



**Select
Health**

Select Health Medicare | 2025

Annual Notice of Change

Select Health Medicare
Choice (PPO) 018

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Select Health Medicare Choice (PPO) offered by Select Health

Annual Notice of Changes for 2025

You are currently enrolled as a member of Select Health Medicare Choice (PPO). 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 Choice (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, 2025**. This will end your enrollment with *Select Health Medicare Choice (PPO)*.

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 (855) 442-9900 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 Choice (PPO)*

- 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 Choice (PPO)*.

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 सेवाएं 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 Choice (PPO)* 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	\$14
Deductible	\$0	\$0
<p>Maximum out-of-pocket amounts</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>	<p>From network providers: \$5,700</p> <p>From network and out-of-network providers combined: \$9,550</p>	<p>From network providers: \$5,700</p> <p>From network and out-of-network providers combined: \$9,550</p>
Doctor office visits	<p>In-Network</p> <p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$20 copay per visit</p> <p>Out-of-Network</p> <p>Primary care visits: 30% coinsurance per visit</p> <p>Specialist visits:</p>	<p>In-Network</p> <p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$15 copay per visit</p> <p>Out-of-Network</p> <p>Primary care visits: 30% coinsurance per visit</p> <p>Specialist visits:</p>

Cost	2024 (this year)	2025 (next year)
	30% coinsurance per visit	30% coinsurance per visit
Inpatient hospital stays	<p>In-Network</p> <p>\$420 copay per day for days 1-5. \$0 copay per day for days 6-90.</p> <p>Out-of-Network</p> <p>30% coinsurance per admission</p>	<p>In-Network</p> <p>\$420 copay per day for days 1-5. \$0 copay per day for days 6-90.</p> <p>Out-of-Network</p> <p>30% coinsurance per admission</p>
<p>Part D prescription drug coverage (See Section 2.5 for details.)</p>	<p>Deductible: \$100, except for covered insulin products and most adult Part D vaccines</p> <p>Copays during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: you pay \$0 per prescription • Drug Tier 2: you pay \$6 per prescription • Drug Tier 3: you pay \$47 per prescription after deductible. You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 4: you pay \$100 per prescription after deductible. 	<p>Deductible: \$100, except for covered insulin products and most adult Part D vaccines</p> <p>Copays during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: you pay \$0 per prescription • Drug Tier 2: you pay \$10 per prescription • Drug Tier 3: you pay 18% per prescription after deductible. You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 4: you pay 23% per prescription after deductible.

Cost	2024 (this year)	2025 (next year)
	<p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 5: you pay 31% per prescription after deductible. <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 \$35 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 5: you pay 31% per prescription after deductible. <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, you pay nothing for your covered Part D drugs.

SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in *Select Health Medicare Choice (PPO)* in 2025

If you do nothing by December 7, 2024, we will automatically enroll you in our *Select Health Medicare Choice (PPO)*. This means starting January 1, 2025, you will be getting your medical and prescription drug coverage through *Select Health Medicare Choice (PPO)*. 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	\$14

- 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 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 services for the rest of the year.

Cost	2024 (this year)	2025 (next year)
<p>In-network maximum out-of-pocket amount</p> <p>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>	\$5,700	<p>\$5,700</p> <p>Once you have paid \$5,700 out of pocket for covered services, you will pay nothing for your covered services from network providers for the rest of the calendar year.</p>
<p>Combined maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>	\$9,550	<p>\$9,550</p> <p>Once you have paid \$9,550 out-of-pocket for covered services, you will pay nothing for your covered services from network or out of network providers for the rest of the calendar year.</p>

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)
Medicare-covered Acupuncture Services	In-Network: You pay a \$25 copay for Medicare-covered acupuncture for Chronic Lower Back Pain only.	In-Network: You pay a \$15 copay for Medicare-covered acupuncture for Chronic Lower Back Pain only.
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	In-Network: There is an annual maximum plan payment of \$1,500 that applies to preventive, basic, and major services.	In-Network: There is an annual maximum plan payment of \$2,000 that applies to preventive, basic, and major services.

Cost	2024 (this year)	2025 (next year)
	<p>Preventive services: You pay \$0 for preventive services.</p> <p>Basic services: You pay \$0 for basic dental services such as fillings, extractions, endodontic and periodontal treatment.</p> <p>Major services: You pay \$0 for major dental services such as crowns, dentures, & implants.</p>	<p>Preventive services: You pay \$0 for preventive services.</p> <p>Basic services: You pay \$0 for basic dental services such as fillings, extractions, endodontic and periodontal treatment.</p> <p>Major services: You pay \$0 for major dental services such as crowns and dentures. Implants are no longer covered.</p>
	<p>Out-of-Network:</p> <p>There is an annual maximum plan payment of \$1,500 that applies to preventive, basic, and major services. The out-of-network annual maximum plan payment is combined with in-network maximum</p>	<p>Out-of-Network:</p> <p>There is an annual maximum plan payment of \$1,500 that applies to preventive, basic, and major services. The out-of-network annual maximum plan payment is combined with in-network maximum</p>
	<p>Preventive services: You pay 10% for preventive services.</p> <p>Basic services: You pay \$0 for basic dental services such as fillings, extractions, endodontic and periodontal treatment.</p> <p>Major services: You pay 10% for major dental services such as crowns, dentures, & implants.</p>	<p>Preventive services: You pay 10% for preventive services.</p> <p>Basic services: You pay \$0 for basic dental services such as fillings, extractions, endodontic and periodontal treatment.</p> <p>Major services: You pay 10% for major dental services such as crowns, dentures, & implants.</p>

