

HMO Saver Rx (Medicare Advantage HMO) offered by Tufts Associated Health Maintenance Organization (Tufts Health Plan)

Annual Notice of Changes for 2024

You are currently enrolled as a member of Tufts Medicare Preferred HMO Saver Rx. Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules, please review the *Evidence of Coverage*, which is located on our website at www.thpmp.org. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

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

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2024 “Drug List” to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies, will be in our network next year.
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

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

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

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

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 1-800-701-9000 for additional information. (TTY users should call 711.) Hours are 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30. This call is free.
- This information is available in different formats, including large print.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Tufts Medicare Preferred HMO Saver Rx

- Tufts Health Plan is an HMO/PPO plan with a Medicare contract. Enrollment in Tufts Health Plan depends on contract renewal.
- When this document says “we,” “us,” or “our,” it means Tufts Associated Health Maintenance Organization (Tufts Health Plan). When it says “plan” or “our plan,” it means Tufts Medicare Preferred HMO Saver Rx.

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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Tufts Medicare Preferred HMO Saver Rx in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher or lower than this amount. (See Section 1.1 for details.)</p>	\$0	\$0
<p>Maximum out-of-pocket amount</p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered services. (See Section 1.2 for details.)</p>	\$7,550	\$7,550
<p>Doctor office visits</p>	<p>Primary care visits: \$10 per visit</p> <p>Specialist visits: \$45 per visit</p>	<p>Primary care visits: \$10 per visit</p> <p>Specialist visits: \$45 per visit</p>
<p>Inpatient hospital stays</p>	<p>You pay \$350 per day for days 1-5 and \$0 after day 5 for Medicare-covered services received in a general acute care, psychiatric, rehabilitation, or long-term acute care hospital.</p>	<p>You pay \$350 per day for days 1-5 and \$0 after day 5 for Medicare-covered services received in a general acute care, psychiatric, rehabilitation, or long-term acute care hospital.</p>

Cost	2023 (this year)	2024 (next year)
<p>Part D prescription drug coverage (See Section 1.5 for details.)</p> <p>In 2024, Tier 1 and Tier 2 drugs will include enhanced coverage of certain drugs such as select erectile dysfunction (ED) drugs, vitamins and minerals, and cough/cold products.</p>	<p>Deductible: You pay the first \$250 of the total cost for prescription drugs in Tier 3, Tier 4, and/or Tier 5, except for covered insulin products and most adult Part D vaccines.</p> <p>Copayment/ Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: \$0-\$14 per prescription at a retail pharmacy for a 30-day supply.</p> <p>\$0-\$28 per prescription at a retail pharmacy for up to a 60-day supply.</p> <p>\$0-\$42 per prescription at a retail pharmacy for up to a 90-day supply.</p> <p>\$0 per prescription at a mail order pharmacy for a 30-day supply.</p> <p>\$0 per prescription at a mail order pharmacy for up to a 60-day supply.</p>	<p>Deductible: You pay the first \$250 of the total cost for prescription drugs in Tier 3, Tier 4, and/or Tier 5, except for covered insulin products and most adult Part D vaccines.</p> <p>Copayment/ Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: \$0-\$14 per prescription at a retail pharmacy for a 30-day supply.</p> <p>\$0-\$28 per prescription at a retail pharmacy for up to a 60-day supply.</p> <p>\$0-\$42 per prescription at a retail pharmacy for up to a 90-day supply.</p> <p>\$0 per prescription at a mail order pharmacy for a 30-day supply.</p> <p>\$0 per prescription at a mail order pharmacy for up to a 60-day supply.</p>

