incorrect amount for your prescription at a pharmacy, our plan has a process to help you get evidence of the right copayment amount. If you already have evidence of the right amount, we can help you share this evidence with us.

- To provide us the evidence so you can be set up with the correct Low-Income Subsidy Level, please call our member experience team by phone at 855-232-2814 (TTY users call 711) or fax at 920-720-1905, Monday – Friday from 8 a.m. to 5 p.m.
- When we get the evidence showing the right copayment level, we'll update our system so you can pay the right amount when you get your next prescription. If you overpay your copayment, we'll pay you back, either by check or a future copayment credit. If the pharmacy didn't collect your copayment and you owe them a debt, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Call our member experience team at 855-232-2814 (TTY users call 711) if you have questions.

What if you have Extra Help and coverage from a State Pharmaceutical Assistance Program (SPAP)?

Many states offer help paying for prescriptions, drug plan premiums and/or other drug costs. If you're enrolled in a State Pharmaceutical Assistance Program (SPAP), Medicare's Extra Help pays first.

What if you have Extra Help and coverage from an AIDS Drug Assistance Program (ADAP)?

The AIDS Drug Assistance Program (ADAP) helps people living with HIV/AIDS access life-saving HIV medications. Medicare Part D drugs that are also on the ADAP formulary qualify for prescription cost-sharing help through the Wisconsin AIDS/HIV Drug Assistance Program at 608-261-6952, 608-267-6875 or 800-991-5532.

Note: To be eligible for the ADAP in your state, people must meet certain criteria, including proof of state residence and HIV status, low income (as defined by the state), and uninsured/underinsured status. If you change plans, notify your local ADAP enrollment worker so you can continue to get help. For information on eligibility criteria, covered drugs, or how to enroll in the program, call the Wisconsin AIDS/HIV Drug Assistance Program at 608-261-6952, 608-267-6875 or 800-991-5532.

State Pharmaceutical Assistance Programs

Many states have State Pharmaceutical Assistance Programs that help people pay for prescription drugs based on financial need, age, medical condition, or disabilities. Each state has different rules to provide drug coverage to its members.

In Wisconsin, the State Pharmaceutical Assistance Program is Wisconsin SeniorCare.

Wisconsin SeniorCare – Contact Information	
Call	1-800-657-2038 Available Monday – Friday from 8 a.m. to 6 p.m.
TTY	711
Write	SeniorCare PO Box 6710 Madison, WI 53716-0710
Website	dhs.wisconsin.gov/seniorcare/index.htm

Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage, and it can help you manage your costs for drugs covered by our plan by spreading them across **the calendar year** (January – December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs. If you're participating in the Medicare Prescription Payment Plan and stay in the same Part D plan, your participation will be automatically renewed for 2026.** To learn more about this payment option, call Express Scripts customer service at 866-845-1803 (TTY users call 800-716-3231) or visit [Medicare.gov](https://www.Medicare.gov).

Medicare Prescription Payment Plan – Contact Information	
Call	1-866-845-1803 Calls to this number are free. 24 hours a day, seven days a week Customer Service also has free language interpreter services available for non-English speakers.
TTY	1-800-716-3231 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number are free. 24 hours a day, seven days a week.
Write	Express Scripts Medicare Prescription Payment Plan PO Box 2 Saint Louis, MO 63166 This address is only to be used for general inquiries. Paper election forms and payments should not be mailed to this address.
Website	express-scripts.com/mppp

SECTION 8 Railroad Retirement Board (RRB)

The Railroad Retirement Board is an independent federal agency that administers comprehensive benefit programs for the nation’s railroad workers and their families. If you get Medicare through the Railroad Retirement Board, let them know if you move or change your mailing address. For questions about your benefits from the Railroad Retirement Board, contact the agency.

Railroad Retirement Board (RRB) – Contact Information

Call	1-877-772-5772 Calls to this number are free. Press “4” to speak with an RRB representative Monday – Friday from 9 a.m. to 3:00 p.m. Press “2” to access the automated RRB HelpLine and get recorded information 24 hours a day, including weekends and holidays.
TTY	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties hearing or speaking. Calls to this number aren’t free.
Website	RRB.gov

SECTION 9 If you have group insurance or other health insurance from an employer

If you (or your spouse or domestic partner) get benefits from your (or your spouse or domestic partner’s) employer or retiree group as part of this plan, call the employer/union benefits administrator or our member experience team at 855-232-2814 (TTY users call 711) with any questions. You can ask about your (or your spouse or domestic partner’s) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for our member experience team are printed on the back cover of this document.) You can call 1-800-MEDICARE (1-800-633-4227) with questions about your Medicare coverage under this plan. TTY users call 1-877-486-2048.

If you have other drug coverage through your (or your spouse or domestic partner’s) employer or retiree group, contact **that group’s benefits administrator**. The benefits administrator can help you understand how your current drug coverage will work with our plan.

Method City of Racine (Plan Sponsor) c/o National Benefit Consultants, Inc. the Retiree Health Insurance Plan Coordinator

Call	262-201-4370
Write	208 E. Oak Crest Drive Wales WI 53183
Fax	262-201-4383

CHAPTER 3:

Using our plan for your medical services

SECTION 1 How to get medical care as a member of our plan

This chapter explains what you need to know about using our plan to get your medical care covered. For details on what medical care our plan covers and how much you pay when you get care, go to the Medical Benefits Chart in Chapter 4.

Section 1.1 In-network providers and covered services

- **Providers** are doctors and other health care professionals licensed by the state to provide medical services and care. The term *providers* also includes hospitals and other health care facilities.
- **In-network providers** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and your cost-sharing amount as payment in full. We arranged for these providers to deliver covered services to members in our plan. The providers in our network bill us directly for care they give you. When you see an in-network provider, you pay only your share of the cost for their services.
- **Covered services** include all the medical care, health care services, supplies equipment, and prescription drugs that are covered by our plan. Your covered services for medical care are listed in the Medical Benefits Chart in Chapter 4. Your covered services for prescription drugs are discussed in Chapter 5.

Section 1.2 Basic rules for your medical care to be covered by our plan

As a Medicare health plan, Cornerstone 1002 must cover all services covered by Original Medicare and follow Original Medicare's coverage rules.

Cornerstone 1002 will generally cover your medical care as long as:

- **The care you get is included in our plan's Medical Benefits Chart** in Chapter 4.
- **The care you get is considered medically necessary.** Medically necessary means that the services, supplies, equipment, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- **You get your care from a provider who's eligible to provide services under Original Medicare.** As a member of our plan, you can get care from either an in-network provider or an out-of-network provider (go to Section 2 for more information).
 - The providers in our network are listed in the *Provider Directory* networkhealth.com/find-a-doctor.
 - If you use an out-of-network provider, your share of the costs for your covered services may be higher.

- Note: While you can get your care from an out-of-network provider, the provider must be eligible to participate in Medicare. Except for emergency care, we can't pay a provider who isn't eligible to participate in Medicare. If you go to a provider who isn't eligible to participate in Medicare, you'll be responsible for the full cost of the services you get. Check with your provider before getting services to confirm that they're eligible to participate in Medicare.

SECTION 2 Use in-network and out-of-network providers to get medical care

Section 2.1 You may choose a Primary Care Provider (PCP) to provide and oversee your medical care

What is a PCP and what does the PCP do for you?

The role of your PCP, also known as your *personal doctor*, is to provide routine, preventive and follow up care and to coordinate your care when you see a specialist or other provider. This includes checking or consulting with the specialist or other providers you've seen about how your care is going. Since your PCP can provide and coordinate your medical care, you may choose to have all your past medical records sent to your PCP's office. If you need certain types of services, your PCP may need to get prior authorization (prior approval) from Cornerstone 1002 if that service is received from an in-network provider. Out-of-network providers and services do not require prior authorization. For services requiring a prior authorization please see Chapter 4 section 2 or visit your online member portal at login.networkhealth.com.

It is very important to have a PCP. Your PCP can be a physician, physician assistant, or nurse practitioner in the specialty areas of internal medicine, family practice, or pediatrics who sees patients in a clinic or office.

How to choose a PCP

Selecting a primary care provider (PCP) is important. If you have a PCP or would like to designate a PCP, please share this information with our member experience team by calling the number on your member ID card or visit your online member portal at login.networkhealth.com. If you don't have a PCP or aren't sure who to select as your PCP, Network Health will assign one to you.

If you don't currently have a PCP, wish to make a change, and would like assistance in finding one, our member experience team can assist you, you can look at your *Provider Directory* to choose a provider or you can use the website at networkhealth.com/find-a-doctor to see and select from the complete list of providers who are available and meet the qualifications to serve as your PCP.

Whether your PCP is selected or assigned, you'll receive the same high-quality care, and Cornerstone 1002 will communicate with your PCP to help coordinate your care.

How to change your PCP

You can change your PCP for any reason, at any time. It's also possible that your PCP might leave our plan's network of providers and you'd need to choose a new PCP in our plan.

If you would like assistance with finding a new PCP, our member experience team can assist you, you can look at your *Provider Directory* to choose a provider or you can use the website at networkhealth.com/find-a-doctor to see a complete list of providers available. If you have changed your PCP, please share this information with our member experience team or update your online member portal at login.networkhealth.com.

Section 2.2 How to get care from specialists and other in-network providers

A specialist is a doctor who provides health care services for a specific disease or part of the body. There are many kinds of specialists. For example:

- Oncologists care for patients with cancer
- Cardiologists care for patients with heart conditions
- Orthopedists care for patients with certain bone, joint, or muscle conditions

Although a specialist may require a referral, Cornerstone 1002 doesn't require a referral from your PCP when getting services from any specialists or other plan professionals in- or out-of-network. You can call the specialist's office directly or your PCP can help you coordinate the specialist visit.

If you need certain types of services, your PCP or specialist may need to get prior authorization (prior approval) from Cornerstone 1002 if that service is rendered in-network. Out-of-network providers and services don't require prior authorization. For services requiring a prior authorization please see Chapter 4, section 2 or visit your online member portal at login.networkhealth.com.

When a specialist or another in-network provider leaves our plan

We may make changes to the hospitals, doctors, and specialists (providers) in our plan's network during the year. If your doctor or specialist leaves our plan, you have these rights and protections:

- Even though our network of providers may change during the year, Medicare requires that you have uninterrupted access to qualified doctors and specialists.
- We'll notify you that your provider is leaving our plan so that you have time to choose a new provider.
 - If your primary care or behavioral health provider leaves our plan, we'll notify you if you visited that provider within the past three years.
 - If any of your other providers leave our plan, we'll notify you if you're assigned to the provider, currently get care from them, or visited them within the past three months.
- We'll help you choose a new qualified in-network provider for continued care.
- If you're undergoing medical treatment or therapies with your current provider, you have the right to ask to continue getting medically necessary treatment or therapies. We'll work with you so you can continue to get care.
- We'll give you information about available enrollment periods and options you may have for changing plans.

- When an in-network provider or benefit is unavailable or inadequate to meet your medical needs, we'll arrange for any medically necessary covered benefit outside of our provider network at in-network cost sharing. Prior authorization would be required to obtain out-of-network services at the in-network cost sharing.
- If you find out that your doctor or specialist is leaving our plan, contact us so we can help you choose a new provider to manage your care.
- If you believe we haven't furnished you with a qualified provider to replace your previous provider or that your care isn't being appropriately managed, you have the right to file a quality-of-care complaint to the QIO, a quality-of-care grievance to our plan, or both (go to Chapter 9).

Section 2.3 How to get care from out-of-network providers

As a member of our plan, you can choose to get care from out-of-network providers. However, providers that don't contract with us are under no obligation to treat you, except in emergency situations. Our plan will cover services from either in-network or out-of-network providers, as long as the services are covered benefits and medically necessary. However, **if you use an out-of-network provider, your share of the costs for covered services may be higher.** Here are more important things to know about using out-of-network providers:

- You can get your care from an out-of-network provider; however, in most cases that provider must be eligible to participate in Medicare. Except for emergency care, we can't pay a provider who isn't eligible to participate in Medicare. If you get care from a provider who isn't eligible to participate in Medicare, you'll be responsible for the full cost of the services you get. Check with your provider before getting services to confirm that they're eligible to participate in Medicare.
- You don't need a referral or prior authorization when you get care from out-of-network providers. However, before getting services from out-of-network providers, ask for a pre-visit coverage decision to confirm that the services you get are covered and medically necessary (go to Chapter 9, Section 4). This is important because:
 - Without a pre-visit coverage decision, and if our plan later determines that the services aren't covered or weren't medically necessary, our plan may deny coverage and you'll be responsible for the entire cost. If we say we won't cover the services you got, you have the right to appeal our decision not to cover your care (go to Chapter 9).
- It's best to ask an out-of-network provider to bill our plan first. But, if you've already paid for the covered services, we'll reimburse you for our share of the cost for covered services. Or if an out-of-network provider sends you a bill you think we should pay, you can send it to us for payment (go to Chapter 7).
- If you're using an out-of-network provider for emergency care, urgently needed services, or out-of-area dialysis, you may not have to pay a higher cost-sharing amount (go to Section 3).

SECTION 3 How to get services in an emergency, disaster, or urgent need for care

Section 3.1 Get care if you have a medical emergency

A **medical emergency** is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that's quickly getting worse.

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You don't need to get approval or a referral first from your PCP. You don't need to use an in-network doctor. You can get covered emergency medical care whenever you need it, anywhere in or outside the United States or its territories, and from any provider with an appropriate license even if they're not part of our network.
- **As soon as possible, make sure our plan has been told about your emergency.** We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. Call utilization management at 920-720-1602 or 866-709-0019, Monday – Friday from 8 a.m. to 5 p.m. to share this information.

Covered services in a medical emergency

Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. We also cover medical services during the emergency.

The doctors giving you emergency care will decide when your condition is stable, and when the medical emergency is over.

After the emergency is over, you're entitled to follow-up care to be sure your condition continues to be stable. Your follow-up care will be covered by our plan. If your emergency care is provided by out-of-network providers who do not accept Medicare, we will try to arrange for in-network providers to take over your care as soon as your medical condition and the circumstances allow.

If you get your follow-up care from out-of-network providers, you'll pay the higher out-of-network cost sharing.

Note: Whenever you receive care from out-of-network or out-of-state providers, it's important you confirm they accept Medicare assignment. If they don't accept Medicare assignment, they may charge 15 percent more than Medicare-covered charges. You'll be responsible for the additional 15 percent cost sharing to the provider. Our plan will pay the provider the Medicare-approved amount for charges, minus your applicable cost sharing.

Note: If you are in the visitor/traveler area, you can stay enrolled in our plan for up to six months. If you have not returned to the plan's service area within six months, you will be disenrolled from the plan.

When receiving emergency services **outside the United States and its territories (worldwide coverage)** you will be responsible for \$125 per incident. Please note, once you transfer out of the emergency department, Network Health will no longer pay for services, including if you remain inpatient in a hospital. Cornerstone 1002 will pay the remaining cost per incident up to the maximum \$100,000 every year. For example, if you require urgent care services that span two calendar years (December to January) the maximum covered amount is \$100,000. Some facilities may bill Network Health directly, and this is the preferred method, using U.S. dollars. Other facilities may require you to pay the full cost of your care, and you will need to ask us to reimburse you for your costs. In this situation, you will be required to provide documents that may include a copy of the bill, proof of payment and English-language medical records (charges should be converted to U.S. dollars) for reimbursement up to the maximum of \$100,000. Prescription drugs are not covered.

What if it wasn't a medical emergency?

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care—thinking that your health is in serious danger—and the doctor may say that it wasn't a medical emergency after all. If it turns out that it wasn't an emergency, as long as you reasonably thought your health was in serious danger, we'll cover your care.

However, after the doctor says it wasn't an emergency, the amount of cost sharing that you pay will depend on whether you get the care from in-network providers or out-of-network providers. If you get the care from in-network providers, your share of the costs will usually be lower than if you get the care from out-of-network providers.

Section 3.2 Get care when you have an urgent need for services

A service that requires immediate medical attention (but isn't an emergency) is an urgently needed service if you're either temporarily outside our plan's service area, or it's unreasonable given your time, place, and circumstances to get this service from in-network providers. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. However, medically necessary routine provider visits, such as annual checkups, aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable.

Urgent care centers and walk-in clinics are often open on nights and weekends. You can find participating urgent care providers by looking at our online *Provider Directory* at networkhealth.com/find-a-doctor. You may also call our member experience team (phone numbers are located on the back cover of this document) if you need help locating an urgent care provider.

Note: Whenever you receive care from out-of-network or out-of-state providers, it's important you confirm they accept Medicare assignment. If they don't accept Medicare assignment, they may charge 15 percent more than Medicare-covered charges. You'll be responsible for the additional 15 percent cost sharing to the provider. Our plan will pay the provider the Medicare-approved amount for charges, minus your applicable cost sharing.

Note: If you are in the visitor/traveler area, you can stay enrolled in our plan for up to six months. If you have not returned to the plan's service area within six months, you will be disenrolled from the plan.

When receiving urgently needed services outside the United States and its territories (worldwide coverage) you will be responsible for \$125 per incident. Please note, once you transfer out of the emergency department, Network Health will no longer pay for services, including if you remain inpatient in a hospital. Cornerstone 1002 will pay the remaining cost per incident up to the maximum \$100,000 every year. For example, if you require urgent care services that span two calendar years (December to January) the maximum covered amount is \$100,000. Some facilities may bill Network Health directly, and this is the preferred method, using U.S. dollars. Other facilities may require you to pay the full cost of your care, and you will need to ask us to reimburse you for your costs. In this situation, you will be required to provide documents that may include a copy of the bill, proof of payment and English-language medical records (charges should be converted to U.S. dollars) for reimbursement up to the maximum of \$100,000. Prescription drugs are not covered.

Section 3.3 Get care during a disaster

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

Visit networkhealth.com/medicare/medicare-pdfs/medicare-disaster-policy_f_508.pdf for information on how to get needed care during a disaster.

If you can't use an in-network provider during a disaster, our plan will allow you to get care from out-of-network providers at in-network cost sharing. If you can't use an in-network pharmacy during a disaster, you may be able to fill your prescriptions at an out-of-network pharmacy. Go to Chapter 5, Section 2.4.

SECTION 4 What if you're billed directly for the full cost of covered services?

If you paid more than our plan cost sharing for covered services, or if you get a bill for the full cost of covered medical services, you can ask us to pay our share of the cost of covered services. Go to Chapter 7 for information about what to do.

Section 4.1 If services aren't covered by our plan, you must pay the full cost

Cornerstone 1002 covers all medically necessary services as listed in the Medical Benefits Chart in Chapter 4. If you get services that aren't covered by our plan, you're responsible for paying the full cost of services.

For covered services that have a benefit limitation, you also pay the full cost of any services you get after you use up your benefit for that type of covered service. The payments for services received after you reach the benefit limitation won't apply toward your out-of-pocket maximum. You can call our member experience team when you want to know how much of your benefit limit you have already used.

SECTION 5 Medical services in a clinical research study

Section 5.1 What is a clinical research study

A clinical research study (also called a *clinical trial*) is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. Certain clinical research studies are approved by Medicare. Clinical research studies approved by Medicare typically ask for volunteers to participate in the study. When you're in a clinical research study, you can stay enrolled in our plan and continue to get the rest of your care (care that's not related to the study) through our plan.

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for covered services you get as part of the study. If you tell us you're in a qualified clinical trial, you're only responsible for the in-network cost sharing for the services in that trial. If you paid more—for example, if you already paid the Original Medicare cost-sharing amount—we'll reimburse the difference between what you paid and the in-network cost sharing. You'll need to provide documentation to show us how much you paid.

If you want to participate in any Medicare-approved clinical research study, you don't need to tell us or get approval from us or your PCP. The providers that deliver your care as part of the clinical research study don't need to be part of our plan's network. (This doesn't apply to covered benefits that require a clinical trial or registry to assess the benefit, including certain benefits requiring coverage with evidence development (NCDs-CED) and investigational device exemption (IDE) studies. These benefits may also be subject to prior authorization and other plan rules.)

While you don't need our plan's permission to be in a clinical research study, we encourage you to notify us in advance when you choose to participate in Medicare-qualified clinical trials.

If you participate in a study not approved by Medicare, you'll be responsible for paying all costs for your participation in the study.

Section 5.2 Who pays for services in a clinical research study

Once you join a Medicare-approved clinical research study, Original Medicare covers the routine items and services you get as part of the study, including:

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- An operation or other medical procedure if it's part of the research study.
- Treatment of side effects and complications of the new care.

After Medicare pays its share of the cost for these services, our plan will pay the difference between the cost sharing in Original Medicare and your in-network cost sharing as a member of our plan. This means you'll pay the same amount for services you get as part of the study as you would if you got these services from our plan. However, you must submit documentation showing how much cost sharing you paid. Go to Chapter 7 for more information on submitting requests for payments.

Example of cost sharing in a clinical trial: Let's say you have a lab test that costs \$100 as part of the research study. Your share of the costs for this test is \$20 under Original Medicare, but the test would be \$10 under our plan. In this case, Original Medicare would pay \$80 for the test and you would pay the \$20 copayment required under Original Medicare. You would notify our plan that you got a qualified clinical trial service and submit documentation (like a provider bill) to our plan. Our plan would then directly pay you \$10. This makes your net payment for the test \$10, the same amount you'd pay under our plan's benefits.

When you're in a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare won't pay for the new item or service the study is testing unless Medicare would cover the item or service even if you weren't in a study.
- Items or services provided only to collect data and not used in your direct health care. For example, Medicare won't pay for monthly CT scans done as part of a study if your medical condition would normally require only one CT scan.
- Items and services provided by the research sponsors free-of-charge for people in the trial.

Get more information about joining a clinical research study

Get more information about joining a clinical research study in the Medicare publication *Medicare and Clinical Research Studies*, available at [Medicare.gov/sites/default/files/2019-09/02226-medicare-and-clinical-research-studies.pdf](https://www.medicare.gov/sites/default/files/2019-09/02226-medicare-and-clinical-research-studies.pdf). You can also call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

SECTION 6 Rules for getting care in a religious non-medical health care institution

Section 6.1 A religious non-medical health care institution

A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we'll instead cover care in a religious non-medical health care institution. This benefit is provided only for Part A inpatient services (non-medical health care services).

Section 6.2 How to get care from a religious non-medical health care institution

To get care from a religious non-medical health care institution, you must sign a legal document that says you're conscientiously opposed to getting medical treatment that is **non-excepted**.

- **Non-excepted** medical care or treatment is any medical care or treatment that's *voluntary* and *not required* by any federal, state, or local law.
- **Excepted** medical treatment is medical care or treatment you get that's *not* voluntary or *is required* under federal, state, or local law.

To be covered by our plan, the care you get from a religious non-medical health care institution must meet the following conditions:

- The facility providing the care must be certified by Medicare.
- Our plan only covers non-religious aspects of care.
- If you get services from this institution provided to you in a facility, the following conditions apply:
 - You must have a medical condition that would allow you to get covered services for inpatient hospital care or skilled nursing facility care.
 - – *and* – you must get approval in advance from our plan before you're admitted to the facility, or your stay won't be covered.

Medicare inpatient hospital coverage limits apply. Please see the Medical Benefits Chart in Chapter 4 for more information.

SECTION 7 Rules for ownership of durable medical equipment

Section 7.1 You won't own some durable medical equipment after making a certain number of payments under our plan

Durable medical equipment (DME) includes items like oxygen equipment and supplies, wheelchairs, walkers, powered mattress systems, crutches, diabetic supplies, speech generating devices, IV infusion pumps, nebulizers, and hospital beds ordered by a provider for members to use in the home. The member always owns some DME items, like prosthetics. Other types of DME you must rent.

In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. **As a member of Cornerstone 1002, you usually won't get ownership of rented DME items no matter how many copayments you make for the item while a member of our plan.** You won't get ownership even if you made up to 12 consecutive payments for the DME item under Original Medicare before you joined our plan. Under certain limited circumstances, we'll transfer ownership of the DME item to you. Call our member experience team at 855-232-2814 (TTY users call 711) for more information.

What happens to payments you made for durable medical equipment if you switch to Original Medicare?

If you didn't get ownership of the DME item while in our plan, you'll have to make 13 new consecutive payments after you switch to Original Medicare to own the DME item. The payments you made while enrolled in our plan don't count towards these 13 payments.

Example 1: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. The payments you made in Original Medicare don't count.

Example 2: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. You didn't get ownership of the item while in our plan. You then go back to Original Medicare.

You'll have to make 13 consecutive new payments to own the item once you rejoin Original Medicare. Any payments you already made (whether to our plan or to Original Medicare) don't count.

Section 7.2 Rules for oxygen equipment, supplies, and maintenance

If you qualify for Medicare oxygen equipment coverage, Cornerstone 1002 will cover:

- Rental of oxygen equipment
- Delivery of oxygen and oxygen contents
- Tubing and related oxygen accessories for the delivery of oxygen and oxygen contents
- Maintenance and repairs of oxygen equipment

If you leave Cornerstone 1002 or no longer medically require oxygen equipment, the oxygen equipment must be returned.

What happens if you leave our plan and return to Original Medicare?

Original Medicare requires an oxygen supplier to provide you services for five years. During the first 36 months, you rent the equipment. For the remaining 24 months, the supplier provides the equipment and maintenance (you're still responsible for the copayment for oxygen). After five years, you can choose to stay with the same company or go to another company. At this point, the five-year cycle starts over again, even if you stay with the same company, and you're again required to pay copayments for the first 36 months. If you join or leave our plan, the five-year cycle starts over.

CHAPTER 4: Medical Benefits Chart (what's covered and what you pay)

SECTION 1 Understanding your out-of-pocket costs for covered services

The Medical Benefits Chart lists your covered services and shows how much you pay for each covered service as a member of Cornerstone 1002. This section also gives information about medical services that aren't covered and explains limits on certain services.

Section 1.1 Out-of-pocket costs you may pay for covered services

Types of out-of-pocket costs you may pay for covered services include.

- **Deductible:** the amount you must pay for medical services before our plan begins to pay its share. (Section 1.2 tells you more about our plan deductible.)
- **Copayment:** the fixed amount you pay each time you get certain medical services. You pay a copayment at the time you get the medical service. (The Medical Benefits Chart tells you more about your copayments.)
- **Coinsurance:** the percentage you pay of the allowed amount of certain medical services. You pay a coinsurance at the time you get the medical service. (The Medical Benefits Chart tells you more about your coinsurance.)

Most people who qualify for Medicaid or for the Qualified Medicare Beneficiary (QMB) program don't pay deductibles, copayments or coinsurance. If you're in one of these programs, be sure to show your proof of Medicaid or QMB eligibility to your provider.

Section 1.2 Our plan deductible

Your deductible is \$1,000. Until you've paid the deductible amount, you must pay the full cost for most of your covered services. After you pay your deductible, we'll start to pay our share of the costs for covered medical services, and you'll pay your share (your copayment or coinsurance amount) for the rest of the calendar year.

The deductible doesn't apply to some services, including certain in-network preventive services. This means that we pay our share of the costs for these services even if you haven't paid your deductible yet. The deductible doesn't apply to the following services:

- Preventive services that are covered at no cost under Original Medicare, including the following immunizations:

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

- Pneumonia
- Flu/Influenza
- Hepatitis B
- COVID-19
- Part B Insulin
- Special Supplemental Benefit for the Chronically Ill (SSBCI) benefits
- Fitness Benefit
- In-Home Support Services
- Meal Delivery Benefit
- Non-Medicare Covered Routine Vision Exams
- Non-Medicare Covered Routine Hearing Exams
- Fitting/Evaluation for Hearing Aids
- Prescription Hearing Aids (Non-Medicare)
- Diabetic supplies
- Pre-exposure prophylaxis (PrEP) for HIV Prevention

Section 1.3 What's the most you'll pay for Medicare Part A and Part B covered medical services?

Under our plan, there are two different limits on what you pay out-of-pocket for covered medical services:

- Your **in-network maximum out-of-pocket amount** is \$2,500. This is the most you pay during the calendar year for covered Medicare Part A and Part B services you got from in-network providers. The amounts you pay for deductibles, copayments and coinsurance for covered services from network providers count toward this in-network maximum out-of-pocket amount. (The amounts you pay for plan premiums, Part D drugs and services from out-of-network providers don't count toward your in-network maximum out-of-pocket amount. In addition, amounts you pay for some services don't count toward your in-network maximum out-of-pocket amount. These services are marked with an asterisk in the Medical Benefits Chart.) If you pay \$2,500 for covered Part A and Part B services from in-network providers, you won't have any out-of-pocket costs for the rest of the year when you see our in-network providers. However, you must continue to pay our plan premium and the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).
- Your **combined maximum out-of-pocket amount** is \$2,500. This is the most you pay during the calendar year for covered Medicare Part A and Part B services you got from both in-network and out-of-network providers. The amounts you pay for deductibles, copayments and coinsurance for covered services count toward this combined maximum out-of-pocket amount. (The amounts you pay for our plan premiums and for your Part D drugs don't count toward your combined maximum out-of-pocket amount. In addition, amounts you pay for some services don't count toward your combined maximum out-of-pocket amount. These services are marked with an asterisk in the Medical Benefits Chart.) If you pay \$2,500 for covered services, you'll have 100 percent coverage and won't have any out-of-pocket costs for the rest of the year for covered Part A and Part B services. However, you must continue to pay our plan premium and the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Section 1.4 Providers aren't allowed to balance bill you

As a member of Cornerstone 1002, you have an important protection because after you meet any deductibles, you only have to pay your cost sharing amount when you get services covered by our plan. Providers can't bill you for additional separate charges, called **balance billing**. This protection applies even if we pay the provider less than the provider charges for a service and even if there's a dispute and we don't pay certain provider charges.

Here's how protection from balance billing works.

- If your cost sharing is a copayment (a set amount of dollars, for example, \$15), you pay only that amount for any covered services from an in-network provider. You'll generally have higher copayments when you get care from out-of-network providers.
- If your cost sharing is a coinsurance (a percentage of the allowed amount), you never pay more than that percentage. However, your cost depends on which type of provider you see:
 - If you get covered services from an in-network provider, you pay the coinsurance percentage multiplied by our plan's reimbursement rate (this is set in the contract between the provider and our plan).
 - If you get covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers.
 - If you get covered services from an out-of-network provider who doesn't participate with Medicare, then you pay the coinsurance amount multiplied by the Medicare payment rate for non-participating providers.
- If you think a provider has balance billed you, call our member experience team at 855-232-2814 (TTY users call 711).

SECTION 2 The Medical Benefits Chart shows your medical benefits and costs

The Medical Benefits Chart on the next pages lists the services Cornerstone 1002 covers and what you pay out-of-pocket for each service (Part D drug coverage is covered in Chapter 5). The services listed in the Medical Benefits Chart are covered only when these requirements are met:

- Your Medicare-covered services must be provided according to Medicare coverage guidelines.
- Your services (including medical care, services, supplies, equipment, and Part B drugs) *must* be medically necessary. Medically necessary means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- For new enrollees, your MA coordinated care plan must provide a minimum 90-day transition period, during which time the new MA plan can't require prior authorization for any active course of treatment, even if the course of treatment was for a service that commenced with an out-of-network provider.

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

- Some services listed in the Medical Benefits Chart are covered as in-network services *only* if your doctor or other in-network provider gets approval from us in advance (sometimes called prior authorization).
 - Covered services that need approval in advance to be covered as in-network services are marked in italics in the Medical Benefits Chart. These services not listed in the Medical Benefits Chart also require approval from us in advance:
 - Hospital inpatient services, behavioral health inpatient services and skilled nursing facility stays including sub-acute and swing bed
 - Transplant services
 - Specialty surgeries such as ankle, knee, hip and shoulder joint replacements, bariatric surgery, deep brain stimulator insertion, sleep apnea, spine surgery and all procedures that could be considered cosmetic
 - Certain durable medical equipment such as wheelchairs, orthotics, prosthetics and electrical stimulators
 - Outpatient radiation oncology services
 - Outpatient interventional pain injections and procedures
 - Outpatient physical and occupational therapy services (including when provided during home health care)
 - Outpatient gastroenterology (EGDs, capsule endoscopy and non-preventive colonoscopies)
 - Outpatient diagnostic tests, including imaging services (CT/PET/MRI/MRA) and therapeutic services and supplies
 - Non-emergent ambulatory injectable chemotherapy drugs
 - Certain medications under your medical benefit
 - Genetic testing
 - Diagnosis and treatment of peripheral vascular disease
 - Continuous Glucose Monitoring (CGM) devices. CGM supplies purchased at an in-network pharmacy also require prior authorization.
 - You never need approval in advance for out-of-network services from out-of-network providers.
 - While you don't need approval in advance for out-of-network services, you or your doctor can ask us to make a coverage decision in advance.
 - Services requiring prior authorization may change occasionally. Our most up-to-date list of services requiring prior authorization can be accessed through your member portal.

Other important things to know about our coverage:


- For benefits where your cost sharing is a coinsurance percentage, the amount you pay depends on what type of provider you get the services from:
 - If you get covered services from an in-network provider, you pay the coinsurance percentage multiplied by our plan's reimbursement rate (as determined in the contract between the provider and our plan).
 - If you get covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers.

