



MEDICAL MUTUAL®

## 2023 Annual Notice of Changes

### **MedMutual Advantage Premium PPO Plan Northeast Ohio**

**(H4497-003-001)**

Ashland, Carroll, Columbiana, Cuyahoga, Geauga, Holmes,  
Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit,  
Trumbull, Tuscarawas, and Wayne counties

# MedMutual Advantage Premium PPO offered by Medical Mutual of Ohio (Medical Mutual)

## Annual Notice of Changes for 2023

You are currently enrolled as a member of MedMutual Advantage Premium PPO. Next year, there will be some 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 [MedMutual.com/MAplaninfo](http://MedMutual.com/MAplaninfo). You may also call Customer Care 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.**

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### What to do now

#### 1. **ASK:** Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
  - 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 2023 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](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2023* 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, 2022, you will stay in MedMutual Advantage Premium PPO.
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2023**. This will end your enrollment with MedMutual Advantage Premium PPO.
- 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**

- Please contact our Customer Care number at 1-800-982-3117 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m. seven days a week from October 1 through March 31 (except Thanksgiving and Christmas), and 8 a.m. to 8 p.m. Monday through Friday from April 1 through September 30 (except holidays). Our automated telephone system is available 24 hours a day, seven days a week for self-service options.
- This document is available in alternate formats (e.g., braille, large print, audio).
- **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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

**About MedMutual Advantage Premium PPO**

- MedMutual Advantage Premium PPO is an HMO plan offered by Medical Mutual of Ohio with a Medicare contract. Enrollment in the MedMutual Advantage Premium PPO plan depends on contract renewal.
- When this document says "we," "us," or "our," it means Medical Mutual of Ohio (Medical Mutual). When it says "plan" or "our plan," it means MedMutual Advantage Premium PPO.

## ***Annual Notice of Changes for 2023***

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**Summary of Important Costs for 2023**

The table below compares the 2022 costs and 2023 costs for MedMutual Advantage Premium PPO in several important areas. **Please note this is only a summary of costs.**

<b>Cost</b>	<b>2022 (this year)</b>	<b>2023 (next year)</b>
<p><b>Monthly plan premium*</b> *Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	\$134	\$134
<p><b>Deductible</b></p>	\$1,250 for out-of-network services	\$1,250 for out-of-network services
<p><b>Maximum out-of-pocket amounts</b> This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	<p>From network providers: \$3,450</p> <p>From network and out-of-network providers combined: \$5,150</p>	<p>From network providers: \$3,450</p> <p>From network and out-of-network providers combined: \$5,150</p>
<p><b>Doctor office visits</b></p>	<p><b><u>In Network</u></b></p> <p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$30 copay per visit</p> <p><b><u>Out of Network</u></b></p> <p>Once you meet the \$1,250 yearly deductible, you pay 30% of the total cost.</p>	<p><b><u>In Network</u></b></p> <p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$30 copay per visit</p> <p><b><u>Out of Network</u></b></p> <p>Once you meet the \$1,250 yearly deductible, you pay 30% of the total cost.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Inpatient hospital stays</b></p>	<p><b><u>In Network</u></b>                      Days 1 - 6: \$375 copay per day                      Day 7 and thereafter: \$0 copay</p> <p><b><u>Out of Network</u></b>                      Once you meet the \$1,250 yearly deductible, you pay 30% of the total cost.</p>	<p><b><u>In Network</u></b>                      Days 1 - 6: \$375 copay per day                      Day 7 and thereafter: \$0 copay</p> <p><b><u>Out of Network</u></b>                      Once you meet the \$1,250 yearly deductible, you pay 30% of the total cost.</p>
<p><b>Part D prescription drug coverage</b>                      (See Section 1.5 for details.)</p>	<p>Deductible: \$55</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p><b><u>Drug Tier 1:</u></b></p> <p><b>Preferred</b> retail pharmacies</p> <ul style="list-style-type: none"> <li>• \$0 per prescription for up to a 30-day supply</li> <li>• \$0 per prescription for up to a 90-day supply</li> </ul> <p><b>Preferred</b> mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• \$0 per prescription for up to a 30-day supply</li> <li>• \$0 per prescription for up to a 90-day supply</li> </ul> <p><b>Standard</b> network retail pharmacies</p> <ul style="list-style-type: none"> <li>• \$6 per prescription for up to a 30-day supply</li> <li>• \$12 per prescription for up to a 90-day supply</li> </ul> <p><b>Standard</b> mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• \$5 per prescription for up to a 30-day supply</li> <li>• \$10 per prescription for up to a 90-day supply</li> </ul> <p><b><u>Drug Tier 2:</u></b></p> <p><b>Preferred</b> retail pharmacies</p>	<p>Deductible: \$55</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p><b><u>Drug Tier 1:</u></b></p> <p><b>Preferred</b> retail pharmacies</p> <ul style="list-style-type: none"> <li>• \$0 per prescription for up to a 30-day supply</li> <li>• \$0 per prescription for up to a 90-day supply</li> </ul> <p><b>Preferred</b> mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• \$0 per prescription for up to a 30-day supply</li> <li>• \$0 per prescription for up to a 90-day supply</li> </ul> <p><b>Standard</b> network retail pharmacies</p> <ul style="list-style-type: none"> <li>• \$6 per prescription for up to a 30-day supply</li> <li>• \$12 per prescription for up to a 90-day supply</li> </ul> <p><b>Standard</b> mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• \$5 per prescription for up to a 30-day supply</li> <li>• \$10 per prescription for up to a 90-day supply</li> </ul> <p><b><u>Drug Tier 2:</u></b></p> <p><b>Preferred</b> retail pharmacies</p>

