



**Select
Health**

Select Health Medicare | 2025

Annual Notice of Change

Select Health Medicare
+ Kroger (HMO) 022

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Select Health Medicare + Kroger (HMO) offered by Select Health

Annual Notice of Changes for 2025

You are currently enrolled as a member of Select Health Medicare + Kroger (HMO). Next year, there will be changes to the plan's costs and benefits. ***Please see page 6 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 selecthealth.org/medicare. 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 coverage restrictions and cost sharing.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
 - Check the changes in the 2025 “Drug List” to make sure the drugs you currently take are still covered.
 - Compare the 2024 and 2025 plan information to see if any of these drugs are moving to a different cost-sharing tier or will be subject to different restrictions, such as prior authorization, step therapy, or a quantity limit, for 2025.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies, will be in our network next year.
- Check if you qualify for help paying for prescription drugs. People with limited incomes may qualify for “Extra Help” from Medicare
- 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 the www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.
- 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, 2024, you will stay in Select Health Medicare + Kroger (HMO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2025**. This will end your enrollment with Select Health Medicare + Kroger (HMO).
- If you recently moved into or currently live in 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. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at **1-855-442-9900** (toll-free) for additional information. (TTY users should call **711**) Hours are:
 - **October 1 to March 31:** Weekdays 7:00 a.m. to 8:00 p.m., Saturday and Sunday 8:00 a.m. to 8:00 p.m.
 - **April 1 to September 30:** Weekdays 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 2:00 p.m., closed Sunday. This call is free.
- Outside of these hours of operation, please leave a message and your call will be returned within one business day.
- This document may be available in alternate formats (e.g., large print). Please contact Member Services at the number listed above.
- **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 Select Health Medicare + Kroger (HMO)

- Select Health is an HMO, PPO, SNP plan sponsor with a Medicare contract. Enrollment in Select Health Medicare depends on contract renewal.
- When this document says “we,” “us,” or “our,” it means Select Health. When it says “plan” or “our plan,” it means Select Health Medicare + Kroger (HMO).
- Special Supplemental Benefits for Chronically Ill (SSBCI): The benefits mentioned are part of a special supplemental program for chronically ill enrollees. Eligible chronic conditions include diabetes, hypertension, musculoskeletal disorders, lung disorders, and cancer, as well as other conditions not listed. Eligibility for the benefits is not based solely on your condition and all eligibility requirements must be met before the benefits are provided. For details, please contact our Member Services number at **1-855-442-9900** for additional information. (TTY users should call 711.)

Multi-Language Interpreter Services

1-855-442-9900 (TTY:711)

Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status. This information is available for free in other languages and alternate formats by contacting Select Health Medicare at **855-442-9900 (TTY: 711)**

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 **1-855-442-9900**. 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 **1-855-442-9900**. 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 **1-855-442-9900**。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 **1-855-442-9900**。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 pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng

tagasalang-wika, tawagan lamang kami sa **1-855-442-9900**. 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 **1-855-442-9900**. 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 **1-855-442-9900** 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 **1-855-442-9900**. 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 **1-855-442-9900** 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 **1-855-442-9900**. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية لإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على **1-855-442-9900**. سيفقوم شخص ما يتحدث العربية 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 **1-855-442-9900** 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 **1-855-442-9900**. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Português: 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 **1-855-442-9900**. 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 **1-855-442-9900**. 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 **1-855-442-9900**. 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、**1-855-442-9900** 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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Summary of Important Costs for 2025

The table below compares the 2024 costs and 2025 costs for *Select Health Medicare + Kroger (HMO)* in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher than this amount. See Section 2.1 for details.</p>	\$0	\$0
Deductible	\$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 2.2 for details.)</p>	\$5,700	\$5,700
Doctor Office Visits	<p>Primary care visits: you pay \$0 per visit.</p> <p>Specialist visits: you pay \$15 per visit.</p>	<p>Primary care visits: you pay \$0 per visit.</p> <p>Specialist visits: you pay \$20 per visit.</p>
Inpatient Hospital Stays	<p>You pay a \$410 copay per day for days 1-5.</p> <p>You pay a \$0 copay per day for days 6-90.</p> <p>Additional days: you pay \$0 per day for each additional day.</p>	<p>You pay a \$410 copay per day for days 1-6.</p> <p>You pay a \$0 copay for days 7-90.</p> <p>Additional days: you pay \$0 per day for each additional day.</p>
<p>Part D prescription drug coverage</p> <p>(See Section 2.5 for details.)</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy.</p>	<p>Deductible: \$0</p> <p>Copays during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: you pay \$0 per retail prescription. 	<p>Deductible: \$0</p> <p>Copays during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: you pay \$0 per retail prescription.