Cost	2023 (this year)	2024 (next year)
	<p>\$0 per prescription at a mail order pharmacy for up to a 90-day supply.</p> <p>Drug Tier 2: \$4-\$19 per prescription at a retail pharmacy for a 30-day supply.</p> <p>\$8-\$38 per prescription at a retail pharmacy for up to a 60-day supply.</p> <p>\$12-\$57 per prescription at a retail pharmacy for up to a 90-day supply.</p> <p>\$4 per prescription at a mail order pharmacy for a 30-day supply.</p> <p>\$8 per prescription at a mail order pharmacy for up to a 60-day supply.</p> <p>\$8 per prescription at a mail order pharmacy for up to a 90-day supply.</p>	<p>\$0 per prescription at a mail order pharmacy for up to a 90-day supply.</p> <p>Drug Tier 2: \$4-\$19 per prescription at a retail pharmacy for a 30-day supply.</p> <p>\$8-\$38 per prescription at a retail pharmacy for up to a 60-day supply.</p> <p>\$12-\$57 per prescription at a retail pharmacy for up to a 90-day supply.</p> <p>\$4 per prescription at a mail order pharmacy for a 30-day supply.</p> <p>\$8 per prescription at a mail order pharmacy for up to a 60-day supply.</p> <p>\$8 per prescription at a mail order pharmacy for up to a 90-day supply.</p>

Cost	2023 (this year)	2024 (next year)
	<p>Drug Tier 3: \$47 per prescription at a retail pharmacy for a 30-day supply. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>\$94 per prescription at a retail pharmacy for up to a 60-day supply. You pay \$70 for a 60-day supply of each covered insulin product on this tier.</p> <p>\$141 per prescription at a retail pharmacy for up to a 90-day supply. You pay \$105 for a 90-day supply of each covered insulin product on this tier.</p> <p>\$47 per prescription at a mail order pharmacy for a 30-day supply. You pay \$35 per month supply of each covered insulin product on this tier.</p>	<p>Drug Tier 3: \$47 per prescription at a retail pharmacy for a 30-day supply. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>\$94 per prescription at a retail pharmacy for up to a 60-day supply. You pay \$70 for a 60-day supply of each covered insulin product on this tier.</p> <p>\$141 per prescription at a retail pharmacy for up to a 90-day supply. You pay \$105 for a 90-day supply of each covered insulin product on this tier.</p> <p>\$47 per prescription at a mail order pharmacy for a 30-day supply. You pay \$35 per month supply of each covered insulin product on this tier.</p>

Cost	2023 (this year)	2024 (next year)
	<p>\$94 per prescription at a mail order pharmacy for up to a 60-day supply. You pay \$70 for a 60-day supply of each covered insulin product on this tier.</p> <p>\$94 per prescription at a mail order pharmacy for up to a 90-day supply. You pay \$70 for a 90-day supply of each covered insulin product on this tier.</p> <p>Drug Tier 4: \$100 per prescription at a retail or mail order pharmacy for a 30-day supply. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>\$200 per prescription at a retail or mail order pharmacy for a 60-day supply. You pay \$70 for a 60-day supply of each covered insulin product on this tier.</p>	<p>\$94 per prescription at a mail order pharmacy for up to a 60-day supply. You pay \$70 for a 60-day supply of each covered insulin product on this tier.</p> <p>\$94 per prescription at a mail order pharmacy for up to a 90-day supply. You pay \$70 for a 90-day supply of each covered insulin product on this tier.</p> <p>Drug Tier 4: \$100 per prescription at a retail or mail order pharmacy for a 30-day supply. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>\$200 per prescription at a retail or mail order pharmacy for a 60-day supply. You pay \$70 for a 60-day supply of each covered insulin product on this tier.</p>

Cost	2023 (this year)	2024 (next year)
	<p>\$300 per prescription at a retail or mail order pharmacy for a 90-day supply. You pay \$105 at retail and \$70 at mail order for a 90-day supply of each covered insulin product on this tier.</p> <p>Drug Tier 5: 29% per prescription at a retail or mail order pharmacy for a 30-day supply.</p> <p>60-day and 90-day supplies are not covered for drugs on Tier 5.</p> <p>Drug Tier 6: \$0 per Tier 6 vaccine.</p> <p>Not applicable at Mail Order.</p>	<p>\$300 per prescription at a retail or mail order pharmacy for a 90-day supply. You pay \$105 for a 90-day supply of each covered insulin product on this tier.</p> <p>Drug Tier 5: 29% per prescription at a retail or mail order pharmacy for a 30-day supply.</p> <p>60-day and 90-day supplies are not covered for drugs on Tier 5.</p> <p>Drug Tier 6: \$0 per Tier 6 vaccine.</p> <p>Not applicable at Mail Order.</p>