Cost	2022 (this year)	2023 (next year)
	<ul style="list-style-type: none"> <li>• \$5 per prescription for up to a 30-day supply</li> <li>• \$13 per prescription for up to a 90-day supply</li> </ul> <p><b>Preferred</b> mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• \$4 per prescription for up to a 30-day supply</li> <li>• \$10 per prescription for up to a 90-day supply</li> </ul> <p><b>Standard</b> network retail pharmacies</p> <ul style="list-style-type: none"> <li>• \$12 per prescription for up to a 30-day supply</li> <li>• \$30 per prescription for up to a 90-day supply</li> </ul> <p><b>Standard</b> mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• \$11 per prescription for up to a 30-day supply</li> <li>• \$28 per prescription for up to a 90-day supply</li> </ul> <p><u>Drug Tier 3:</u></p> <p><b>Preferred</b> retail pharmacies</p> <ul style="list-style-type: none"> <li>• \$42 per prescription for up to a 30-day supply</li> <li>• \$118 per prescription for up to a 90-day supply</li> </ul> <p><b>Preferred</b> mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• \$40 per prescription for up to a 30-day supply</li> <li>• \$110 per prescription for up to a 90-day supply</li> </ul> <p><b>Standard</b> network retail pharmacies</p> <ul style="list-style-type: none"> <li>• \$47 per prescription for up to a 30-day supply</li> <li>• \$132 per prescription for up to a 90-day supply</li> </ul>	<ul style="list-style-type: none"> <li>• \$5 per prescription for up to a 30-day supply</li> <li>• \$13 per prescription for up to a 90-day supply</li> </ul> <p><b>Preferred</b> mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• \$4 per prescription for up to a 30-day supply</li> <li>• \$10 per prescription for up to a 90-day supply</li> </ul> <p><b>Standard</b> network retail pharmacies</p> <ul style="list-style-type: none"> <li>• \$12 per prescription for up to a 30-day supply</li> <li>• \$30 per prescription for up to a 90-day supply</li> </ul> <p><b>Standard</b> mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• \$11 per prescription for up to a 30-day supply</li> <li>• \$28 per prescription for up to a 90-day supply</li> </ul> <p><u>Drug Tier 3:</u></p> <p><b>Preferred</b> retail pharmacies</p> <ul style="list-style-type: none"> <li>• \$42 per prescription for up to a 30-day supply</li> <li>• \$118 per prescription for up to a 90-day supply</li> </ul> <p><b>Preferred</b> mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• \$40 per prescription for up to a 30-day supply</li> <li>• \$110 per prescription for up to a 90-day supply</li> </ul> <p><b>Standard</b> network retail pharmacies</p> <ul style="list-style-type: none"> <li>• \$47 per prescription for up to a 30-day supply</li> <li>• \$132 per prescription for up to a 90-day supply</li> </ul>