Cost	2024 (this year)	2025 (next year)
	<p>you pay \$0 per preferred retail prescription.</p> <ul style="list-style-type: none"> • Drug Tier 2: you pay \$6 per retail prescription. you pay \$5 per preferred retail prescription. • Drug Tier 3: you pay \$47 per retail prescription. you pay \$40 per preferred retail prescription. • Drug Tier 4: you pay \$100 per retail prescription. you pay \$90 per preferred retail prescription. • Drug Tier 5: you pay 33% per retail prescription. you pay 33% per preferred retail prescription. <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing. 	<p>you pay \$0 per preferred retail prescription.</p> <ul style="list-style-type: none"> • Drug Tier 2: you pay \$6 per retail prescription. you pay \$5 per preferred retail prescription. • Drug Tier 3: you pay 21% per retail prescription. you pay 16% per preferred retail prescription. • Drug Tier 4: you pay 26% per retail prescription. you pay 21% per preferred retail prescription. • Drug Tier 5: you pay 33% per retail prescription. you pay 33% per preferred retail prescription. <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Select Health Medicare + Kroger (HMO) in 2025

If you do nothing by December 7, 2024, we will automatically enroll you in our *Select Health Medicare + Kroger (HMO)*. This means starting January 1, 2025, you will be getting your medical and prescription drug coverage through *Select Health Medicare + Kroger (HMO)*. If you want to change plans or switch to Original Medicare, you must do so between October 15 and December 7. If you are eligible for “Extra Help,” you may be able to change plans during other times.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2024 (this year)	2025 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0

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

Section 2.2 – 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	2024 (this year)	2025 (next year)
Maximum out-of-pocket amount	\$5,700	\$5,700
Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.		Once you have paid \$5,700 out-of-pocket for covered services, you will pay nothing for your covered services for the rest of the calendar year.

Section 2.3 – Changes to the Provider and Pharmacy Networks

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

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

There are changes to our network of providers for next year. **Please review the 2025 Provider Directory selecthealth.org/medicare 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 2025 Pharmacy Directory selecthealth.org/medicare 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 2.4 – 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	2024 (this year)	2025 (next year)
Ambulatory Surgical Center Services	You pay a \$250 copay for Ambulatory Surgical Center Services.	You pay a \$275 copay for Ambulatory Surgical Center Services.
Companionship Services	You pay a \$0 copay for 30 hours per year of companionship services with a Papa Pal.	Companionship Services are <u>not</u> covered.
Dental Services	Major services: You pay \$0 for major dental services such as crowns, dentures, & implants. Maximum Plan Payment amount \$1,500	Major services: You pay \$0 for major dental services such as crowns and dentures. Implants are no longer covered. Maximum Plan Payment amount \$1,500
Emergency Care	You pay a \$100 copay for Medicare-covered Emergency Care.	You pay a \$125 copay for Medicare-covered Emergency Care.
Hearing Aids	Tier 1 Advanced: You pay a \$499 copay per hearing aid. Tier 2 Premium: You pay a \$799 copay per hearing aid.	Tier 1 Advanced: You pay a \$699 copay per hearing aid. Tier 2 Premium: You pay a \$999 copay per hearing aid.
Intermountain LiVe Well Program	You pay a \$0 copay for Intermountain Live Well Program Services.	Intermountain LiVe Well Program is <u>not</u> covered.