Cost	2023 (this year)	2024 (next year)
	<p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays most of the cost for your covered drugs. • For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called coinsurance), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs.). You pay \$0 for covered Tier 6 Vaccines and no more than \$35 for a one-month (30-day) supply of covered insulin drugs. 	<p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit. You pay nothing.

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
<p>Monthly plan premium</p> <p>There is no change to the plan premium for the upcoming benefit year.</p> <p>(You must also continue to pay your Medicare Part B premium.)</p>	\$0	\$0
<p>Optional Supplemental Benefit: Tufts Medicare Preferred Dental Option</p>	\$19.50	\$21.50

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 6 regarding “Extra Help” from Medicare.

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

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered services for the rest of the year.

Cost	2023 (this year)	2024 (next year)
<p>Maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount.</p> <p>There is no change to the maximum out-of-pocket amount for the upcoming benefit year.</p>	<p>\$7,550</p>	<p>\$7,550</p> <p>Once you have paid \$7,550 out-of-pocket for covered services, you will pay nothing for your covered services for the rest of the calendar year.</p>

Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at www.thpmp.org. You may also call Member Services for updated provider and pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

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

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

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

Section 1.4 – Changes to Benefits and Costs for Medical Services

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

Cost	2023 (this year)	2024 (next year)
<p>Tufts Medicare Preferred Dental Option</p>	<p>\$1,000 annual benefit limit</p> <p>Class 1 services: \$0 copay</p> <p>Class 2 services: 20% coinsurance</p> <p>Class 3 services: 50% coinsurance</p> <p>\$19.50 monthly premium</p> <p>No waiting period</p> <p>Services are covered with providers in the Dominion PPO Network only.</p>	<p>\$1,000 annual benefit limit</p> <p>Class 1 services: \$0 copay</p> <p>Class 2 services: 20% coinsurance</p> <p>Class 3 services: 50% coinsurance</p> <p>\$21.50 monthly premium</p> <p>No waiting period</p> <p>Services are covered with providers in the Dominion PPO Network only.</p> <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>
<p>DME - Diabetic supplies and services</p>	<p>Covered therapeutic Continuous Glucose Monitors (CGMs) are limited to FreeStyle Libre products manufactured by Abbott. There is no preferred brand for adjunctive CGMs.</p>	<p>Covered therapeutic Continuous Glucose Monitors (CGMs) include Dexcom and FreeStyle Libre products that are considered DME by Medicare. There is no preferred brand for adjunctive CGMs.</p> <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>

Cost	2023 (this year)	2024 (next year)
<p>Hearing Services - Diagnostic hearing exams</p>	<p>You pay \$45 for a Medicare-covered diagnostic hearing exam.</p> <p>Before you receive a diagnostic hearing exam from a specialist you must first obtain a referral from your PCP.</p>	<p>You pay \$45 for a Medicare-covered diagnostic hearing exam.</p> <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>
<p>Meals Post-Hospitalization/ Rehabilitation</p>	<p>Not covered.</p>	<p>You pay \$0 for up to 28 home-delivered meals (2 meals per day for 14 days) supplied by plan-approved vendor after a qualifying discharge from hospital or extended care facility. There is no annual limit to the number of discharges after which meals may be provided.</p> <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>