Cost	2022 (this year)	2023 (next year)
	<p><b>Standard</b> mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• \$45 per prescription for up to a 30-day supply</li> <li>• \$130 per prescription for up to a 90-day supply</li> </ul> <p><u>Drug Tier 4:</u>  <b>Preferred</b> and <b>standard</b> network retail and mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• 50% of the total cost for up to a 30-day supply or a 90-day supply</li> </ul> <p><u>Drug Tier 5:</u>  <b>Preferred</b> and <b>standard</b> network retail and mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• 32% of the total cost for up to a 30-day supply</li> </ul>	<p><b>Standard</b> mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• \$45 per prescription for up to a 30-day supply</li> <li>• \$130 per prescription for up to a 90-day supply</li> </ul> <p><u>Drug Tier 4:</u>  <b>Preferred</b> and <b>standard</b> network retail and mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• 50% of the total cost for up to a 30-day supply or a 90-day supply</li> </ul> <p><u>Drug Tier 5:</u>  <b>Preferred</b> and <b>standard</b> network retail and mail-order pharmacies</p> <ul style="list-style-type: none"> <li>• 32% of the total cost for up to a 30-day supply</li> </ul>



**SECTION 1 Changes to Benefits and Costs for Next Year**

**Section 1.1 Changes to the Monthly Premium**

Cost	2022 (this year)	2023 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$134	\$134 (No change from 2022)

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as "creditable coverage") for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving "Extra Help" with your prescription drug costs. Please see Section 7 regarding "Extra Help" from Medicare.

**Section 1.2 Changes to Your Maximum Out-of-Pocket Amounts**

Medicare requires all health plans to limit how much you pay "out-of-pocket" for the year. These limits are called the "maximum out-of-pocket amounts." Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2022 (this year)	2023 (next year)
<p><b>In-network maximum out-of-pocket amount</b> Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	<p>\$3,450</p>	<p>\$3,450 (No change from 2022) Once you have paid \$3,450 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.</p>
<p><b>Combined maximum out-of-pocket amount</b> Your costs for covered medical services (such as copays and deductibles) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium and costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>	<p>\$5,150</p>	<p>\$5,150 (No change from 2022) Once you have paid \$5,150 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or out-of-network providers for the rest of the calendar year.</p>

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## **Section 1.3 Changes to the Provider and Pharmacy Networks**

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Updated directories are also located on our website at [MedMutual.com/MAplaninfo](https://www.MedMutual.com/MAplaninfo). You may also call Customer Care for updated provider directory and/or pharmacy information or to ask us to mail you a directory.

There are changes to our network of providers for next year. **Please review the 2023 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are no changes to our network of pharmacies for next year.