Cost	2024 (this year)	2025 (next year)
Medicare-covered Acupuncture	You pay a \$15 copay for Medicare-Covered Acupuncture for Chronic Lower Back Pain only.	You pay a \$20 copay for Medicare-Covered Acupuncture for Chronic Lower Back Pain only.
Chiropractic Services	You pay a \$15 copay for Medicare-covered chiropractic services, per visit.	You pay a \$20 copay for Medicare-covered chiropractic services, per visit.
Diagnostic Procedures and Tests	<p>You pay a \$0 copay for home-based sleep studies administered by a primary care physician.</p> <p>You pay a \$15 copay for home-based sleep studies administered by a specialist provider.</p> <p>You pay 20% coinsurance for sleep studies in a certified sleep center.</p> <p>You pay 20% coinsurance for each non-nuclear cardiac stress test.</p> <p>You pay 0% coinsurance for most other diagnostic procedures and tests.</p>	<p>You pay a \$0 copay for home-based sleep studies administered by a primary care physician.</p> <p>You pay a \$20 copay for home-based sleep studies administered by a specialist provider.</p> <p>You pay 20% coinsurance for sleep studies in a certified sleep center.</p> <p>You pay 20% coinsurance for each non-nuclear cardiac stress test.</p> <p>You pay 0% coinsurance for most other diagnostic procedures and tests.</p>
Medicare-covered Hearing Exams	You pay \$15 copay for this Medicare-covered Hearing Exams.	You pay \$20 copay for this Medicare-covered Hearing Exams.
Physician Specialist Services	You pay a \$15 copay for Medicare-covered Physician Specialist Services.	You pay a \$20 copay for Medicare-covered Physician Specialist Services.

Cost	2024 (this year)	2025 (next year)
Podiatry Services	You pay a \$25 copay for Medicare-covered Podiatry Services.	You pay a \$20 copay for Medicare-covered Podiatry Services.
Urgently Needed Services	You pay a \$35 copay for Medicare-covered Urgently Needed Services.	You pay a \$40 copay for Medicare-covered Urgently Needed Services.
Outpatient Hospital Services	You pay a \$15 copay minimum copay for Medicare-covered Wound Care.	You pay a \$25 copay minimum copay for Medicare-covered Wound Care.
Outpatient Mental Health Services.	<p>You pay a \$25 copay for Medicare-covered individual therapy.</p> <p>You pay a \$25 copay for Medicare-covered group therapy.</p>	<p>You pay a \$20 copay for Medicare-covered individual therapy.</p> <p>You pay a \$20 copay for Medicare-covered group therapy.</p>
Over-the-Counter (OTC) drugs and supplies	There is \$55 allowance each month on your Select Health Medicare flexible benefits Mastercard®.	There is a \$300 yearly allowance on your Select Health Medicare flexible benefits Mastercard® for OTC drugs and supplies, combined with Wellness Your Way services.
Routine Foot Care	You pay a \$25 copay for Routine Foot Care, up to six visits.	You pay a \$20 copay for Routine Foot Care, up to six visits.
Skilled Nursing Facility (SNF) Medicare-covered stay	<p>You pay a \$0 copay per day for days 1-20.</p> <p>You pay a \$203 copay per day for days 21-55.</p>	<p>You pay a \$0 copay per day for days 1-20.</p> <p>You pay a \$214 copay per day for days 21-55.</p>

Cost	2024 (this year)	2025 (next year)
	You pay a \$0 copay per day for days 56-100.	You pay a \$0 copay per day for days 56-100.
Grocery (SSBCI)	You have a \$55 monthly allowance on a Select Health Medicare flexible benefits Mastercard® to be used for qualifying grocery and OTC products.	You have a \$60 monthly allowance on a Select Health Medicare flexible benefits Mastercard® to be used for qualifying grocery products.
Wellness Your Way	You have a \$360 allowance every year on your Select Health Medicare flexible benefits Mastercard® for Wellness Your Way services (such as: gym/health club membership, health education, nutritional benefits, weight management programs, and additional in-home support service hours with Papa).	You have a \$300 allowance every year on your Select Health Medicare flexible benefits Mastercard® for Wellness Your Way services (such as: gym/health club membership, health education, nutritional benefits, and weight management programs), combined with OTC drugs and supplies.
Worldwide Emergency Coverage	You pay a \$100 copay for Worldwide Emergency Coverage.	You pay a \$125 copay for Worldwide Emergency Coverage.
Worldwide Urgent Coverage	You pay a \$35 copay for Worldwide Urgent Coverage.	You pay a \$40 copay for Worldwide Urgent Coverage.

Section 2.5 – Changes to Part D Prescription Drug Coverage

<h3>Changes to Our Drug List</h3>

Our list of covered drugs is called a Formulary or Drug List. A copy of our Drug List is provided electronically. **You can get the *complete Drug List*** by calling Member Services (see the back cover) or visiting our website (selecthealth.org/medicare).