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

- If you get covered services from an out-of-network provider who doesn't participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers.
- Like all Medicare health plans, we cover everything that Original Medicare covers. For some of these benefits, you pay *more* in our plan than you would in Original Medicare. For others, you pay *less*. (To learn more about the coverage and costs of Original Medicare, go to your *Medicare & You 2026* handbook. View it online at [Medicare.gov](https://www.medicare.gov) or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227) TTY users call 1-877-486-2048).
- For preventive services covered at no cost under Original Medicare, we also cover those services at no cost to you. However, if you're also treated or monitored for an existing medical condition during the visit when you get the preventive service, a copayment will apply for the care you got for the existing medical condition.
- If Medicare adds coverage for any new services during 2026, either Medicare or our plan will cover those services.
- If you're diagnosed with any of the chronic condition(s) listed below and meet certain criteria, you may be eligible for special supplemental benefits for the chronically ill.
 - Cancer
 - Acupuncture: Up to 12 visits per year are covered for members who are undergoing chemotherapy and experiencing severe nausea.
 - End-stage renal disease
 - Transportation: Up to 24 one-way trips per year for members diagnosed with End-Stage Renal Disease to get to and from dialysis for treatment.
- For more detail, go to the *Help with Certain Chronic Conditions* row in the Medical Benefits Chart below.
 - Call our member experience team at 855-232-2814 (TTY users call 711) for more information.

 This apple shows preventive services in the Medical Benefits Chart.


Medical Benefits Chart

Covered Service	What you pay
<p> Abdominal aortic aneurysm screening</p> <p>A one-time screening ultrasound for people at risk. Our plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for members eligible for this preventive screening.</p>
<p>Acupuncture for chronic low back pain</p>	<p>Cost sharing for covered services</p>


Chapter 4 Medical Benefits Chart (what’s covered and what you pay)

Covered Service	What you pay
<p>Covered services include:</p> <p>Up to 12 visits in 90 days are covered under the following circumstances:</p> <p>For the purpose of this benefit, chronic low back pain is defined as:</p> <ul style="list-style-type: none"> • lasting 12 weeks or longer; • nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious disease, etc.); • not associated with surgery; and • not associated with pregnancy. <p>An additional 8 sessions will be covered for patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually.</p> <p>Treatment must be discontinued if the patient is not improving or is regressing.</p> <p>Provider Requirements:</p> <p>Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act)) may furnish acupuncture in accordance with applicable state requirements.</p> <p>Physician assistants (PAs), nurse practitioners (NPs)/clinical nurse specialists (CNSs) (as identified in 1861(aa) (5) of the Act) and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have:</p> <ul style="list-style-type: none"> • a master’s or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and, • a current, full, active and unrestricted license to practice acupuncture in a State, Territory, or Commonwealth (i.e., Puerto Rico) of the United States, or District of Columbia. <p>Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations at 42 CFR §§ 410.26 and 410.27.</p>	<p>applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered acupuncture treatment.</p>
<p>Ambulance services</p> <ul style="list-style-type: none"> • Covered ambulance services, whether for an emergency or non-emergency situation, include fixed wing, rotary wing and ground ambulance services, to the nearest appropriate facility that can provide care if they’re furnished to a member whose 	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>Cost sharing applies to each one-</p>



Chapter 4 Medical Benefits Chart (what’s covered and what you pay)

Covered Service	What you pay
<p>medical condition is such that other means of transportation could endanger the person’s health or if authorized by our plan. If the covered ambulance services aren’t for an emergency situation, it should be documented that the member’s condition is such that other means of transportation could endanger the person’s health and that transportation by ambulance is medically required.</p> <ul style="list-style-type: none"> • Medicare will only cover ambulance services to the nearest appropriate medical facility that can provide the care you need. If you choose to be transported to a facility that is farther away Medicare’s payment will be based on the charge to the closest appropriate facility. • The ambulance benefit is a transport benefit. If 911 is contacted and an ambulance is sent to transport you, you may be held liable for payment in these situations: <ul style="list-style-type: none"> ○ You decline the ambulance ride ○ You take the ambulance and it’s determined your symptoms aren’t emergent 	<p>way transport.</p> <p>In- and Out-of-Network 20% of the allowed amount per Medicare-covered ground or air ambulance trip.</p>
<p>Annual Routine Preventive Physical Exam</p> <p>Non-Medicare covered routine physical exams are covered once every calendar year. This comprehensive physical must include a preventive medicine evaluation and management, including an age and gender appropriate history, examination and counseling/anticipatory guidance/risk factor reduction interventions.</p> <p>You’re able to have lab screening for early detection of diabetes, high cholesterol or blood disorders. As part of your annual wellness visit OR your annual routine preventive physical exam, you can have a fasting blood sugar, lipid panel and/or complete blood count included in the cost.</p> <p>Note: These screening labs are to assist in early detection of new health conditions not as part of routine monitoring of existing health conditions.</p> <p>Note: If you also are treated or monitored for an existing medical condition during the visit when you receive the preventive service, a copayment will apply for the care received for the existing medical condition.</p>	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network \$0 copayment for the non-Medicare covered routine physical exam.</p>
<p> Annual wellness visit</p> <p>If you’ve had Part B for longer than 12 months, you can get an</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for the</p>




Chapter 4 Medical Benefits Chart (what’s covered and what you pay)

Covered Service	What you pay
<p>annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months.</p> <p>Note: Your first annual wellness visit can’t take place within 12 months of your Welcome to Medicare preventive visit. However, you don’t need to have had a Welcome to Medicare visit to be covered for annual wellness visits after you’ve had Part B for 12 months.</p> <p>You can have lab screening for early detection of diabetes, high cholesterol or blood disorders. As part of your annual wellness visit OR your annual routine preventive physical exam you can have a fasting blood sugar, lipid panel and/or complete blood count included in the cost.</p> <p>Note: These screening labs are to assist in early detection of new health conditions not as part of routine monitoring of existing health conditions.</p> <p>Medicare covers voluntary Advance Care Planning as part of the yearly wellness visit. This is planning for care you would want to get if you become unable to speak for yourself. You can talk about an advance directive with your health care professional and he or she can help you fill out the forms, if you want to. An advance directive is a legal document that records your wishes about medical treatment at a future time, if you’re not able to make decisions about your care. You pay nothing if the doctor or other qualified health care provider accepts assignment.</p> <p>Note: Medicare may also cover this service as part of your medical treatment. When Advance Care Planning isn’t part of your Annual wellness visit, cost sharing applies.</p> <p>Note: If you also are treated or monitored for an existing medical condition during the visit when you receive the preventive service, a copayment will apply for the care received for the existing medical condition.</p> <p>Note: Your Annual physical exam differs from your annual wellness visit. For more information about what type of exam you are receiving please discuss this with your personal doctor.</p>	<p>annual wellness visit.</p> <p>\$0 copayment for lipid profile, fasting blood sugar and complete blood count if provided as part of the annual wellness visit if it’s done for preventive screening not for treatment or disease monitoring.</p>
<p> Bone mass measurement</p> <p>For qualified people (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.</p>	<p>Medicare-covered bone mass measurement.</p>
<p> Breast cancer screening (mammograms)</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • One baseline mammogram between the ages of 35 and 39 • One screening mammogram every 12 months for women aged 40 and older • Clinical breast exams once every 24 months • 2D and 3D mammograms <p>Note: A screening mammography is used for the early detection of breast cancer in women who have no signs or symptoms of the disease. Once a history of breast cancer has been established and until there are no longer any signs or symptoms of breast cancer, ongoing mammograms are considered diagnostic and are subject to cost sharing as described under Outpatient Diagnostic Tests and Therapeutic Services and Supplies in this chart. Therefore, the screening mammography annual benefit isn't available for members who have signs or symptoms of breast cancer.</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for covered screening mammograms.</p>
<p>Cardiac rehabilitation services</p> <p>Comprehensive programs of cardiac rehabilitation services that include exercise, education and counseling are covered for members who meet certain conditions with a doctor's order.</p> <p>Our plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs. For more information on Peripheral Arterial Disease (PAD) rehabilitation see Supervised exercise therapy benefit in this chart.</p>	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered cardiac rehabilitation or intensive cardiac rehabilitation service.</p>
<p> Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</p> <p>We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure and give you tips to make sure you're eating healthy.</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for the intensive behavioral therapy cardiovascular disease preventive benefit.</p>




Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p> Cardiovascular disease screening tests</p> <p>Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every five years (60 months).</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for cardiovascular disease testing that is covered once every five years.</p>
<p> Cervical and vaginal cancer screening</p> <p>Covered services include:</p> <ul style="list-style-type: none"> For all women: Pap tests and pelvic exams are covered once every 24 months. If you're at high risk of cervical or vaginal cancer or you're of childbearing age and have had an abnormal Pap test within the past three years: one Pap test every 12 months. 	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for Medicare-covered preventive Pap and pelvic exams.</p>
<p>Chiropractic services</p> <p>Covered services include:</p> <ul style="list-style-type: none"> We cover only manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified provider. <p>We do not cover maintenance chiropractic care, exams or x-rays. You're responsible for 100% of the cost of maintenance chiropractic care.</p>	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>You pay 100% of the cost for maintenance care.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered chiropractic visit.</p>
<p>Chronic pain management and treatment services</p> <p>Covered monthly services for people living with chronic pain (persistent or recurring pain lasting longer than three months). Services may include pain assessment, medication management, and care coordination and planning.</p>	<p>Cost sharing for this service will vary depending on the individual services provided under the course of treatment.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered chronic pain management and/or treatment visit.</p>
<p> Colorectal cancer screening</p> <p>The following screening tests are covered:</p> <ul style="list-style-type: none"> Colonoscopy has no minimum or maximum age limitation and is covered once every 120 months (10 years) for patients not at 	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for a Medicare-covered colorectal cancer screening exam. If your doctor finds and removes a polyp or other</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>high risk, or 48 months after a previous flexible sigmoidoscopy for patients who aren't at high risk for colorectal cancer and once every 24 months for high-risk patients after a previous screening colonoscopy.</p> <ul style="list-style-type: none"> • Computed tomography colonography for patients 45 year and older who are not at high risk of colorectal cancer and is covered when at least 59 months have passed following the month in which the last screening computed tomography colonography was performed or 47 months have passed following the month in which the last screening flexible sigmoidoscopy or screening colonoscopy was performed. For patients at high risk for colorectal cancer, payment may be made for a screening computed tomography colonography performed after at least 23 months have passed following the month in which the last screening computed tomography colonography or the last screening colonoscopy was performed. • Flexible sigmoidoscopy for patients 45 years and older. Once every 120 months for patients not at high risk after the patient received a screening colonoscopy. Once every 48 months for high-risk patients from the last flexible sigmoidoscopy or computed tomography colonography. • Screening fecal-occult blood tests for patients 45 years and older. Once every 12 months. • Multitarget stool DNA for patients 45 to 85 years of age and not meeting high risk criteria. Once every three years. • Blood-based Biomarker Tests for patients 45 to 85 years of age and not meeting high risk criteria. Once every three years. • Colorectal cancer screening tests include a follow-on screening colonoscopy after a Medicare-covered non-invasive stool-based colorectal cancer screening test returns a positive result. • Colorectal cancer screening tests include a planned screening flexible sigmoidoscopy or screening colonoscopy that involves the removal of tissue or other matter, or other procedure furnished in connection with, as a result of, and in the same clinical encounter as the screening test. <p>Note: A screening colonoscopy is used for the diagnosis and/or early detection of colorectal cancer in people who have no signs or symptoms of the disease. Once a history of colorectal cancer has been established and until there are no longer any signs or symptoms of colorectal cancer, ongoing colonoscopies are considered diagnostic and are subject to cost sharing as described under Outpatient Surgery in this chart. Therefore, the screening colonoscopy benefit is subject to the Outpatient Surgery cost</p>	<p>tissue during the colonoscopy or flexible sigmoidoscopy, the screening exam becomes a diagnostic exam.</p>

Covered Service	What you pay
<p>sharing for members who have signs or symptoms of colorectal cancer.</p> <p>Note: A colonoscopy or sigmoidoscopy conducted for polyp removal or biopsy is a surgical procedure subject to the Outpatient Surgery cost sharing described later in this chart.</p>	
<p>Dental services</p> <p>In general, preventive dental services (such as cleaning, routine dental exams and dental x-rays) aren’t covered by Original Medicare. However, Medicare pays for dental services in a limited number of circumstances, specifically when that service is an integral part of specific treatment of a person’s primary medical condition. Examples include reconstruction of the jaw after a fracture or injury, tooth extractions done in preparation for radiation treatment for cancer involving the jaw, or oral exams prior to organ transplantation.</p> <p>Predeterminations are recommended for all dental services.</p>	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network 20% of the allowed amount for each Medicare-covered dental service.</p>

Covered Service	What you pay
<p> Depression screening</p> <p>We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment and/or referrals.</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for an annual depression screening visit.</p>
<p> Diabetes screening</p> <p>We cover this screening (includes fasting glucose tests) if you have any of these risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes.</p> <p>You may be eligible for up to two diabetes screenings every 12 months following the date of your most recent diabetes screening test.</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for the Medicare-covered diabetes screening tests.</p>
<p> Diabetes self-management training, diabetic services, and supplies</p> <p>For all people who have diabetes (insulin and non-insulin users). Covered services include:</p>	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p>

Covered Service	What you pay
<ul style="list-style-type: none"> Supplies to monitor your blood glucose: Preferred blood glucose monitors, preferred blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors. For people with diabetes who have severe diabetic foot disease: One pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting. Diabetes self-management training is covered under certain conditions. <p>Note: <i>Preferred continuous glucose monitoring devices require prior authorization confirming member uses insulin for management of their diabetes. Continuous glucose monitoring supplies, when purchased at an in-network pharmacy, also require prior authorization.</i></p>	<p>\$0 copayment for beneficiaries eligible for diabetes self-management training.</p> <p>\$0 copayment for preferred test strips and each diabetic supply item up to a 90-day supply.</p> <p>\$0 copayment for preferred continuous glucose monitoring devices and supplies with an approved prior authorization. All other brands are excluded.</p> <p>20% of the allowed amount for each pair of Medicare-covered diabetic therapeutic shoes or inserts.</p>
<p>Durable medical equipment (DME) and related supplies (For a definition of durable medical equipment, go to Chapter 12 and Chapter 3)</p> <p>Covered items include, but aren't limited to, wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers and walkers.</p> <p>We cover all medically necessary DME covered by Original Medicare. If our supplier in your area doesn't carry a particular brand or manufacturer, you can ask them if they can special order it for you. The most recent list of suppliers is available on our website at networkhealth.com.</p> <p>Note: As a newly enrolled member under a current durable medical equipment rental agreement, you'll need to start your 13-month rental over unless you can provide proof of rental documentation from your durable medical equipment supplier. For more information, please contact our member experience team.</p> <p>To acquire ownership for certain types of durable medical equipment, the plan will pay the fee schedule amounts on a monthly rental basis, not to exceed a period of continuous use of 13 months. In the tenth month of rental, you may be given a purchase option. In some cases, as a member of Cornerstone 1002, some rented durable medical equipment items such as oxygen equipment may not be eligible for ownership, no matter how many copayments you make for the item</p>	<p>In- and Out-of-Network</p> <p><i>In-Network services may require that your provider get prior authorization (approval in advance). Please have your provider contact the plan for more details.</i></p> <p>20% of the allowed amount for each Medicare-covered durable medical service or item.</p> <p>Your cost sharing for Medicare oxygen equipment coverage is 20% of the Medicare approved amount, every month for the first 36 months.</p> <p>After 36 months of continuous oxygen equipment coverage, your cost sharing will be 0% for maintenance and servicing for the remainder of the reasonable useful lifetime (five years). If your equipment is replaced, a new 36-month capped rental period will begin and your cost sharing will be 20% of the Medicare approved amount, every month.</p>

Covered Service	What you pay
<p>while a member of our plan. The plan will make monthly rental payments for up to 36 months during a period of continuous use. However, for oxygen equipment, once the 36-month payment cap has been reached, the supplier retains ownership of the equipment. Title of the equipment does not transfer to you.</p> <p>Additionally, the supplier who received payment for the 36th rental month must continue to provide the oxygen equipment and contents until the reasonable useful lifetime of the equipment has been reached (five years) or as long as you have a medical need for the oxygen. If you still need the equipment – you meet the medical necessity for the oxygen – after the five-year reasonable useful lifetime of the equipment has been reached, a new capped rental period may begin.</p> <p>Note: DME purchased at a retail store isn’t a covered benefit, this includes both online and brick and mortar retail stores.</p> <p>If you have questions about your medical costs or have received DME when you travel, please call our member experience team.</p> <p>Note: Traditional insulin pumps (insulin pumps that use tubing) such as Medtronic and Tandem are covered under Medicare Part B. Tubeless insulin pumps, such as Omnipod, are covered under your Part D prescription drug benefit.</p>	
<p>Emergency care</p> <p>Emergency care refers to services that are:</p> <ul style="list-style-type: none"> • Furnished by a provider qualified to furnish emergency services, and • Needed to evaluate or stabilize an emergency medical condition. <p>A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you’re a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that’s quickly getting worse.</p> <p>Cost sharing for necessary emergency services furnished out-of-network is the same as when you get these services in-network.</p> <p>Note: Medicare Part B generally doesn’t pay for self-administered drugs (SADs) or over-the-counter (OTC) medications you receive in the emergency room. Self-administered drugs may be covered under</p>	<p>Cost sharing for covered services within the United States and its territories applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered emergency room visit within the United States and its territories.</p> <p>\$125 copayment per incident for each non-Medicare covered emergency room visit outside the United States and its territories.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>your Part D benefit; however there is no Part D coverage for over-the-counter medications.</p> <p>Note: It is important whenever you receive care from out-of-network or out-of-state providers that you confirm they accept Medicare assignment. If they do not accept Medicare assignment, they may charge 15 percent more than Medicare-covered charges. You will be responsible for the additional 15 percent cost sharing to the provider. The plan will pay the provider the Medicare-approved amount for charges, minus your applicable cost sharing.</p> <p>Note: If you are in the visitor/traveler area, you can stay enrolled in our plan for up to six months. If you have not returned to the plan's service area within six months, you will be disenrolled from the plan.</p> <p>When receiving emergency services <u>outside the United States and its territories (worldwide coverage)</u> you will be responsible for \$125 per incident. Please note, once you transfer out of the emergency department, Network Health will no longer pay for services, including if you remain inpatient in a hospital. Cornerstone 1002 will pay the remaining cost per incident up to the maximum \$100,000 every year. For example, if you require urgent care services that span two calendar years (December to January) the maximum covered amount is \$100,000. Some facilities may bill Network Health directly, and this is the preferred method, using U.S. dollars. Other facilities may require you to pay the full cost of your care, and you will need to ask us to reimburse you for your costs. In this situation, you will be required to provide documents that may include a copy of the bill, proof of payment and English-language medical records (charges should be converted to U.S. dollars) for reimbursement up to the maximum of \$100,000. Prescription drugs are not covered.*</p>	

* Cost sharing for covered services outside the United States and its territories (worldwide coverage) does not apply toward the annual out-of-pocket maximum.


Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Fitness program</p> <p>Your fitness program includes access to fitness centers, in-person and online fitness events and fitness classes for all levels. Your fitness program travels with you, with on-demand digital fitness classes, more than 24,000 virtual classes and more than 28,000 fitness center locations nationwide.</p> <p>Visit networkhealth.com/city-of-racine for more information.</p>	<p>In-Network</p> <p>\$0 when using your fitness program.</p> <p>Out-of-Network</p> <p>When going to a non-contracted health club facility, fitness center membership charges will apply. We don't reimburse for these fees.</p>
<p>Hearing services</p> <p>Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when you get them from a physician, audiologist, or other qualified provider.</p>	<p>Cost sharing for Medicare-covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered hearing exam.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Hearing services – extra benefits*</p> <p>We also cover hearing services not covered by Original Medicare. We cover:</p> <ul style="list-style-type: none"> Hearing aids, up to one per ear each calendar year. Choose from a wide selection of quality, brand name hearing aids. A hearing exam is required to purchase a hearing aid and must be scheduled through our approved vendor, TruHearing. A hearing aid fitting is included with purchase of a hearing aid. Hearing aids are only covered when purchased through the plan's approved vendor, TruHearing. One non-Medicare covered routine hearing exam per calendar year is covered. <p>To learn more about how to use your hearing aid and routine hearing exam benefits, visit networkhealth.com/city-of-racine.</p> <p>Note: Our provider network for hearing aids and routine hearing exams is different than our provider network for medical hearing services. For more information and to find a provider, visit networkhealth.com/city-of-racine.</p> <p>If you choose to use an out-of-network provider for your routine hearing exam, the plan will pay up to the maximum in-network provider fee schedule. You'll be responsible for any difference between the maximum fee schedule and the amount charged by your provider.</p>	<p>In-Network</p> <p>\$500 annual allowance for hearing aids through our approved vendor, TruHearing.</p> <p>\$0 copayment for each non-Medicare covered routine hearing exam.</p> <p>Out-of-Network</p> <p>Hearing aid discount is only available through our approved vendor, TruHearing.</p> <p>\$40 copayment for a non-Medicare covered routine hearing exam.</p>


* Your cost for hearing aids and non-Medicare covered routine hearing exam doesn't apply toward the annual out-of-pocket maximum.

Covered Service	What you pay
<p>Help with Certain Chronic Conditions</p> <ul style="list-style-type: none"> • Acupuncture <ul style="list-style-type: none"> ○ Up to 12 visits per year are covered for members who are undergoing chemotherapy and experiencing severe nausea. • Transportation <ul style="list-style-type: none"> ○ Up to 24 one-way trips per year for members diagnosed with End-Stage Renal Disease to get to and from dialysis for treatment. If you reside in Florence, Forest counties or outside of Wisconsin please contact Network Health to schedule/cancel your ride at 866-709-0019 (TTY users call 711). All other counties contact Aryv to schedule/cancel your ride at 855-923-1113 (TTY 711) or visit aryv.com/network-health. To cancel your ride, please do so during business hours no less than 24 hours in advance of your scheduled ride. <p>Note: This is a Special Supplemental Benefit for the Chronically Ill (SSBCI) benefit. In addition to an eligible chronic condition, members must also meet additional eligibility requirements to receive the SSBCI benefit.</p>	<p>In-Network \$0 copayment for each acupuncture treatment. \$0 copayment for each one-way transportation for dialysis treatment.</p> <p>Out-of-Network \$0 copayment for each acupuncture treatment</p>
<p> HIV screening</p> <p>For people who ask for an HIV screening test or are at increased risk for HIV infection, we cover:</p> <ul style="list-style-type: none"> • One screening exam every 12 months <p>If you’re pregnant, we cover:</p> <ul style="list-style-type: none"> • Up to three screening exams during a pregnancy 	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for members eligible for Medicare-covered preventive HIV screening.</p>

Chapter 4 Medical Benefits Chart (what’s covered and what you pay)

Covered Service	What you pay
<p>Home health agency care</p> <p>Before you get home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort.</p> <p>Covered services include, but aren’t limited to:</p> <ul style="list-style-type: none"> • Part-time or intermittent skilled nursing and home health aide services (to be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than eight hours per day and 35 hours per week) • Physical therapy, occupational therapy and speech therapy <ul style="list-style-type: none"> ○ Physical, occupational and speech therapy services provided by an outpatient provider while you are receiving any home care services aren’t covered unless the home care agency agrees to cover the cost of the outpatient therapies. • Medical and social services • Medical equipment and supplies 	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for Medicare-covered home health visit.</p>
<p>Home infusion therapy</p> <p>Home infusion therapy involves the intravenous or subcutaneous administration of drugs or biologicals to a person at home. The components needed to perform home infusion include the drug (for example, antivirals, immune globulin), equipment (for example, a pump) and supplies (for example, tubing and catheters).</p> <p>Covered services include, but aren’t limited to:</p> <ul style="list-style-type: none"> • Professional services, including nursing services, furnished in accordance with the plan of care • Patient training and education not otherwise covered under the durable medical equipment benefit • Remote monitoring • Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier <p>Note: If additional services are performed and the cost sharing for those services isn’t listed here, they will be subject to the cost sharing described elsewhere in this chart.</p>	<p>In- and Out-of-Network</p> <p><i>In-Network services may require that your provider get prior authorization (approval in advance). Please have your provider contact the plan for more details.</i></p> <p>20% of the allowed amount for Medicare-covered home health visit.</p> <p>20% of the allowed amount for each Medicare-covered Part B home infusion drug.</p> <p>0% of the allowed amount for each Medicare-covered durable medical service or item for home infusion therapy.</p>
<p>Hospice care*</p> <p>You’re eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you’re terminally ill and have six months or less to live if your illness runs its normal course. You can get care from any</p>	<p>When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by</p>

Covered Service	What you pay
<p>Medicare-certified hospice program. Our plan is obligated to help you find Medicare-certified hospice programs in our plan's service area, including programs we own, control, or have a financial interest in. Your hospice doctor can be an in-network provider or an out-of-network provider.</p> <p>Covered services include:</p> <ul style="list-style-type: none">• Drugs for symptom control and pain relief• Short-term respite care• Home care <p>When you're admitted to a hospice, you have the right to stay in our plan; if you stay in our plan you must continue to pay plan premiums.</p> <p>For hospice services and services covered by Medicare Part A or B that are related to your terminal prognosis: Original Medicare (rather than our plan) will pay your hospice provider for your hospice services and any Part A and Part B services related to your terminal prognosis. While you're in the hospice program, your hospice provider will bill Original Medicare for the services Original Medicare pays for. You'll be billed Original Medicare cost sharing.</p> <p>For services covered by Medicare Part A or B not related to your terminal prognosis: If you need non-emergency, non-urgently needed services covered under Medicare Part A or B that aren't related to your terminal prognosis, your cost for these services depends on whether you use a provider in our plan's network and follow plan rules (like if there's a requirement to get prior authorization).</p> <ul style="list-style-type: none">• If you get the covered services from an in-network provider and follow plan rules for getting services, you pay only the plan cost-sharing amount for in-network services.• If you get the covered services from an out-of-network provider, you pay the cost sharing under Original Medicare for out-of-network services. <p>For services covered by Cornerstone 1002 but not covered by Medicare Part A or B: Cornerstone 1002 will continue to cover plan-covered services that aren't covered under Part A or B whether or not they're related to your terminal prognosis. You pay our plan cost-sharing amount for these services.</p> <p>For drugs that may be covered by our plan's Part D benefit: If these drugs are unrelated to your terminal hospice condition, you pay cost sharing. If they're related to your terminal hospice condition, you pay Original Medicare cost sharing. Drugs are never covered by both hospice and our plan at the same time. For more information, go to Chapter 5, Section 9.4.</p>	<p>Original Medicare, not Cornerstone 1002.</p> <p>In- and Out-of-Network</p> <p>\$0 copayment for hospice consultation.</p>

Covered Service	What you pay
<p>Note: If you need non-hospice care (care that is not related to your terminal prognosis), contact us to arrange the services. Getting your non-hospice care through our in-network providers will lower your share of the costs for the services.</p> <p>Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn’t elected the hospice benefit.</p> <p>* Your cost sharing for services covered by Original Medicare do not apply toward the annual out-of-pocket maximum.</p>	
<p> Immunizations</p> <p>Covered Medicare Part B services include:</p> <ul style="list-style-type: none"> • Pneumonia vaccines • Flu/influenza shots (or vaccines), once each flu/influenza season in the fall and winter, with additional flu/influenza shots (or vaccines) if medically necessary • <i>Hepatitis B vaccines if you’re at high or intermediate risk of getting Hepatitis B</i> • COVID-19 vaccines • Other vaccines if you’re at risk and they meet Medicare Part B coverage rules such as tetanus, or tetanus, diphtheria and pertussis or tetanus and diphtheria - when related to the treatment of an injury or direct exposure to a disease or condition. <p>Immunizations are generally covered under Medicare Part B if they are being administered for medical treatment or in relation to an injury. We also cover most other adult vaccines under our Part D drug benefit. Go to Chapter 6, Section 7 for additional information.</p> <p>Note: Some vaccines are covered under Part D whether you get them at the pharmacy or at your doctor’s office. If you get your Part D vaccine at the pharmacy, you will pay less out-of-pocket up front. If you get your Part D vaccine at the doctor’s office, you will have to pay for the vaccine out-of-pocket and ask us to reimburse you. Go to Chapter 6, Section 7 for additional information.</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for the pneumonia, flu/influenza and COVID-19 vaccines.</p> <p>\$0 copayment for <i>Hepatitis B</i> and all other Medicare Part B covered immunizations.</p>
<p>In-Home support services</p> <p>We cover six hours of non-medical in-home support services. Support includes help with meal preparation, companionship, light housekeeping and more, up to 30 days following a discharge from a qualified inpatient hospital stay, hospital observation stay or a skilled nursing facility stay.</p>	<p>In-Network</p> <p>\$0 copayment for in-home support services.</p> <p>Out-of-Network</p> <p>Services must be provided by the plan’s approved vendor. We do</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Note: Medical care, personal care or support activities of daily living such as bathing, medication administration, dressing, toileting, brushing teeth and feeding are excluded. Tasks that you would pay a professional to do, such as cleaning, are excluded.</p> <p>Contact Network Health within seven days of discharge at 866-709-0019 (TTY 711) Monday-Friday 8 a.m. to 5 p.m. to start your referral.</p>	<p>not reimburse in-home support services provided by other providers.</p>
<p>Inpatient hospital care</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're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day.</p> <p>Covered services include but aren't limited to:</p> <ul style="list-style-type: none"> • Semi-private room (or a private room if medically necessary) • Meals including special diets • Regular nursing services • Costs of special care units (such as intensive care or coronary care units) • Drugs and medications • Lab tests • X-rays and other radiology services • Necessary surgical and medical supplies • Use of appliances, such as wheelchairs • Operating and recovery room costs • Physical, occupational and speech language therapy • Inpatient substance abuse services 	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>Per admission you pay</p> <p>In- and Out-of-Network</p> <p><i>All In-Network hospital inpatient services, including medical, surgical, behavioral health and rehabilitation require that your provider notify us in advance (prior approval). Please have your provider contact the plan for more details.</i></p> <p>You pay 20% of the allowed amount for Medicare-covered hospital stay.</p> <p>If you get inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost-sharing you would pay at an in-network hospital. Go to Chapter 3, Section 3 for additional information.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)**Covered Service****What you pay**

- Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell and intestinal/multivisceral. If you need a transplant, we'll arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you're a candidate for a transplant. Transplant providers may be local or outside of the service area. If our in-network transplant services are outside the community pattern of care, you may choose to go locally as long as the local transplant providers are willing to accept the Original Medicare rate. If Cornerstone 1002 provides transplant services at a location outside the pattern of care for transplants in your community and you choose to get transplants at this distant location, we'll arrange or pay for appropriate lodging and transportation costs for you and a companion. Facilities located within the Cornerstone 1002 service area and in the Madison or Milwaukee metropolitan areas are considered within the normal community patterns of care. Indiana University Health is also considered in the normal community patterns of care for intestinal transplants only.

Transportation and lodging are covered up to \$5,000 each plan year.

- Only travel and lodging expenses incurred during the period that begins with the first date of service for the transplant and ending 180 days after the transplant are covered.
- Lodging reimbursement is limited to the United States General Services Administration per diem rate.
- Mileage reimbursement is limited to the Internal Revenue Service medical rate.
- Only the following types of travel expenses are reimbursable: auto mileage, economy class airfare, train fare, parking, tolls and shuttle/bus fare.