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Customer Care 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	2022 (this year)	2023 (next year)
<p><b>Chiropractic services</b></p>	<p><b><u>In Network</u></b>                      You pay a \$10 copay for each visit that Original Medicare covers to see a chiropractor.</p>	<p><b><u>In Network</u></b>                      You pay a \$20 copay for each visit that Original Medicare covers to see a chiropractor.</p>
<p><b>Diabetic supplies</b>                      – listed under “Diabetes self-management training, diabetic services, and supplies” and “Durable medical equipment (DME) and related supplies”</p>	<p><b><u>In Network</u></b>                      You pay 0% of the total cost for the following diabetic supplies:</p> <ul style="list-style-type: none"> <li>• A blood glucose meter (excluding continuous glucose monitors)</li> <li>• Blood glucose test strips</li> <li>• Lancing devices and glucose lancets</li> <li>• Syringes and pen needles</li> <li>• Glucose control solutions for checking the accuracy of test strips, glucose meters and glucose monitors</li> </ul> <p>You pay 20% of the total cost for all other diabetic supplies.</p>	<p><b><u>In Network</u></b>                      You pay 0% of the total cost for the following diabetic supplies:</p> <ul style="list-style-type: none"> <li>• A blood glucose meter (excluding continuous glucose monitors)</li> <li>• Blood glucose test strips</li> <li>• Lancing devices and glucose lancets</li> <li>• Glucose control solutions for checking the accuracy of test strips, glucose meters and glucose monitors</li> </ul> <p><b>Please note:</b> In order to qualify for 0% coinsurance, diabetic test strips and meters must be produced by a preferred manufacturer, Abbott or Lifescan and be purchased at an in-network retail or mail order pharmacy. Preferred products include Freestyle, OneTouch, Optium, Precision, and Relion Ultima. Non-preferred diabetic test strips and meters are covered (with 0% coinsurance) when filled by an in-network durable medical equipment supplier.</p> <p>You pay 20% of the total cost for all other diabetic supplies.</p> <p>Preferred syringes and pen needles are also covered at zero cost-sharing under your Part D benefit. See plan formulary for preferred products.</p>

Cost	2022 (this year)	2023 (next year)
<p><b>Over-the-counter supplies (formerly known as Simply Supplies)</b>                      If your plan includes this benefit, select health and wellness items, such as bandages, aspirin and cough syrup can be purchased with your plan allowance. For more information, please call Customer Care at 1-800-982-3117.</p>	<p>You pay a \$0 copay for Simply Supplies.                      Your plan includes a \$20 monthly allowance to be used toward the purchase of a wide range of over-the-counter (OTC) health and wellness supplies to be delivered to your home.</p>	<p>You pay a \$0 copay for the over-the-counter supplies benefit.                      Your plan includes a \$40 quarterly allowance to be used toward the purchase of over-the-counter (OTC) health and wellness supplies. We will mail you a benefit card that can be used at any retail pharmacy or online for qualified items.</p>
<p><b>Pulmonary rehabilitation services</b></p>	<p><u><b>In Network</b></u>                      You pay a \$30 copay for each covered visit.</p>	<p><u><b>In Network</b></u>                      You pay a \$20 copay for each covered visit.</p>

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**Section 1.5 Changes to Part D Prescription Drug Coverage**

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**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, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

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

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Customer Care 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 does not apply to you.** We sent you a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also called the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug costs. Because you receive "Extra Help" and haven't received this insert by September 30th, please call Customer Care and ask for the "LIS Rider."