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

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the plan year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you are taking, we will send you a notice about the change.

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.

Starting in 2025, we can immediately replace original biological products with certain biosimilars. This means, for instance, if you are taking an original biological product that is being replaced by a biosimilar, you may not get notice of the change 30 days before we make it or get a month's supply of your original biological product at a network pharmacy. If you are taking the original biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of drug types, please see Chapter 12 of your *Evidence of Coverage*. The Food and Drug Administration (FDA) also provides consumer information on drugs. See FDA website:

<https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients>. You may also contact Member Services or ask your health care provider, prescriber, or pharmacist for more information.

This means, for instance, if you are taking a brand name drug or biological product that is being replaced by a generic or biosimilar version, you may not get notice of the change 30 days before we make it or get a month's supply of your brand name drug or biological product at a network pharmacy. If you are taking the brand name drug or biological product at the time we make the

change, you will still get information on the specific change we made, but it may arrive after we make the change.

Changes to Prescription Drug Benefits and Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the *Evidence of Coverage Rider for People Who Get “Extra Help” Paying for Prescription Drugs* (also called the *Low-Income Subsidy Rider or the LIS Rider*), which tells you about your drug costs. If you receive “Extra Help” and you haven’t received this insert by September 30, please call Member Services and ask for the *LIS Rider*.

Beginning in 2025, there are three drug payment stages: the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit.

The Coverage Gap Discount Program will also be replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan’s full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

Changes to the Deductible Stage

Stage	2024 (this year)	2025 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

For drugs on Preferred Brand-Name Drugs and Non-Preferred Drugs, your cost sharing in the Initial Coverage Stage is changing from a copayment to coinsurance. Please see the following chart for the changes from 2024 to 2025.

Stage	2024 (this year)	2025 (next year)
Stage 2: Initial Coverage Stage	Your cost for a one-month supply is:	Your cost for a one-month supply is:

During this stage, the plan pays its share of the cost of your drugs, and **you pay your share of the cost.**

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.

Most adult Part D vaccines are covered at no cost to you

Tier 1 – Preferred Generic Drugs:

Standard cost sharing:

You pay \$0 per prescription.

Preferred cost sharing

You pay \$0 per prescription

Tier 2 – Generic Drugs:

Standard cost sharing:

You pay \$10 per prescription.

Preferred cost sharing

You pay \$5 per prescription

Tier 3 – Preferred Brand-Name Drugs:

Standard cost sharing:

You pay \$47 per prescription.

You pay \$35 per month supply of each covered insulin product on this tier

Preferred cost sharing

You pay \$40 per prescription

Mail-order cost sharing

Your cost for a one-month mail-order prescription is \$47.

Tier 4 – Non-Preferred Drugs:

Tier 1 – Preferred Generic Drugs:

Standard cost sharing:

You pay \$0 per prescription.

Preferred cost sharing

You pay \$0 per prescription

Tier 2 – Generic Drugs:

Standard cost sharing:

You pay \$6 per prescription.

Preferred cost sharing

You pay \$5 per prescription

Tier 3 – Preferred Brand-Name Drugs:

Standard cost sharing:

You pay 21% of the total cost.

You pay \$35 per month supply of each covered insulin product on this tier

Preferred cost sharing

You pay 16% of the total cost

Mail-order cost sharing

Your cost for a one-month mail-order prescription is 16% of the prescription cost.

Tier 4 – Non-Preferred Drugs:

Stage	2024 (this year)	2025 (next year)
	<p><i>Standard cost sharing:</i></p> <p>You pay \$100 per prescription.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier</p>	<p><i>Standard cost sharing:</i></p> <p>You pay 26% of the total cost.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier</p>
	<p><i>Preferred cost sharing</i></p> <p>You pay \$90 per prescription</p>	<p><i>Preferred cost sharing</i></p> <p>You pay 21% of the total cost</p>
	<p><i>Mail-order cost sharing</i></p> <p>Your cost for a one-month mail-order prescription is \$47.</p>	<p><i>Mail-order cost sharing</i></p> <p>Your cost for a one-month mail-order prescription is 16% of the prescription cost.</p>
	<p>Tier 5 – Specialty Drugs:</p> <p><i>Standard cost sharing:</i></p> <p>You pay 33% of the total cost per prescription.</p> <p><i>Preferred cost sharing</i></p> <p>You pay 33% of the total cost</p>	<p>Tier 5 – Specialty Drugs:</p> <p><i>Standard cost sharing:</i></p> <p>You pay 33% of the total cost per prescription.</p> <p><i>Preferred cost sharing</i></p> <p>You pay 33% of the total cost</p>
	<p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Once you have paid \$2,000 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. Call Member Services 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 for all insulins regardless of what tier.