Note: Only the cost of transportation between the member's residence located in the Cornerstone 1002 service area to the designated transplant facility and between the lodging facility and transplant facility is reimbursable. You'll be reimbursed for traveling and lodging only if all these criteria are met:

- You submit all necessary documentation (such as receipts, lodging verifications, etc.) to this address:


Network Health Medicare Advantage Plans
PO Box 120


Covered Service	What you pay
<p>1570 Midway Pl. Menasha, WI 54952</p> <ul style="list-style-type: none"> ○ You receive services outside the community pattern of care. Which excludes facilities located within the service area, Madison or Milwaukee metropolitan area. For intestinal transplants, Indiana University Health is considered in the normal community patterns of care. ● Blood - including storage and administration. Coverage of whole blood and packed red cells starts only with the fourth pint of blood you need. You must either pay the costs for the first three pints of blood you get in a calendar year or have the blood donated by you or someone else. All other components of blood are covered starting with the first pint. ● Physician services <p>Note: Over-the-counter (OTC) medications that you receive in an inpatient setting aren't covered.</p> <p>Note: To be inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. You're an inpatient starting the day you're formally admitted to the hospital with a doctor's order and the day before you're discharged is your last inpatient day. For example, if you arrive at the hospital at 10 a.m., your first midnight is that night, this counts as one full day. From that midnight on, each midnight will be a day as an inpatient. If you're discharged before midnight on your last day, then that day doesn't count toward the total days.</p> <p>If you stay in the hospital overnight, you might still be considered an outpatient. If you're not sure if you are an inpatient or an outpatient, ask the hospital staff.</p> <p>Get more information in the Medicare fact sheet <i>Medicare Hospital Benefits</i>. This fact sheet is available at www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.</p>	
<p>Inpatient services in a psychiatric hospital</p> <p>Covered services include mental health care services that require a hospital stay. You get up to 190 days in an inpatient psychiatric hospital in a lifetime. The 190-day limit doesn't apply to the mental health services provided in a psychiatric unit of a general hospital.</p>	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>Per admission you pay In- and Out-of-Network</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
	<p><i>Except in an emergency, your doctor must tell the plan you're going to be admitted to the hospital.</i></p> <p><i>In-Network services may require that your provider get prior authorization (approval in advance). Please have your provider contact the plan for more details.</i></p> <p>20% of the allowed amount for Medicare-covered inpatient hospital psychiatric facility stays</p>
<p>Inpatient stay: Covered services you get in a hospital or skilled nursing facility during a non-covered inpatient stay</p> <p>If you've used up your inpatient benefits or if the inpatient stay isn't reasonable and necessary, we won't cover your inpatient stay. In some cases, we'll cover certain services you get while you're in the hospital or the skilled nursing facility (SNF). Covered services include, but aren't limited to:</p> <ul style="list-style-type: none"> • Physician services • Diagnostic tests (like lab tests) • X-ray, radium and isotope therapy including technician materials and services • Surgical dressings • Splints, casts, and other devices used to reduce fractures and dislocations • Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices • Leg, arm, back and neck braces; trusses and artificial legs, arms and eyes including adjustments, repairs and replacements required because of breakage, wear, loss, or a change in the patient's physical condition • Physical therapy, speech therapy and occupational therapy 	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p><i>In-Network services may require that your provider get prior authorization (approval in advance). Please have your provider contact the plan for more details.</i></p> <p>20% of the allowed amount for each Medicare-covered PCP visit.</p> <p>20% of the allowed amount for each Medicare-covered specialist visit.</p> <p>20% of the allowed amount for each Medicare-covered diagnostic procedure, test and/or lab service.</p> <p>20% of the allowed amount for each Medicare-covered ultrasound, EKG, EEG, echocardiogram or stress test.</p> <p>20% of the allowed amount for each Medicare-covered X-ray service.</p>


Chapter 4 Medical Benefits Chart (what’s covered and what you pay)

Covered Service	What you pay
	<p>20% of the allowed amount for each Medicare-covered radiation therapy service.</p> <p>20% of the allowed amount for each Medicare-covered diagnostic radiology, PET, CAT, MRI, MRA, or NUC service.</p> <p>20% of the allowed amount for each Medicare-covered prosthetic, orthotic device or durable medical equipment.</p> <p>20% of the allowed amount for each Medicare-covered physical therapy, speech therapy or occupational visit.</p>
<p> Medical nutrition therapy</p> <p>This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor.</p> <p>We cover three hours of one-on-one counseling services during the first year you get medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare) and two hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to get more hours of treatment with a physician’s order. A physician must prescribe these services and renew their order yearly if your treatment is needed into the next calendar year.</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for members eligible for Medicare-covered medical nutrition therapy services.</p>
<p>Meal delivery benefit</p> <p>We cover 28 meals delivered to your home for eligible members who have been recently discharged from a qualified inpatient hospital stay, hospital observation stay or a skilled nursing facility stay.</p> <p>Contact Network Health within seven days of discharge at 866-709- 0019 (TTY 711) Monday-Friday 8 a.m. to 5 p.m. to start your referral.</p>	<p>In-Network</p> <p>\$0 copayment of home-delivered meals.</p> <p>Out-of-Network</p> <p>Meals must be provided by the plan’s approved partner. We do not reimburse for home-delivered meals provided by other services.</p>

Covered Service	What you pay
<p> Medicare Diabetes Prevention Program (MDPP)</p> <p>MDPP services are covered for eligible people under all Medicare health plans.</p> <p>MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for the MDPP benefit.</p>
<p>Medicare Part B drugs</p> <p>These drugs are covered under Part B of Original Medicare. Members of our plan get coverage for these drugs through our plan. Covered drugs include:</p> <ul style="list-style-type: none"> • Drugs that usually aren’t self-administered by the patient and are injected or infused while you get physician, hospital outpatient, or ambulatory surgical center services • Insulin furnished through an item of durable medical equipment (such as a medically necessary traditional insulin pump that uses tubing, like Medtronic and Tandem) is covered under Medicare Part B. Insulin furnished through a tubeless insulin pump, such as Omnipod, is covered under the Part D prescription drug benefit. • Other drugs you take using durable medical equipment (such as nebulizers) that were authorized by our plan • The Alzheimer’s drug, Leqembi®, (generic name lecanemab), which is administered intravenously. In addition to medication costs, you may need additional scans and tests before and/or during treatment that could add to your overall costs. Talk to your doctor about what scans and tests you may need as part of your treatment • Clotting factors you give yourself by injection if you have hemophilia • Transplant/immunosuppressive drugs: Medicare covers transplant drug therapy if Medicare paid for your organ transplant. You 	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>Most drugs aren’t covered under Part B. Brand Medicare Part B medications with a generic available may not be covered.</p> <p>Certain Part B drugs may require step therapy. In addition to the Part B drug cost-sharing amount, you may also pay the cost-sharing amount that applies to primary care provider services, specialist services or outpatient hospital services, depending on where the Part B drug is administered.</p> <p>In- and Out-of-Network</p> <p><i>Medicare Part B and Part B chemotherapy medications given in an In-Network physician’s office require that your provider get prior authorization (approval in advance). Please have your</i></p>

Covered Service	What you pay
<p>must have Part A at the time of the covered transplant, and you must have Part B at the time you get immunosuppressive drugs. Medicare Part D drug coverage covers immunosuppressive drugs if Part B doesn't cover them</p> <ul style="list-style-type: none"> • Injectable osteoporosis drugs, if you're homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and can't self-administer the drug • Some antigens: Medicare covers antigens if a doctor prepares them and a properly instructed person (who could be you, the patient) gives them under appropriate supervision • Certain oral anti-cancer drugs: Medicare covers some oral cancer drugs you take by mouth if the same drug is available in injectable form or the drug is a prodrug (an oral form of a drug that, when ingested, breaks down into the same active ingredient found in the injectable drug) of the injectable drug. As new oral cancer drugs become available, Part B may cover them. If Part B doesn't cover them, Part D does. • Oral anti-nausea drugs: Medicare covers oral anti-nausea drugs you use as part of an anti-cancer chemotherapeutic regimen if they're administered before, at, or within 48 hours of chemotherapy or are used as a full therapeutic replacement for an intravenous anti-nausea drug • Certain oral End-Stage Renal Disease (ESRD) drugs covered under Medicare Part B • Calcimimetic and phosphate binder medications under the ESRD payment system, including the intravenous medication Parsabiv® and the oral medication Sensipar® • Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary and topical anesthetics • Erythropoiesis-stimulating agents: Medicare covers erythropoietin by injection if you have End-Stage Renal Disease (ESRD) or you need this drug to treat anemia related to certain other conditions (such as Epogen®, Procrit®, Retacrit®, Epoetin Alfa, Aranesp®, Darbepoetin Alfa, Mircera®, or Methoxy polyethylene glycol-epoetin beta) • Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases • Parenteral and enteral nutrition (intravenous and tube feeding) • Certain Part B drugs are subject to step therapy. These categories are: Alpha-1 Proteinase Inhibitor, Bevacizumab, Botulinum Toxins, Colony Stimulating Factors-filgrastims, Colony Stimulating Factors-pegfilgrastims, Erythroid Stimulating Agents, Immunologicals, Inflammatory Conditions, Inflammatory Conditions-Infliximab Products, Inflammatory Conditions- 	<p><i>provider contact the plan for more details.</i></p> <p>20% of the allowed amount for each Medicare-covered Part B and chemotherapy drug after deductible. Part B rebatable drugs will not exceed the coinsurance amount of the original Medicare adjusted coinsurance for the Part B rebatable drug. Insulin cost sharing is the lesser of 20% or \$35 per one-month supply, even if you haven't met your deductible.</p>

Chapter 4 Medical Benefits Chart (what’s covered and what you pay)

Covered Service	What you pay
<p>Tocilizumab Products, Inflammatory Conditions-Ustekinumab Products, IV Iron Replacement Products, Enzyme Replacement Products, Migraines, Neurology-Eculizumab Products, Ophthalmic VEGF Products, Paroxysmal Nocturnal Hemoglobinuria, Rituximab Products, and Trastuzumab Products. The categories are subject to change throughout the year. Use the following link to take you to a list of the most recent Part B drugs that may be subject to step therapy: networkhealth.com/medicare/pharmacy-information</p> <p>We also cover some vaccines under our Part B and most adult vaccines under our Part D drug benefit.</p> <p>Chapter 5 explains our Part D drug benefit, including rules you must follow to have prescriptions covered. What you pay for Part D drugs through our plan is explained in Chapter 6.</p>	
<p> Obesity screening and therapy to promote sustained weight loss If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.</p>	<p>In- and Out-of-Network There is no coinsurance, copayment or deductible for preventive obesity screening and therapy.</p>
<p>Opioid treatment program services Members of our plan with opioid use disorder (OUD) can get coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:</p> <ul style="list-style-type: none"> • 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 	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum. In- and Out-of-Network 20% of the allowed amount for each Medicare-covered opioid treatment program services after deductible.</p>

Covered Service	What you pay
<p>Outpatient diagnostic tests and therapeutic services and supplies</p> <p>Covered services include, but aren't limited to:</p> <ul style="list-style-type: none">• X-rays• Radiation (radium and isotope) therapy including technician materials and supplies• Surgical supplies, such as dressings• Splints, casts and other devices used to reduce fractures and dislocations• Laboratory tests• Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the fourth pint of blood that you need - you must either pay the costs for the first three pints of blood you get in a calendar year or have the blood donated by you or someone else. All other components of blood are covered beginning with the first pint used• Diagnostic non-laboratory tests such as CT scans, MRIs, EKGs, and PET scans when your doctor or other health care provider orders them to treat a medical problem.• Diagnostic mammograms• Other outpatient diagnostic tests	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p><i>In-Network services may require that your provider get prior authorization (approval in advance). Please have your provider contact the plan for more details.</i></p> <p>20% of the allowed amount for each Medicare-covered diagnostic procedure, test and/or lab service.</p> <p>20% of the allowed amount for each Medicare-covered ultrasound, EKG, EEG, echocardiogram or stress test.</p> <p>20% of the allowed amount for each Medicare-covered X-ray or diagnostic mammogram service.</p> <p>20% of the allowed amount for each Medicare-covered radiation therapy service.</p> <p>20% of the allowed amount for each Medicare-covered diagnostic radiology MRI, MRA, PET, CAT or NUC service.</p>

Covered Service	What you pay
<p>Outpatient hospital observation</p> <p>Observation services are hospital outpatient services given to determine if you need to be admitted as an inpatient or can be discharged.</p> <p>For outpatient hospital observation services to be covered, they must meet Medicare criteria and be considered reasonable and necessary. Observation services are covered only when provided by the order of a physician or another person authorized by state licensure law and hospital staff bylaws to admit patients to the hospital or order outpatient tests.</p> <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you’re an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you aren’t sure if you’re an outpatient, ask the hospital staff.</p> <p>Note: Medicare Part B generally doesn’t pay for self-administered drugs (SADs) or over-the-counter (OTC) medications that you receive in an outpatient setting. Self-administered drugs may be covered under your Part D benefit; however there is no Part D coverage for over-the-counter medications.</p> <p>Get more information in the Medicare fact sheet <i>Medicare Hospital Benefits</i>. This fact sheet is available at www.Medicare.gov/publications/11435-Medicare-Hospital-Benefits.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.</p>	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered outpatient hospital observation service.</p>
<p>Outpatient hospital services</p> <p>We cover medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p> <p>Covered services include, but aren’t limited to:</p> <ul style="list-style-type: none"> • Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery • Laboratory and diagnostic tests billed by the hospital • Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it • X-rays and other radiology services billed by the hospital • Medical supplies such as splints and casts • Certain drugs and biologicals you can’t give yourself <p>Note: Medicare Part B generally doesn’t pay for self-administered drugs (SADs) or over-the-counter (OTC) medications that you receive</p>	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p><i>In-Network services including some outpatient surgeries may require that your provider get prior authorization (approval in advance). Please have your provider contact the plan for more details.</i></p> <p>20% of the allowed amount for each Medicare-covered diagnostic procedure, test and/or lab service.</p> <p>20% of the allowed amount for each Medicare-covered</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>in an outpatient setting. Self-administered drugs may be covered under your Part D benefit; however, there is no Part D coverage for over-the-counter medications.</p> <p>Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you aren't sure if you're an outpatient, ask the hospital staff.</p>	<p>ultrasound, EKG, EEG, echocardiogram or stress test.</p> <p>20% of the allowed amount for each Medicare-covered X-ray or diagnostic mammogram service.</p> <p>20% of the allowed amount for each Medicare-covered radiation therapy service.</p> <p>20% of the allowed amount for each Medicare-covered diagnostic radiology MRI, MRA, PET, CAT or NUC service.</p> <p>20% of the allowed amount for each Medicare-covered Part B and chemotherapy drug.</p> <p>20% of the allowed amount for each Medicare-covered partial hospitalization service or intensive outpatient service.</p> <p>20% of the allowed amount for each Medicare-covered outpatient hospital visit.</p>
<p>Outpatient mental health care</p> <p>Covered services include:</p> <p>Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, licensed professional counselor (LPC), licensed marriage and family therapist (LMFT), nurse practitioner (NP), physician assistant (PA), or other Medicare-qualified mental health care professional as allowed under applicable state laws.</p>	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered outpatient mental health individual or group therapy visit.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Covered Service	What you pay
<p>Outpatient rehabilitation services</p> <p>Covered services include: physical therapy, occupational therapy and speech language therapy.</p> <p>Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices and Comprehensive Outpatient Rehabilitation Facilities (CORFs).</p>	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered occupational therapy visit.</p> <p>20% of the allowed amount for each Medicare-covered physical therapy and speech and language therapy visit.</p>
<p>Outpatient substance use disorder services</p> <p>Outpatient mental health care - Medicare covers mental health services on an outpatient basis by either a doctor, clinical psychologist, clinical social worker, clinical nurse specialist or physician assistant in an office setting, clinic or hospital outpatient department.</p> <p>Medicare covers substance abuse treatment in an outpatient treatment center if the center has agreed to participate in the Medicare program.</p>	<p>Cost sharing for covered services apply toward the annual out-of-pocket maximum.</p> <p>You pay 100% for third party requests or required (i.e. employment, foster grandparent, or court ordered) physicals, exams and related services.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered individual or group therapy substance abuse visit after deductible.</p>

Covered Service	What you pay
<p>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</p> <p>Note: If you're having surgery in a hospital facility, you should check with your provider about whether you'll be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you're an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an outpatient.</p>	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network <i>In-Network services may require that your provider get prior authorization (approval in advance). Please have your provider contact the plan for more details.</i></p> <p>20% of the allowed amount for each Medicare-covered outpatient hospital visit.</p> <p>20% of the allowed amount for each Medicare-covered ambulatory surgical center visit.</p>
<p>Partial hospitalization services and Intensive outpatient services</p> <p><i>Partial hospitalization</i> is a structured program of active psychiatric treatment provided as a hospital outpatient service or by a community mental health center, that's more intense than care you get in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed professional counselor's office and is an alternative to inpatient hospitalization.</p> <p><i>Intensive outpatient service</i> is a structured program of active behavioral (mental) health therapy treatment provided in a hospital outpatient department, a community mental health center, a federally Qualified Health Center, or a rural health clinic that's more intense than care you get in your doctor's, therapist's, licensed marriage and family therapist's (LMFT), or licensed professional counselor's office but less intense than partial hospitalization.</p>	<p>Cost sharing and deductibles for covered services apply toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network 20% of the allowed amount for each Medicare-covered partial hospitalization or intensive outpatient service.</p>



Chapter 4 Medical Benefits Chart (what's covered and what you pay)



Covered Service	What you pay
<p>Physician/Practitioner services, including doctor's office visits</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Medically necessary medical care or surgery services you get in a physician's office, certified ambulatory surgical center, hospital outpatient department, or any other location • Consultation, diagnosis, and treatment by a specialist • Palliative care services • Basic hearing and balance exams performed by your PCP <i>or</i> specialist, if your doctor orders it to see if you need medical treatment • Certain telehealth services, including: PCP office visit, specialist office visit and outpatient mental health individual or group therapy. <ul style="list-style-type: none"> ○ You have the option of getting these services through an in-person visit or by telehealth. Both the in-person and telehealth visit are subject to a copayment, which is based on the type of visit. If you choose to get one of these services by telehealth, you must use a provider who offers the service by telehealth. These services are available by phone, smartphone, tablet and/or computer. Please check with your provider for which device is needed and if other devices are required. ○ If you use MDLIVE for these services, there is a \$0 cost share. • Telehealth services for monthly end-stage renal disease-related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility, or the member's home • Telehealth services to diagnose, evaluate, or treat symptoms of a stroke, regardless of your location • Telehealth services for members with a substance use disorder or co-occurring mental health disorder, regardless of their location • Telehealth services for diagnosis, evaluation and treatment of mental health disorders if: <ul style="list-style-type: none"> ○ You have an in-person visit within six months prior to your first telehealth visit ○ You have an in-person visit every 12 months while getting these telehealth services ○ Exceptions can be made to the above for certain circumstances 	<p>Cost sharing for covered services apply toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered PCP office or telehealth visit.</p> <p>20% of the allowed amount for each Medicare-covered specialist office or telehealth visit.</p> <p>20% of the allowed amount for each Medicare-covered hearing exams.</p> <p>20% of the allowed amount for each Medicare-covered dental service.</p> <p>20% of the allowed amount for each Medicare-covered mental health office or telehealth visit.</p> <p>0% of the allowed amount for remote patient monitor set up and ongoing monitoring.</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)



Covered Service	What you pay
<ul style="list-style-type: none"> • Telehealth services for mental health visits provided by Rural Health Clinics and Federally Qualified Health Centers • Virtual check-ins (for example, by phone or video chat) with your doctor for 5-10 minutes if: <ul style="list-style-type: none"> ○ You're not a new patient and ○ The check-in isn't related to an office visit in the past seven days and ○ The check-in doesn't lead to an office visit within 24 hours or the soonest available appointment • Evaluation of video and/or images you send to your doctor and interpretation and follow-up by your doctor within 24 hours if: <ul style="list-style-type: none"> ○ You're not a new patient and ○ The evaluation isn't related to an office visit in the past seven days and ○ The evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment • Consultation your doctor has with other doctors by phone, internet, or electronic health record • Second opinion prior to surgery • Non-routine dental care (covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician) • Initial and ongoing remote patient monitoring in an in-network setting or prescribed by an in-network PCP <p>Note: If you receive Practitioner/Provider services through telehealth from your provider, you'll pay the same amount as if you visited the provider in-person.</p>	

Chapter 4 Medical Benefits Chart (what’s covered and what you pay)

Covered Service	What you pay
<p>Podiatry services Covered services include:</p> <ul style="list-style-type: none"> • Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs) • Routine foot care for members with certain medical conditions affecting the lower limbs • Routine foot care services are considered medically necessary once in 60 days. More frequent services are considered not medically necessary 	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum. You pay 100% for nail trimming unless performed as a qualified diabetic service. In- and Out-of-Network 20% of the allowed amount for each Medicare-covered podiatry visit.</p>
<p> Pre-exposure prophylaxis (PrEP) for HIV prevention If you don’t have HIV, but your doctor or other health care practitioner determines you’re at an increased risk for HIV, we cover pre-exposure prophylaxis (PrEP) medication and related services. If you qualify, covered services include:</p> <ul style="list-style-type: none"> • FDA-approved oral or injectable PrEP medication. If you’re getting an injectable drug, we also cover the fee for injecting the drug. • Up to eight individual counseling sessions (including HIV risk assessment, HIV risk reduction, and medication adherence) every 12 months. • Up to eight HIV screenings every 12 months. <p>A one-time Hepatitis B virus screening.</p>	<p>In- and Out-of-Network There is no coinsurance, copayment or deductible for the PrEP benefit.</p>
<p> Prostate cancer screening exams For men aged 50 and older, covered services include the following once every 12 months:</p> <ul style="list-style-type: none"> • Digital rectal exam • Prostate Specific Antigen (PSA) test 	<p>In- and Out-of-Network There is no coinsurance, copayment or deductible for an annual PSA test.</p>
<p>Prosthetic and orthotic devices and related supplies Devices (other than dental) that replace all or part of a body part or function. These include but aren’t limited to testing, fitting, or training in the use of prosthetic and orthotic devices; as well as colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic and orthotic devices, and repair and/or replacement of prosthetic and orthotic devices. Also includes some coverage following cataract removal or cataract surgery – go to Vision Care later in this table for more detail.</p>	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum. In- and Out-of-Network <i>In-Network services may require that your provider get prior authorization (approval in advance). Please have your provider contact the plan for more details.</i></p>

Covered Service	What you pay
<p>Pulmonary rehabilitation services</p> <p>Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and an order for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.</p>	<p>20% of the allowed amount for each Medicare-covered item.</p> <p>Cost sharing for covered services apply toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered pulmonary rehabilitation service.</p>
<p>Remote access care resources</p> <p>Our plan covers many ways to get care quickly, any time of the day or night. Our programs offer instant access to live health care resources that provide helpful information you can trust.</p> <p>Visit networkhealth.com/wellness/getting-care-quickly to learn more about your resources.</p> <p>Note: Services through MDLIVE (excluding behavioral health and dermatology) have a 0% cost share. Services provided by other practitioners will follow cost sharing that is outlined in this Medical Benefits Chart.</p>	<p>In- and Out-of-Network</p> <p>0% of the allowed amount for these services.</p>
<p> Screening and counseling to reduce alcohol misuse</p> <p>We cover one alcohol misuse screening for adults (including pregnant women) who misuse alcohol but aren’t alcohol dependent.</p> <p>If you screen positive for alcohol misuse, you can get up to four brief face-to-face counseling sessions per year (if you’re competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.</p>
<p> Screening for lung cancer with low dose computed tomography (LDCT)</p> <p>For qualified people, a LDCT is covered every 12 months.</p> <p>Eligible members are: people age 50 – 77 who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 20 pack-years and who currently smoke or have quit smoking within the last 15 years, who get an order for LDCT during a lung cancer screening counseling and shared decision-making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner.</p> <p><i>For LDCT lung cancer screenings after the initial LDCT screening:</i> the members must get an order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-</p>	<p><i>In-Network services may require that your provider get prior authorization (approval in advance). Please have your provider contact the plan for more details.</i></p> <p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for the Medicare-covered counseling and shared decision-making visit or for the LDCT.</p>


Chapter 4 Medical Benefits Chart (what’s covered and what you pay)

Covered Service	What you pay
<p>physician practitioner elects to provide a lung cancer screening counseling and shared decision-making visit for later lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.</p>	
<p> Screening for Hepatitis C Virus infection</p> <p>We cover one Hepatitis C screening if your primary care doctor or other qualified health care provider orders one and you meet one of these conditions:</p> <ul style="list-style-type: none"> • You’re at high risk because you use or have used illicit injection drugs. • You had a blood transfusion before 1992. • You were born between 1945-1965. <p>If you were born between 1945-1965 and aren’t considered high risk, we pay for a screening once. If you’re at high risk (for example, you’ve continued to use illicit injection drugs since your previous negative Hepatitis C screening test), we cover yearly screenings.</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for the Medicare-covered screening for the Hepatitis C Virus.</p>
<p> Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</p> <p>We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy.</p> <p>We also cover up to two individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor’s office.</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.</p>
<p>Services to treat kidney disease</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to six sessions of kidney disease education services per lifetime • Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, or 	<p>Cost sharing for covered services apply toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p><i>In-Network services may require that your provider get prior authorization (approval in advance). Please have your provider contact the plan for more details.</i></p>

Chapter 4 Medical Benefits Chart (what’s covered and what you pay)

Covered Service	What you pay
<p>when your provider for this service is temporarily unavailable or inaccessible)</p> <ul style="list-style-type: none"> • Inpatient dialysis treatments (if you’re admitted as an inpatient to a hospital for special care) • Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments) • Home dialysis equipment and supplies • Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies and check your dialysis equipment and water supply) <p>Certain drugs for dialysis are covered under Medicare Part B. For information about coverage for Part B Drugs, please go to Medicare Part B drugs in this table.</p>	<p>\$0 copayment for each Medicare-covered kidney disease education service.</p> <p>20% of the allowed amount for each Medicare-covered renal dialysis.</p> <p>20% of the allowed amount for each Medicare-covered durable medical service or item.</p>
<p>Skilled nursing facility (SNF) care</p> <p>(For a definition of skilled nursing facility care, go to Chapter 12. Skilled nursing facilities are sometimes called SNFs.)</p> <p>We will cover skilled care only if the following is true:</p> <ul style="list-style-type: none"> • The planned care at the skilled nursing facility meets Medicare’s definition of medical necessity. <p>You’re covered for up to 100 days (facility transfers are not considered a new admission). Covered services include but aren’t limited to:</p> <ul style="list-style-type: none"> • Semiprivate room (or a private room if medically necessary) • Meals, including special diets • Skilled nursing services • Physical therapy, occupational therapy and speech therapy • Drugs administered to you as part of your plan of care (this includes substances that are naturally present in the body, such as blood clotting factors.) • Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the fourth pint of blood you need - you must either pay the costs for the first three pints of blood you get in a calendar year or have the blood donated by you or someone else. All other components of blood are covered beginning with the first pint used. • Medical and surgical supplies ordinarily provided by SNFs • Laboratory tests ordinarily provided by SNFs • X-rays and other radiology services ordinarily provided by SNFs • Use of appliances such as wheelchairs ordinarily provided by SNFs • Physician/Practitioner services 	<p>Cost sharing for covered services applies toward the annual out-of-pocket maximum.</p> <p>Per admission you pay</p> <p>In- and Out-of-Network</p> <p><i>All In-Network skilled nursing facility stays including sub-acute and swing bed require that your provider get prior authorization (approval in advance). Please have your provider contact the plan for more details.</i></p> <p>20% of the allowed amount for Medicare-covered skilled nursing facility stay for days 1-100</p>

Chapter 4 Medical Benefits Chart (what’s covered and what you pay)


Covered Service	What you pay
<p>Generally, you get SNF care from in-network facilities. Under certain conditions listed below, you may be able to pay in-network cost sharing for a facility that isn’t an in-network provider, if the facility accepts our plan’s amounts for payment.</p> <ul style="list-style-type: none"> • A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care) • A SNF where your spouse or domestic partner is living at the time you leave the hospital 	
<p> Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</p> <p>Smoking and tobacco use cessation counseling is covered for outpatient and hospitalized patients who meet these criteria:</p> <ul style="list-style-type: none"> • Use tobacco, regardless of whether they exhibit signs or symptoms of tobacco-related disease • Are competent and alert during counseling • A qualified physician or other Medicare-recognized practitioner provides counseling <p>We cover two cessation attempts per year (each attempt may include a maximum of four intermediate or intensive sessions, with the patient getting up to eight sessions per year.)</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for the Medicare-covered smoking and tobacco use cessation preventive benefits.</p>
<p>Supervised Exercise Therapy (SET)</p> <p>SET is covered for members who have symptomatic peripheral artery disease (PAD) and a referral for PAD from the physician responsible for PAD treatment.</p> <p>Up to 36 sessions over a 12-week period are covered if the SET program requirements are met.</p> <p>The SET program must:</p> <ul style="list-style-type: none"> • Consist of sessions lasting 30-60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication • Be conducted in a hospital outpatient setting or a physician’s office • Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms and who are trained in exercise therapy for PAD • Be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist who must be trained in both basic and advanced life support techniques 	<p>Cost sharing and deductibles for covered services apply toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered supervised exercise therapy session.</p>

Chapter 4 Medical Benefits Chart (what’s covered and what you pay)

Covered Service	What you pay
<p>SET may be covered beyond 36 sessions over 12 weeks for an additional 36 sessions over an extended period of time if deemed medically necessary by a health care provider.</p>	
<p>Urgently needed services</p> <p>A plan-covered service requiring immediate medical attention that’s not an emergency is an urgently needed service if either you’re temporarily outside our plan’s service area, or, even if you’re inside our plan’s service area, it’s unreasonable given your time, place, and circumstances to get this service from in-network providers. Our plan must cover urgently needed services and only charge you in-network cost sharing. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. Medically necessary routine provider visits (like annual checkups) aren’t considered urgently needed even if you’re outside our plan’s service area or our plan network is temporarily unavailable.</p> <p>Cost sharing for necessary urgently needed services furnished out-of-network is the same as for such services furnished in-network.</p> <p>Note: It is important whenever you receive care from out-of-network or out-of-state providers that you confirm they accept Medicare assignment. If they do not accept Medicare assignment, they may charge 15 percent more than Medicare-covered charges. You will be responsible for the additional 15 percent cost sharing to the provider. The plan will pay the provider the Medicare-approved amount for charges, minus your applicable cost sharing.</p> <p>Note: If you are in the visitor/traveler area, you can stay enrolled in our plan for up to six months. If you have not returned to the plan’s service area within six months, you will be disenrolled from the plan.</p> <p>When receiving urgently needed services <u>outside the United States and its territories (worldwide coverage)</u> you will be responsible for \$125 per incident. Please note, once you transfer out of the emergency department, Network Health will no longer pay for services, including if you remain inpatient in a hospital. Cornerstone 1002 will pay the remaining cost per incident up to the maximum \$100,000 every year. For example, if you require urgent care services that span two calendar years (December to January) the maximum covered amount is \$100,000. Some facilities may bill Network Health directly, and this is the preferred method, using U.S. dollars. Other facilities may require you to pay the full cost of your care, and you will need to ask us to reimburse you for your costs. In this situation, you will be required to provide documents that may include a copy of the bill, proof of payment and English-language medical records (charges should be converted to U.S. dollars) for reimbursement up to the maximum of \$100,000. Prescription drugs are not covered.*</p>	<p>Cost sharing for covered services within the United States and its territories applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>20% of the allowed amount for each Medicare-covered urgently needed care visit within the United States and its territories.</p> <p>20% of the allowed amount for each urgently needed visit at a free-standing urgent care facility. Urgently needed visits with a PCP will be performed at a 20% of the allowed amount and urgently needed visits with a specialist will be performed at a 20% of the allowed amount after deductible.</p> <p>\$125 copayment per incident for each non-Medicare covered urgently needed care visit outside the United States and its territories.</p>


Chapter 4 Medical Benefits Chart (what’s covered and what you pay)

* Cost sharing for covered services outside the United States and its territories (worldwide coverage) doesn’t apply toward the annual out-of-pocket maximum.

Covered Service	What you pay
<p> Vision care</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn’t cover routine eye exams (eye refractions) for eyeglasses/contacts. • For people who are at high risk for glaucoma, we cover one glaucoma screening each year. People at high risk of glaucoma include people with a family history of glaucoma, people with diabetes, African Americans who are age 50 and older and Hispanic Americans who are 65 or older. • For people with diabetes, screening for diabetic retinopathy is covered once per year. • One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. If you have two separate cataract operations, you can’t reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery. Corrective lenses/frames (and replacements) needed after a cataract removal without a lens implant aren’t covered. Tinting, scratch protection or other enhancements to the eyewear are also not covered. <p>Note: Cataract surgery may have the outpatient hospital or Ambulatory Surgical Center copayment. Please see Outpatient hospital services.</p> <p>Note: Only the conventional intraocular lens is covered with either the blade or laser removal of a cataract. Insertion of lenses to correct vision aren’t covered.</p> <p>Note: Diagnostic testing copayments may apply. Please see Outpatient Diagnostic Testing for more information.</p> <p>Note: Eye refraction performed in conjunction with Medicare-covered eye exams are not covered by Network Health but are eligible for coordination of benefits. See Vision care - extra benefits for more details.</p>	<p>Cost sharing for Medicare-covered services applies toward the annual out-of-pocket maximum.</p> <p>In- and Out-of-Network</p> <p>\$0 copayment for each Medicare-covered preventive glaucoma test.</p> <p>20% of the allowed amount for each Medicare-covered eye exam to diagnose and treat diseases and conditions of the eye.</p> <p>\$0 copayment for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery.</p>
<p>Vision care – extra benefits*</p> <p>We also cover routine vision services not covered by Original Medicare. We cover:</p> <ul style="list-style-type: none"> • One non-Medicare covered routine vision exam per calendar year including refraction. Refraction is covered when billed in 	<p>In-Network</p> <p>\$0 copayment for each non-Medicare covered routine vision exam.</p> <p>Out-of-Network</p>

Covered Service	What you pay
<p>conjunction with the routine vision exam or with coordination of benefits when billed in conjunction with a medical vision exam.</p> <ul style="list-style-type: none"> Any other vision services, such as physician services for the diagnosis and treatment of diseases and/or injuries of the eye, aren’t included in the routine vision exam. <p>Note: Our provider network for routine vision services is different than our provider network for medical vision services. Non-Medicare covered vision services are administered by EyeMed and must be performed by a provider in EyeMed’s network. For more information and a link to the provider search, visit networkhealth.com/city-of-racine.</p>	<p>Reimbursement up to a maximum of \$40 for each non-Medicare covered routine exam.</p>

*Cost sharing for non-Medicare covered routine vision exam *does not* apply toward the annual out-of-pocket maximum.