Cost	2023 (this year)	2024 (next year)
<p>Medicare Part B prescription drugs</p>	<p>You pay 20% coinsurance for Medicare Part B chemotherapy prescription drugs.</p> <p>You pay \$35 per month for covered insulin drugs when used in an insulin pump.</p> <p>You pay 20% coinsurance for all other Medicare Part B non-chemotherapy prescription drugs.</p> <p>Part B drugs may be subject to Step Therapy requirements.</p>	<p>You pay up to 20% coinsurance for Medicare Part B chemotherapy prescription drugs.</p> <p>You pay \$35 per month for covered insulin drugs when used in an insulin pump.</p> <p>You pay up to 20% coinsurance for all other Medicare Part B non-chemotherapy prescription drugs.</p> <p>Your actual coinsurance rate for each quarter will vary based on adjustment for applicable rebates supplied by Medicare. Your coinsurance will not exceed 20% for all non-insulin Medicare Part B prescription drugs.</p> <p>Part B drugs may be subject to Step Therapy requirements.</p> <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>

Cost	2023 (this year)	2024 (next year)
<p>Medicare Part B Step Therapy Drug Categories</p>	<p>Part B Step Therapy Drug Categories:</p> <ul style="list-style-type: none"> • Rare Diseases • Autoimmune • Iron preparations, Parenteral • Oncology • Oncology, Supportive • Retinal Disorders • Triamcinolone Acetonide Injection • Viscosupplements 	<p>Part B Step Therapy Drug Categories:</p> <ul style="list-style-type: none"> • Rare Diseases • Autoimmune • Iron preparations, Parenteral • Oncology • Oncology, Supportive • Retinal Disorders • Triamcinolone Acetonide Injection • Viscosupplements • Botulinum Toxins • Endocrine Disorders <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>
<p>MyHome Care</p>	<p>You pay \$1,000 per episode of care.</p> <p>This benefit provides members the option to recuperate from specific medical conditions, when clinically appropriate, with medically necessary services and supports provided in their residence.</p> <p>You must meet qualifying conditions to receive this benefit.</p>	<p>Not covered.</p>

Cost	2023 (this year)	2024 (next year)
<p>Office visits - Additional telehealth services not covered by Medicare</p>	<p>Covered services include:</p> <ul style="list-style-type: none"> • Primary Care Physician Services and Other Health Care Professionals (PAs & NPs) • Physician Specialist Services • Individual or Group Sessions for Mental Health Specialty Services • Individual or Group Sessions for Psychiatric Services • Opioid Treatment Program Services • Observation Services • Individual or Group Sessions for Outpatient Substance Abuse • Kidney Disease Education Services • Diabetes Self-Management Training • Urgently Needed Services 	<p>Covered services include:</p> <ul style="list-style-type: none"> • Primary Care Physician Services and Other Health Care Professionals (PAs & NPs) • Physician Specialist Services • Individual or Group Sessions for Mental Health Specialty Services • Individual or Group Sessions for Psychiatric Services • Opioid Treatment Program Services • Observation Services • Individual or Group Sessions for Outpatient Substance Abuse • Kidney Disease Education Services • Diabetes Self-Management Training • Urgently Needed Services • Physical Therapy and Speech-Language Pathology Services <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>

Cost	2023 (this year)	2024 (next year)
<p>Over-the-counter benefit</p>	<p>You receive a credit of \$60 per calendar quarter to use toward Medicare-approved over-the-counter (OTC) items, including but not limited to, first aid supplies, dental care, cold symptoms supplies, sun protection, and OTC hearing aids.</p> <p>Eligible OTC items can be purchased at plan approved online stores (Medline and Walmart.com) by logging into thpmp.org/order-OTC.</p>	<p>You receive a credit of \$110 per calendar quarter to use toward Medicare-approved over-the-counter (OTC) items, including but not limited to, first aid supplies, dental care, cold symptoms supplies, sun protection, OTC hearing aids, OTC naloxone, and at-home COVID test kits.</p> <p>Eligible OTC items can be purchased at participating retailers including CVS, Walmart, Walgreens, Rite Aid, Stop & Shop, Dollar General, Star Market, Family Dollar, Shaws, and more. Eligible items can also be purchased at plan approved online stores (Medline and Walmart.com) by logging into thpmp.org/order-OTC.</p>