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

**Changes to the Deductible Stage**

Stage	2022 (this year)	2023 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p> <p>During this stage, <b>you pay the full cost</b> of your Tier 3, Tier 4 and Tier 5 drugs until you have reached the yearly deductible.</p>	<p>The deductible is \$55.</p> <p>During this stage, you pay:</p> <ul style="list-style-type: none"> <li>• \$0 (<b>preferred</b> retail or <b>preferred</b> mail-order pharmacy) cost sharing for up to a 30-day supply for drugs on <b>Tier 1</b></li> <li>• \$6 (<b>standard</b> network retail pharmacy) or \$5 (<b>standard</b> network mail-order pharmacy) cost sharing for up to a 30-day supply for drugs on <b>Tier 1</b></li> <li>• \$0 (<b>preferred</b> retail or <b>preferred</b> mail-order pharmacy) cost sharing for up to a 90-day supply for drugs on <b>Tier 1</b></li> <li>• \$12 (<b>standard</b> network retail pharmacy) or \$10 (<b>standard network mail-order</b> pharmacy) cost sharing for up to a 90-day supply for drugs on <b>Tier 1</b></li> <li>• \$5 (<b>preferred</b> retail pharmacy) or \$4 (<b>preferred</b> mail-order pharmacy) cost sharing for up to a 30-day supply for drugs on <b>Tier 2</b></li> <li>• \$12 (<b>standard</b> network retail pharmacy) or \$11 (<b>standard</b> network mail-order pharmacy) cost sharing for up to a 30-day supply for drugs on <b>Tier 2</b></li> <li>• \$13 (<b>preferred</b> retail pharmacy) or \$10 (<b>preferred</b> mail-order pharmacy) cost sharing for up to a 90-day supply for drugs on <b>Tier 2</b></li> </ul>	<p>The deductible is \$55.</p> <p>During this stage, you pay:</p> <ul style="list-style-type: none"> <li>• \$0 (<b>preferred</b> retail or <b>preferred</b> mail-order pharmacy) cost sharing for up to a 30-day supply for drugs on <b>Tier 1</b></li> <li>• \$6 (<b>standard</b> network retail pharmacy) or \$5 (<b>standard</b> network mail-order pharmacy) cost sharing for up to a 30-day supply for drugs on <b>Tier 1</b></li> <li>• \$0 (<b>preferred</b> retail or <b>preferred</b> mail-order pharmacy) cost sharing for up to a 90-day supply for drugs on <b>Tier 1</b></li> <li>• \$12 (<b>standard</b> network retail pharmacy) or \$10 (<b>standard network mail-order</b> pharmacy) cost sharing for up to a 90-day supply for drugs on <b>Tier 1</b></li> <li>• \$5 (<b>preferred</b> retail pharmacy) or \$4 (<b>preferred</b> mail-order pharmacy) cost sharing for up to a 30-day supply for drugs on <b>Tier 2</b></li> <li>• \$12 (<b>standard</b> network retail pharmacy) or \$11 (<b>standard</b> network mail-order pharmacy) cost sharing for up to a 30-day supply for drugs on <b>Tier 2</b></li> <li>• \$13 (<b>preferred</b> retail pharmacy) or \$10 (<b>preferred</b> mail-order pharmacy) cost sharing for up to a 90-day supply for drugs on <b>Tier 2</b></li> </ul>

Stage	2022 (this year)	2023 (next year)
	<ul style="list-style-type: none"> <li>\$30 (<b>standard</b> network retail pharmacy) or \$28 (<b>standard</b> network mail-order pharmacy) cost sharing for up to a 90-day supply for drugs on <b>Tier 2</b></li> </ul> <p style="text-align: center;"><i>and</i></p> <p><b>the full cost of drugs on Tier 3, Tier 4 and Tier 5</b> until you have reached the yearly deductible.</p>	<ul style="list-style-type: none"> <li>\$30 (<b>standard</b> network retail pharmacy) or \$28 (<b>standard</b> network mail-order pharmacy) cost sharing for up to a 90-day supply for drugs on <b>Tier 2</b></li> </ul> <p style="text-align: center;"><i>and</i></p> <p><b>the full cost of drugs on Tier 3, Tier 4 and Tier 5</b> until you have reached the yearly deductible.</p>