Covered Service	What you pay
<p> Welcome to Medicare preventive visit</p> <p>Our plan covers the one-time Welcome to Medicare preventive visit. The visit includes a review of your health, as well as education and counseling about preventive services you need (including certain screenings and shots (or vaccines)) and referrals for other care if needed.</p> <p>Important: We cover the Welcome to Medicare preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor’s office know you want to schedule your Welcome to Medicare preventive visit.</p>	<p>In- and Out-of-Network</p> <p>There is no coinsurance, copayment or deductible for the Welcome to Medicare preventive visit.</p>

Section 2.1 Get care using our plan’s optional visitor/traveler benefit

Note: It is important whenever you receive care from out-of-network or out-of-state providers that you confirm they accept Medicare assignment. If they do not accept Medicare assignment, they may charge 15 percent more than Medicare-covered charges. You will be responsible for the additional 15 percent cost sharing to the provider. The plan will pay the provider the Medicare-approved amount for charges, minus your applicable cost sharing.

Note: If you are in the visitor/traveler area, you can stay enrolled in our plan for up to six months. If you have not returned to the plan’s service area within six months, you will be disenrolled from the plan.

When receiving emergency or urgently needed services **outside the United States and its territories (worldwide coverage)** you will be responsible for \$125 per incident. Please note, once you transfer out of the emergency department, Network Health will no longer pay for services, including if you remain inpatient in a hospital. Cornerstone 1002 will pay the remaining cost per incident up to the maximum \$100,000 every year. For example, if you require urgent care services that span two calendar years (December to January) the maximum covered amount is \$100,000. Some facilities may bill Network Health

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

directly, and this is the preferred method, using U.S. dollars. Other facilities may require you to pay the full cost of your care, and you will need to ask us to reimburse you for your costs. In this situation, you will be required to provide documents that may include a copy of the bill, proof of payment and English-language medical records (charges should be converted to U.S. dollars) for reimbursement up to the maximum of \$100,000. Prescription drugs are not covered.

SECTION 3 Services that aren't covered by our plan (exclusions)

This section tells you what services are *excluded* from Medicare coverage and therefore, aren't covered by this plan.

The chart below lists services and items that either aren't covered under any condition or are covered only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself except under the specific conditions listed below. Even if you get the excluded services at an emergency facility, the excluded services are still not covered, and our plan won't pay for them. The only exception is if the service is appealed and decided upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we made to not cover a medical service, go to Chapter 9, Section 5.3.)

Services not covered by Medicare	Covered only under specific conditions
Acupuncture	<p>Available for people with chronic low back pain under certain circumstances.</p> <p>Acupuncture may be covered for members who are undergoing chemotherapy and experiencing severe nausea.</p> <p>Please refer to the Medical Benefits Chart for additional information.</p>
Cosmetic surgery or procedures	<p>Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member.</p> <p>Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.</p>
<p>Custodial care</p> <p>Custodial care is personal care that doesn't require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing</p>	<p>Not covered under any condition</p>

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Services not covered by Medicare	Covered only under specific conditions
Elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging and mental performance), except when medically necessary	May be covered if medically necessary
Experimental medical and surgical procedures, equipment, and medications Experimental procedures and items are those items and procedures determined by Original Medicare to not be generally accepted by the medical community	May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan. (Go to Chapter 3, Section 5 for more information on clinical research studies).
Fees charged for care by your immediate relatives or members of your household	Not covered under any condition
Full-time nursing care in your home	Not covered under any condition
Home-delivered meals	Home delivered meals may be covered. Please refer to the "Meal Delivery Benefit" in the Medicare Benefits Chart for additional information.
Homemaker services include basic household help, including light housekeeping or light meal preparation	Homemaker services may be covered. Please refer to the "In-home support services" benefit in the Medicare Benefits Chart for additional information.
Maintenance chiropractic care	Manual manipulation of the spine to correct a subluxation is covered.
Naturopath services (uses natural or alternative treatments)	Not covered under any condition
Non-emergency transportation	Non-emergency transportation may be covered for members with ESRD. Go to the "Help with certain chronic conditions" benefit in the Medical Benefits Chart for additional information.
Non-routine dental care	Dental care required to treat illness or injury may be covered as inpatient or outpatient care.

Chapter 4 Medical Benefits Chart (what's covered and what you pay)

Services not covered by Medicare	Covered only under specific conditions
Orthopedic shoes or supportive devices for the feet	Shoes that are part of a leg brace and are included in the cost of the brace. Orthopedic or therapeutic shoes for people with diabetic foot disease.
Outpatient Part D prescription drugs, including drugs for treatment of sexual dysfunction, such as erectile dysfunction, impotence and anorgasmy or hyporgasmy	Not covered under any condition
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television	Not covered under any condition
Prescriptions or refill of prescriptions that are lost, stolen or damaged	Not covered under any condition
Private duty nurses	Not covered under any condition
Private room in a hospital	Covered only when medically necessary
Residential AODA or mental health treatment	Not covered under any condition
Reversal of sterilization procedures and or non-prescription contraceptive supplies	Not covered under any condition
Routine dental care, such as cleanings, fillings or dentures	Not covered under any condition
Routine eye examinations, eyeglasses, refractive eye surgeries including but not limited to radial keratotomy, LASIK surgery and other low vision aids	Eye exam and one pair of eyeglasses with standard frames (or one set of contact lenses) covered after each cataract surgery that implants an intraocular lens. Please refer to the Vision care and Vision Care – extra benefits in the Medical Benefits Chart for additional information.
Routine foot care	Some limited coverage provided according to Medicare guidelines (e.g., if you have diabetes).
Services considered not reasonable and necessary, according to Original Medicare standards	Not covered under any condition
Services provided to veterans in Veterans Affairs (VA) facilities	Emergency services that are received at VA hospital and the VA cost sharing is more than the cost sharing under our plan, we will reimburse veterans for the difference. Members are still responsible for our cost-sharing amounts.
Surgical treatment for morbid obesity	Covered only when medically necessary and covered under Original Medicare.

CHAPTER 5: Using plan coverage for Part D drugs

SECTION 1 Basic rules for our plan's Part D drug coverage

Go to the Medical Benefits Chart in Chapter 4 for Medicare Part B drug benefits and hospice drug benefits.

Our plan will generally cover your drugs as long as you follow these rules:

- You must have a provider (a doctor, dentist, or other prescriber) write you a prescription that's valid under applicable state law.
- Your prescriber must not be on Medicare's Exclusion or Preclusion Lists.
- You generally must use an in-network pharmacy to fill your prescription (go to Section 2) or you can fill your prescriptions through our plan's mail-order service.
- Your drug must be on our plan's Drug List (go to Section 3).
- Your drug must be used for a medically accepted indication. A "medically accepted indication" is a use of the drug that's either approved by the FDA or supported by certain references. (Go to Section 3 for more information about a medically accepted indication.)
- Your drug may require approval from our plan based on certain criteria before we agree to cover it. (Go to Section 4 for more information.)

SECTION 2 Fill your prescription at an in-network pharmacy or through our plan's mail-order service

In most cases, your prescriptions are covered *only* if they're filled at our plan's in-network pharmacies. (Go to Section 2.4 for information about when we cover prescriptions filled at out-of-network pharmacies.)

An in-network pharmacy is a pharmacy that has a contract with our plan to provide your covered drugs. The term "covered drugs" means all the Part D drugs that are on our plan's Drug List.

Section 2.1 In-network pharmacies

Find an in-network pharmacy in your area

To find an in-network pharmacy, go to your *Pharmacy Directory*, visit our website (networkhealth.com/find-a-pharmacy), and/or call our member experience team at 855-232-2814 (TTY users call 711).

You may go to any of our in-network pharmacies. Some in-network pharmacies provide preferred cost sharing, which may be lower than the cost sharing at a pharmacy that offers standard cost sharing. The *Pharmacy Directory* will tell you which in-network pharmacies offer preferred cost sharing. Contact us to find out more about how your out-of-pocket costs could vary for different drugs.

If your pharmacy leaves the network

If the pharmacy you use leaves our plan's network, you'll have to find a new pharmacy in the network. If the pharmacy you use stays in our network but no longer offers preferred cost sharing, you may want to switch to a different in-network or preferred pharmacy, if available. To find another pharmacy in your area, call our member experience team at 855-232-2814 (TTY users call 711) or use the *Pharmacy Directory*. You can also find information on our website at networkhealth.com/find-a-pharmacy.

Specialized pharmacies

Some prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

- Pharmacies that supply drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care (LTC) facility. Usually, a LTC facility (such as a nursing home) has its own pharmacy. If you have difficulty getting Part D drugs in an LTC facility, call our member experience team at 855-232-2814 (TTY users call 711).
- Pharmacies that serve the Indian Health Service / Tribal / Urban Indian Health Program (not available in Puerto Rico). Except in emergencies, only Native Americans or Alaska Natives have access to these pharmacies in our network.
- Pharmacies that dispense drugs restricted by the FDA to certain locations or that require special handling, provider coordination, or education on its use. To locate a specialized pharmacy, go to your *Pharmacy Directory* networkhealth.com/find-a-pharmacy or call our member experience team at 855-232-2814 (TTY users call 711).

Section 2.2 Our plan's mail-order service

Our plan's mail-order service allows you to order **up to a 100-day supply for Tier 1 or up to a 90-day supply for Tiers 2-4**.

You may go to any of our in-network mail-order pharmacies. However, your costs may be less for your covered drugs if you use an in-network mail-order pharmacy that offers preferred cost sharing rather than an in-network mail-order pharmacy that offers standard cost sharing. The *Pharmacy Directory* will tell you which of the in-network mail-order pharmacies offer preferred cost sharing. You can find out more about how your out-of-pocket costs could be different for different drugs by contacting us.

To get order forms and information about filling your prescriptions by mail contact home delivery by calling Express Scripts Pharmacy Customer Service at 800-316-3107 (TTY users call 800-716-3231). If you use a mail-order pharmacy not in the plan's network, your prescriptions may not be covered.

Usually, a mail-order pharmacy order will be delivered to you in no more than 14 days from when Express Scripts pharmacy receives your prescription. However, sometimes your mail-order may be delayed. If your order can't be delivered within 14 days, an Express Scripts representative may contact you. If you need your prescriptions immediately, reach out to your provider to obtain a prescription at an in-network retail pharmacy to get a small supply to last until your mail-order prescription arrives.

Tier 2 drugs on your Drug List, when filled for greater than a 30-day supply, will be a \$0 member cost share at preferred mail-order pharmacies during the initial coverage phase.

New prescriptions the pharmacy gets directly from your doctor's office.

The pharmacy will automatically fill and deliver new prescriptions it gets from health care providers, without checking with you first, if either:

- You used mail-order services with this plan in the past, or
- You sign up for automatic delivery of all new prescriptions received directly from health care providers. You can ask for automatic delivery of all new prescriptions at any time by having your provider submit a prescription on your behalf. The provider can send a prescription to Express Scripts electronically or by fax. If you have used mail-order services with this plan in the past, you'll automatically be signed up for automatic delivery of all new prescriptions received directly from your health care provider. If you don't have mail-order history, the pharmacy will contact you when it gets the first prescription from your health care provider to see if you want the medication filled and shipped immediately. This will give you an opportunity to ensure the pharmacy is delivering the correct drug (including strength, amount and form) and, if necessary, allow you to cancel or delay the order before you are billed and it's shipped. It's important to respond to the pharmacy when you are contacted, to let them know what to do with the new prescription and to prevent any delays in shipping. After the first new prescription has been filled, your future prescriptions will automatically be processed and sent to you.

If you get a prescription automatically by mail that you don't want, and you were not contacted to see if you wanted it before it shipped, you may be eligible for a refund.

If you used mail-order in the past and don't want the pharmacy to automatically fill and ship each new prescription, contact us by calling Express Scripts Customer Service at 800-316-3107 (TTY users call 800-716-3231).

If you never used our mail-order delivery and/or decide to stop automatic fills of new prescriptions, the pharmacy will contact you each time it gets a new prescription from a health care provider to see if you want the medication filled and shipped immediately. It's important that you respond each time you're contacted by the pharmacy to let them know whether to ship, delay, or cancel the new prescription.

To opt out of automatic deliveries of new prescriptions received directly from your health care provider's office, contact us by calling Express Scripts Customer Service at 800-316-3107 (TTY users call 800-716-3231).

Refills on mail-order prescriptions. For refills of your drugs, you have the option to sign up for an automatic refill program. Under this program we start to process your next refill automatically when our records show you should be close to running out of your drug. The pharmacy will contact you before shipping each refill to make sure you need more medication, and you can cancel scheduled refills if you

have enough medication or your medication has changed.

If you choose not to use our auto-refill program but still want the mail-order pharmacy to send you your prescription, contact your pharmacy 21 days before your current prescription will run out. This will ensure your order is shipped to you in time.

To opt out of our program that automatically prepares mail-order refills, contact Express Scripts Customer Service at 800-316-3107 (TTY users call 800-716-3231).

If you get a refill automatically by mail that you don't want, you may be eligible for a refund.

Section 2.3 How to get a long-term supply of drugs

When you get a long-term supply of drugs, your cost sharing may be lower. Our plan offers two ways to get a long-term supply (also called an extended supply) of maintenance drugs on our plan's Drug List. (Maintenance drugs are drugs you take on a regular basis, for a chronic or long-term medical condition.)

1. Some retail pharmacies in our network allow you to get a long-term supply of maintenance drugs (which offer preferred cost-sharing) at a lower cost-sharing amount. Other retail pharmacies may not agree to the lower cost-sharing amounts. In this case you'll be responsible for the difference in price. Your *Pharmacy Directory* networkhealth.com/find-a-pharmacy tells you which pharmacies in our network can give you a long-term supply of maintenance drugs. You can also call our member experience team at 855-232-2814 (TTY users call 711) for more information.
2. You can also get maintenance drugs through our mail-order program. Go to Section 2.2 for more information.

Section 2.4 Using a pharmacy that's not in our plan's network

Generally, we cover drugs filled at an out-of-network pharmacy *only* when you aren't able to use an in-network pharmacy. We also have in-network pharmacies outside of our service area where you can get prescriptions filled as a member of our plan. **Check first with our member experience team at 855-232-2814 (TTY users call 711)** to see if there's an in-network pharmacy nearby.

We cover prescriptions filled at an out-of-network pharmacy only in these circumstances:

- You're unable to get a covered drug in a timely manner within our service area because there are no in-network pharmacies within a reasonable driving distance that provide 24-hour service.
- You travel outside our service area and can't access an in-network pharmacy.
- You're trying to fill a prescription that isn't regularly stocked at an accessible in-network retail or mail-order pharmacy (including high cost and/or unique drugs).
- You're getting a vaccine that is medically necessary but not covered by Medicare Part B.
- You're getting a covered drug that is administered in your doctor's office.
- You were evacuated or displaced from your residence due to a state or federally declared disaster or health emergency.

- You were a patient in an emergency department, provider-based clinic, outpatient surgery or other outpatient facility, and your medication was dispensed from an out-of-network pharmacy located in one of these institutions.

Out-of-network claims will be covered up to a maximum 30-day supply per claim. More than one out-of-network fill (per drug) may be allowed during the plan year as long as the reason for using an out-of-network pharmacy is based on one of the circumstances listed above and out-of-network filling is not routine.

If you must use an out-of-network pharmacy, you'll generally have to pay the full cost (rather than your normal cost share) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. (Go to Chapter 7, Section 2 for information on how to ask our plan to pay you back.) You may be required to pay the difference between what you pay for the drug at the out-of-network pharmacy and the cost we would cover at an in-network pharmacy.

SECTION 3 Your drugs need to be on our plan's Drug List

Section 3.1 The Drug List tells which Part D drugs are covered

Our plan has a *List of Covered Drugs* (formulary). In this *Evidence of Coverage*, we call it the **Drug List**.

The drugs on this list are selected by our plan with the help of doctors and pharmacists. The list meets Medicare's requirements and has been approved by Medicare. The Drug List only shows drugs covered under Medicare Part D.

We generally cover a drug on our plan's Drug List as long as you follow the other coverage rules explained in this chapter and use of the drug is for a medically accepted indication. A medically accepted indication is a use of the drug that is *either*:

- Approved by the FDA for the diagnosis or condition for which it's prescribed, or
- Supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information System.

The Drug List includes brand name drugs, generic drugs, and biological products (which may include biosimilars).

A brand name drug is a prescription drug sold under a trademarked name owned by the drug manufacturer. Biological products are drugs that are more complex than typical drugs. On the Drug List, when we refer to drugs, this could mean a drug or a biological product.

A generic drug is a prescription drug that has the same active ingredients as the brand name drug. Biological products have alternatives called biosimilars. Generally, generics and biosimilars work just as well as the brand name drug or original biological product and usually cost less. There are generic drug substitutes available for many brand name drugs and biosimilar alternatives for some original biological products. Some biosimilars are interchangeable biosimilars and, depending on state law, may be substituted for the

original biological product at the pharmacy without needing a new prescription, just like generic drugs can be substituted for brand name drugs.

Go to Chapter 12 for definitions of types of drugs that may be on the Drug List.

Drugs that aren't on the Drug List

Our plan doesn't cover all prescription drugs.

- In some cases, the law doesn't allow any Medicare plan to cover certain types of drugs. (For more information, go to Section 7.)
- In other cases, we decided not to include a particular drug on the Drug List.
- In some cases, you may be able to get a drug that's not on the Drug List. (For more information, go to Chapter 9.)

Section 3.2 Five cost-sharing tiers for drugs on the Drug List

Every drug on our plan's Drug List is in one of five cost sharing tiers. In general, the higher the tier, the higher your cost for the drug:

- Cost-sharing Tier 1 includes preferred generic drugs. This is the lowest cost sharing tier.
- Cost-sharing Tier 2 includes generic drugs and non-preferred generic drugs.
- Cost-sharing Tier 3 includes non-preferred generic drugs and preferred brand drugs.
- Cost-sharing Tier 4 includes non-preferred generic drugs and non-preferred brand drugs.
- Cost-sharing Tier 5 includes specialty drugs, both brand and generic. This is the highest cost-sharing tier.

To find out which cost-sharing tier your drug is in, look it up in our plan's Drug List. The amount you pay for drugs in each cost-sharing tier is shown in Chapter 6.

Section 3.3 How to find out if a specific drug is on the Drug List

To find out if a drug is on our Drug List, you have these options:

- Check the most recent Drug List we provided electronically.
- Visit our plan's website (networkhealth.com/look-up-medications). The Drug List on the website is always the most current.
- Call our member experience team at 855-232-2814 (TTY users call 711) to find out if a particular drug is on our plan's Drug List or ask for a copy of the list.
- Use the plan's *Real-Time Benefit Tool* (login.networkhealth.com or express-scripts.com/login) to search for drugs on the Drug List to get an estimate of what you'll pay and see if there are alternative drugs on the Drug List that could treat the same condition. You can also call our member experience team at 855-232-2814 (TTY users call 711).

SECTION 4 Drugs with restrictions on coverage

Section 4.1 Why some drugs have restrictions

For certain prescription drugs, special rules restrict how and when our plan covers them. A team of doctors and pharmacists developed these rules to encourage you and your provider to use drugs in the most effective ways. To find out if any of these restrictions apply to a drug you take or want to take, check the Drug List.

If a safe, lower-cost drug will work just as well medically as a higher-cost drug, our plan's rules are designed to encourage you and your provider to use that lower-cost option.

Note that sometimes a drug may appear more than once in our Drug List. This is because the same drugs can differ based on the strength, amount, or form of the drug prescribed by your health care provider, and different restrictions or cost sharing may apply to the different versions of the drug (for example, 10 mg versus 100 mg; one per day versus two per day; tablet versus liquid).

Section 4.2 Types of restrictions

If there's a restriction for your drug, it usually means that you or your provider have to take extra steps for us to cover the drug. Call our member experience team at 855-232-2814 (TTY users call 711) to learn what you or your provider can do to get coverage for the drug. **If you want us to waive the restriction for you, you need to use the coverage decision process and ask us to make an exception.** We may or may not agree to waive the restriction for you (go to Chapter 9).

Getting plan approval in advance

For certain drugs, you or your provider need to get approval from our plan based on specific criteria before we agree to cover the drug for you. This is called **prior authorization**. This is put in place to ensure medication safety and help guide appropriate use of certain drugs. If you don't get this approval, your drug might not be covered by our plan. Our plan's prior authorization criteria can be obtained by calling our member experience team at 855-232-2814 (TTY users call 711) or on our website networkhealth.com/look-up-medications.

Quantity limits

For certain drugs, we limit how much of a drug you can get each time you fill your prescription. For example, if it's normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

SECTION 5 What you can do if one of your drugs isn't covered the way you'd like

There are situations where a prescription drug you take, or that you and your provider think you should take, isn't on our Drug List or has restrictions. For example:

- The drug might not be covered at all. Or a generic version of the drug may be covered but the brand name version you want to take isn't covered.
- The drug is covered, but there are extra rules or restrictions on coverage.
- The drug is covered, but in a cost-sharing tier that makes your cost sharing more expensive than you think it should be.

If your drug is in a cost-sharing tier that makes your cost more expensive than you think it should be, go to Section 5.1 to learn what you can do.

If your drug isn't on the Drug List or is restricted, here are options for what you can do:

- You may be able to get a temporary supply of the drug.
- You can change to another drug.
- You can ask for an **exception** and ask our plan to cover the drug or remove restrictions from the drug.

You may be able to get a temporary supply

Under certain circumstances, our plan must provide a temporary supply of a drug you're already taking. This temporary supply gives you time to talk with your provider about the change.

To be eligible for a temporary supply, the drug you take **must no longer be on our plan's Drug List OR is now restricted in some way.**

- **If you're a new member**, we'll cover a temporary supply of your drug during the first 90 days of your membership in our plan.
- **If you were in our plan last year**, we'll cover a temporary supply of your drug during the first 90 days of the calendar year.
- This temporary supply will be for a maximum of a 30-day supply. Members residing in a long-term care (LTC) facility will receive a maximum of a 31-day supply. If your prescription is written for fewer days, we'll allow multiple fills to provide up to a maximum of a 30-day supply (31-day supply for members residing in an LTC facility) of medication. The prescription must be filled at an in-network pharmacy. (Note that a long-term care pharmacy may provide the drug in smaller amounts at a time to prevent waste.)
- **For members who've been in our plan for more than 90 days and live in a long-term care facility and need a supply right away:** We'll cover one 31-day emergency supply of a particular drug, or less if your prescription is written for fewer days. This is in addition to the above temporary supply.
- If you experience a level of care change (for example, are admitted to or discharged from a hospital or long-term care facility), we won't limit your access to appropriate and necessary Part D medication refills. If you need additional medication supplies, your pharmacy can get an override for this situation to allow for early refills.

For questions about a temporary supply, call our member experience team at 855-232-2814 (TTY users call 711).

During the time when you're using a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You have two options:

Option 1. You can change to another drug

Talk with your provider about whether a different drug covered by our plan may work just as well for you. Call our member experience team at 855-232-2814 (TTY users call 711) to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

Option 2. You can ask for an exception

You and your provider can ask our plan to make an exception and cover the drug in the way you'd like it covered. If your provider says you have medical reasons that justify asking us for an exception, your provider can help you ask for an exception. For example, you can ask our plan to cover a drug even though it is not on our plan's Drug List. Or you can ask our plan to make an exception and cover the drug without restrictions.

If you and your provider want to ask for an exception, go to Chapter 9, Section 6.4 to learn what to do. It explains the procedures and deadlines set by Medicare to make sure your request is handled promptly and fairly.

Section 5.1 What to do if your drug is in a cost-sharing tier you think is too high

If your drug is in a cost-sharing tier you think is too high, here are things you can do:

You can change to another drug

If your drug is in a cost-sharing tier you think is too high, talk to your provider. There may be a different drug in a lower cost-sharing tier that might work just as well for you. Call our member experience team at 855-232-2814 (TTY users call 711) to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

You can ask for an exception

You and your provider can ask our plan to make an exception in the cost-sharing tier for the drug so that you pay less for it. If your provider says you have medical reasons that justify asking us for an exception, your provider can help you ask for an exception to the rule.

If you and your provider want to ask for an exception, go to Chapter 9, Section 6.4 for what to do. It explains the procedures and deadlines set by Medicare to make sure your request is handled promptly and fairly.

Drugs in our Tier 5 specialty drugs aren't eligible for this type of exception. We don't lower the cost-sharing amount for drugs in this tier.

SECTION 6 Our Drug List can change during the year

Most changes in drug coverage happen at the beginning of each year (January 1). However, during the year, our plan can make some changes to the Drug List. For example, our plan might:

- **Add or remove drugs from the Drug List.**
- **Move a drug to a higher or lower cost-sharing tier.**
- **Add or remove a restriction on coverage for a drug.**
- **Replace a brand name drug with a generic version of the drug.**
- **Replace an original biological product with an interchangeable biosimilar version of the biological product.**

We must follow Medicare requirements before we change our plan's Drug List.

Information on changes to drug coverage

When changes to the Drug List occur, we post information on our website about those changes. We also update our online Drug List regularly. Sometimes you'll get direct notice if changes are made to a drug you take.

Changes to drug coverage that affect you during this plan year

- **Adding new drugs to the Drug List and immediately removing or making changes to a like drug on the Drug List.**
 - When adding a new version of a drug to the Drug List, we may immediately remove a like drug from the Drug List, move the like drug to a different cost-sharing tier, add new restrictions, or both. The new version of the drug will be on the same or a lower cost-sharing tier and with the same or fewer restrictions.
 - We'll make these immediate changes only if we add a new generic version of a brand name or add certain new biosimilar versions of an original biological product that was already on the Drug List.
 - We may make these changes immediately and tell you later, even if you take the drug that we remove or make changes to. If you take the like drug at the time we make the change, we'll tell you about any specific change we made.
- **Adding drugs to the Drug List and removing or making changes to a like drug on the Drug List.**
 - When adding another version of a drug to the Drug List, we may remove a like drug from the Drug List, move it to a different cost-sharing tier, add new restrictions, or both. The version of the drug that we add will be on the same or a lower cost-sharing tier and with the same or fewer restrictions.

- We'll make these changes only if we add a new generic version of a brand name drug or add certain new biosimilar versions of an original biological product that was already on the Drug List.
- We'll tell you at least 30 days before we make the change or tell you about the change and cover a 30-day fill of the version of the drug you're taking.
- **Removing unsafe drugs and other drugs on the Drug List that are withdrawn from the market.**
 - Sometimes a drug may be deemed unsafe or taken off the market for another reason. If this happens, we may immediately remove the drug from the Drug List. If you take that drug, we'll tell you after we make the change.
- **Making other changes to drugs on the Drug List.**
 - We may make other changes once the year has started that affect drugs you are taking. For example, we might make changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare.
 - We'll tell you at least 30 days before we make these changes or tell you about the change and cover an additional 30-day fill of the drug you're taking.

If we make any of these changes to any of the drugs you take, talk with your prescriber about the options that would work best for you, including changing to a different drug to treat your condition, or asking for a coverage decision to satisfy any new restrictions on the drug you're taking. You or your prescriber can ask us for an exception to continue covering the drug or version of the drug you've been taking. For more information on how to ask for a coverage decision, including an exception, go to Chapter 9.

Changes to the Drug List that don't affect you during this plan year

We may make certain changes to the Drug List that aren't described above. In these cases, the change won't apply to you if you're taking the drug when the change is made; however, these changes will likely affect you starting January 1 of the next plan year if you stay in the same plan.

In general, changes that won't affect you during the current plan year are:

- We move your drug into a higher cost-sharing tier.
- We put a new restriction on the use of your drug.
- We remove your drug from the Drug List.

If any of these changes happen for a drug you take (except for market withdrawal, a generic drug replacing a brand name drug, or other change noted in the sections above), the change won't affect your use or what you pay as your share of the cost until January 1 of the next year.

We won't tell you about these types of changes directly during the current plan year. You'll need to check the Drug List for the next plan year (when the list is available during the open enrollment period) to see if there are any changes to drugs you take that will impact you during the next plan year.

SECTION 7 Types of drugs we don't cover

Some kinds of prescription drugs are *excluded*. This means Medicare doesn't pay for these drugs.

If you get drugs that are excluded, you must pay for them yourself. If you appeal and the requested drug is found not to be excluded under Part D, we'll pay for or cover it. (For information about appealing a decision, go to Chapter 9.)

Here are three general rules about drugs that Medicare drug plans won't cover under Part D:

- Our plan's Part D drug coverage can't cover a drug that would be covered under Medicare Part A or Part B.
- Our plan can't cover a drug purchased outside the United States or its territories.
- Our plan can't cover *off-label* use of a drug when the use isn't supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information System. *Off-label* use is any use of the drug other than those indicated on a drug's label as approved by the FDA.

In addition, by law, the following categories of drugs aren't covered by Medicare drug plans:

- Non-prescription drugs (also called over-the-counter drugs)
- Drugs used to promote fertility
- Drugs used for the relief of cough or cold symptoms
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs used for the treatment of sexual or erectile dysfunction
- Drugs used for treatment of anorexia, weight loss, or weight gain
- Outpatient drugs for which the manufacturer requires associated tests or monitoring services be purchased only from the manufacturer as a condition of sale

If you get Extra Help to pay for your prescriptions, Extra Help won't pay for drugs that aren't normally covered. If you have drug coverage through Medicaid, your state Medicaid program may cover some prescription drugs not normally covered in a Medicare drug plan. Contact your state Medicaid program to determine what drug coverage may be available to you. (Find phone numbers and contact information for Medicaid in Chapter 2, Section 6.)

SECTION 8 How to fill a prescription

To fill your prescription, provide our plan membership information (which can be found on your member ID card) at the in-network pharmacy you choose. The in-network pharmacy will automatically bill our plan for *our* share of your drug cost. You need to pay the pharmacy *your* share of the cost when you pick up your prescription.

If you don't have our plan membership information with you, you or the pharmacy can call our plan to get the information, or you can ask the pharmacy to look up our plan enrollment information.

If the pharmacy can't get the necessary information, **you may have to pay the full cost of the prescription when you pick it up.** You can then **ask us to reimburse you** for our share. Go to Chapter 7, Section 2 for information about how to ask our plan for reimbursement.

SECTION 9 Part D drug coverage in special situations

Section 9.1 In a hospital or a skilled nursing facility for a stay covered by our plan

If you're admitted to a hospital or to a skilled nursing facility for a stay covered by our plan, we'll generally cover the cost of your prescription drugs during your stay. Once you leave the hospital or skilled nursing facility, our plan will cover your prescription drugs as long as the drugs meet all our rules for coverage described in this chapter.

Section 9.2 As a resident in a long-term care (LTC) facility

Usually, a long-term care (LTC) facility (such as a nursing home) has its own pharmacy or uses a pharmacy that supplies drugs for all its residents. If you're a resident of an LTC facility, you may get your prescription drugs through the facility's pharmacy or the one it uses, as long as it's part of our network.

Check your *Pharmacy Directory* networkhealth.com/find-a-pharmacy to find out if your LTC facility's pharmacy or the one it uses is part of our network. If it isn't, or if you need more information or help, call our member experience team at 855-232-2814 (TTY users call 711). If you're in an LTC facility, we must ensure that you're able to routinely get your Part D benefits through our network of LTC pharmacies.

If you're a resident in an LTC facility and need a drug that's not on our Drug List or restricted in some way, go to Section 5 for information about getting a temporary or emergency supply.

Section 9.3 If you also have drug coverage from an employer or retiree group plan

If you have other drug coverage through your (or your spouse or domestic partner's) employer or retiree group, contact **that group's benefits administrator.** They can help you understand how your current drug coverage will work with our plan.

In general, if you have employee or retiree group coverage, the drug coverage you get from us will be *secondary* to your group coverage. That means your group coverage pays first.

Special note about creditable coverage:

Each year your employer or retiree group should send you a notice that tells you if your prescription drug coverage for the next calendar year is creditable.

If the coverage from the group plan is creditable, it means that our plan has drug coverage that is expected to pay, on average, at least as much as Medicare's standard drug coverage.

Keep any notices about creditable coverage because you may need these notices later to show that you maintained creditable coverage. If you didn't get a creditable coverage notice, ask for a copy from the employer or retiree group's benefits administrator or the employer or union.