Cost	2023 (this year)	2024 (next year)
		<p>Refer to Section 2 Administrative Changes below for more details on how you will access your OTC benefit in 2024.</p> <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>
<p>Remote Patient Monitoring (RPM)</p>	<p>You pay applicable copay for remote patient monitoring services rendered by your PCP or Specialist.</p>	<p>You pay \$0 for remote patient monitoring services rendered by your PCP or Specialist.</p> <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>

Cost	2023 (this year)	2024 (next year)
<p>Special Supplemental Benefit for the Chronically Ill (SSBCI)</p>	<p>Not covered.</p>	<p>Covered for members diagnosed with heart failure, COPD, diabetes, dementia, ESRD, and stroke. Participation in Care Management is required and Care Managers will refer eligible members for eligible services.</p> <p>Covered services:</p> <p>\$0 copay for non-emergency medical transportation by plan-approved vendor to doctor appointments and other approved locations.</p> <p>20% coinsurance for Pulse Oximeter supplied by plan-approved DME vendor.</p> <p>Trip limits and quantity limits apply to non-emergency transportation and Pulse Oximeter, respectively.</p> <p>Please refer to your <i>Evidence of Coverage</i> for more information.</p>

Cost	2023 (this year)	2024 (next year)
Urgently needed care	You pay \$50 for each Medicare-covered urgent care facility visit.	You pay \$50 for each Medicare-covered urgent care visit. Please refer to your <i>Evidence of Coverage</i> for more information.
Vision Care	Coverage for contact lenses does not include fitting and follow up after initial insertion.	Coverage for contact lenses includes fitting and follow up after initial insertion. Please refer to your <i>Evidence of Coverage</i> for more information.
Weight Management Programs	The plan will reimburse members up to an annual maximum of \$150 towards program fees for weight loss programs such as WeightWatchers, Jenny Craig, or a hospital-based weight loss program. This benefit does not cover costs for pre-packaged meals/ foods, books, videos, scales, or other items or supplies.	The plan will reimburse members up to an annual maximum of \$150 towards program fees for weight loss programs such as WeightWatchers, or a hospital-based weight loss program. This benefit does not cover costs for pre-packaged meals/ foods, books, videos, scales, or other items or supplies. Please refer to your <i>Evidence of Coverage</i> for more information.

Section 1.5 – Changes to Part D Prescription Drug Coverage

Changes to Our “Drug List”

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

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

In 2024 certain Medicare excluded drugs are covered under our enhanced drug coverage. Covered drugs include select erectile dysfunction (ED) drugs, vitamins and minerals, and cough/cold products. Tier 1 or Tier 2 copays apply depending on the drug.

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

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

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the Low Income Subsidy Rider or the LIS Rider), which tells you about your drug costs. If you receive “Extra Help” and didn’t receive this insert with this packet, please call Member Services and ask for the LIS Rider.

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

Changes to the Deductible Stage

Stage	2023 (this year)	2024 (next year)
<p>Stage 1: Yearly Deductible Stage</p>	<p>The deductible is \$250.</p> <p>During this stage, you pay preferred cost-sharing of \$0 or standard cost-sharing of \$14 for a 30-day supply of drugs on Tier 1; and preferred cost-sharing of \$4 or standard cost-sharing of \$19 for a 30-day supply of drugs on Tier 2; and the full cost of drugs on Tier 3, Tier 4, and Tier 5 until you have reached the yearly deductible.</p> <p>You pay \$0 for vaccines on Tier 6 in the deductible stage.</p> <p>You pay no more than \$35 for a 30-day supply of covered insulin drugs in the deductible stage.</p>	<p>The deductible is \$250.</p> <p>During this stage, you pay preferred cost-sharing of \$0 or standard cost-sharing of \$14 for a 30-day supply of drugs on Tier 1; and preferred cost-sharing of \$4 or standard cost-sharing of \$19 for a 30-day supply of drugs on Tier 2; and the full cost of drugs on Tier 3, Tier 4, and Tier 5 until you have reached the yearly deductible.</p> <p>You pay \$0 for vaccines on Tier 6 in the deductible stage.</p> <p>You pay no more than \$35 for a 30-day supply of covered insulin drugs in the deductible stage.</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

Please see the following chart for the changes from 2023 to 2024.