**Changes to Your Cost Sharing in the Initial Coverage Stage**

Stage	2022 (this year)	2023 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage.</p> <p>During this stage, the plan pays its share of the cost of your drugs, and <b>you pay your share of the cost.</b></p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p><b>Tier 1 (Preferred Generic Drugs):</b>  <i>Standard cost sharing:</i> You pay \$6 per prescription (retail) or \$5 per prescription (mail order).  <i>Preferred cost sharing:</i> You pay \$0 per prescription (retail or mail order).</p> <p><b>Tier 2 (Generic Drugs):</b>  <i>Standard cost sharing:</i> You pay \$12 per prescription (retail) or \$11 per prescription (mail order).  <i>Preferred cost sharing:</i> You pay \$5 per prescription (retail) or \$4 per prescription (mail order).</p> <p><b>Tier 3 (Preferred Brand and Generic Drugs):</b>  <i>Standard cost sharing:</i> You pay \$47 per prescription (retail) or \$45 per prescription (mail order).</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p><b>Tier 1 (Preferred Generic Drugs):</b>  <i>Standard cost sharing:</i> You pay \$6 per prescription (retail) or \$5 per prescription (mail order).  <i>Preferred cost sharing:</i> You pay \$0 per prescription (retail or mail order).</p> <p><b>Tier 2 (Generic Drugs):</b>  <i>Standard cost sharing:</i> You pay \$12 per prescription (retail) or \$11 per prescription (mail order).  <i>Preferred cost sharing:</i> You pay \$5 per prescription (retail) or \$4 per prescription (mail order).</p> <p><b>Tier 3 (Preferred Brand and Generic Drugs):</b>  <i>Standard cost sharing:</i> You pay \$47 per prescription (retail) or \$45 per prescription (mail order).</p>



Stage	2022 (this year)	2023 (next year)
different tier, look them up on the Drug List.	<p><b>Preferred cost sharing:</b> You pay \$42 per prescription (retail) or \$40 per prescription (mail order).</p> <p><b>Tier 4 (Non-Preferred Drugs):</b>  <b>Standard cost sharing:</b> You pay 50% of the total cost (retail or mail order).  <b>Preferred cost sharing:</b> You pay 50% of the total cost (retail or mail order).</p> <p><b>Tier 5 (Specialty Drugs):</b>  <b>Standard cost sharing:</b> You pay 32% of the total cost (retail or mail order).  <b>Preferred cost sharing:</b> You pay 32% of the total cost (retail or mail order).</p> <hr/> <p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage) OR you have paid \$7,050 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>	<p><b>Preferred cost sharing:</b> You pay \$42 per prescription (retail) or \$40 per prescription (mail order).</p> <p><b>Tier 4 (Non-Preferred Drugs):</b>  <b>Standard cost sharing:</b> You pay 50% of the total cost (retail or mail order).  <b>Preferred cost sharing:</b> You pay 50% of the total cost (retail or mail order).</p> <p><b>Tier 5 (Specialty Drugs):</b>  <b>Standard cost sharing:</b> You pay 32% of the total cost (retail or mail order).  <b>Preferred cost sharing:</b> You pay 32% of the total cost (retail or mail order).</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage) OR you have paid \$7,400 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>

**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Customer Care for more information.

**Important Message About What You Pay for Insulin** - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

**SECTION 2 Administrative Changes**

The chart below shows some additional changes

Description	2022 (this year)	2023 (next year)
<b>Additional hearing services contact information</b>	The contact information provided in the Additional Hearing Services section of Chapter 4, Section 2.1 of your <i>Evidence of Coverage</i> is TruHearing at 1-866-201-9630 (TTY 711).	The contact information provided in the Additional Hearing Services section of Chapter 4, Section 2.1 of your <i>Evidence of Coverage</i> is TruHearing at 1-866-201-9427 (TTY 711).
<b>Home-based palliative care</b>	The program description in Chapter 4, Section 2.1 of your <i>Evidence of Coverage</i> reads: Designed to provide relief and comfort in a home-based setting, this multi-disciplinary specialty medical and nursing program is available for members who have been diagnosed with an advanced illness to help improve their quality of life as they manage their treatment plan.	The program description in Chapter 4, Section 2.1 of your <i>Evidence of Coverage</i> reads: Designed to provide relief and comfort in a home-based setting, this multi-disciplinary specialty medical and nursing program is available for members who have been diagnosed with an advanced illness to help improve their quality of life as they manage their treatment plan. This supportive service is offered through Aspire Health, as well as network provider partners, whose teams can help coordinate care with your own PCP and/or specialist(s).
<b>Medicare fact sheet link</b>	The web address for “Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!” is listed as <a href="http://www.medicare.gov/Pubs/pdf/11435-Are-You-an-Inpatient-or-Outpatient.pdf">www.medicare.gov/Pubs/pdf/11435-Are-You-an-Inpatient-or-Outpatient.pdf</a> under “Inpatient hospital care,” “Outpatient hospital observation,” and “Outpatient hospital services” in the Medical Benefits Chart in Chapter 4, Section 2.1 of your <i>Evidence of Coverage</i> .	The web address for “Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!” is listed as <a href="https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf">https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf</a> under “Inpatient hospital care,” “Outpatient hospital observation,” and “Outpatient hospital services” in the Medical Benefits Chart in Chapter 4, Section 2.1 of your <i>Evidence of Coverage</i> .