Section 9.4 If you're in Medicare-certified hospice

Hospice and our plan don't cover the same drug at the same time. If you're enrolled in Medicare hospice and require certain drugs (e.g., anti-nausea drugs, laxatives, pain medication or anti-anxiety drugs) that aren't covered by your hospice because it is unrelated to your terminal illness and related conditions, our plan must get notification from either the prescriber or your hospice provider that the drug is unrelated before our plan can cover the drug. To prevent delays in getting these drugs that should be covered by our plan, ask your hospice provider or prescriber to provide notification before your prescription is filled.

In the event you either revoke your hospice election or are discharged from hospice, our plan should cover your drugs as explained in this document. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, bring documentation to the pharmacy to verify your revocation or discharge.

SECTION 10 Programs on drug safety and managing medications

We conduct drug use reviews to help make sure our members get safe and appropriate care.

We do a review each time you fill a prescription. We also review our records on a regular basis. During these reviews, we look for potential problems like:

- Possible medication errors
- Drugs that may not be necessary because you take another drug to treat the same condition
- Drugs that may not be safe or appropriate because of your age or gender
- Certain combinations of drugs that could harm you if taken at the same time
- Prescriptions for drugs that have ingredients you're allergic to
- Possible errors in the amount (dosage) of a drug you take
- Unsafe amounts of opioid pain medications

If we see a possible problem in your use of medications, we'll work with your provider to correct the problem.

Section 10.1 Drug Management Program (DMP) to help members safely use opioid medications

We have a program that helps make sure members safely use prescription opioids and other frequently abused medications. This program is called a Drug Management Program (DMP). If you use opioid medications that you get from several prescribers or pharmacies, or if you had a recent opioid overdose, we may talk to your prescribers to make sure your use of opioid medications is appropriate and medically necessary. Working with your prescribers, if we decide your use of prescription opioid or benzodiazepine

medications may not be safe, we may limit how you can get those medications. If we place you in our DMP, the limitations may be:

- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain pharmacy(ies)
- Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain doctor(s)
- Limiting the amount of opioid or benzodiazepine medications we'll cover for you

If we plan on limiting how you get these medications or how much you can get, we'll send you a letter in advance. The letter will tell you if we'll limit coverage of these drugs for you, or if you'll be required to get the prescriptions for these drugs only from a specific prescriber or pharmacy. You'll have an opportunity to tell us which prescribers or pharmacies you prefer to use, and about any other information you think is important for us to know. After you've had the opportunity to respond, if we decide to limit your coverage for these medications, we'll send you another letter confirming the limitation. If you think we made a mistake or you disagree with our decision or with the limitation, you and your prescriber have the right to appeal. If you appeal, we'll review your case and give you a new decision. If we continue to deny any part of your request about the limitations that apply to your access to medications, we'll automatically send your case to an independent reviewer outside of our plan. Go to Chapter 9 for information about how to ask for an appeal.

You won't be placed in our DMP if you have certain medical conditions, such as cancer-related pain or sickle cell disease, you're getting hospice, palliative, or end-of-life care, or live in a long-term care facility.

Section 10.2 Medication Therapy Management (MTM) program to help members manage medications

We have a program that can help our members with complex health needs. Our program is called a Medication Therapy Management (MTM) program. This program is voluntary and free. A team of pharmacists and doctors developed the program for us to help make sure that our members get the most benefit from the drugs they take.

Some members who have certain chronic diseases and take medications that exceed a specific amount of drug costs or are in a DMP to help them use opioids safely, may be able to get services through an MTM program. If you qualify for the program, a pharmacist or other health professional will give you a comprehensive review of all your medications. During the review, you can talk about your medications, your costs, and any problems or questions you have about your prescription and over-the-counter medications. You'll get a written summary which has a recommended to-do list that includes steps you should take to get the best results from your medications. You'll also get a medication list that will include all the medications you're taking, how much you take, and when and why you take them. In addition, members in the MTM program will get information on the safe disposal of prescription medications that are controlled substances.

It's a good idea to talk to your doctor about your recommended to-do list and medication list. Bring the summary with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Keep your medication list up-to-date and with you (for example, with your ID) in case you go to the hospital or emergency room.

If we have a program that fits your needs, we'll automatically enroll you in the program and send you information. If you decide not to participate, notify us and we'll withdraw you. For questions about this program, call our member experience team at 855-232-2814 (TTY users call 711).

CHAPTER 6: What you pay for Part D drugs

SECTION 1 What you pay for Part D Drugs

If you're in a program that helps pay for your drugs, **some information in this *Evidence of Coverage* about the 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 known as the *Low-Income Subsidy Rider* or the *LIS Rider*), which tells you about your drug coverage. If you don't have this insert, please call our member experience team at 855-232-2814 (TTY users call 711) and ask for the *LIS Rider*.

We use "drug" in this chapter to mean a Part D prescription drug. Not all drugs are Part D drugs. Some drugs are covered under Medicare Part A or Part B and other drugs are excluded from Medicare coverage by law.

To understand the payment information, you need to know what drugs are covered, where to fill your prescriptions, and what rules to follow when you get your covered drugs. Chapter 5 explains these rules. When you use our plan's *Real Time Benefit Tool* to look up drug coverage (login.networkhealth.com or express-scripts.com/login), the cost you see shows an estimate of the out-of-pocket costs you're expected to pay. You can also get information provided by the *Real Time Benefit Tool* by calling our member experience team at 855-232-2814 (TTY users call 711).

Section 1.1 Types of out-of-pocket costs you may pay for covered drugs

There are two different types of out-of-pocket costs for covered Part D drugs that you may be asked to pay:

- **Copayment** is a fixed amount you pay each time you fill a prescription.
- **Coinsurance** is a percentage of the total cost you pay each time you fill a prescription.

Section 1.2 How Medicare calculates your out-of-pocket costs

Medicare has rules about what counts and what doesn't count toward your out-of-pocket costs. Here are the rules we must follow to keep track of your out-of-pocket costs.

These payments are included in your out-of-pocket costs

Your out-of-pocket costs **include** the payments listed below (as long as they are for covered Part D drugs, and you followed the rules for drug coverage explained in Chapter 5):

- The amount you pay for drugs when you're in any of the following drug payment stages:
 - The Initial Coverage Stage

- Any payments you made during this calendar year as a member of a different Medicare drug plan before you joined our plan
- Any payments for your drugs made by family or friends
- Any payments made for your drugs by Extra Help from Medicare, employer or union health plans, Indian Health Service, AIDS drug assistance programs, State Pharmaceutical Assistance Programs (SPAPs), and most charities

Moving to the Catastrophic Coverage Stage:

When you (or those paying on your behalf) have spent a total of \$2,100 in out-of-pocket costs within the calendar year, you move from the Initial Coverage Stage to the Catastrophic Coverage Stage.

These payments aren't included in your out-of-pocket costs

Your out-of-pocket costs **don't include** any of these types of payments:

- Your monthly plan premium
- Drugs you buy outside the United States and its territories
- Drugs that aren't covered by our plan
- Drugs you get at an out-of-network pharmacy that don't meet our plan's requirements for out-of-network coverage
- Non-Part D drugs, including prescription drugs covered by Part A or Part B and other drugs excluded from coverage by Medicare
- Payments you make toward drugs not normally covered in a Medicare Prescription Drug Plan
- Payments for your drugs made by certain insurance plans and government-funded health programs such as TRICARE and the Veterans Health Administration (VA)
- Payments for your drugs made by a third-party with a legal obligation to pay for prescription costs (for example, Workers' Compensation)
- Payments made by drug manufacturers under the Manufacturer Discount Program

Reminder: If any other organization like the ones listed above pays part or all your out-of-pocket costs for drugs, you're required to tell our plan by calling our member experience team at 855-232-2814 (TTY users call 711).

Tracking your out-of-pocket total costs

- The *Part D Explanation of Benefits* (EOB) you get includes the current total of your out-of-pocket costs. When this amount reaches \$2,100, the *Part D EOB* will tell you that you left the Initial Coverage Stage and moved to the Catastrophic Coverage Stage.
- **Make sure we have the information we need.** Go to Section 3.1 to learn what you can do to help make sure our records of what you spent are complete and up to date.

SECTION 2 Drug payment stages for Cornerstone 1002 members

There are **two drug payment stages** for your drug coverage under Cornerstone 1002. How much you pay for each prescription depends on what stage you're in when you get a prescription filled or refilled. Details of each stage are explained in this chapter. The stages are:

Stage 1: Initial Coverage Stage

Stage 2: Catastrophic Coverage Stage

SECTION 3 Your *Part D Explanation of Benefits (EOB)* explains which payment stage you're in

Our plan keeps track of your prescription drug costs and the payments you make when you get prescriptions at the pharmacy. This way, we can tell you when you move from one drug payment stage to the next. We track two types of costs:

- **Out-of-Pocket Costs:** this is how much you paid. This includes what you paid when you get a covered Part D drug, any payments for your drugs made by family or friends, and any payments made for your drugs by Extra Help from Medicare, employer or union health plans, Indian Health Service, AIDS drug assistance programs, charities, and most State Pharmaceutical Assistance Programs (SPAPs).
- **Total Drug Costs:** this is the total of all payments made for your covered Part D drugs. It includes what our plan paid, what you paid, and what other programs or organizations paid for your covered Part D drugs.

If you filled one or more prescriptions through our plan during the previous month, we'll send you a *Part D EOB*. The *Part D EOB* includes:

- **Information for that month.** This report gives payment details about prescriptions you filled during the previous month. It shows the total drug costs, what our plan paid, and what you and others paid on your behalf.
- **Totals for the year since January 1.** This shows the total drug costs and total payments for your drugs since the year began.
- **Drug price information.** This displays the total drug price, and information about changes in price from first fill for each prescription claim of the same quantity.
- **Available lower cost alternative prescriptions.** This shows information about other available drugs with lower cost sharing for each prescription claim, if applicable.

Section 3.1 Help us keep our information about your drug payments up to date

To keep track of your drug costs and the payments you make for drugs, we use records we get from pharmacies. Here's how you can help us keep your information correct and up to date:

- **Show your member ID card every time you get a prescription filled.** This helps make sure we know about the prescriptions you fill and what you pay.
- **Make sure we have the information we need.** There are times you may pay for the entire cost of a prescription drug. In these cases, we won't automatically get the information we need to keep track of your out-of-pocket costs. To help us keep track of your out-of-pocket costs, give us copies of your receipts. **Examples of when you should give us copies of your drug receipts:**
 - When you purchase a covered drug at an in-network pharmacy at a special price or use a discount card that's not part of our plan's benefit.
 - When you pay a copayment for drugs provided under a drug manufacturer patient assistance program.
 - Any time you buy covered drugs at out-of-network pharmacies or pay the full price for a covered drug under special circumstances.
 - If you're billed for a covered drug, you can ask our plan to pay our share of the cost. For instructions on how to do this, go to Chapter 7, Section 2.
- **Send us information about the payments others make for you.** Payments made by certain other people and organizations also count toward your out-of-pocket costs. For example, payments made by a State Pharmaceutical Assistance Program, an AIDS drug assistance program (ADAP), the Indian Health Service, and charities count toward your out-of-pocket costs. Keep a record of these payments and send them to us so we can track your costs.
- **Check the written report we send you.** When you get a *Part D EOB*, look it over to be sure the information is complete and correct. If you think something is missing or you have questions, call our member experience team at 855-232-2814 (TTY users call 711). Be sure to keep these reports.

SECTION 4 There is no deductible for Cornerstone 1002

There is no deductible for **Cornerstone 1002**. You begin in the Initial Coverage Stage when you fill your first prescription of the year. Go to Section 5 for information about your coverage in the Initial Coverage Stage.

SECTION 5 The Initial Coverage Stage

Section 5.1 What you pay for a drug depends on the drug and where you fill your prescription

During the Initial Coverage Stage, our plan pays its share of the cost of your covered drugs, and you pay your share (your copayment or coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your prescription.

Our plan has five cost-sharing tiers

Every drug on our plan's Drug List is in one of five cost-sharing tiers. In general, the higher the cost-sharing tier number, the higher your cost for the drug:

- Cost-sharing Tier 1 includes preferred generic drugs. This is the lowest cost-sharing tier.
- Cost-sharing Tier 2 includes generic drugs and non-preferred generic drugs.
- Cost-sharing Tier 3 includes non-preferred generic drugs and preferred brand drugs. You pay the lesser of 20% or \$35 per month supply of each covered insulin product on this tier.
- Cost-sharing Tier 4 includes non-preferred generic drugs and non-preferred brand drugs. You pay the lesser of 25% or \$35 per month supply of each covered insulin product on this tier.
- Cost-sharing Tier 5 includes specialty drugs, both brand and generic. This is the highest cost-sharing tier.

To find out which cost-sharing tier your drug is in, look it up in our plan's Drug List.

Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- An in-network retail pharmacy that offers preferred cost sharing. Costs may be less at pharmacies that offer preferred cost sharing
- An in-network retail pharmacy that offers standard cost sharing
- A pharmacy that isn't in our plan's network. We cover prescriptions filled at out-of-network pharmacies in only limited situations. Go to Chapter 5, Section 2.4 to find out when we'll cover a prescription filled at an out-of-network pharmacy
- Our plan's mail-order pharmacy

For more information about these pharmacy choices and filling your prescriptions, go to Chapter 5 and our plan's *Pharmacy Directory* networkhealth.com/find-a-pharmacy.

Section 5.2 Your costs for a *one-month* supply of a covered drug

During the Initial Coverage Stage, your share of the cost of a covered drug will either be a copayment or coinsurance.

The amount of the copayment or coinsurance depends on the cost-sharing tier.

Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.

Your costs for a *one-month* supply of a covered Part D drug

Tier	Standard retail cost sharing (in-network) (up to a 30-day supply)	Preferred retail cost sharing (in-network) (up to a 30-day supply)	Standard mail-order cost sharing (up to a 30-day supply)	Preferred mail-order cost sharing (up to a 30-day supply)	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing (Coverage is limited to certain situations; go to Chapter 5 for details.) (up to a 30-day supply)
Cost-Sharing Tier 1 (preferred generic drugs)	\$7	\$2	\$7	\$2	\$2	\$2
Cost-Sharing Tier 2 (generic drugs and non-preferred generic drugs)	\$15	\$8	\$15	\$8	\$8	\$8
Cost-Sharing Tier 3 (non-preferred generic drugs and preferred brand drugs)	20%	20%	20%	20%	20%	20%
Cost-Sharing Tier 4 (non-preferred generic drugs and non-preferred brand drugs)	25%	25%	25%	25%	25%	25%

Tier	Standard retail cost sharing (in-network) (up to a 30-day supply)	Preferred retail cost sharing (in-network) (up to a 30-day supply)	Standard mail-order cost sharing (up to a 30-day supply)	Preferred mail-order cost sharing (up to a 30-day supply)	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing (Coverage is limited to certain situations; go to Chapter 5 for details.) (up to a 30-day supply)
Cost-Sharing Tier 5 (specialty drugs)	25%	25%	25%	25%	25%	25%

You won't pay more than the lesser of 25% of the total cost or \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.

Go to Section 7 of this chapter for more information on cost sharing for Part D vaccines.

Section 5.3 If your doctor prescribes less than a full month's supply, you may not have to pay the cost of the entire month's supply

Typically, the amount you pay for a drug covers a full month's supply. There may be times when you or your doctor would like you to have less than a month's supply of a drug (for example, when you're trying a medication for the first time). You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full month's supply if this will help you better plan refill dates.

If you get less than a full month's supply of certain drugs, you won't have to pay for the full month's supply.

- If you're responsible for coinsurance, you pay a *percentage* of the total cost of the drug. Since the coinsurance is based on the total cost of the drug, your cost will be lower since the total cost for the drug will be lower.
- If you're responsible for a copayment for the drug, you only pay for the number of days of the drug that you get instead of a whole month. We calculate the amount you pay per day for your drug (the daily cost-sharing rate) and multiply it by the number of days of the drug you get.

Section 5.4 Your costs for a long-term (up to a 100-day supply for Tier 1 or up to a 90-day supply for Tiers 2-4) supply of a covered Part D drug

For some drugs, you can get a long-term supply (also called an extended supply). A long-term supply is up to a 100-day supply for Tier 1 or up to a 90-day supply for Tiers 2-4.

Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.

Your costs for a *long-term* (up to a 100-day supply for Tier 1 or up to a 90-day supply for Tiers 2-4) supply of a covered Part D drug

Tier	Standard retail cost sharing (in-network) (up to a 100-day supply for Tier 1 or up to a 90-day supply for Tiers 2-4)	Preferred retail cost sharing (in-network) (up to a 100-day supply for Tier 1 or up to a 90-day supply for Tiers 2-4)	Standard mail-order cost sharing (up to a 100-day supply for Tier 1 or up to a 90-day supply for Tiers 2-4)	Preferred mail-order cost sharing (up to a 100-day supply for Tier 1 or up to a 90-day supply for Tiers 2-4)
Cost-Sharing Tier 1 (preferred generic drugs)	\$17	\$0	\$17	\$0
Cost-Sharing Tier 2 (generic drugs and non-preferred generic drugs)	\$37	\$0	\$37	\$0
Cost-Sharing Tier 3 (preferred brand drugs and non-preferred generic drugs)	20%	20%	20%	20%
Cost-Sharing Tier 4 (non-preferred generic drugs and non-preferred brand drugs)	25%	25%	25%	25%
Cost-Sharing Tier 5 (specialty drugs)	A long-term supply isn't available for drugs in Tier 5.	A long-term supply isn't available for drugs in Tier 5.	A long-term supply isn't available for drugs in Tier 5.	A long-term supply isn't available for drugs in Tier 5.

You won't pay more than the lesser of 25% of the total cost or \$70 for up to a two-month supply or the lesser of 25% of the total cost or \$105 for up to a three-month supply of each covered insulin product regardless of the cost-sharing tier,

Section 5.5 You stay in the Initial Coverage Stage until your out-of-pocket costs for the year reach \$2,100

You stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$2,100. You then move to the Catastrophic Coverage Stage.

The *Part D EOB* you get will help you keep track of how much you, our plan, and any third parties, have spent on your behalf for your drugs during the year. Not all members will reach the \$2,100 out-of-pocket limit in a year.

We'll let you know if you reach this amount. Go to Section 1.2 for more information on how Medicare calculates your out-of-pocket costs.

SECTION 6 The Catastrophic Coverage Stage

In the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs. You enter the Catastrophic Coverage Stage when your out-of-pocket costs reach the \$2,100 limit for the calendar year. Once you're in the Catastrophic Coverage Stage, you'll stay in this payment stage until the end of the calendar year.

- During this payment stage, you pay nothing for your covered Part D drugs.

SECTION 7 What you pay for Part D Vaccines

Important message about what you pay for vaccines – Some vaccines are considered medical benefits and are covered under Part B. Other vaccines are considered Part D drugs. You can find these vaccines listed in our plan's Drug List. Our plan covers most adult Part D vaccines at no cost to you. Refer to our plan's Drug List or call our member experience team at 855-232-2814 (TTY users call 711) for coverage and cost-sharing details about specific vaccines.

There are two parts to our coverage of Part D vaccines:

- The first part is the cost of **the vaccine itself**.
- The second part is for the cost of **giving you the vaccine**. (This is sometimes called the administration of the vaccine.)

Your costs for a Part D vaccine depend on three things:

1. **Whether the vaccine is recommended for adults by an organization called the Advisory Committee on Immunization Practices (ACIP).**
 - Most adult Part D vaccines are recommended by ACIP and cost you nothing.
2. **Where you get the vaccine.**
 - The vaccine itself may be dispensed by a pharmacy or provided by the doctor's office.
3. **Who gives you the vaccine.**

- A pharmacist or another provider may give the vaccine in the pharmacy. Or a provider may give it in the doctor's office.

What you pay at the time you get the Part D vaccine can vary depending on the circumstances and what **drug payment stage** you're in.

- When you get a vaccine, you may have to pay for the entire cost for both the vaccine itself and the cost for the provider to give you the vaccine. You can ask our plan to pay you back for our share of the cost. For most adult Part D vaccines, this means you'll be reimbursed the entire cost you paid.
- Other times when you get a vaccine, you pay only your share of the cost under your Part D benefit. For most adult Part D vaccines, you pay nothing.

Below are three examples of ways you might get a Part D vaccine.

Situation 1: You get the Part D vaccine at the in-network pharmacy. (Whether you have this choice depends on where you live. Some states don't allow pharmacies to give certain vaccines.)

- For most adult Part D vaccines, you pay nothing.
- For other Part D vaccines, you pay the pharmacy your coinsurance or copayment for the vaccine itself, which includes the cost of giving you the vaccine.
- Our plan will pay the remainder of the costs.

Situation 2: You get the Part D vaccine at your doctor's office.

- When you get the vaccine, you may have to pay the entire cost of the vaccine itself and the cost for the provider to give it to you.
- You can then ask our plan to pay our share of the cost by using the procedures described in Chapter 7.
- For most adult Part D vaccines, you'll be reimbursed the full amount you paid. For other Part D vaccines, you'll be reimbursed the amount you paid less any coinsurance or copayment for the vaccine (including administration), and less any difference between the amount the doctor charges and what we normally pay. (If you get Extra Help, we'll reimburse you for this difference.)

Situation 3: You buy the Part D vaccine itself at the in-network pharmacy and take it to your doctor's office where they give you the vaccine.

- For most adult Part D vaccines, you pay nothing for the vaccine itself.
- For other Part D vaccines, you pay the pharmacy your coinsurance or copayment for the vaccine itself.
- When your doctor gives you the vaccine, you may have to pay the entire cost for this service.
- You can then ask our plan to pay our share of the cost by using the procedures described in Chapter 7.

- For most adult Part D vaccines, you'll be reimbursed the full amount you paid. For other Part D vaccines, you'll be reimbursed the amount you paid less any coinsurance for the vaccine administration, and less any difference between the amount the doctor charges and what we normally pay. (If you get Extra Help, we'll reimburse you for this difference.)

Some vaccines are covered under Part D whether you get them at the pharmacy or at your doctor's office, such as vaccines for the prevention of Shingles and Respiratory Syncytial Virus (RSV). It's recommended that you get your Part D vaccines at the pharmacy.

CHAPTER 7:

Asking us to pay our share of a bill for covered medical services or drugs

SECTION 1 Situations when you should ask us to pay our share for covered services or drugs

Sometimes when you get medical care or a prescription drug, you may need to pay the full cost. Other times, you may pay more than you expected under the coverage rules of our plan, or you may get a bill from a provider. In these cases, you can ask our plan to pay you back (reimburse you). It's your right to be paid back by our plan whenever you've paid more than your share of the cost for medical services or drugs covered by our plan. There may be deadlines that you must meet to get paid back. Go to Section 2 of this chapter.

There may also be times when you get a bill from a provider for the full cost of medical care you got or for more than your share of cost sharing. First, try to resolve the bill with the provider. If that doesn't work, send the bill to us instead of paying it. We'll look at the bill and decide whether the services should be covered. If we decide they should be covered, we'll pay the provider directly. If we decide not to pay it, we'll notify the provider. You should never pay more than plan-allowed cost sharing. If this provider is contracted, you still have the right to treatment.

Examples of situations in which you may need to ask our plan to pay you back or to pay a bill you got:

1. When you get medical care from a provider who's not in our plan's network

When you get care from a provider who isn't part of our network, you're only responsible for paying your share of the cost. (Your share of the cost may be higher for an out-of-network provider than for an in-network provider.) Ask the provider to bill our plan for our share of the cost.

- Emergency providers are legally required to provide emergency care. You're only responsible for paying your share of the cost for emergency or urgently needed services. If you pay the entire amount yourself at the time you get the care, ask us to pay you back for our share of the cost. Send us the bill, along with documentation of any payments you made.
- You may get a bill from the provider asking for payment you think you don't owe. Send us this bill, along with documentation of any payments you already made.
 - If the provider is owed anything, we'll pay the provider directly.
 - If you already paid more than your share of the cost of the service, we'll determine how much you owed and pay you back for our share of the cost.
- While you can get your care from an out-of-network provider, the provider must be eligible to participate in Medicare. Except for emergency care, we can't pay a provider who isn't eligible to participate in Medicare. If the provider isn't eligible to participate in Medicare, you'll be responsible for the full cost of the services you get.

2. When an in-network provider sends you a bill you think you shouldn't pay

In-network providers should always bill our plan directly and ask you only for your share of the cost. But sometimes they make mistakes and ask you to pay more than your share.

- You only have to pay your cost-sharing amount when you get covered services. We don't allow providers to add additional separate charges, called balance billing. This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don't pay certain provider charges.
- Whenever you get a bill from an in-network provider you think is more than you should pay, send us the bill. We'll contact the provider directly and resolve the billing problem.
- If you already paid a bill to an in-network provider, but feel you paid too much, send us the bill along with documentation of any payment you have made and ask us to pay you back the difference between the amount you paid and the amount you owed under our plan.

3. If you're retroactively enrolled in our plan

Sometimes a person's enrollment in our plan is retroactive. (This means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan and you paid out-of-pocket for any of your covered services or drugs after your enrollment date, you can ask us to pay you back for our share of the costs. You need to submit paperwork such as receipts and bills for us to handle the reimbursement.

4. When you use an out-of-network pharmacy to fill a prescription

If you go to an out-of-network pharmacy, the pharmacy may not be able to submit the claim directly to us. When that happens, you have to pay the full cost of your prescription.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. Remember that we only cover out-of-network pharmacies in limited circumstances. Go to Chapter 5, Section 2.4 to learn about these circumstances. We may not pay you back the difference between what you paid for the drug at the out-of-network pharmacy and the amount we'd pay at an in-network pharmacy.

5. When you pay the full cost for a prescription because you don't have your plan member ID card with you

If you don't have our plan member ID card with you, you can ask the pharmacy to call our plan or look up your plan enrollment information. If the pharmacy can't get the enrollment information they need right away, you may need to pay the full cost of the prescription yourself.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. We may not pay you back the full cost you paid if the cash price you paid is higher than our negotiated price for the prescription.

6. When you pay the full cost for a prescription in other situations

You may pay the full cost of the prescription because you find the drug isn't covered for some reason.

- For example, the drug may not be on our plan's Drug List, or it could have a requirement or restriction you didn't know about or don't think should apply to you. If you decide to get the drug immediately, you may need to pay the full cost for it.
- Save your receipt and send a copy to us when you ask us to pay you back. In some situations, we may need to get more information from your doctor to pay you back for our share of the cost. We may not pay you back the full cost you paid if the cash price you paid is higher than our negotiated price for the prescription.

7. If you receive emergency or urgent care outside the United States

Note: It is important whenever you receive care from out-of-network or out-of-state providers that you confirm they accept Medicare assignment. If they do not accept Medicare assignment, they may charge 15 percent more than Medicare-covered charges. You will be responsible for the additional 15 percent cost sharing to the provider. The plan will pay the provider the Medicare-approved amount for charges, minus your applicable cost sharing.

Note: If you are in the visitor/traveler area, you can stay enrolled in our plan for up to six months. If you have not returned to the plan's service area within six months, you will be disenrolled from the plan.

When receiving emergency or urgently needed services **outside the United States and its territories (worldwide coverage)** you will be responsible for \$125 per incident. Please note, once you transfer out of the emergency department, Network Health will no longer pay for services, including if you remain inpatient in a hospital. Cornerstone 1002 will pay the remaining cost per incident up to the maximum \$100,000 every year. For example, if you require urgent care services that span two calendar years (December to January) the maximum covered amount is \$100,000. Some facilities may bill Network Health directly, and this is the preferred method, using U.S. dollars. Other facilities may require you to pay the full cost of your care, and you will need to ask us to reimburse you for your costs. In this situation, you will be required to provide documents that may include a copy of the bill, proof of payment and English-language medical records (charges should be converted to U.S. dollars) for reimbursement up to the maximum of \$100,000. Prescription drugs are not covered.

When you send us a request for payment, we'll review your request and decide whether the service or drug should be covered. This is called making a **coverage decision**. If we decide it should be covered, we'll pay for our share of the cost for the service or drug. If we deny your request for payment, you can appeal our decision. Chapter 9 has information about how to make an appeal.

SECTION 2 How to ask us to pay you back or pay a bill you got

You can ask us to pay you back by sending us a request in writing. If you send a request in writing, send your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records. **You must submit your medical claim to us within 12 months and your prescription drug claims within 36 months** of the date you got the service, item, or drug.

To make sure you're giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it'll help us process the information faster.

Chapter 7 Asking us to pay our share of a bill for covered medical services or drugs

- Download a copy of the form from our website networkhealth.com or call our member experience team at 855-232-2814 (TTY users call 711) and ask for the form.

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

For Medical Claims

Network Health Medicare Advantage Plans
PO Box 568
1570 Midway Pl.
Menasha, WI 54952

For Routine Vision Claims

First American Administrators, Inc.
Attn: OON Claims
PO Box 8504
Mason, OH 45040-7111
Or online: processmyclaim.com/managed-vision-care/member-forms/out-of-network-claim/partner#/

For Prescription Claims

Express Scripts
Attn: Medicare Part D
PO Box 52023
Phoenix, AZ 85082

SECTION 3 We'll consider your request for payment and say yes or no

When we get your request for payment, we'll let you know if we need any additional information from you. Otherwise, we'll consider your request and make a coverage decision.

- If we decide the medical care or drug is covered and you followed all the rules, we'll pay for our share of the cost. Our share of the cost might not be the full amount you paid (for example, if you got a drug at an out-of-network pharmacy or if the cash price you paid for a drug is higher than our negotiated price). If you already paid for the service or drug, we'll mail your reimbursement of our share of the cost to you. If you haven't paid for the service or drug yet, we'll mail the payment directly to the provider.
- If we decide the medical care or drug is *not* covered, or you did *not* follow all the rules, we won't pay for our share of the cost. We'll send you a letter explaining the reasons why we aren't sending the payment and your right to appeal that decision.

Section 3.1 If we tell you that we won't pay for all or part of the medical care or drug, you can make an appeal

If you think we made a mistake in turning down your request for payment or the amount we're paying, you can make an appeal. If you make an appeal, it means you're asking us to change the decision we made when we turned down your request for payment. The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 9.

CHAPTER 8:

Your rights and responsibilities

SECTION 1 Our plan must honor your rights and cultural sensitivities

Section 1.1 We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, braille, large print, or other alternate formats, etc.)

Our plan is required to ensure all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how our plan may meet these accessibility requirements include, but aren't limited to, provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. We can also give you information in braille, in large print, or other alternate formats at no cost, if you need it. We're required to give you information about our plan's benefits in a format that's accessible and appropriate for you. To get information from us in a way that works for you, call our member experience team at 855-232-2814 (TTY users call 711).

Our plan is required to give female enrollees the option of direct access to a women's health specialist within the network for women's routine and preventive health care services.

If providers in our plan's network for a specialty aren't available, it's our plan's responsibility to locate specialty providers outside the network who will provide you with the necessary care. In this case, you'll only pay in-network cost sharing. If you find yourself in a situation where there are no specialists in our plan's network that cover a service you need, call our plan for information on where to go to get this service at in-network cost sharing.

If you have any trouble getting information from our plan in a format that's accessible and appropriate for you, seeing a women's health specialist or finding an in-network specialist, call 855-232-2814 to file a grievance with the discrimination complaints coordinator. You can also file a complaint with Medicare by calling 1-800-MEDICARE (1-800-633-4227) or directly with the Office for Civil Rights 1-800-368-1019 or TTY 1-800-537-7697.

Section 1.2 You have a right to be treated with respect, with recognition of your dignity and a right to privacy

You'll be treated with courtesy and kindness. You'll be treated equally, and we will listen to you. Your choices, as well as rights to privacy will be honored.

Section 1.3 We must ensure that you get timely access to your covered services and drugs

You have the right to choose a provider in our plan's network. You also have the right to go to a women's health specialist (such as a gynecologist) without a referral and still pay the in-network cost-sharing amount.

You have the right to get appointments and covered services from your providers *within a reasonable amount of time*. This includes the right to get timely services from specialists when you need that care. You also have the right to get your prescriptions filled or refilled at any of our in-network pharmacies without long delays.

If you think you aren't getting your medical care or Part D drugs within a reasonable amount of time, Chapter 9 tells what you can do.

Section 1.4 We must protect the privacy of your personal health information

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- Your personal health information includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.
- You have rights related to your information and controlling how your health information is used. We give you a written notice, called a *Notice of Privacy Practice*, that tells you about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

- We make sure that unauthorized people don't see or change your records.
- Except for the circumstances noted below, if we intend to give your health information to anyone who isn't providing your care or paying for your care, *we're required to get written permission from you or someone you have given legal power to make decisions for you first*.
- There are certain exceptions that don't require us to get your written permission first. These exceptions are allowed or required by law.
 - We're required to release health information to government agencies that are checking on quality of care.
 - Because you're a member of our plan through Medicare, we're required to give Medicare your health information including information about your Part D drugs. If Medicare releases your information for research or other uses, this will be done according to federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

You can see the information in your records and know how it's been shared with others

You have the right to look at your medical records held by our plan, and to get a copy of your records. We're allowed to charge you a fee for making copies. You also have the right to ask us to make additions or

corrections to your medical records. If you ask us to do this, we'll work with your health care provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that aren't routine.