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage.</i></p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1: <i>Preferred cost-sharing:</i> You pay \$0 per prescription.</p> <p><i>Standard cost-sharing:</i> You pay \$14 per prescription.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1: <i>Preferred cost-sharing:</i> You pay \$0 per prescription.</p> <p><i>Standard cost-sharing:</i> You pay \$14 per prescription.</p>

Stage	2023 (this year)	2024 (next year)
<p>We changed the tier for some of the drugs on our “Drug List”. To see if your drugs will be in a different tier, look them up on the “Drug List”.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p> <p>In 2024, Tier 1 and Tier 2 drugs will include enhanced coverage of certain drugs such as select erectile dysfunction (ED) drugs, vitamins and minerals, and cough/cold products.</p>	<p>Tier 2: <i>Preferred cost-sharing:</i> You pay \$4 per prescription.</p> <p><i>Standard cost-sharing:</i> You pay \$19 per prescription.</p> <p>Tier 3: <i>Preferred cost-sharing:</i> You pay \$47 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><i>Standard cost-sharing:</i> You pay \$47 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p>	<p>Tier 2: <i>Preferred cost-sharing:</i> You pay \$4 per prescription.</p> <p><i>Standard cost-sharing:</i> You pay \$19 per prescription.</p> <p>Tier 3: <i>Preferred cost-sharing:</i> You pay \$47 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><i>Standard cost-sharing:</i> You pay \$47 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p>

Stage	2023 (this year)	2024 (next year)
	<p>Tier 4: <i>Preferred cost-sharing:</i> You pay \$100 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><i>Standard cost-sharing:</i> You pay \$100 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Tier 5: <i>Preferred cost-sharing:</i> You pay 29% of the total cost.</p> <p><i>Standard cost-sharing:</i> You pay 29% of the total cost.</p>	<p>Tier 4: <i>Preferred cost-sharing:</i> You pay \$100 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><i>Standard cost-sharing:</i> You pay \$100 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Tier 5: <i>Preferred cost-sharing:</i> You pay 29% of the total cost.</p> <p><i>Standard cost-sharing:</i> You pay 29% of the total cost.</p>

Stage	2023 (this year)	2024 (next year)
	<p>Tier 6: <i>Preferred cost-sharing:</i> You pay \$0 for all Tier 6 vaccines.</p> <p><i>Standard cost-sharing:</i> You pay \$0 for all Tier 6 vaccines.</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Tier 6: <i>Preferred cost-sharing:</i> You pay \$0 for all Tier 6 vaccines.</p> <p><i>Standard cost-sharing:</i> You pay \$0 for all Tier 6 vaccines.</p> <hr/> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.**

Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.

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

SECTION 2 Administrative Changes

Description	2023 (this year)	2024 (next year)
<p>Over-the-counter (OTC) access</p> <p>Please note: you will receive a new OTC card from the OTC vendor by 1/1/2024. If you do not receive your new OTC card by this date call Tufts Health Plan Member Services and a representative will make sure you receive your new OTC card as soon as possible.</p>	<p>You have two ways to access your OTC benefit with your current OTC card:</p> <p>In stores: Your OTC card cannot be used to purchase eligible OTC items at physical retailers.</p>	<p>You have three ways to access your OTC benefit with your new OTC card:</p> <p>In stores: Swipe your OTC card at participating physical retailers including CVS, Walmart, Walgreens, Dollar General, Rite Aid, Stop & Shop, and more. The cost of eligible items will automatically be deducted from your available balance.</p>