Cost	2024 (this year)	2025 (next year)
<p>Diagnostic Procedures and Tests</p>	<p>In-Network:</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>	<p>In-Network:</p> <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>Emergency Care</p>	<p>In-Network:</p> <p>You pay a \$100 copay for each Medicare-covered Emergency visit.</p> <p>Out-of-Network:</p> <p>You pay a \$100 copay for each Medicare-covered Emergency visit.</p>	<p>In-Network:</p> <p>You pay a \$125 copay for each Medicare-covered Emergency visit.</p> <p>Out-of-Network:</p> <p>You pay a \$125 copay for each Medicare-covered Emergency visit.</p>
<p>Hearing Aids</p>	<p>Tier 1</p> <p>Advanced: You pay a \$499 copay per hearing aid.</p>	<p>Tier 1</p> <p>Advanced: You pay a \$699 copay per hearing aid.</p>

Cost	2024 (this year)	2025 (next year)
	<p>Tier 2 Premium: You pay a \$799 copay per hearing aid.</p>	<p>Tier 2 Premium: You pay a \$999 copay per hearing aid.</p>
Dental Services	<p>You pay \$25 copay for Medicare Covered Dental Services.</p>	<p>You pay \$15 copay for Medicare Covered Dental Services</p>
Chiropractic Services	<p>In-Network: You pay a \$15 copay for Medicare-covered chiropractic services, per visit.</p> <p>Out-of-Network: You pay a 30% coinsurance for Medicare-covered chiropractic services, per visit.</p>	<p>In-Network: You pay a \$20 copay for Medicare-covered chiropractic services, per visit.</p> <p>Out-of-Network: You pay a 30% coinsurance for Medicare-covered chiropractic services, per visit.</p>
Eye Exams	<p>In-Network: You pay a \$25 copay for Medicare-covered Eye Exams.</p> <p>Out-of-Network: The plan will reimburse up to \$35 for Medicare-covered Eye Exams.</p>	<p>In-Network: You pay \$15 copay for Medicare-covered Eye Exams.</p> <p>Out-of-Network: The plan will reimburse up to \$35 for Medicare-covered Eye Exams.</p>
Hearing Exams	<p>In-Network: You pay a \$20 copay for Medicare-covered Hearing Exam.</p> <p>Out-of-Network: You pay a 30% coinsurance</p>	<p>In-Network: You pay a \$15 copay for Medicare-covered Hearing Exam.</p> <p>Out-of-Network: You pay a 30% coinsurance</p>

Cost	2024 (this year)	2025 (next year)
	for Medicare-covered Hearing Exam.	for Medicare-covered Hearing Exam.
Outpatient Hospital Services	<p>In-Network: You pay a \$20 copay for Medicare-covered wound care services.</p> <p>Out-of-Network: You pay a 30% coinsurance for Medicare-covered Outpatient Hospital Services.</p>	<p>In-Network: You pay a \$15 copay for Medicare-covered wound care services.</p> <p>Out-of-Network: You pay a 30% coinsurance for Medicare-covered Outpatient Hospital Services.</p>
Physician Specialist Services	<p>In-Network: You pay a \$20 copay for Medicare-covered Physician Specialist Services.</p> <p>Out-of-Network: You pay a 30% coinsurance for Medicare-covered Physician Specialist Services.</p>	<p>In-Network: You pay a \$15 copay for Medicare-covered Physician Specialist Services.</p> <p>Out-of-Network: You pay a 30% coinsurance for Medicare-covered Physician Specialist Services.</p>
Podiatry Services	<p>In Network: You pay a \$30 copay for Medicare-covered Podiatry Services.</p> <p>Out-Of-Network: You pay a 30% coinsurance for Medicare-covered Podiatry Services.</p>	<p>In-Network: You pay a \$15 copay for Medicare-covered Podiatry Services.</p> <p>Out-Of-Network: You pay a 30% coinsurance for Medicare-covered Podiatry Services.</p>
Urgently Needed Services	<p>In-Network: You pay a \$35 copay for Medicare-covered Urgently Needed Services.</p>	<p>In-Network: You pay a \$40 copay for Medicare-covered Urgently Needed Services.</p>