If you have questions or concerns about the privacy of your personal health information, call our member experience team at 855-232-2814 (TTY users call 711).

Network Health Insurance Corporation is committed to protecting the privacy of your confidential health information. This includes all oral, written and electronic protected health information across the organization. We're required by law to:

- Maintain the privacy and security of your protected health information.
- Follow the duties and privacy practices described in this notice and give you a copy of it.
- Follow either federal or state law, whichever is more protective of your privacy rights.
- Let you know promptly if a breach occurs which may have compromised the privacy or security of your information.
- Abide by the terms of our Notice of Privacy Practices.

We're committed to ensuring your health information is used responsibly by our organization. We may use and disclose your health information without your written authorization for payment, treatment, health care operations or other instances where written authorization isn't required by law. In instances where written authorization is required, we'll obtain written authorization before using or disclosing information about you. You may choose to revoke your authorization at any time by notifying us in writing of your decision. This means we'll no longer be able to use or disclose health information about you for the reasons covered by your written authorization, but we'll be unable to take back any disclosures we have already made based on your prior written authorization consent.

For a full copy of the **Notice of Privacy Practices** please visit our website at networkhealth.com/legal or call our member experience team to request a copy. If you would like to exercise one or more of your rights regarding your health information, please call our member experience team (phone numbers are printed on the back cover of this document).

If you're concerned that your privacy rights may have been violated, or you disagree with a decision we made about your rights to your health information, you may contact the Privacy Officer at 855-232-2814. You may also send a written complaint to the Secretary of the U.S. Department of Health and Human Services Office for Civil Rights. Network Health can't and won't require you to waive the right to file a complaint as a condition of receiving benefits or services or retaliate against you for filing a complaint with us or with the U.S. Department of Health and Human Services.

Section 1.5 We must give you information about our plan, our network of providers, and your covered services

As a member of Cornerstone 1002, you have the right to get several kinds of information from us.

If you want any of the following kinds of information, call our member experience team at 855-232-2814 (TTY users call 711):

- **Information about our plan.** This includes, for example, information about our plan's financial condition.
- **Information about our in-network providers and pharmacies.** You have the right to get information about the qualifications of the providers and pharmacies in our network and how we pay the providers in our network.
- **Information about your coverage and the rules you must follow when using your coverage.** Chapters 3 and 4 provide information regarding medical services. Chapters 5 and 6 provide information about Part D drug coverage.
- **Information about why something is not covered and what you can do about it.** Chapter 9 provides information on asking for a written explanation on why a medical service or Part D drug isn't covered or if your coverage is restricted. Chapter 9 also provides information on asking us to change a decision, also called an appeal.

Section 1.6 You have the right to know your treatment options and participate in decisions about your care

You have the right to get full information from your doctors and other health care providers. Your providers must explain your medical condition and your treatment choices *in a way that you can understand*.

You also have the right to participate fully in decisions about your health care. To help you make decisions with your doctors about what treatment is best for you, your rights include the following:

- **To know about all your choices.** You have the right to be told about all treatment options recommended for your condition, no matter what they cost or whether they're covered by our plan. It also includes being told about programs our plan offers to help members manage their medications and use drugs safely.
- **To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- **The right to say no.** You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. You also have the right to stop taking your medication. If you refuse treatment or stop taking medication, you accept full responsibility for what happens to your body as a result.

You have the right to give instructions about what's to be done if you can't make medical decisions for yourself

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you're in this situation. This means, *if you want to*, you can:

- Fill out a written form to give **someone the legal authority to make medical decisions for you** if you ever become unable to make decisions for yourself.
- **Give your doctors written instructions** about how you want them to handle your medical care if you become unable to make decisions for yourself.

Legal documents you can use to give directions in advance in these situations are called **advance directives**. Documents like a **living will** and **power of attorney for health care** are examples of advance directives.

How to set up an advance directive to give instructions:

- **Get a form.** You can get an advance directive form from your lawyer, a social worker, or some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare. You can also call our member experience team at 855-232-2814 (TTY users call 711) to ask for the forms.
- **Fill out the form and sign it.** No matter where you get this form, it's a legal document. Consider having a lawyer help you prepare it.
- **Give copies of the form to the right people.** Give a copy of the form to your doctor and to the person you name on the form who can make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.

If you know ahead of time that you're going to be hospitalized, and you signed an advance directive, **take a copy with you to the hospital.**

- The hospital will ask whether you signed an advance directive form and whether you have it with you.
- If you didn't sign an advance directive form, the hospital has forms available and will ask if you want to sign one.

Filling out an advance directive is your choice (including whether you want to sign one if you're in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you signed an advance directive.

If your instructions aren't followed

If you sign an advance directive and you believe that a doctor or hospital didn't follow the instructions in it, you can file a complaint with the Wisconsin Department of Health Services, 1 West Wilson Street, Madison, WI 53703. The telephone number is 608-266-1865 (TTY accessible telephone number is 711).

Section 1.7 You have the right to make complaints and ask us to reconsider decisions we made

If you have any problems, concerns, or complaints and need to ask for coverage, or make an appeal, Chapter 9 of this document tells what you can do. Whatever you do – ask for a coverage decision, make an appeal, or make a complaint – **we're required to treat you fairly.**

Section 1.8 If you believe you're being treated unfairly, or your rights aren't being respected

If you believe you've been treated unfairly or your rights haven't been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, or national origin, call the Department of Health and

Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY users call 1-800-537-7697), or call your local Office for Civil Rights.

If you believe you've been treated unfairly or your rights haven't been respected, *and* it's *not* about discrimination, you can get help dealing with the problem you're having from these places:

- **Call our member experience team at 855-232-2814 (TTY users call 711)**
- **Call your local SHIP** at 1-800-242-1060
- **Call Medicare** at 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048).

Section 1.9 How to get more information about your rights

Get more information about your rights from these places:

- **Call our member experience team at 855-232-2814 (TTY users call 711).**
- **Call your local SHIP** at 1-800-242-1060
- **Contact Medicare**
 - Visit [Medicare.gov](https://www.medicare.gov) to read the publication *Medicare Rights & Protections* (available at: [Medicare Rights & Protections](#))
 - Call 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048).

Section 1.10 You have the right to make recommendations regarding the organization's member rights and responsibilities policy

You can email your recommendations to Network Health at QI@networkhealth.com and our Quality Health Integration Department will review your proposal and make any necessary changes to Network Health's policy.

SECTION 2 Your responsibilities as a member of our plan

Things you need to do as a member of our plan are listed below. For questions, call our member experience team at 855-232-2814 (TTY users call 711).

- **Get familiar with your covered services and the rules you must follow to get these covered services.** Use this *Evidence of Coverage* to learn what's covered for you and the rules you need to follow to get covered services.
 - Chapters 3 and 4 give details about medical services.
 - Chapters 5 and 6 give details about Part D drug coverage.
- **If you have any other health coverage or prescription drug coverage in addition to our plan, you're required to tell us.** Chapter 1 tells you about coordinating these benefits.
- **Tell your doctor and other health care providers that you're enrolled in our plan.** Show your plan member ID card whenever you get medical care or Part D drugs.

- **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
 - To help get the best care, tell your doctors and other health providers about your health problems. Follow the treatment plans and instructions you and your doctors agree on.
 - Make sure your doctors know all the drugs you're taking, including over-the-counter drugs, vitamins, and supplements.
 - If you have questions, be sure to ask and get an answer you can understand.
 - Supply information (to the extent possible) the organization, its practitioners and providers need in order to provide care.
 - Understand your health problems and participate in developing mutually agreed-upon treatment goals, to the degree possible.
- **Be considerate.** We expect our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor's office, hospitals, and other offices.
- **Pay what you owe.** As a plan member, you're responsible for these payments:
 - You must pay our plan premiums.
 - You must continue to pay your Medicare Part B premium to stay a member of our plan.
 - For most of your medical services or drugs covered by our plan, you must pay your share of the cost when you get the service or drug.
 - If you're required to pay a late enrollment penalty, you must pay the penalty to keep your drug coverage.
 - If you're required to pay the extra amount for Part D because of your yearly income, you must continue to pay the extra amount directly to the government to stay a member of our plan.
- **If you move *within* our plan service area, we need to know** so we can keep your membership record up-to-date and know how to contact you.
- **If you move *outside* our plan service area, you can't stay a member of our plan.**
- **If you move, tell Social Security (or the Railroad Retirement Board).**

CHAPTER 9:

If you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 1 What to do if you have a problem or concern

This chapter explains two types of processes for handling problems and concerns:

- For some problems, you need to use the **process for coverage decisions and appeals**.
- For other problems, you need to use the **process for making complaints** (also called grievances).

Both processes have been approved by Medicare. Each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

The information in this chapter will help you identify the right process to use and what to do.

Section 1.1 Legal terms

There are legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand. To make things easier, this chapter uses more familiar words in place of some legal terms.

However, it's sometimes important to know the correct legal terms. To help you know which terms to use to get the right help or information, we include these legal terms when we give details for handling specific situations.

SECTION 2 Where to get more information and personalized help

We're always available to help you. Even if you have a complaint about our treatment of you, we're obligated to honor your right to complain. You should always call our member experience team at 855-232-2814 (TTY users call 711) for help. In some situations, you may also want help or guidance from someone who isn't connected with us. Two organizations that can help are:

State Health Insurance Assistance Program (SHIP)

Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you're having. They can also answer questions, give you more information, and offer guidance on what to do.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

The services of SHIP counselors are free. You'll find phone numbers and website URLs in Chapter 2, Section 3.

Medicare

You can also contact Medicare for help:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048
- Visit [Medicare.gov](https://www.Medicare.gov)

SECTION 3 Which process to use for your problem

Is your problem or concern about your benefits or coverage?

This includes problems about whether medical care (medical items, services and/or Part B drugs) are covered or not, the way they're covered, and problems related to payment for medical care.

Yes.

Go to **Section 4, A guide to coverage decisions and appeals.**

No.

Go to **Section 10, How to make a complaint about quality of care, waiting times, customer service or other concerns.**

Coverage decisions and appeals

SECTION 4 A guide to coverage decisions and appeals

Coverage decisions and appeals deal with problems related to your benefits and coverage for your medical care (services items and Part B drugs, including payment). To keep things simple, we generally refer to medical items, services and Medicare Part B drugs as **medical care**. You use the coverage decision and appeals process for issues such as whether something is covered or not and the way in which something is covered.

Asking for coverage decisions prior to receiving benefits

If you want to know if we'll cover medical care before you get it, you can ask us to make a coverage decision for you. A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your medical care. For example, if our plan in-network doctor refers you to a medical specialist not inside the network, this referral is considered a favorable coverage decision unless either you or your in-network doctor can show that you got a standard denial notice for this medical specialist, or the

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Evidence of Coverage makes it clear that the referred service is never covered under any condition. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we'll cover a particular medical service or refuses to provide medical care you think you need.

In limited circumstances a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

We make a coverage decision whenever we decide what's covered for you and how much we pay. In some cases, we might decide a medical care isn't covered or is no longer covered for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision, whether before or after you get a benefit, and you aren't satisfied, you can **appeal** the decision. An appeal is a formal way of asking us to review and change a coverage decision we made. Under certain circumstances, you can ask for an expedited or **fast appeal** of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we properly followed the rules. When we complete the review, we give you our decision.

In limited circumstances a request for a Level 1 appeal will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so, or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we'll send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we say no to all or part of your Level 1 appeal, for medical care, your appeal will automatically go on to a Level 2 appeal conducted by an Independent Review Organization not connected to us.

- You don't need to do anything to start a Level 2 appeal. Medicare rules require we automatically send your appeal for medical care to Level 2 if we don't fully agree with your Level 1 appeal.
- Go to **Section 5.4** of this chapter for more information about Level 2 appeals for medical care.
- Part D appeals are discussed further in Section 6.

If you aren't satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal (this chapter explains the Level 3, 4, and 5 appeals processes).

Section 4.1 Get help asking for a coverage decision or making an appeal

Here are resources if you decide to ask for any kind of coverage decision or appeal a decision:

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- **Call our member experience team at 855-232-2814 (TTY users call 711).**
- **Get free help** from your State Health Insurance Assistance Program.
- **Your doctor can make a request for you.** If your doctor helps with an appeal past Level 2, they need to be appointed as your representative. Call our member experience team at 855-232-2814 (TTY users call 711) and ask for the *Appointment of Representative* form. (The form is also available at [CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf](https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf) or on our website at [networkhealth.com](https://www.networkhealth.com)).

 - For medical care or Part B drugs, your doctor can ask for a coverage decision or a Level 1 appeal on your behalf. If your appeal is denied at Level 1, it will be automatically forwarded to Level 2.
 - For Part D drugs, your doctor or other prescriber can ask for a coverage decision or a Level 1 appeal on your behalf. If your Level 1 appeal is denied your doctor or prescriber can ask for a Level 2 appeal.

- **You can ask someone to act on your behalf.** You can name another person to act for you as your representative to ask for a coverage decision or make an appeal.
 - If you want a friend, relative, or another person to be your representative, call our member experience team at 855-232-2814 (TTY users call 711) and ask for the *Appointment of Representative form*. (The form is also available at [CMS.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf](https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf) or on our website at [networkhealth.com](https://www.networkhealth.com).) This form gives that person permission to act on your behalf. It must be signed by you and by the person you want to act on your behalf. You must give us a copy of the signed form.
 - We can accept an appeal request from a representative without the form, but we can't complete our review until we get it. If we don't get the form before our deadline for making a decision on your appeal, your appeal request will be dismissed. If this happens, we'll send you a written notice explaining your right to ask the Independent Review Organization to review our decision to dismiss your appeal.
- **You also have the right to hire a lawyer.** You can contact your own lawyer or get the name of a lawyer from your local bar association or other referral service. There are groups that will give you free legal services if you qualify. However, **you aren't required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

Section 4.2 Rules and deadlines for different situations

There are four different situations that involve coverage decisions and appeals. Each situation has different rules and deadlines. We give the details for each of these situations in this chapter:

- **Section 5:** Medical care: How to ask for a coverage decision or make an appeal
- **Section 6:** Part D drugs: How to ask for a coverage decision or make an appeal
- **Section 7:** How to ask us to cover a longer inpatient hospital stay if you think you're being discharged too soon

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- **Section 8:** How to ask us to keep covering certain medical services if you think your coverage is ending too soon (*Applies only to these services:* home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services)

If you're not sure which information applies to you, call our member experience team at 855-232-2814 (TTY users call 711). You can also get help or information from your SHIP.

SECTION 5 Medical care: How to ask for a coverage decision or make an appeal

Section 5.1 What to do if you have problems getting coverage for medical care or want us to pay you back for our share of the cost of your care

Your benefits for medical care are described in Chapter 4 in the Medical Benefits Chart. In some cases, different rules apply to a request for a Part B drug. In those cases, we'll explain how the rules for Part B drugs are different from the rules for medical items and services.

This section tells what you can do if you're in any of the five following situations:

1. You aren't getting certain medical care you want, and you believe this is covered by our plan. **Ask for a coverage decision. Section 5.2.**
2. Our plan won't approve the medical care your doctor or other medical provider wants to give you, and you believe this care is covered by our plan. **Ask for a coverage decision. Section 5.2.**
3. You got medical care that you believe should be covered by our plan, but we said we won't pay for this care. **Make an appeal. Section 5.3.**
4. You got and paid for medical care that you believe should be covered by our plan, and you want to ask our plan to reimburse you for this care. **Send us the bill. Section 5.5.**
5. You're being told that coverage for certain medical care you've been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health. **Make an appeal. Section 5.3.**

Note: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services, go to Sections 7 and 8. Special rules apply to these types of care.

Section 5.2 How to ask for a coverage decision

Legal Terms:

A coverage decision that involves your medical care is called an **organization determination**.

A fast coverage decision is called an **expedited determination**.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Step 1: Decide if you need a standard coverage decision or a fast coverage decision.

A standard coverage decision is usually made within seven calendar days when the medical item or service is subject to our prior authorization rules, 14 calendar days for all other medical items and services, or 72 hours for Part B drugs. A fast coverage decision is generally made within 72 hours, for medical services, or 24 hours for Part B drugs. To get a fast coverage decision, you must meet two requirements:

- You may *only ask* for coverage for medical items and/or services (not requests for payment for items and/or services you already got).
- You can get a fast coverage decision *only* if using the standard deadlines could cause serious harm to your health or hurt your ability to regain function.

If your doctor tells us that your health requires a fast coverage decision, we'll automatically agree to give you a fast coverage decision.

If you ask for a fast coverage decision on your own, without your doctor's support, we'll decide whether your health requires that we give you a fast coverage decision. If we don't approve a fast coverage decision, we'll send you a letter that:

- Explains that we'll use the standard deadlines.
- Explains if your doctor asks for the fast coverage decision, we'll automatically give you a fast coverage decision.
- Explains that you can file a fast complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you asked for.

Step 2: Ask our plan to make a coverage decision or fast coverage decision.

- Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this. Chapter 2 has contact information.

Step 3: We consider your request for medical care coverage and give you our answer.

For standard coverage decisions we use the standard deadlines.

This means we'll give you an answer within seven calendar days after we get your request for a medical item or service that is subject to our prior authorization rules. If your requested medical item or service is not subject to our prior authorization rules, we'll give you an answer within 14 calendar days after we get your request. If your request is for a Part B drug, we'll give you an answer within 72 hours after we get your request.

- **However**, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.
- If you believe we *shouldn't* take extra days, you can file a *fast complaint*. We'll give you an answer to your complaint as soon as we make the decision. (The process for making a

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

complaint is different from the process for coverage decisions and appeals. Go to Section 10 for information on complaints.)

For fast coverage decisions we use an expedited timeframe.

A fast coverage decision means we'll answer within 72 hours if your request is for a medical item or service. If your request is for a Part B drug, we'll answer within 24 hours.

- **However**, if you ask for more time, or if we need more information that may benefit you, we can take up to 14 more calendar days if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.
- If you believe we *shouldn't* take extra days, you can file a *fast complaint*. (Go to Section 10 for information on complaints.) We'll call you as soon as we make the decision.
- If our answer is no to part or all of what you asked for, we'll send you a written statement that explains why we said no.

Step 4: If we say no to your request for coverage for medical care, you can appeal.

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the medical care coverage you want. If you make an appeal, it means you're going on to Level 1 of the appeals process.

Section 5.3 How to make a Level 1 appeal

Legal Terms:

An appeal to our plan about a medical care coverage decision is called a plan **reconsideration**.

A fast appeal is also called an **expedited reconsideration**.

Step 1: Decide if you need a standard appeal or a fast appeal.

A standard appeal is usually made within 30 calendar days or seven days for Part B drugs. A fast appeal is generally made within 72 hours.

- If you're appealing a decision we made about coverage for care, you and/or your doctor need to decide if you need a fast appeal. If your doctor tells us that your health requires a fast appeal, we'll give you a fast appeal.
- The requirements for getting a fast appeal are the same as those for getting a fast coverage decision in Section 5.2.

Step 2: Ask our plan for an appeal or a fast appeal

- **If you're asking for a standard appeal, submit your standard appeal in writing.** You may also ask for an appeal by calling us. Chapter 2 has contact information.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- **If you're asking for a fast appeal, make your appeal in writing or call us.** Chapter 2 has contact information.
- **You must make your appeal request within 65 calendar days** from the date of the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, you must explain the reason your appeal is late in writing when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for asking for an appeal.
- **You can ask for a copy of the information regarding your medical decision. You and your doctor may add more information to support your appeal.**

Step 3: We consider your appeal, and we give you our answer.

- When our plan is reviewing your appeal, we take a careful look at all the information. We check to see if we were following all the rules when we said no to your request.
- We'll gather more information if needed and may contact you or your doctor.

Deadlines for a fast appeal

- For fast appeals, we must give you our answer **within 72 hours after we get your appeal**. We'll give you our answer sooner if your health requires us to.
 - If you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time if your request is for a Part B drug.
 - If we don't give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we're required to automatically send your request to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization. Section 5.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must authorize or provide the coverage we agreed to within 72 hours after we get your appeal.
- **If our answer is no to part or all of what you asked for**, we'll automatically forward your appeal to the Independent Review Organization for a Level 2 appeal. The Independent Review Organization will notify you in writing when it gets your appeal.

Deadlines for a standard appeal

- For standard appeals, we must give you our answer **within 30 calendar days** after we get your appeal. If your request is for a Part B drug you didn't get yet, we'll give you our answer **within seven calendar days** after we get your appeal. We'll give you our decision sooner if your health condition requires us to.
 - However, if you ask for more time, or if we need more information that may benefit you, **we can take up to 14 more calendar days** if your request is for a medical item or service. If we take extra days, we'll tell you in writing. We can't take extra time to make a decision if your request is for a Part B drug.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- If you believe we shouldn't take extra days, you can file a fast complaint. When you file a fast complaint, we'll give you an answer to your complaint within 24 hours. (Go to Section 10 for information on complaints.)
- If we don't give you an answer by the deadline (or by the end of the extended time period), we'll send your request to a Level 2 appeal, where an Independent Review Organization will review the appeal. Section 5.4 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must authorize or provide the coverage **within 30 calendar days** if your request is for a medical item or service, or **within seven calendar days** if your request is for a Part B drug.
- **If our plan says no to part or all of your appeal**, we'll automatically send your appeal to the Independent Review Organization for a Level 2 appeal.

Section 5.4 The Level 2 appeal process

Legal Term:

The formal name for the Independent Review Organization is the **Independent Review Entity**. It's sometimes called the **IRE**.

The **Independent Review Organization** is an independent organization hired by Medicare. It isn't connected with us and isn't a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: The Independent Review Organization reviews your appeal.

- We'll send the information about your appeal to this organization. This information is called your **case file**. **You have the right to ask us for a copy of your case file.**
- You have a right to give the Independent Review Organization additional information to support your appeal.
- Reviewers at the Independent Review Organization will take a careful look at all the information about your appeal.

If you had a fast appeal at Level 1, you'll also have a fast appeal at Level 2

- For the fast appeal, the Independent Review Organization must give you an answer to your Level 2 appeal **within 72 hours** of when it gets your appeal.
- If your request is for a medical item or service and the Independent Review Organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The Independent Review Organization can't take extra time to make a decision if your request is for a Part B drug.

If you had a standard appeal at Level 1, you'll also have a standard appeal at Level 2

- For the standard appeal, if your request is for a medical item or service, the Independent Review Organization must give you an answer to your Level 2 appeal **within 30 calendar days** of when it gets your appeal. If your request is for a Part B drug, the Independent Review Organization

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

must give you an answer to your Level 2 appeal **within seven calendar days** of when it gets your appeal.

- If your request is for a medical item or service and the Independent Review Organization needs to gather more information that may benefit you, **it can take up to 14 more calendar days**. The Independent Review Organization can't take extra time to make a decision if your request is for a Part B drug.

Step 2: The Independent Review Organization gives you its answer.

The Independent Review Organization will tell you its decision in writing and explain the reasons for it.

- **If the Independent Review Organization says yes to part or all of a request for a medical item or service**, we must authorize the medical care coverage within 72 hours or provide the service within 14 calendar days after we get the decision from the Independent Review Organization for **standard requests**. For **expedited requests**, we have **72 hours** from the date we get the decision from the Independent Review Organization.
- **If the Independent Review Organization says yes to part or all of a request for a Part B drug**, we must authorize or provide the Part B drug within **72 hours** after we get the decision from the Independent Review Organization for **standard requests**. For **expedited requests** we have **24 hours** from the date we get the decision from the Independent Review Organization.
- **If this organization says no to part or all of your appeal**, it means they agree with us that your request (or part of your request) for coverage for medical care shouldn't be approved. (This is called **upholding the decision** or **turning down your appeal**.) In this case, the Independent Review Organization will send you a letter that:
 - Explains the decision.
 - Lets you know about your right to a Level 3 appeal, if the dollar value of the medical care coverage meets a certain minimum. The written notice you get from the Independent Review Organization will tell you the dollar amount you must meet to continue the appeals process.
 - Tells you how to file a Level 3 appeal.

Step 3: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go to a Level 3 appeal the details on how to do this are in the written notice you get after your Level 2 appeal.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 explains the Level 3, 4, and 5 appeals processes.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Section 5.5 If you're asking us to pay you for our share of a bill you got for medical care

Chapter 7 describes when you may need to ask for reimbursement or to pay a bill you got from a provider. It also tells how to send us the paperwork that asks us for payment.

Asking for reimbursement is asking for a coverage decision from us

If you send us the paperwork asking for reimbursement, you're asking for a coverage decision. To make this decision, we'll check to see if the medical care you paid for is covered. We'll also check to see if you followed the rules for using your coverage for medical care.

- **If we say yes to your request:** If the medical care is covered and you followed the rules, we'll send you the payment for our share of the cost typically within 30 calendar days, but no later than 60 calendar days after we get your request. If you haven't paid for the medical care, we'll send the payment directly to the provider.
- **If we say no to your request:** If the medical care is *not* covered, or you did *not* follow all the rules, we won't send payment. Instead, we'll send you a letter that says we won't pay for the medical care and the reasons why.

If you don't agree with our decision to turn you down, **you can make an appeal**. If you make an appeal, it means you're asking us to change the coverage decision we made when we turned down your request for payment.

To make this appeal, follow the process for appeals in Section 5.3. For appeals concerning reimbursement, note:

- We must give you our answer within 60 calendar days after we get your appeal. If you're asking us to pay you back for medical care you already got and paid for, you aren't allowed to ask for a fast appeal.
- If the Independent Review Organization decides we should pay, we must send you or the provider the payment within 30 calendar days. If the answer to your appeal is yes at any stage of the appeals process after Level 2, we must send the payment you asked for to you or the provider within 60 calendar days.

SECTION 6 Part D drugs: How to ask for a coverage decision or make an appeal

Section 6.1 What to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug

Your benefits include coverage for many prescription drugs. To be covered, the drug must be used for a medically accepted indication. (Go to Chapter 5 for more information about a medically accepted indication.) For details about Part D drugs, rules, restrictions, and costs, go to Chapters 5 and 6. **This**

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

section is about your Part D drugs only. To keep things simple, we generally say *drug* in the rest of this section, instead of repeating *covered outpatient prescription drug* or *Part D drug* every time. We also use the term Drug List instead of *List of Covered Drugs* or formulary.

- If you don't know if a drug is covered or if you meet the rules, you can ask us. Some drugs require you to get approval from us before we'll cover it.
- If your pharmacy tells you that your prescription can't be filled as written, the pharmacy will give you a written notice explaining how to contact us to ask for a coverage decision.

Part D coverage decisions and appeals

Legal Term:

An initial coverage decision about your Part D drugs is called a **coverage determination**.

A coverage decision is a decision we make about your benefits and coverage or about the amount we'll pay for your drugs. This section tells what you can do if you're in any of the following situations:

- Asking to cover a Part D drug that's not on our plan's Drug List. **Ask for an exception. Section 6.2**
- Asking to waive a restriction on our plan's coverage for a drug (such as limits on the amount of the drug you can get, prior authorization criteria, or the requirement to try another drug first). **Ask for an exception. Section 6.2**
- Asking to pay a lower cost-sharing amount for a covered drug on a higher cost-sharing tier. **Ask for an exception. Section 6.2**
- Asking to get pre-approval for a drug. **Ask for a coverage decision. Section 6.4**
- Pay for a prescription drug you already bought. **Ask us to pay you back. Section 6.4**

If you disagree with a coverage decision we made, you can appeal our decision.

This section tells you both how to ask for coverage decisions and how to request an appeal.

Section 6.2 Asking for exception

Legal Terms:

Asking for coverage of a drug that's not on the Drug List is a **formulary exception**.

Asking for removal of a restriction on coverage for a drug is a **formulary exception**.

Asking to pay a lower price for a covered non-preferred drug is a **tiering exception**.

If a drug isn't covered in the way you'd like it to be covered, you can ask us to make an **exception**. An exception is a type of coverage decision.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

For us to consider your exception request, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. Here are three examples of exceptions that you or your doctor or other prescriber can ask us to make:

- 1. Covering a Part D drug that's not on our Drug List.** If we agree to cover a drug not on the Drug List, you'll need to pay the cost-sharing amount that applies to drugs in Tier 4. You can't ask for an exception to the cost-sharing amount we require you to pay for the drug.
- 2. Removing a restriction for a covered drug.** Chapter 5 describes the extra rules or restrictions that apply to certain drugs on our Drug List. If we agree to make an exception and waive a restriction for you, you can ask for an exception to the copayment or coinsurance amount we require you to pay for the drug.
- 3. Changing coverage of a drug to a lower cost-sharing tier.** Every drug on our Drug List is in one of five cost-sharing tiers. In general, the lower the cost-sharing tier number, the less you pay as your share of the cost of the drug.
 - If our Drug List contains alternative drug(s) for treating your medical condition that are in a lower cost-sharing tier than your drug, you can ask us to cover your drug at the cost-sharing amount that applies to the alternative drug(s).
 - If the drug you're taking is a biological product you can ask us to cover your drug at a lower cost-sharing amount. This would be the lowest tier that contains biological product alternatives for treating your condition.
 - If the drug you're taking is a brand name drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains brand name alternatives for treating your condition.
 - If the drug you're taking is a generic drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains either brand or generic alternatives for treating your condition.
 - You can't ask us to change the cost-sharing tier for any drug in Tier 5, specialty drugs.
 - If we approve your tiering exception request and there's more than one lower cost-sharing tier with alternative drugs you can't take, you usually pay the lowest amount.

Section 6.3 Important things to know about asking for exceptions

Your doctor must tell us the medical reasons

Your doctor or other prescriber must give us a statement that explains the medical reasons you're asking for an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Our Drug List typically includes more than one drug for treating a particular condition. These different possibilities are called **alternative** drugs. If an alternative drug would be just as effective as the drug you're requesting and wouldn't cause more side effects or other health problems, we generally *won't* approve your request for an exception. If you ask us for a tiering exception, we generally *won't* approve your request for

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

an exception unless all the alternative drugs in the lower cost-sharing tier(s) won't work as well for you or are likely to cause an adverse reaction or other harm.

We can say yes or no to your request

- If we approve your request for an exception, our approval usually is valid until the end of our plan year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.
- If we say no to your request, you can ask for another review by making an appeal.

Section 6.4 How to ask for a coverage decision, including an exception

Legal Term:

A fast coverage decision is called an **expedited coverage determination**.

Step 1: Decide if you need a standard coverage decision or a fast coverage decision.

Standard coverage decisions are made within **72 hours** after we get your doctor's statement. **Fast coverage decisions** are made within **24 hours** after we get your doctor's statement.

If your health requires it, ask us to give you a fast coverage decision. To get a fast coverage decision, you must meet two requirements:

- You must be asking for a drug you didn't get yet. (You can't ask for fast coverage decision to be paid back for a drug you have already bought.)
- Using the standard deadlines could cause serious harm to your health or hurt your ability to function.
- **If your doctor or other prescriber tells us that your health requires a fast coverage decision, we'll automatically give you a fast coverage decision.**
- **If you ask for a fast coverage decision on your own, without your doctor or prescriber's support, we'll decide whether your health requires that we give you a fast coverage decision.** If we don't approve a fast coverage decision, we'll send you a letter that:
 - Explains that we'll use the standard deadlines.
 - Explains if your doctor or other prescriber asks for the fast coverage decision, we'll automatically give you a fast coverage decision.
 - Tells you how you can file a fast complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you asked for. We'll answer your complaint within 24 hours of receipt.

Step 2: Ask for a standard coverage decision or a fast coverage decision.

Start by calling, writing, or faxing our plan to ask us to authorize or provide coverage for the medical care you want. You can also access the coverage decision process through our website. We must accept any written request, including a request submitted on the *CMS Model Coverage Determination Request Form* or on our plan's form, which are available on our website networkhealth.com. Chapter 2 has contact

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

information. To help us process your request, include your name, contact information, and information that shows which denied claim is being appealed.

You, your doctor, (or other prescriber) or your representative can do this. You can also have a lawyer act on your behalf. Section 4 tells how you can give written permission to someone else to act as your representative.

- **If you're asking for an exception, provide the supporting statement**, which is the medical reason for the exception. Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing a written statement if necessary.

Step 3: We consider your request and give you our answer.***Deadlines for a fast coverage decision***

- We must generally give you our answer **within 24 hours** after we get your request.
 - For exceptions, we'll give you our answer within 24 hours after we get your doctor's supporting statement. We'll give you our answer sooner if your health requires us to.
 - If we don't meet this deadline, we're required to send your request to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization.
- **If our answer is yes to part or all of what you asked for**, we must provide the coverage we agreed to within 24 hours after we get your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

Deadlines for a standard coverage decision about a drug you didn't get yet

- We must generally give you our answer **within 72 hours** after we get your request.
 - For exceptions, we'll give you our answer within 72 hours after we get your doctor's supporting statement. We'll give you our answer sooner if your health requires us to.
 - If we don't meet this deadline, we're required to send your request to Level 2 of the appeals process, where it'll be reviewed by an Independent Review Organization.
- **If our answer is yes to part or all of what you asked for**, we must **provide the coverage** we agreed to **within 72 hours** after we get your request or doctor's statement supporting your request.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

Deadlines for a standard coverage decision about payment for a drug you have already bought

- We must give you our answer **within 14 calendar days** after we get your request.
 - If we don't meet this deadline, we're required to send your request to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization.
- **If our answer is yes to part or all of what you asked for**, we're also required to make payment to you within 14 calendar days after we get your request.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

Step 4: If we say no to your coverage request, you can make an appeal.