Description	2023 (this year)	2024 (next year)
	<p>Online: Medline - Go to thpmp.org/order-OTC, and log in using the number listed on your OTC card and your nine-digit Tufts Health Plan member ID number. You will be taken to the Medline site where you can purchase eligible items. Eligible items purchased at Medline will be delivered with no additional shipping fees within 2-5 business days after the order is received.</p> <p>Walmart.com - Order your items online at Walmart.com. At checkout, select pay with card and enter your OTC card number. Shipping fees apply and are not covered. To avoid shipping fees, choose in-store pickup.</p>	<p>Online: Go to thpmp.org/order-OTC, log in using the number listed on your OTC card and your nine-digit Tufts Health Plan member ID number, select “Locations” at the top of the homepage, then select “Online” on the left panel to see links to Medline and Walmart.com. Click on the link for the site where you will like to shop to take you to that site, where you can select the items you want to purchase. Additional shipping fees may apply to purchases at Walmart.com.</p>

Description	2023 (this year)	2024 (next year)
	<p>By phone (Medline): Call 1-833-569-2168 Mon–Fri, 8 a.m.–7 p.m., and a Medline representative will take your order. Orders will be delivered with no additional shipping fees within 2-5 business days after the order is received.</p>	<p>By phone (Medline): Call 1-833-569-2168 Mon–Fri, 8 a.m.–7 p.m., and a Medline representative will take your order. OTC items ordered online or by phone from Medline will be delivered with no additional shipping fees within 2-5 business days after the order is received.</p> <p>Please refer to your <i>Evidence of Coverage</i> and the OTC card package you will receive from the OTC vendor for more details.</p>

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Tufts Medicare Preferred HMO Saver Rx

To stay in our plan, you don’t need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Tufts Medicare Preferred HMO Saver Rx plan.

Section 3.2 – If you want to change plans

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

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,

- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

As a reminder, Tufts Health Plan offers other Medicare health plans *AND* Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Tufts Medicare Preferred HMO Saver Rx.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Tufts Medicare Preferred HMO Saver Rx.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do so.
 - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2024.

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

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

If you enrolled in a Medicare Advantage plan for January 1, 2024, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**.

You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Massachusetts, the SHIP is called SHINE (Serving the Health Insurance Needs of Everyone).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. SHINE counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call SHINE at 1-800-243-4636 (TTY: 1-800-439-2370). You can learn more about SHINE by visiting their website (www.mass.gov/health-insurance-counseling).

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Massachusetts has a program called Prescription Advantage that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.

- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Massachusetts HIV Drug Assistance Program (HDAP) at 1-617-502-1700. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Massachusetts HDAP at 1-617-502-1700.

SECTION 7 Questions?

Section 7.1 – Getting Help from Tufts Medicare Preferred HMO Saver Rx

Questions? We're here to help. Please call Member Services at 1-800-701-9000. (TTY only, call 711). We are available for phone calls from 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30. Calls to these numbers are free.

Read your 2024 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2024. For details, look in the 2024 *Evidence of Coverage* for Tufts Medicare Preferred HMO Saver Rx. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.thpmp.org. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.thpmp.org. As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*) and our *List of Covered Drugs (Formulary/"Drug List")*.

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

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

Read *Medicare & You 2024*

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

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Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-701-9000 (HMO)/1-866-623-0172 (PPO). Someone who speaks English can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-701-9000 (HMO)/1-866-623-0172 (PPO). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-800-701-9000 (HMO)/1-866-623-0172 (PPO)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-800-701-9000 (HMO)/1-866-623-0172 (PPO)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-701-9000 (HMO)/1-866-623-0172 (PPO). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-701-9000 (HMO)/1-866-623-0172 (PPO). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-701-9000 (HMO)/1-866-623-0172 (PPO). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-701-9000 (HMO)/1-866-623-0172 (PPO)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-701-9000 (HMO)/1-866-623-0172 (PPO). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، سيقوم شخص ما يتحدث العربية **1-800-701-9000 (HMO)/1-866-623-0172 (PPO)** ليس عليك سوى الاتصال بنا على بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-701-9000 (HMO)/1-866-623-0172 (PPO). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-701-9000 (HMO)/1-866-623-0172 (PPO). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-701-9000 (HMO)/1-866-623-0172 (PPO). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-701-9000 (HMO)/1-866-623-0172 (PPO). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-800-701-9000 (HMO)/1-866-623-0172 (PPO)にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

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