Description	2022 (this year)	2023 (next year)
<b>SHIP – Contact information</b>	The web address for the Ohio Senior Health Insurance Information Program (OSHIIP) is listed as <a href="https://insurance.ohio.gov/wps/portal/gov/odi/about-us/divisions/oshiip">https://insurance.ohio.gov/wps/portal/gov/odi/about-us/divisions/oshiip</a> .	The web address for the Ohio Senior Health Insurance Information Program (OSHIIP) is listed as <a href="https://insurance.ohio.gov/about-us/divisions/oshiip">https://insurance.ohio.gov/about-us/divisions/oshiip</a>
<b>Transportation Services contact information</b>	The contact information provided in the Transportation Services section of Chapter 4, Section 2.1 of your <i>Evidence of Coverage</i> is ModivCare at 1-866-267-7640 (TTY 1-866-288-3133). The benefit description notes: “Non-urgent appointments should be scheduled at least two days in advance.”	The contact information provided in the Transportation Services section of Chapter 4, Section 2.1 of your <i>Evidence of Coverage</i> is Customer Care at 1-800-982-3117 (TTY 711 for hearing impaired). The benefit description notes: “Non-urgent appointments should be scheduled at least two days in advance. Please note that urgent appointments requested with less than two days’ notice will be accommodated based on the transportation network availability at that time and may not be guaranteed.”
<b>Visitor/travel benefit program name change</b>	The program referenced in Chapter 4, Section 2.3 of your <i>Evidence of Coverage</i> is described as the visitor/travel benefit.	The program referenced in Chapter 4, Section 2.3 of your <i>Evidence of Coverage</i> is named MedMutual Advantage Travel Plus™.

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 If you want to stay in MedMutual Advantage Premium PPO

**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 MedMutual Advantage Premium PPO.

### 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 2023, follow these steps:

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

- You can join a different Medicare health plan timely,
- --OR-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 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](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2023* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

As a reminder, Medical Mutual offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost sharing amounts.

#### Step 2: Change your coverage

- To change **to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from MedMutual Advantage Premium PPO.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from MedMutual Advantage Premium PPO.
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Customer Care 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, 2023.

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

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

If you enrolled in a Medicare Advantage plan for January 1, 2023, 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, 2023.

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 a government program with trained counselors in every state. In Ohio, the SHIP is called Ohio Senior Health Insurance Information Program (OSHIIP).

OSHIIP is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. OSHIIP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call OSHIIP at 1-800-686-1578 (toll free). You can learn more about OSHIIP by visiting their website (<https://insurance.ohio.gov/about-us/divisions/oshiip>).

## SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **"Extra Help" from Medicare.** People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;

- The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
- Your State Medicaid Office (applications).
- **Prescription Cost Sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost sharing assistance through the Ohio AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1-800-777-4775.