- If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the drug coverage you want. If you make an appeal, it means you're going to Level 1 of the appeals process.

Section 6.5 How to make a Level 1 appeal

Legal Terms:

An appeal to our plan about a Part D drug coverage decision is called a **plan redetermination**.

A fast appeal is called an **expedited redetermination**.

Step 1: Decide if you need a standard appeal or a fast appeal.

A standard appeal is usually made within seven calendar days. A fast appeal is generally made within 72 hours. If your health requires it, ask for a fast appeal.

- If you're appealing a decision we made about a drug you didn't get yet, you and your doctor or other prescriber will need to decide if you need a fast appeal.
- The requirements for getting a fast appeal are the same as those for getting a fast coverage decision in Section 6.4 of this chapter.

Step 2: You, your representative, doctor or other prescriber must contact us and make your Level 1 appeal. If your health requires a quick response, you must ask for a fast appeal.

- **For standard appeals, submit a written request or call us.** Chapter 2 has contact information.
- **For fast appeals either submit your appeal in writing or call us at 855-232-2814 (TTY 711).** Chapter 2 has contact information.
- **We must accept any written request**, including a request submitted on the *CMS Model Coverage Determination Request Form*, which is available on our website networkhealth.com. Include your name, contact information, and information about your claim to help us process your request.
- **You must make your appeal request within 65 calendar days** from the date of the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- **You can ask for a copy of the information in your appeal and add more information.** You and your doctor may add more information to support your appeal.

Step 3: We consider your appeal and give you our answer.

- When we review your appeal, we take another careful look at all the information about your coverage request. We check to see if we were following all the rules when we said no to your request. We may contact you or your doctor or other prescriber to get more information.

Deadlines for a fast appeal

- For fast appeals, we must give you our answer **within 72 hours after we get your appeal**. We'll give you our answer sooner if your health requires us to.
 - If we don't give you an answer within 72 hours, we're required to send your request to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization. Section 6.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must provide the coverage we agreed to within 72 hours after we get your appeal.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a standard appeal for a drug you didn't get yet

- For standard appeals, we must give you our answer **within seven calendar days** after we get your appeal. We'll give you our decision sooner if you didn't get the drug yet and your health condition requires us to do so.
 - If we don't give you a decision within seven calendar days, we're required to send your request to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization. Section 6.6 explains the Level 2 appeal process.
- **If our answer is yes to part or all of what you asked for**, we must provide the coverage as quickly as your health requires, but no later than **seven calendar days** after we get your appeal.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a standard appeal about payment for a drug you already bought

- We must give you our answer **within 14 calendar days** after we get your request.
 - If we don't meet this deadline, we're required to send your request to Level 2 of the appeals process, where it will be reviewed by an Independent Review Organization.
- **If our answer is yes to part or all of what you asked for**, we're also required to make payment to you within **30 calendar days** after we get your request.
- **If our answer is no to part or all of what you asked for**, we'll send you a written statement that explains why we said no. We'll also tell you how you can appeal.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Step 4: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.

- If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process.

Section 6.6 How to make a Level 2 appeal

Legal Term:

The formal name for the Independent Review Organization is the **Independent Review Entity**. It is sometimes called the **IRE**.

The Independent Review Organization is an independent organization hired by Medicare. It is not connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: You (or your representative or your doctor or other prescriber) must contact the Independent Review Organization and ask for a review of your case.

- If we say no to your Level 1 appeal, the written notice we send you will include **instructions on how to make a Level 2 appeal** with the Independent Review Organization. These instructions will tell who can make this Level 2 appeal, what deadlines you must follow, and how to reach the Independent Review Organization.
- **You must make your appeal request within 65 calendar days** from the date on the written notice.
- If we did not complete our review within the applicable timeframe or make an unfavorable decision regarding an **at-risk** determination under our drug management program, we'll automatically forward your request to the IRE.
- We'll send the information about your appeal to the Independent Review Organization. This information is called your **case file**. **You have the right to ask us for a copy of your case file.**
- You have a right to give the Independent Review Organization additional information to support your appeal.

Step 2: The Independent Review Organization reviews your appeal.

- Reviewers at the Independent Review Organization will take a careful look at all the information about your appeal.

Deadlines for fast appeal

- If your health requires it, ask the Independent Review Organization for a fast appeal.
- If the organization agrees to give you a fast appeal, the organization must give you an answer to your Level 2 appeal **within 72 hours** after it gets your appeal request.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Deadlines for standard appeal

- For standard appeals, the Independent Review Organization must give you an answer to your Level 2 appeal **within seven calendar days** after it gets your appeal if it is for a drug you didn't get yet. If you're asking us to pay you back for a drug you already bought, the Independent Review Organization must give you an answer to your Level 2 appeal **within 14 calendar days** after it gets your request.

Step 3: The Independent Review Organization gives you its answer.

For fast appeals:

- **If the Independent Review Organization says yes to part or all of what you asked for**, we must provide the drug coverage that was approved by the Independent Review Organization **within 24 hours** after we get the decision from the Independent Review Organization.

For standard appeals:

- **If the Independent Review Organization says yes to part or all of your request for coverage**, we must **provide the drug coverage** that was approved by the Independent Review Organization **within 72 hours** after we get the decision from the Independent Review Organization.
- **If the Independent Review Organization says yes to part or all of your request to pay you back** for a drug you already bought, we're required to **send payment to you within 30 calendar days** after we get the decision from the Independent Review Organization.

What if the independent review organization says no to your appeal?

If this organization says no to **part or all of** your appeal, it means they agree with our decision not to approve your request (or part of your request). (This is called **upholding the decision**. It's also called **turning down your appeal**.) In this case, the Independent Review Organization will send you a letter that:

- Explains the decision.
- Lets you know about your right to a Level 3 appeal if the dollar value of the drug coverage you're asking for meets a certain minimum. If the dollar value of the drug coverage you're asking for is too low, you can't make another appeal and the decision at Level 2 is final.
- Tells you the dollar value that must be in dispute to continue with the appeals process.

Step 4: If your case meets the requirements, you choose whether you want to take your appeal further.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal).
- If you want to go on to Level 3 appeal the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 7 How to ask us to cover a longer inpatient hospital stay if you think you're being discharged too soon

When you're admitted to a hospital, you have the right to get all covered hospital services necessary to diagnose and treat your illness or injury.

During your covered hospital stay, your doctor and the hospital staff will work with you to prepare for the day you leave the hospital. They'll help arrange for care you may need after you leave.

- The day you leave the hospital is called your **discharge date**.
- When your discharge date is decided, your doctor or the hospital staff will tell you.
- If you think you're being asked to leave the hospital too soon, you can ask for a longer hospital stay, and your request will be considered.

Section 7.1 During your inpatient hospital stay, you'll get a written notice from Medicare that tells you about your rights

Within two calendar days of being admitted to the hospital, you'll be given a written notice called *An Important Message from Medicare about Your Rights*. Everyone with Medicare gets a copy of this notice. If you don't get the notice from someone at the hospital (for example, a caseworker or nurse), ask any hospital employee for it. If you need help, call our member experience team at 855-232-2814 (TTY users call 711) or 1-800-MEDICARE (1-800-633-4227). (TTY users call 1-877-486-2048).

- 1. Read this notice carefully and ask questions if you don't understand it.** It tells you:
 - Your right to get Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes the right to know what these services are, who will pay for them, and where you can get them.
 - Your right to be involved in any decisions about your hospital stay.
 - Where to report any concerns you have about the quality of your hospital care.
 - Your right to **request an immediate review** of the decision to discharge you if you think you're being discharged from the hospital too soon. This is a formal, legal way to ask for a delay in your discharge date, so we'll cover your hospital care for a longer time.
- 2. You'll be asked to sign the written notice to show that you got it and understand your rights.**
 - You or someone who is acting on your behalf will be asked to sign the notice.
 - Signing the notice shows *only* that you got the information about your rights. The notice doesn't give your discharge date. Signing the notice **doesn't mean** you're agreeing on a discharge date.
- 3. Keep your copy** of the notice so you have the information about making an appeal (or reporting a concern about quality of care) if you need it.
 - If you sign the notice more than two calendar days before your discharge date, you'll get another copy before you're scheduled to be discharged.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- To look at a copy of this notice in advance, call our member experience team at 855-232-2814 (TTY users call 711) or 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can also get notice online at [CMS.gov/Medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im](https://www.cms.gov/Medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im).

Section 7.2 How to make a Level 1 appeal to change your hospital discharge date

To ask us to cover your inpatient hospital services for a longer time, use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help, call our member experience team at 855-232-2814 (TTY users call 711). Or call your State Health Insurance Assistance Program (SHIP) for personalized help. SHIP contact information is available in Chapter 2, Section 3.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It checks to see if your planned discharge date is medically appropriate for you. The **Quality Improvement Organization** is a group of doctors and other health care professionals paid by the federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare. These experts aren't part of our plan.

Step 1: Contact the Quality Improvement Organization for your state and ask for an immediate review of your hospital discharge. You must act quickly.

How can you contact this organization?

- The written notice you got (*An Important Message from Medicare About Your Rights*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

Act quickly:

- To make your appeal, you must contact the Quality Improvement Organization *before* you leave the hospital and **no later than midnight the day of your discharge**.
 - **If you meet this deadline**, you can stay in the hospital *after* your discharge date *without paying for it* while you wait to get the decision from the Quality Improvement Organization.
 - **If you don't meet this deadline, contact us.** If you decide to stay in the hospital after your planned discharge date, *you may have to pay all the costs* for hospital care you get after your planned discharge date.
- Once you ask for an immediate review of your hospital discharge the Quality Improvement Organization will contact us. By noon of the day after we're contacted, we'll give you a **Detailed Notice of Discharge**. This notice gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- You can get a sample of the **Detailed Notice of Discharge** by calling our member experience team at 855-232-2814 (TTY users call 711) or 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. Or you can get a sample notice online at [CMS.gov/Medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im](https://www.cms.gov/Medicare/forms-notices/beneficiary-notices-initiative/ffs-ma-im).

Step 2: The Quality Improvement Organization conducts an independent review of your case.

- Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you (or your representative) why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you can if you want.
- The reviewers will also look at your medical information, talk with your doctor, and review information that we and the hospital gave them.
- By noon of the day after the reviewers told us of your appeal, you'll get a written notice from us that gives your planned discharge date. This notice also explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date.

Step 3: Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.

What happens if the answer is yes?

- If the Independent Review Organization says *yes*, **we must keep providing your covered inpatient hospital services for as long as these services are medically necessary.**
- You'll have to keep paying your share of the costs (such as deductibles or copayments, if these apply). In addition, there may be limitations on your covered hospital services.

What happens if the answer is no?

- If the Independent Review Organization says *no*, they're saying that your planned discharge date is medically appropriate. If this happens, **your coverage for your inpatient hospital services will end** at noon on the day *after* the Quality Improvement Organization gives you its answer to your appeal.
- If the Independent Review Organization says *no* to your appeal and you decide to stay in the hospital, **you may have to pay the full cost** of hospital care you get after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If the Quality Improvement Organization said *no* to your appeal, *and* you stay in the hospital after your planned discharge date, you can make another appeal. Making another appeal means you're going to *Level 2* of the appeals process.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Section 7.3 How to make a Level 2 appeal to change your hospital discharge date

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at its decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your stay after your planned discharge date.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 calendar days** after the day the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you stay in the hospital after the date your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all the information about your appeal.

Step 3: Within 14 calendar days of receipt of your request for a Level 2 appeal, the reviewers will decide on your appeal and tell you it's decision.***If the Independent Review Organization says yes:***

- **We must reimburse you** for our share of the costs of hospital care you got since noon on the day after the date your first appeal was turned down by the Quality Improvement Organization. **We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.**
- You must continue to pay your share of the costs and coverage limitations may apply.

If the Independent Review Organization says no:

- It means they agree with the decision they made on your Level 1 appeal.
- The notice you get will tell you in writing what you can do if you want to continue with the review process.

Step 4: If the answer is no, you need to decide whether you want to take your appeal further by going to Level 3.

- There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

SECTION 8 How to ask us to keep covering certain medical services if you think your coverage is ending too soon

When you're getting covered **home health services, skilled nursing care, or rehabilitation care (Comprehensive Outpatient Rehabilitation Facility)**, you have the right to keep getting your services for that type of care for as long as the care is needed to diagnose and treat your illness or injury.

When we decide it's time to stop covering any of these three types of care for you, we're required to tell you in advance. When your coverage for that care ends, *we'll stop paying our share of the cost for your care.*

If you think we're ending the coverage of your care too soon, **you can appeal our decision.** This section tells you how to ask for an appeal.

Section 8.1 We'll tell you in advance when your coverage will be ending

Legal Term

Notice of Medicare Non-Coverage. It tells you how you can ask for a **fast-track appeal**. Asking for a fast-track appeal is a formal, legal way to ask for a change to our coverage decision about when to stop your care.

1. **You get a notice in writing** at least two calendar days before our plan is going to stop covering your care. The notice tells you:
 - The date when we'll stop covering the care for you.
 - How to request a fast-track appeal to ask us to keep covering your care for a longer period of time.
2. **You, or someone who is acting on your behalf, will be asked to sign the written notice to show that you got it.** Signing the notice shows *only* that you got the information about when your coverage will stop. **Signing it doesn't mean you agree** with our plan's decision to stop care.

Section 8.2 How to make a Level 1 appeal to have our plan cover your care for a longer time

If you want to ask us to cover your care for a longer period of time, you'll need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

- **Follow the process.**
- **Meet the deadlines.**
- **Ask for help if you need it.** If you have questions or need help, call our member experience team at 855-232-2814 (TTY users call 711). Or call your State Health Insurance Assistance Program (SHIP) for personalized help. SHIP contact information is available in Chapter 2, Section 3.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It decides if the end date for your care is medically appropriate. The **Quality Improvement Organization** is a group of doctors and other health care experts paid by the federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing plan decisions about when it's time to stop covering certain kinds of medical care. These experts aren't part of our plan.

Step 1: Make your Level 1 appeal: contact the Quality Improvement Organization and ask for a *fast-track appeal*. You must act quickly.

How can you contact this organization?

- The written notice you got (*Notice of Medicare Non-Coverage*) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.

Act quickly:

- You must contact the Quality Improvement Organization to start your appeal **by noon of the day before the effective date** on the *Notice of Medicare Non-Coverage*.
- If you miss the deadline, and you want to file an appeal, you still have appeal rights. Contact the Quality Improvement Organization using the contact information on the *Notice of Medicare Non-coverage*. The name, address, and phone number of the Quality Improvement Organization for your state may also be found in Chapter 2.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

Legal Term:

Detailed Explanation of Non-Coverage. Notice that gives details on reasons for ending coverage.

What happens during this review?

- Health professionals at the Quality Improvement Organization (the *reviewers*) will ask you, or your representative, why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you can if you want.
- The Independent Review Organization will also look at your medical information, talk with your doctor, and review information our plan gives them.
- By the end of the day the reviewers tell us of your appeal, you'll get the *Detailed Explanation of Non-Coverage* from us that explains in detail our reasons for ending our coverage for your services.

Step 3: Within one full day after they have all the information they need; the reviewers will tell you it's decision.

What happens if the reviewers say yes?

- If the reviewers say *yes* to your appeal, then we **must keep providing your covered service for as long as it's medically necessary.**

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- You'll have to keep paying your share of the costs (such as deductibles or copayments, if these apply). There may be limitations on your covered services.

What happens if the reviewers say no?

- If the reviewers say *no*, then **your coverage will end on the date we told you.**
- If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* this date when your coverage ends, **you'll have to pay the full cost** of this care yourself.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

- If reviewers say *no* to your Level 1 appeal – and you choose to continue getting care after your coverage for the care has ended – then you can make a Level 2 appeal.

Section 8.3 How to make a Level 2 appeal to have our plan cover your care for a longer time

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at the decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services *after* the date when we said your coverage would end.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

- You must ask for this review **within 60 calendar days** after the day when the Quality Improvement Organization said *no* to your Level 1 appeal. You can ask for this review only if you continued getting care after the date your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.

- Reviewers at the Quality Improvement Organization will take another careful look at all of the information about your appeal.

Step 3: Within 14 calendar days of receipt of your appeal request, reviewers will decide on your appeal and tell you it's decision.

What happens if the Independent Review Organization says yes?

- **We must reimburse you** for our share of the costs of care you got since the date when we said your coverage would end. **We must continue providing coverage** for the care for as long as it's medically necessary.
- You must continue to pay your share of the costs and there may be coverage limitations that apply.

What happens if the Independent Review Organization says no?

- It means they agree with the decision made to your Level 1 appeal.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- The notice you get will tell you in writing what you can do if you want to continue with the review process. It will give you details about how to go to the next level of appeal, which is handled by an Administrative Law Judge or attorney adjudicator.

Step 4: If the answer is no, you'll need to decide whether you want to take your appeal further.

- There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 tells more about Levels 3, 4 and 5 of the appeals process.

SECTION 9 Taking your appeal to Levels 3, 4 and 5

Section 9.1 Appeal Levels 3, 4 and 5 for Medical Service Requests

This section may be right for you if you made a Level 1 appeal and a Level 2 appeal, and both of your appeals were turned down.

If the dollar value of the item or medical service you appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you can't appeal any further. The written response you receive to your Level 2 appeal will explain how to make a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way as the first two levels. Here's who handles the review of your appeal at each of these levels.

Level 3 appeal

An **Administrative Law Judge** or an attorney adjudicator who works for the federal government will review your appeal and give you an answer.

- **If the Administrative Law Judge or attorney adjudicator says yes to your appeal, the appeals process *may* or *may not* be over.** Unlike a decision at a Level 2 appeal, we have the right to appeal a Level 3 decision that's favorable to you. If we decide to appeal it will go to a Level 4 appeal.
 - If we decide *not* to appeal, we must authorize or provide you with the medical care within 60 calendar days after we get the Administrative Law Judge's or attorney adjudicator's decision.
 - If we decide to appeal the decision, we'll send you a copy of the Level 4 appeal request with any accompanying documents. We may wait for the Level 4 appeal decision before authorizing or providing the medical care in dispute.
- **If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process *may* or *may not* be over.**
 - If you decide to accept the decision that turns down your appeal, the appeals process is over.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- If you don't want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal

The **Medicare Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the federal government.

- **If the answer is yes, or if the Council denies our request to review a favorable Level 3 appeal decision, the appeals process *may* or *may not* be over.** Unlike a decision at Level 2, we have the right to appeal a Level 4 decision that is favorable to you. We'll decide whether to appeal this decision to Level 5.
 - If we decide *not* to appeal the decision, we must authorize or provide you with the medical care within 60 calendar days after getting the Council's decision.
 - If we decide to appeal the decision, we'll let you know in writing.
- **If the answer is no or if the Council denies the review request, the appeals process *may* or *may not* be over.**
 - If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - If you don't want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go to a Level 5 appeal and how to continue with a Level 5 appeal.

Level 5 appeal

A judge at the **Federal District Court** will review your appeal.

- A judge will review all the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

Section 9.2 Appeal Levels 3, 4 and 5 for Part D Drug Requests

This section may be right for you if you made a Level 1 appeal and a Level 2 appeal, and both of your appeals were turned down.

If the value of the drug you appealed meets a certain dollar amount, you may be able to go to additional levels of appeal. If the dollar amount is less, you can't appeal any further. The written response you get to your Level 2 appeal will explain who to contact and what to do to ask for a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way as the first two levels. Here's who handles the review of your appeal at each of these levels.

Level 3 appeal

An **Administrative Law Judge** or an attorney adjudicator who works for the federal government will review your appeal and give you an answer.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Administrative Law Judge or attorney adjudicator **within 72**

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

hours (24 hours for expedited appeals) or make payment no later than 30 calendar days after we get the decision.

- **If the answer is no, the appeals process *may* or *may not* be over.**
 - If you decide to accept the decision that turns down your appeal, the appeals process is over.
 - If you don't want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal.

Level 4 appeal

The **Medicare Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the federal government.

- **If the answer is yes, the appeals process is over.** We must **authorize or provide the drug coverage** that was approved by the Council **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we get the decision.
- **If the answer is no, the appeals process *may* or *may not* be over.**
 - If you decide to accept the decision that turns down your appeal, the appeals process is over.
 - If you don't want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal or denies your request to review the appeal, the notice will tell you whether the rules allow you to go on to a Level 5 appeal. It will also tell you who to contact and what to do next if you choose to continue with your appeal.

Level 5 appeal

A judge at the **Federal District Court** will review your appeal.

- A judge will review all the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

Making complaints

SECTION 10 How to make a complaint about quality of care, waiting times, customer service, or other concerns

Section 10.1 What kinds of problems are handled by the complaint process?

The complaint process is *only* used for certain types of problems. This includes problems related to quality of care, waiting times and customer service. Here are examples of the kinds of problems handled by the complaint process.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Complaint	Example
Quality of your medical care	<ul style="list-style-type: none"> • Are you unhappy with the quality of the care you got (including care in the hospital)?
Respecting your privacy	<ul style="list-style-type: none"> • Did someone not respect your right to privacy or share confidential information?
Disrespect, poor customer service, or other negative behaviors	<ul style="list-style-type: none"> • Has someone been rude or disrespectful to you? • Are you unhappy with our member experience team? • Do you feel you're being encouraged to leave our plan?
Waiting times	<ul style="list-style-type: none"> • Are you having trouble getting an appointment, or waiting too long to get it? • Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by our member experience team or other staff at our plan? <ul style="list-style-type: none"> ○ Examples include waiting too long on the phone, in the waiting or exam room, or getting a prescription.
Cleanliness	<ul style="list-style-type: none"> • Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor's office?
Information you get from us	<ul style="list-style-type: none"> • Did we fail to give you a required notice? • Is our written information hard to understand?
Timeliness (These types of complaints are all related to the <i>timeliness</i> of our actions related to coverage decisions and appeals)	<p>If you asked for a coverage decision or made an appeal, and you think we aren't responding quickly enough, you can make a complaint about our slowness. Here are examples:</p> <ul style="list-style-type: none"> • You asked us for a <i>fast coverage decision</i> or a <i>fast appeal</i>, and we said no; you can make a complaint. • You believe we aren't meeting the deadlines for coverage decisions or appeals; you can make a complaint. • You believe we aren't meeting deadlines for covering or reimbursing you for certain medical items or services or drugs that were approved; you can make a complaint. • You believe we failed to meet required deadlines for forwarding your case to the Independent Review Organization; you can make a complaint.

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

Section 10.2 How to make a complaint**Legal Terms:**

A **complaint** is also called a **grievance**.

Making a complaint is called **filing a grievance**.

Using the process for complaints is called **using the process for filing a grievance**.

A **fast complaint** is called an **expedited grievance**.

Step 1: Contact us promptly – either by phone or in writing.

- **Calling our member experience team at 855-232-2814 (TTY users call 711) is usually the first step.** If there's anything else you need to do, our member experience team will let you know.
- **If you don't want to call (or you called and weren't satisfied), you can put your complaint in writing and send it to us.** If you put your complaint in writing, we'll respond to your complaint in writing.
- Send your grievance (complaint) in writing to Network Health Medicare Advantage Plans, Attn: Appeals and Grievances, PO Box 120, 1570 Midway Pl., Menasha, WI 54952, via fax at 920-720-1832, or phone by calling 855-232-2814 (TTY users call 711).
- If you request a fast coverage determination or appeal and we deny your request, we'll call you and send you a letter within 72 hours notifying you that your request will automatically follow the standard grievance and appeals process.
- The **deadline** for making a complaint is 60 calendar days from the time you had the problem you want to complain about.

Step 2: We look into your complaint and give you our answer.

- **If possible, we'll answer you right away.** If you call us with a complaint, we may be able to give you an answer on the same phone call.
- **Most complaints are answered within 30 calendar days.** If we need more information and the delay is in your best interest or if you ask for more time, **we can take up to 14 more calendar days** (44 calendar days total) to answer your complaint. If we decide to take extra days, we'll tell you in writing.
- **If you're making a complaint because we denied your request for a fast coverage decision or a fast appeal, we'll automatically give you a fast complaint.** If you have a fast complaint, it means we'll give you **an answer within 24 hours**.
- **If we don't agree** with some or all of your complaint or don't take responsibility for the problem you're complaining about, we'll include our reasons in our response to you.

Section 10.3 You can also make complaints about quality of care to the Quality Improvement Organization

When your complaint is about *quality of care*, you have two extra options:

Chapter 9 If you have a problem or complaint (coverage decisions, appeals, complaints)

- **You can make your complaint directly to the Quality Improvement Organization.** The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.

Or

- **You can make your complaint to both the Quality Improvement Organization and us at the same time.**

Section 10.4 You can also tell Medicare about your complaint

You can submit a complaint about Cornerstone 1002 directly to Medicare. To submit a complaint to Medicare, go to [Medicare.gov/my/medicare-complaint](https://www.Medicare.gov/my/medicare-complaint). You can also call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users call 1-877-486-2048.

CHAPTER 10: Ending membership in our plan

SECTION 1 Ending your membership in our plan

Ending your membership in Cornerstone 1002 may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you decide you *want* to leave. Sections 2 and 3 give information on ending your membership voluntarily.
- There are also limited situations where we're required to end your membership. Section 5 tells you about situations when we must end your membership.

If you're leaving our plan, our plan must continue to provide your medical care and prescription drugs and you'll continue to pay your cost share until your membership ends.

SECTION 2 When can you end your membership in our plan?

Section 2.1 You can end your membership during the Medicare Advantage Open Enrollment Period

You can make *one* change to your health coverage during the **Medicare Advantage Open Enrollment Period** each year.

- **The Medicare Advantage Open Enrollment Period** is from January 1 to March 31.
- **During the Medicare Advantage Open Enrollment Period** you can:
 - Switch to another Medicare Advantage Plan with or without drug coverage.
 - Disenroll from our plan and get coverage through Original Medicare. If you switch to Original Medicare during this period, you can also join a separate Medicare drug plan at the same time.
- **Your membership will end** on the first day of the month after you enroll in a different Medicare Advantage plan, or we get your request to switch to Original Medicare. If you also choose to enroll in a Medicare drug plan, your membership in the drug plan will start the first day of the month after the drug plan gets your enrollment request.

Section 2.2 In certain situations, you can end your membership during a Special Enrollment Period

In certain situations, members of Cornerstone 1002 may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

You may be eligible to end your membership during a Special Enrollment Period if any of the following situations apply to you. These are just examples. For the full list you can contact our plan, call Medicare, or visit [Medicare.gov](https://www.medicare.gov).

- Usually, when you move
- If you have Wisconsin Medicaid
- If you're eligible for Extra Help paying for your Medicare drug coverage
- If we violate our contract with you
- If you're getting care in an institution, such as a nursing home or long-term care (LTC) hospital.

Note: If you're in a drug management program, you may not be able to change plans. Chapter 5, Section 10 tells you more about drug management programs.

Enrollment time periods vary depending on your situation.

To find out if you're eligible for a Special Enrollment Period, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. If you're eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and drug coverage. You can choose:

- Another Medicare health plan with or without drug coverage,
- Original Medicare *with* a separate Medicare drug plan, or
- Original Medicare *without* a separate Medicare drug plan.

Note: If you disenroll from Medicare drug coverage and go without creditable prescription drug coverage for 63 days or more in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later.

Your membership will usually end on the first day of the month after we get your request to change your plan.

If you get Extra Help from Medicare to pay your drug coverage costs: If you switch to Original Medicare and don't enroll in a separate Medicare drug plan, Medicare may enroll you in a drug plan, unless you opt out of automatic enrollment.

Section 2.3 Get more information about when you can end your membership

If you have any questions about ending your membership you can:

- **Call our member experience team at 855-232-2814 (TTY users call 711)**
- Find the information in the *Medicare & You 2026* handbook
- Call **Medicare** at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048

SECTION 3 How to end your membership in our plan

The table below explains how you can end your membership in our plan.

To switch from our plan to:	Here's what to do:
Another Medicare health plan	<ul style="list-style-type: none"> • Enroll in the new Medicare health plan. • You'll automatically be disenrolled from Cornerstone 1002 when your new plan's coverage starts.
Original Medicare <i>with</i> a separate Medicare drug plan	<ul style="list-style-type: none"> • Enroll in the new Medicare drug plan. • You'll automatically be disenrolled from Cornerstone 1002 when your new drug plan's coverage starts.
Original Medicare <i>without</i> a separate Medicare drug plan	<ul style="list-style-type: none"> • Send us a written request to disenroll. Call our member experience team at 855-232-2814 (TTY users call 711) if you need more information on how to do this. • You can also call Medicare at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users call 1-877-486-2048. • You'll be disenrolled from Cornerstone 1002 when your coverage in Original Medicare starts.

SECTION 4 Until your membership ends, you must keep getting your medical items, services and drugs through our plan

Until your membership ends, and your new Medicare coverage starts, you must continue to get your medical items, services and prescription drugs through our plan.

- **Continue to use our in-network providers to get medical care.**
- **Continue to use our in-network pharmacies or mail-order to get your prescriptions filled.**
- **If you're hospitalized on the day your membership ends, your hospital stay will be covered by our plan until you're discharged** (even if you're discharged after your new health coverage starts).

SECTION 5 Cornerstone 1002 must end your plan membership in certain situations

Cornerstone 1002 must end your membership in our plan if any of the following happen:

- If you no longer have Medicare Part A and Part B
- If you move out of our service area
- If you're away from our service area for more than six months

- If you move or take a long trip, call our member experience team at 855-232-2814 (TTY users call 711) to find out if the place you're moving or traveling to is in our plan's area
- If you become incarcerated (go to prison)
- If you're no longer a United States citizen or lawfully present in the United States
- If you lie or withhold information about other insurance, you have that provides prescription drug coverage
- If you intentionally give us incorrect information when you're enrolling in our plan and that information affects your eligibility for our plan. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
- If you continuously behave in a way that's disruptive and makes it difficult for us to provide medical care for you and other members of our plan. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
- If you let someone else use your member ID card to get medical care. (We can't make you leave our plan for this reason unless we get permission from Medicare first.)
 - If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.
- If you don't pay the plan premiums and your account balance is \$250 or more for three consecutive months.
 - We must notify you in writing that you have three months to pay the plan premium before we end your membership.
- If you're required to pay the extra Part D amount because of your income and you don't pay it, Medicare will disenroll you from our plan and you'll lose drug coverage.

If you have questions or want more information on when we can end your membership, call our member experience team at 855-232-2814 (TTY users call 711).

Section 5.1 We can't ask you to leave our plan for any health-related reason

Cornerstone 1002 isn't allowed to ask you to leave our plan for any health-related reason.

What should you do if this happens?

If you feel that you're being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048.

Section 5.2 You have the right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership.

CHAPTER 11: Legal notices

SECTION 1 Notice about governing law

The principal law that applies to this *Evidence of Coverage* document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services (CMS). In addition, other federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws aren't included or explained in this document.

SECTION 2 Notice about nondiscrimination

We don't discriminate based on race, ethnicity, national origin, color, religion, sex, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare Advantage Plans, like our plan, must obey federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at [HHS.gov/ocr/index.html](https://www.hhs.gov/ocr/index.html).

If you have a disability and need help with access to care, call our member experience team at 855-232-2814 (TTY users call 711). If you have a complaint, such as a problem with wheelchair access, our member experience team can help.

SECTION 3 Notice about Medicare Secondary Payer subrogation rights

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, Cornerstone 1002, as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any state laws.

SECTION 4 Third Party Liabilities

As a member of Cornerstone 1002, you agree to assign to Network Health Insurance Corporation all rights and claims against any third party for recovery of medical, surgical or hospital care costs that Network Health Insurance Corporation pays or arranges to pay on your behalf. Network Health Insurance Corporation has the right of subrogation against third parties liable or responsible for medical, surgical or hospital care costs that Network Health Insurance Corporation arranges or pays on your behalf.

As a member of Cornerstone 1002, you agree to release any medical, surgical or hospital care expense-related claim you may have against a third party when Network Health Insurance Corporation settles or compromises the claim.

As a member of Cornerstone 1002 you must notify Network Health Insurance Corporation in writing within 31 days after the start of any legal proceedings against a third party. You may not enter into a proposed settlement, compromise, agreed judgement or release of claims against a third party without Network Health Insurance Corporation's written consent.

As a member of Cornerstone 1002, you agree to permit Network Health Insurance Corporation to participate or intervene in any legal proceeding against a third party at Network Health Insurance Corporation's own expense.