Changes to the Catastrophic Coverage Stage

The Catastrophic Coverage Stage is the third and final stage. Beginning in 2025, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

For specific information about your costs in the Catastrophic Coverage Stage, look at Chapter 6, Section 6 in your *Evidence of Coverage*.

SECTION 3 Administrative Changes

Cost	2024 (this year)	2025 (next year)
Medicare Prescription Payment Plan	Not Applicable	The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December). To learn more about this payment option, please contact us at 855-442-9900, option 3 or visit Medicare.gov.

SECTION 4 Deciding Which Plan to Choose

Section 4.1 – If you want to stay in *Select Health Medicare + Kroger (HMO)*

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in Select Health Medicare + Kroger (HMO).

Section 4.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2025 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 2.1 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 2025* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2).

As a reminder, Select Health 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 Select Health Medicare + Kroger (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Select Health Medicare + Kroger (HMO).
- 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 5 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, 2025.

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, 2025, 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, 2025.

If you recently moved into or currently live in 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. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

SECTION 6 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 Utah, the SHIP is called the Senior Health Insurance Information Program.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. SHIP 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 SHIP at 1-800-541-7735. You can learn more about SHIP by visiting their website daas.utah.gov/seniors.

SECTION 7 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, yearly deductibles, and coinsurance. Additionally, those who qualify will not have a 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.
- **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. To be eligible for the ADAP operating in your State, 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 Utah Department of Health, Bureau of Epidemiology. For information on eligibility criteria, covered drugs, how to enroll in the program or if you are currently enrolled how to continue receiving assistance, call 801-538-6197. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.
- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a new payment option to help you manage your out-of-pocket drug costs, starting in 2025. This new payment option works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January – December). **This payment option might help you manage your expenses, but it doesn’t save you money or lower your drug costs.**

“Extra Help” from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in this payment option, regardless of income level, and all Medicare drug plans and Medicare health plans with drug coverage must offer this payment option. To learn more about this payment option, please contact us at 1-855-442-9900 or visit [Medicare.gov](https://www.Medicare.gov).

SECTION 8 Questions?

Section 8.1 – Getting Help from *Select Health Medicare + Kroger (HMO)*

Questions? We're here to help. Please call Member Services at **1-855-442-9900**. (TTY only, call 711). We are available for phone calls:

- **October 1 to March 31:** Weekdays 7:00 a.m. to 8:00 p.m., Saturday and Sunday 8:00 a.m. to 8:00 p.m.
- **April 1 to September 30:** Weekdays 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 2:00 p.m., closed Sunday.

Outside of these hours of operation, please leave a message and your call will be returned within one business day. Calls to these numbers are free.

Read your 2025 *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 2025. For details, look in the *2025 Evidence of Coverage for Select Health Medicare + Kroger (HMO)*. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at selecthealth.org/medicare. You can also review the separately available Evidence of Coverage to see if other benefit or cost changes affect you. 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 selecthealth.org/medicare. As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*) and our *List of Covered Drugs (Formulary/Drug List)*.

Section 8.2 – 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 2025*

Read the *Medicare & You 2025* 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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IMPORTANT SELECT HEALTH MEDICARE INFORMATION

855-442-9900 Toll-Free TTY Users: **711**

October 1 to March 31:

Weekdays 7:00 a.m. to 8:00 p.m., Saturday and Sunday 8:00 a.m. to 8:00 p.m.

April 1 to September 30:

Weekdays 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 2:00 p.m., closed Sunday.

Outside these hours of operation, please leave a message. Your call will be returned within one business day, or visit selecthealth.org/medicare.

Select Health is an HMO, PPO, HMO-SNP plan sponsor with a Medicare contract. Enrollment in Select Health Medicare depends on contract renewal.

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