## SECTION 7 Questions?

### Section 7.1 Getting Help from MedMutual Advantage Premium PPO

Questions? We're here to help. Please call Customer Care at 1-800-982-3117. (TTY only, call 711.) We are available for phone calls 8 a.m. to 8 p.m. seven days a week from October 1 through March 31 (except Thanksgiving and Christmas), and 8 a.m. to 8 p.m. Monday through Friday from April 1 through September 30 (except holidays). Our automated telephone system is available 24 hours a day, seven days a week for self-service options. Calls to these numbers are free.

#### **Read your 2023 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 2023. For details, look in the 2023 *Evidence of Coverage* for MedMutual Advantage Premium PPO. 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 [MedMutual.com/MAplaninfo](http://MedMutual.com/MAplaninfo). You may also call Customer Care to ask us to mail you an *Evidence of Coverage*.

#### **Visit our Website**

You can also visit our website at [MedMutual.com/MAplaninfo](http://MedMutual.com/MAplaninfo). 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](http://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](http://www.medicare.gov/plan-compare).)

**Read *Medicare & You 2023***

You can read the *Medicare & You 2023* handbook. Every fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (<https://www.medicare.gov/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.

# Multi-Language Interpreter Services & Nondiscrimination Notice



This document notifies individuals of how to seek assistance if they speak a language other than English.

## Spanish

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-382-5729 (TTY: 711).

## Chinese

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-382-5729 (TTY: 711)。

## German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-382-5729 (TTY: 711).

## Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-382-5729 رقم هاتف الصم والبكم (711).

## Pennsylvania Dutch

Wann du Deitsch schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-800-382-5729 (TTY: 711).

## Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-382-5729 (телетайп: 711).

## French

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-382-5729 (ATS: 711).

## Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-382-5729 (TTY: 711).

## Navajo

Díí baa akó nínízin: Díí saad bee yáníłti' go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' hódíłnih 1-800-382-5729 (TTY: 711).

## Oromo

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-382-5729 (TTY: 711).

## Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-382-5729 (TTY: 711)번으로 전화해 주십시오.

## Italian

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-382-5729 (TTY: 711).

## Japanese

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-382-5729 (TTY: 711)まで、お電話にてご連絡ください。

## Dutch

AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 1-800-382-5729 (TTY: 711).

## Ukrainian

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-382-5729 (телетайп: 711).

## Romanian

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-382-5729 (TTY: 711).

## Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-382-5729 (TTY: 711).



**QUESTIONS ABOUT YOUR BENEFITS OR OTHER INQUIRIES ABOUT YOUR HEALTH INSURANCE SHOULD BE DIRECTED TO MEDICAL MUTUAL'S CUSTOMER CARE DEPARTMENT AT 1-800-382-5729.**

**Nondiscrimination Notice**

Medical Mutual of Ohio complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex in its operation of health programs and activities. Medical Mutual does not exclude people or treat them differently because of race, color, national origin, age, disability or sex in its operation of health programs and activities.

- Medical Mutual provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, etc.).
- Medical Mutual provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

**If you need these services or if you believe Medical Mutual failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, with respect to your health care benefits or services, you can submit a written complaint to the person listed below. Please include as much detail as possible in your written complaint to allow us to effectively research and respond.**

**Civil Rights Coordinator**

Medical Mutual of Ohio  
2060 East Ninth Street  
Cleveland, OH 44115-1355  
MZ: 01-10-1900

**Email:** [CivilRightsCoordinator@MedMutual.com](mailto:CivilRightsCoordinator@MedMutual.com)

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:  
[ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf)
- By mail at:  
U.S. Department of Health and Human Services  
200 Independence Avenue, SW Room 509F  
HHH Building  
Washington, DC 20201-0004
- By phone at:  
1-800-368-1019 (TDD: 1-800-537-7697)
- Complaint forms are available at:  
[hhs.gov/ocr/office/file/index.html](http://hhs.gov/ocr/office/file/index.html)

Products marketed by Medical Mutual may be underwritten by one of its subsidiaries, such as Medical Health Insuring Corporation of Ohio or MedMutual Life Insurance Company.