CHAPTER 12: Definitions

Allowed Amount – This is the maximum payment the plan will pay.

Ambulatory Surgical Center – An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center doesn't exceed 24 hours.

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services or prescription drugs or payment for services or drugs you already got. You may also make an appeal if you disagree with our decision to stop services that you're getting.

Balance Billing – When a provider (such as a doctor or hospital) bills a patient more than our plan's allowed cost sharing amount. As a member of Cornerstone 1002 you only have to pay our plan's cost sharing amounts when you get services covered by our plan. We don't allow providers to **balance bill** or otherwise charge you more than the amount of cost sharing our plan says you must pay.

Biological Product – A prescription drug that's made from natural and living sources like animal cells, plant cells, bacteria, or yeast. Biological products are more complex than other drugs and can't be copied exactly, so alternative forms are called biosimilars. (go to “**Original Biological Product**” and “**Biosimilar**”).

Biosimilar – A biological product that's very similar, but not identical, to the original biological product. Biosimilars are as safe and effective as the original biological product. Some biosimilars substituted for the original biological product at the pharmacy without needing a new prescription (Go to “**Interchangeable Biosimilar**”).

Brand Name Drug – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand name drug has expired.

Calendar Year – Each successive period of twelve (12) months starting on January 1 and ending on December 31.

Catastrophic Coverage Stage – The stage in the Part D Drug Benefit that begins when you (or other qualified parties on your behalf) have spent \$2,100 for Part D covered drugs during the covered year. During this payment stage, you pay nothing for your covered Part D drugs.

Centers for Medicare & Medicaid Services (CMS) – The federal agency that administers Medicare.

Coinsurance – An amount you may be required to pay, expressed as a percentage (for example 20 percent) as your share of the cost for services or prescription drugs after you pay any deductibles.

Chapter 12 Definitions

Combined Maximum Out-of-Pocket Amount – This is the most you'll pay in a year for all Part A and Part B services from both network (preferred) providers and out-of-network (non-preferred) providers. Go to Chapter 4, Section 1. 3 for information about your combined maximum out-of-pocket amount.

Complaint - The formal name for making a complaint is **filing a grievance**. The complaint process is used *only* for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service you get. It also includes complaints if our plan doesn't follow the time periods in the appeal process.

Comprehensive Outpatient Rehabilitation Facility (CORF) – A facility that mainly provides rehabilitation services after an illness or injury, including physical therapy, social or psychological services, respiratory therapy, occupational therapy and speech-language pathology services, and home environment evaluation services.

Copayment – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or a prescription drug. A copayment is a set amount (for example \$10), rather than a percentage.

Cost Sharing – Cost sharing refers to amounts that a member has to pay when services or drugs are gotten. (This is in addition to our plan's monthly premium.) Cost sharing includes any combination of the following three types of payments: 1) any deductible amount a plan may impose before services or drugs are covered; 2) any fixed copayment amount that a plan requires when a specific service or drug is gotten; or 3) any coinsurance amount, a percentage of the total amount paid for a service or drug, that a plan requires when a specific service or drug is gotten.

Cost-Sharing Tier – Every drug on the list of covered drugs is in one of five cost sharing tiers. In general, the higher the cost-sharing tier, the higher your cost for the drug.

Coverage Determination – A decision about whether a drug prescribed for you is covered by our plan and the amount, if any, you're required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn't covered under our plan, that isn't a coverage determination. You need to call or write to our plan to ask for a formal decision about the coverage. Coverage determinations are called **coverage decisions** in this document.

Covered Drugs – The term we use to mean all the prescription drugs covered by our plan.

Covered Services – The term we use in this EOC to mean all the health care services and supplies that are covered by our plan.

Creditable Prescription Drug Coverage – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty if they decide to enroll in Medicare prescription drug coverage later.

Critical Access Hospital – A rural acute care facility providing 24-hour emergency services, acute inpatient and swing-bed care.

Custodial Care – Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you don't need skilled medical care or skilled nursing care. Custodial care, provided by people who don't have professional skills or training, includes help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn't pay for custodial care.

Daily Cost-Sharing Rate – A daily cost-sharing rate may apply when your doctor prescribes less than a full month's supply of certain drugs for you and you're required to pay a copayment. A daily cost-sharing rate is the copayment divided by the number of days in a month's supply. Here is an example: If your copayment for a one-month supply of a drug is \$30, and a one-month's supply in our plan is 30 days, then your daily cost-sharing rate is \$1 per day.

Deductible – The amount you must pay for health care or prescriptions before our plan pays.

Disenroll or Disenrollment – The process of ending your membership in our plan.

Dispensing Fee – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription, such as the pharmacist's time to prepare and package the prescription.

Durable Medical Equipment (DME) – Certain medical equipment ordered by your doctor for medical reasons. Examples include walkers, wheelchairs, crutches, powered mattress systems, diabetic supplies, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, or hospital beds ordered by a provider for use in the home.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you're a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Emergency Care – Covered services that are: 1) provided by a provider qualified to furnish emergency services; and 2) needed to treat, evaluate, or stabilize an emergency medical condition.

Evidence of Coverage (EOC) and Disclosure Information – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

Exception – A type of coverage decision that, if approved, allows you to get a drug that isn't on our formulary (a formulary exception), or get a non-preferred drug at a lower cost-sharing level (a tiering exception). You may also ask for an exception if our plan requires you to try another drug before getting the drug you're asking for, if our plan requires a prior authorization for a drug and you want us to waive the criteria restriction, or if our plan limits the quantity or dosage of the drug you're asking for (a formulary exception).

Extra Help – A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

Generic Drug – A prescription drug that is approved by the FDA as having the same active ingredient(s) as the brand name drug. Generally, a generic drug works the same as a brand name drug and usually costs less.

Grievance - A type of complaint you make about our plan, providers or pharmacies, including a complaint concerning the quality of your care. This doesn't involve coverage or payment disputes.

Home Health Aide – A person who provides services that don't need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises).

Hospice - A benefit that provides special treatment for a member who has been medically certified as terminally ill, meaning having a life expectancy of six months or less. Our plan must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums you're still a member of our plan. You can still get all medically necessary services as well as the supplemental benefits we offer.

Hospital Inpatient Stay – A hospital stay when you have been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an outpatient.

Income Related Monthly Adjustment Amount (IRMAA) – If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium. Less than 5 percent of people with Medicare are affected, so most people won't pay a higher premium.

Initial Coverage Stage – This is the stage before your out-of-pocket costs for the year have reached the out-of-pocket threshold amount.

Initial Enrollment Period – When you're first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you're eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins three months before the month you turn 65, includes the month you turn 65, and ends three months after the month you turn 65.

In-Network Maximum Out-of-Pocket Amount – The most you'll pay for covered Part A and Part B services gotten from in-network (preferred) providers. After you have reached this limit, you won't have to pay anything when you get covered services from in-network providers for the rest of the contract year. However, until you reach your combined out-of-pocket amount, you must continue to pay your share of the costs when you seek care from an out-of-network (non-preferred) provider.

In-Network Pharmacy – A pharmacy that contracts with our plan where members of our plan can get their prescription drug benefits. In most cases, your prescriptions are covered only if they are filled at one of our in-network pharmacies.

In-Network Provider – Provider is the general term for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the state to provide health care services. **In-Network providers** have an agreement with our plan to accept our payment as payment in full, and in some cases to coordinate as well as provide covered services to members of our plan. In-network providers are also called **plan providers**.

Interchangeable Biosimilar – A biosimilar that may be used as a substitute for an original biosimilar product at the pharmacy without needing a new prescription because it meets additional requirements about the potential for automatic substitution. Automatic substitution at the pharmacy is subject to state law.

List of Covered Drugs (formulary or Drug List) – A list of prescription drugs covered by our plan.

Low Income Subsidy (LIS) – Go to Extra Help.

Manufacturer Discount Program – A program under which drug manufacturers pay a portion of our plan's full cost for covered Part D brand name drugs and biologics. Discounts are based on agreements between the federal government and drug manufacturers.

Maximum Fair Price – The price Medicare negotiated for a selected drug.

Medicaid (or Medical Assistance) – A joint federal and State program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Medically Accepted Indication – A use of a drug that is either approved by the FDA or supported by certain references, such as the American Hospital Formulary Service Drug Information and the Micromedex DRUGDEX Information system.

Medically Necessary – Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice. Health care services or supplies are considered medically necessary when they meet these requirements:

- a) Are necessary to identify, diagnose or treat a bodily injury or illness;
- b) Are consistent with your diagnosis in accord with generally accepted standards of the medical community;
- c) Are provided in the least intense, most cost-effective setting or manner needed for your bodily injury or illness.

Medicare – The federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant).

Medicare Advantage Open Enrollment Period – The time period from January 1 to March 31 when members in a Medicare Advantage plan can cancel their plan enrollment and switch to another Medicare Advantage plan or get coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time. The Medicare Advantage Open Enrollment Period is also available for a 3-month period after a person is first eligible for Medicare.

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be i) an HMO, ii) a PPO, iii) a Private Fee-for-Service (PFFS) plan, or iv) a

Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP). In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called **Medicare Advantage Plans with Prescription Drug Coverage**.

Medicare-Covered Services – Services covered by Medicare Part A and Part B. All Medicare health plans must cover all the services that are covered by Medicare Part A and B. The term Medicare-Covered Services doesn't include the extra benefits, such as vision, dental or hearing, that a Medicare Advantage plan may offer.

Medicare Prescription Drug Coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

Medicare Health Plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in our plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Special Needs Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

Medication Therapy Management (MTM) program – A Medicare Part D program for complex health needs provided to people who meet certain requirements or are in a Drug Management Program. MTM services usually include a discussion with a pharmacist or health care provider to review medications.

Medigap (Medicare Supplement Insurance) Policy – Medicare supplement insurance sold by private insurance companies to fill *gaps* in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage Plan is not a Medigap policy.)

Member (Member of our Plan, or Plan Member) – A person with Medicare who is eligible to get covered services, who has enrolled in our plan, and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

Member Experience Team (commonly referred to as customer service) – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals.

Observation Services – Observation services are hospital outpatient services given to help the doctor decide if the patient needs to be admitted as an inpatient or can be discharged. Observation services may be given in the emergency department or another area of the hospital.

Organization Determination – A decision our plan makes about whether items or services are covered or how much you have to pay for covered items or services. Organization determinations are called coverage decisions in this document.

Original Biological Product – A biological product that has been approved by the FDA and serves as the comparison for manufacturers making a biosimilar version. It is also called a reference product.

Original Medicare (Traditional Medicare or Fee-for-service Medicare) – Original Medicare is offered by the government, and not a private health plan such as Medicare Advantage plans and prescription drug plans. Under Original Medicare, Medicare services are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other

health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

Out-of-Network Pharmacy – A pharmacy that doesn't have a contract with our plan to coordinate or provide covered drugs to members of our plan. Most drugs you get from out-of-network pharmacies aren't covered by our plan unless certain conditions apply.

Out-of-Network Provider or Out-of-Network Facility – A provider or facility that doesn't have a contract with our plan to coordinate or provide covered services to members of our plan. Out-of-network providers are providers that aren't employed, owned or operated by our plan.

Out-of-Pocket Costs – Go to the definition for cost sharing above. A member's cost sharing requirement to pay for a portion of services or drugs received is also referred to as the member's out-of-pocket cost requirement.

Out-of-Pocket Threshold – The maximum amount you pay out of pocket for Part D drugs.

Over-the-Counter (OTC) – Drugs and health-related products that don't need a prescription.

PACE Plan – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term services and support (LTSS) for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible. People enrolled in PACE plans get both their Medicare and Medicaid benefits through our plan.

Part C – Go to Medicare Advantage (MA) Plan.

Part D – The voluntary Medicare Prescription Drug Benefit Program.

Part D Drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. Certain categories of drugs have been excluded as covered Part D drugs by Congress. Certain categories of Part D drugs must be covered by every plan.

Part D Late Enrollment Penalty – An amount added to your monthly plan premium for Medicare drug coverage if you go without creditable coverage (coverage that is expected to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more after you're first eligible to join a Part D plan.

Preferred Cost Sharing – Preferred cost sharing means lower cost sharing for certain covered Part D drugs at certain in-network pharmacies.

Preferred In-Network Pharmacy – An in-network pharmacy that offers covered drugs to members of our plan that may have lower cost-sharing levels than at other in-network pharmacies.

Preferred Provider Organization (PPO) Plan – A Preferred Provider Organization Plan is a Medicare Advantage Plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits whether they are gotten from in-network or out-of-network providers. Member cost sharing will generally be higher when plan benefits are

Chapter 12 Definitions

gotten from out-of-network providers. PPO plans have an annual limit on your out-of-pocket costs for services gotten from in-network (preferred) providers and a higher limit on your total combined out-of-pocket costs for services from both in-network (preferred) and out-of-network (non-preferred) providers.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Preventive Services – Health care to prevent illness or detect illness at an early stage, when treatment is likely to work best (for example, preventive services include Pap tests, flu shots, and screening mammograms).

Primary Care Provider (PCP) – The doctor or other provider you see first for most health problems. In many Medicare health plans, you must see your primary care provider before you see any other health care provider.

Prior Authorization – Approval in advance to get services and/or certain drugs based on specific criteria. In the network portion of a PPO, some in-network medical services are covered only if your doctor or other in-network provider gets prior authorization from our plan. In a PPO, you don't need prior authorization to get out-of-network services. However, you may want to check with our plan before getting services from out-of-network providers to confirm that the service is covered by our plan and what your cost sharing responsibility is. Covered services that need prior authorization are marked in the Medical Benefits Chart in Chapter 4. Covered drugs that need prior authorization are marked in the formulary and our criteria are posted on our website.

Prosthetics and Orthotics – Medical devices including, but aren't limited to arm, back and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

Quality Improvement Organization (QIO) – A group of practicing doctors and other health care experts paid by the federal government to check and improve the care given to Medicare patients.

Quantity Limits – A management tool that is designed to limit the use of a drug for quality, safety, or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

Real Time Benefit Tool – A portal or computer application in which enrollees can look up complete, accurate, timely, clinically appropriate, enrollee-specific formulary and benefit information. This includes cost sharing amounts, alternative formulary medications that may be used for the same health condition as a given drug, and coverage restrictions (Prior Authorization, Step Therapy, Quantity Limits) that apply to alternative medications.

Referral – A written order from your primary care doctor for you to visit a specialist or get certain medical services.

Rehabilitation Services – These services include inpatient rehabilitation care, physical therapy (outpatient), speech and language therapy, and occupational therapy.

Selected Drug – A drug covered under Part D for which Medicare negotiated a Maximum Fair Price.

Self-Administered Drugs (SADs) – Medications that you would normally take on your own, such as medications to control blood pressure or diabetes.

Service Area – A geographic area where you must live to join a particular health plan. For plans that limit which doctors and hospitals you may use, it's also generally the area where you can get routine (non-emergency) services. Our plan must disenroll you if you permanently move out of our plan's service area.

Skilled Nursing Facility (SNF) Care – Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

Special Enrollment Period – A set time when members can change their health or drug plan or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you're getting Extra Help with your prescription drug costs, if you move into a nursing home, or if we violate our contract with you.

Special Needs Plan – A special type of Medicare Advantage Plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who live in a nursing home, or who have certain chronic medical conditions.

Standard Cost Sharing – Cost sharing other than preferred cost sharing offered at an in-network pharmacy. This means you will have a higher cost share from non-preferred in-network pharmacies.

Standard In-Network Pharmacy – An in-network pharmacy that offers covered drugs to members of our plan at higher cost sharing levels than apply at a preferred in-network pharmacy.

Step Therapy – A utilization tool that requires you to first try another Part B drug to treat your medical condition before we'll cover the drug your physician may have initially prescribed.

Supplemental Security Income (SSI) – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits aren't the same as Social Security benefits.

Urgently Needed Services – A plan-covered service requiring immediate medical attention that's not an emergency is an urgently needed service if either you're temporarily outside our plan's service area, or it's unreasonable given your time, place, and circumstances to get this service from network providers. Examples of urgently needed services are unforeseen medical illnesses and injuries, or unexpected flare-ups of existing conditions. Medically necessary routine provider visits (like annual checkups) aren't considered urgently needed even if you're outside our plan's service area or our plan network is temporarily unavailable.

Cornerstone 1002 Member Experience Team

Method	Member Experience Team – Contact Information
Call	855-232-2814 Calls to this number are free. Monday – Friday from 8 a.m. to 5 p.m. Our member experience team also has free language interpreter services available for non-English speakers.
TTY	711 Calls to this number are free. Monday – Friday from 8 a.m. to 5 p.m.
Fax	920-720-1905
Write	Network Health Medicare Advantage Plans PO Box 120 1570 Midway Place Menasha, WI 54952
Website	networkhealth.com

Wisconsin SHIP

Wisconsin SHIP 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
Call	1-800-242-1060
TTY	711
Write	Wisconsin State Health Insurance Assistance Program 1402 Pankratz Street, Suite 111 Madison, WI 53704-4001
Email	BOALTC@Wisconsin.Gov
Website	dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm

PRA Disclosure Statement According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1051. If you have comments or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

Discrimination is Against the Law

Network Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes. Network Health does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Network Health:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services 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 assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact Network Health's Compliance Officer.

If you believe that Network Health 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:

Network Health
Attn: Compliance Officer
1570 Midway Place
Menasha, WI 54952
Phone: 855-232-2814
(TTY users should call 711) Email:
compliance@networkhealth.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Network Health's compliance Officer 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, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at Network Health's website: networkhealth.com.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

ATTENTION: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 855-232-2814 (TTY: 711) or speak to your provider.

Albanian: Nëse flisni shqip, shërbime falas të ndihmës së gjuhës janë në dispozicion për ju. Ndihma të përshtatshme dhe shërbime shtesë për të siguruar informacion në formate të përdorshme janë gjithashtu në dispozicion falas. Telefononi 855-232- 2814 (TTY: 711) ose bisedoni me ofruesin tuaj të shërbimit.

Arabic: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات تنبيه: كما تتوفر وسائل مساعدة وخدمات المساعدة اللغوية المجانية. مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. أو 2814-232-855 (711) اتصل على الرقم. تحدث إلى مقدم الخدمة.

Chinese: 如果您说中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 855-232-2814（文本电话：711）或咨询您的服务提供商。

French: Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 855-232-2814 (TTY : 711) ou parlez à votre fournisseur.

German: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung.

Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 855-232-2814 (TTY : 711) an oder sprechen Sie mit Ihrem Provider.

Hindi: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध 855-232-2814 (TTY : 711) पर कॉल करें या अपने प्रदाता से बात करें।

Hmong: Yog hais tias koj hais Lus Hmoob muaj cov kev pab cuam txhais lus pub dawb rau koj. Cov kev pab thiab cov kev pab cuam ntxiv uas tsim nyog txhawm rau muab lus qhia paub ua cov hom ntaub ntauv uas tuaj yeem nkag cuag tau rau los kuj yeej tseem muaj pab dawb tsis xam tus nqi dab tsi ib yam nkaus. Hu rau 855-232-2814 (TTY : 711) los sis sib tham nrog koj tus kws muab kev saib xyuas kho mob.

Korean: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 855-232-2814 (TTY : 711) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

Laotian: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີ ຜົນການຊ່ວຍດ້ານພາສາແບບບໍ່ ເສຍຄ່າໃຫ້ທ່ານ. ມີ ຄຳ ອ່ອງຊ່ວຍ ແລະ ການບໍ່ ຜົນການແບບບໍ່ ເສຍຄ່າທີ່ ເໝາະສົມພໍ ອໃຫ້ຂໍ້ ມູນໃນ ຮູບ ແບບທີ່ ສາມາດຂໍ້ າຖົງໄດ້. ໂທຫາເບີ 855-232-2814 (TTY : 711) ຫຼື ມີ ກັບ ບຸຣຸ່ ໃຫ້ບໍ່ ຜົນການຂ່ອງທ່ານ.

Pennsylvania Dutch: Wann du Druwwel hoscht fer Englisch verschtehe, kenne mer epper beigriege fer dich helfe unni as es dich ennich eppes koschte zeelt. Mir kenne dich helfe aa wann du Druwwel hoscht fer heere odder sehne. Mir kenne Schtofft lauder mache odder iesier fer lese un sell koscht dich aa nix. Ruf 855-232-2814 (TTY: 711) uff odder

schwetz mit dei Provider.

Polish: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 855-232-2814 (TTY : 711) lub porozmawiaj ze swoim dostawcą.

Russian: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 855-232-2814 (TTY : 711) или обратитесь к своему поставщику услуг.

Spanish: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-232-2814 (TTY : 711) o hable con su proveedor.

Tagalog: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 855-232-2814 (TTY : 711) o makipag-usap sa iyong provider.

Vietnamese: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 855-232-2814 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

5626-01-0625
H5215_808-011R26_C

City of Racine



1570 Midway Pl.
Menasha, WI 54952
855-232-2814
TTY 711
Monday-Friday, 8 a.m. to 5 p.m.

networkhealth.com

EXHIBIT D

ELIGIBILITY, ENROLLMENT & DISENROLLMENT

A. Eligibility

1. On a monthly basis, Group shall report to NHIC individuals who will be eligible to enroll as Members in the following two calendar months and the date on which the individual will meet the Group's Eligibility Requirements. Group agrees to arrange for submission to NHIC on such form as may be prescribed or agreed to by such insurer, the necessary enrollment information for each Member to be enrolled.
2. Group agrees to provide any changes in such enrollment information thereafter at least monthly, and to arrange for submission of notice of the date on which any Member terminates enrollment. All such information shall be submitted in accordance with the timeframes set between in Sections B, C, D, and F. In no case will NHIC return to Group the premiums for more than three (3) monthly periods in the case of a notice of termination of a Member's enrollment that is received more than thirty (30) days after the effective date of such termination.

B. Standard Enrollment Processes. NHIC shall accept enrollment requests directly from prospective Members via paper enrollment request, electronic enrollment request and via the telephone in compliance with the MA Rules and Part D Rules and in accordance with Chapter 2 of the Medicare Managed Care Manual and Chapter 3 of the Medicare Prescription Drug Benefit Manual. Group acknowledges that prospective Members will not be able to enroll in the Plan through Medicare.gov or find information regarding the plan via the Medicare plan finder.

C. Group Facilitated Enrollment Process. NHIC shall also accept enrollment requests directly from Group.

1. Prospective Facilitated Group Enrollment.

- Group shall provide written notice to all prospective Members informing them (i) that Group intends to prospectively enroll them into the Plan through a group enrollment process, (ii) that the individual may affirmatively opt out of enrollment in the Plan, (iii) how to opt-out, and (iv) any consequences to the individual's benefits offered by Group that would result from the individual opting out.
- NHIC shall provide the required written notice to all such individuals at least twenty-one (21) days prior to the effective date of the individual's enrollment in the Plan.
- NHIC agrees that the required written notice must: (i) include a summary of benefits offered under the Plan, (ii) explain how to get more information on the Plan, and (iii) explain how to contact CMS and/or Medicare for information on other MA-PD plans or other Medicare coverage that might be available to the individual. The required written notice shall include all information required by CMS as directed by NHIC.
- Group shall notify NHIC within one (1) business day of its receipt of an opt-out request by any individual.
- Member Enrollment Information. Group shall provide NHIC (in a format acceptable to NHIC and to include the elements required by CMS) with the prospective Members' enrollment information, which shall include whether a prospective Member has other coverage, thirty (30) days prior to the prospective Members meeting the Group's Eligibility Requirements. Group shall provide written notice to NHIC of changes to a Member's Enrollment Information within five (5) business days of receipt of the change. NHIC shall be entitled to rely

EXHIBIT D

upon information supplied by Group.

- D. Retroactive Enrollments. NHIC may elect to allow retroactive disenrollments in accordance with CMS guidance, and if the delay in NHIC receiving the enrollment information was caused by Group, and not the prospective Member. An individual cannot be retroactively enrolled (i) earlier than the date on which the individual completed an enrollment request, or (b) more than ninety (90) days from when the completed enrollment request is received by NHIC.
- E. COBRA. When a Member ceases to satisfy the Group's Eligibility Requirements (e.g., a Member spouse is divorced from a Member retiree), after 90 days the Member will cease to be covered under the Plan (disenrolled) and must be offered COBRA coverage.
- F. Disenrollment.
1. Disenrollment Information. Group shall maintain and provide the information required for NHIC to submit a complete disenrollment request transaction to CMS as described in CMS guidance. Group acknowledges and agrees that no Member shall be disenrolled from the Plan unless CMS accepts the disenrollment request submitted by NHIC or CMS initiates the disenrollment as a result of a Member's actions.
 - NHIC shall communicate disenrollment requests to CMS in accordance Medicare Law and shall provide written notice to Group of CMS's acceptance or rejection of a Member's disenrollment request.
 2. Notices Regarding Disenrollment.
 - To NHIC. Group acknowledges and agrees that as set forth in CMS guidance, NHIC is required to provide certain notifications to Members regarding disenrollment. Group shall provide the following notices to NHIC so that NHIC can fulfill its Member notification requirements.
 - Group shall provide written notice to NHIC of a Member's request to disenroll from the Group Medicare Advantage Plan within three (3) business days of receipt of the Member's disenrollment request.
 - Loss of Eligibility. Group shall provide written notice to NHIC of Group's determination that the Member will lose eligibility under the Plan as a result of failing to meeting the Group's Eligibility Requirements. Group must provide this notice to NHIC at least sixty (60) days prior to the Member's proposed effective disenrollment date.
 - Termination of Agreement. Group shall provide at least sixty (60) days prior written notice to NHIC of the impending termination of this Agreement.
 - To Members.
 - Loss of Eligibility. Group shall send written notice to Members informing them of their pending loss of eligibility under Plan as result of failing to meet the Eligibility Requirements. Such notice shall be sent to the Member at least forty-five (45) days prior to the Member's proposed effective disenrollment date. Such notice shall explain how the Member can contact CMS and/or Medicare for information on other MA-PD plans and Medicare options that might be available. NHIC shall provide notice to the Member that he/she has the option to remain as an individual member of another MA-PD offered by NHIC or an affiliate and instructions for how to enroll in such other MA-PD if the Member is interested. Such notice shall be provided at least thirty (30) days prior to the date on which the Member will no longer meet the

EXHIBIT D

Eligibility Requirements.

- Termination of Agreement. In the event that this Agreement will terminate, NHIC shall provide notice to the Member that he/she has the option to remain as an individual member of another MA-PD offered by NHIC or an affiliate and instructions for how to enroll in such other MA-PD if the Member is interested. Such notice shall be provided at least thirty (30) days prior to the termination of this Agreement.
 - Group shall comply with the notice requirements set forth below regarding disenrolling a Member for failing to pay their Member premium.
 - If Group fails to give written notice to any Member or NHIC as required in this Section F.2, Group shall be financially responsible for Group Medicare Advantage Plan benefits provided to such Member until the appropriate notice is received by the Member and they are effectively disenrolled.
3. Disenrollment for Failure to Pay Member Premium. If Group's policy is to disenroll Members for failure to pay their monthly premium, Group must apply the policy consistently across its Members. Prior to disenrolling a Member for failure to pay their monthly Member premium, Group must give the Member a minimum grace period of two (2) months and provide written notice to the Member prior to disenrollment. The grace period shall begin on the first day of the month for which the Member premium is unpaid. If the Member fails to pay their Member premium within the grace period, Group can request that the Member be disenrolled effective on the first day after the end of the grace period. Group can attempt to collect the Member premium but cannot retroactively terminate the Member.
4. Retroactive Member Disenrollment. If Group provides a Member's disenrollment request to NHIC in an untimely fashion and causes NHIC to request a retroactive disenrollment, Group shall provide documentation to NHIC showing the date the Member completed the disenrollment request, that the Member had prospectively requested to be disenrolled, and that the delay in providing the disenrollment request was caused by Group. Group is solely responsible for providing to the Member any notice related to retroactive terminations or rescissions that are required by law.
- Group acknowledges and agrees that in the event of a retroactive disenrollment, CMS retroactively adjusts payments that were received by NHIC on behalf of the retroactively disenrolled individual or requests such payments to be returned.
 - Claim Recoveries. Group shall be responsible for any costs and claims that were paid on behalf of the disenrolling Member prior to CMS confirming the Member's effective disenrollment date.
5. CMS Notices to NHIC. NHIC shall communicate to Group notices regarding disenrollment it receives from CMS regarding Members. These notices shall include the following instances:
- If a Member enrolls in another MA-PD or Part D Plan, the Member will be automatically disenrolled from the Plan by CMS. NHIC shall send a disenrollment letter to the Member within ten (10) days of receiving notice from CMS and NHIC shall notify Group within thirty (30) days of receipt of the disenrollment notice from CMS.
 - If a Member fails to pay their Part D – Income Related Monthly Adjusted Amount (IRMAA) premiums to the Social Security Administration, the Member will be automatically disenrolled from the Plan by CMS. NHIC shall send a

EXHIBIT D

disenrollment letter to the Member within ten (10) days of receiving notice from CMS and NHIC shall notify Group within thirty (30) days of receipt of the disenrollment notice from CMS.

EXHIBIT E

MEDICARE REQUIRED PROVISIONS

Group acknowledges and agrees that the Group Medicare Advantage, and Plan offered under it, is a federally regulated product, whereby both Group and NHIC must comply with all applicable federal and state laws and regulations and CMS instructions. In addition to the requirements set forth throughout this Agreement and documents incorporated by reference, Group agrees and acknowledges the following:

- a. Any activities or services performed by Group under this Agreement shall be consistent and comply with NHIC's contractual obligations as an MA-PD plan sponsor.
- b. All Group Medicare Advantage Member communications and materials shall be drafted and provided in accordance with MA-PD and Part D requirements (including 42 CFR 422 and 423, the Medicare Managed Care Manual and the Medicare Prescription Drug Benefit Manual, and CMS instructions as provided from time to time) except where waived by CMS.
- c. NHIC's management of this product may include periodic changes to the formulary to meet CMS requirements or more efficiently manage plan expenses and promote favorable clinical outcomes.
- d. Group will maintain for a period of ten (10) years, from the final date of this Agreement or from the date of completion of any audit, whichever is later, all records and documentation relating to services it provides under this Agreement, including but not limited to all records relating to enrollment, disenrollment, eligibility, Member premiums and cost shares.
- e. Group shall make its books and records relating to the Plan available in accordance with 42 CFR § 422.504(e)(2), 42 CFR § 422.504(i)(2), 42 CFR § 423.505(e)(2) and 42 CFR § 423.505(i)(2). Group will give the U.S. Department of Health and Human Service (HHS) and U.S. Comptroller General, and their authorized designees, the right to inspect, evaluate and audit all records and documentation relating to the services it provides under this Agreement during the term of the Agreement and for a period of ten (10) years following termination or expiration of this Agreement for any reason, or until completion of any audit, whichever is later. This provision shall survive termination of this Agreement. CMS or its designees may have direct access to Group's records and documentation relating to the services it provides under this Agreement.
- f. Group shall ensure that Members are not held liable for fees that are the responsibility of Group as set forth at 42 CFR § 422.504(i)(3) and 42 CFR § 423.505(i)(3)(i).
- g. In accordance with 42 CFR § 422.504(i)(4)(iii) and 42 CFR § 423.505(i)(4)(iii), Group acknowledges and agrees that NHIC will monitor Group's performance of its obligations under this Agreement on an ongoing basis. NHIC shall have the right, at reasonable times and upon reasonable notice, to examine Group's records including payroll records of Members, for the purpose of confirming eligibility, enrollment and appropriate premium payment under this policy.
- h. If requested by CMS, Group will provide any records and documentation relating to the services it provides under this Agreement to NHIC, CMS or CMS's designee as required by 42 CFR § 422.504(i)(2)(ii) and 42 CFR § 423.505(i)(2)(ii).

EXHIBIT F

MEDICARE MEMBER NOTICES

Annual/Initial MA-PD Required Plan Documents

No.	Name	Responsible Party	Time Period
1.	Evidence of Coverage	NHIC	Current enrollees: by the first day of open enrollment New enrollees: 10 calendar days from receipt of confirmation of enrollment or by the last day of the month prior to the effective date, whichever is later.
2.	Annual Notice of Change	NHIC	At least 15 days before the beginning of open enrollment
3.	Summary of Benefits	NHIC	By the first day of open enrollment
4.	Provider Directory (including Pharmacy Director)	NHIC	Current enrollees: by the first day of open enrollment New enrollees: No later than 10 calendar days from receipt of confirmation of enrollment Note: current enrollees within three days of the request
5.	Formulary	NHIC	Current enrollees: by the first day of open enrollment New enrollees: 10 calendar days from receipt of confirmation of enrollment or by the last day of the month prior to the effective date, whichever is later.
6.	LIS Rider	NHIC	At least 15 days before the beginning of open enrollment Newly qualifying enrollees or those with a change in LIS levels: 30 days of receiving notification from CMS
7.	Membership Identification Card	NHIC	No later than 10 days from receipt of CMS confirmation of enrollment or by last day of month prior to effective date, whichever is later.