Cost	2024 (this year)	2025 (next year)
	<p>Out-of-Network: You pay a \$35 copay for Medicare-covered Urgently Needed Services.</p>	<p>Out-of-Network: You pay a \$40 copay for Medicare-covered Urgently Needed Services.</p>
<p>Outpatient Mental Health Care</p>	<p>In-Network: You pay a \$25 copay for Medicare-covered individual therapy.</p> <p>Out-of-Network: You pay a 30% coinsurance for Medicare-covered individual therapy.</p>	<p>In-Network: You pay a \$15 copay for Medicare-covered individual therapy.</p> <p>Out-of-Network: You pay a 30% coinsurance for Medicare-covered individual therapy.</p>
<p>Over-the-Counter (OTC) drugs and supplies</p>	<p>There is a \$75 allowance each quarter on your Select Health Medicare flexible benefits Mastercard®.</p>	<p>There is a \$350 yearly allowance on your Select Health Medicare flexible benefits Mastercard® for OTC drugs and supplies, combined with Wellness Your Way services.</p>
<p>Routine Foot Care</p>	<p>In-Network: You pay a \$30 copay for Routine Foot Care, up to six visits.</p> <p>Out-of-Network: You pay a 30% coinsurance for Routine Foot Care, up to six visits.</p>	<p>In-Network: You pay a \$15 copay for Routine Foot Care, up to six visits.</p> <p>Out-of-Network: You pay a 30% coinsurance for Routine Foot Care, up to six visits.</p>
<p>Skilled Nursing Facility (SNF) Medicare-covered stay</p>	<p>In-Network: You pay a \$0 copay per day for days 1-20.</p>	<p>In-Network: You pay a \$0 copay per day for days 1-20.</p>

Cost	2024 (this year)	2025 (next year)
	<p>You pay a \$203 copay per day for days 21-55.</p> <p>You pay a \$0 copay per day for days 56-100.</p> <p>Out-of-Network: You pay a 30% coinsurance for Skilled Nursing Facility (SNF) Medicare-covered stay</p>	<p>You pay a \$214 copay per day for days 21-55.</p> <p>You pay a \$0 copay per day for days 56-100.</p> <p>Out-of-Network: You pay a 30% coinsurance for Skilled Nursing Facility (SNF) Medicare-covered stay</p>
Wellness Your Way	<p>You have a \$260 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).</p>	<p>You have a \$350 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.</p>
Worldwide Emergency Coverage	<p>In-Network: You pay a \$100 copay for Worldwide Emergency Coverage.</p> <p>Out-of-Network: You pay a \$100 copay for</p>	<p>In-Network: You pay a \$125 copay for Worldwide Emergency Coverage.</p> <p>Out-of-Network: You pay a \$125 copay for</p>

Cost	2024 (this year)	2025 (next year)
	Worldwide Emergency Coverage.	Worldwide Emergency Coverage.

Section 2.5 – 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. **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.

We currently can immediately remove a brand name drug on our Drug List if we replace it with a new generic drug version on the same or a lower cost-sharing tier and with the same or fewer restrictions as the brand name drug it replaces. Also, when adding a new generic, we may also decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions or both.

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.

Some of these drug types may be new to you. For definitions of the drug types that are discussed throughout this chapter, 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.

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)
<p>Stage 1: Yearly Deductible Stage During this stage, you pay the full cost of your preferred brand name, non-preferred drugs, or specialty drug tiers drugs until you have reached the yearly deductible. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines.</p>	<p>The deductible is \$100 During this stage, you pay \$0 or \$6 cost sharing for drugs on the generic or preferred generic tiers, \$35 cost sharing for insulins on the preferred brand name tier and non-preferred brand name tiers, and the full cost of other drugs on the preferred brand name, non-preferred drug or specialty drugs tiers until you have reached the yearly deductible.</p>	<p>The deductible is \$100 During this stage, you pay \$0 or \$10 cost sharing for drugs on the generic or preferred generic tiers, \$35 cost sharing for insulins on preferred brand name and non-preferred drug tiers, and the full cost of other drugs on the preferred brand name, non-preferred drug or specialty drugs tiers until you have reached the yearly deductible.</p>

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)
<p>Stage 2: 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. We changed the tier for some of the drugs on our Drug List. To see if</p>	<p>Your cost for a one-month supply is: Tier 1 - Preferred Generic Drugs: You pay \$0 per prescription.</p>	<p>Your cost for a one-month supply is: Tier 1 - Preferred Generic Drugs: You pay \$0 per prescription.</p>

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 2 - Generic Drugs:

You pay \$6 per prescription.

Your cost for a one-month mail-order prescription is \$0.

Tier 2 - Generic Drugs:

You pay \$10 per prescription.

Your cost for a one-month mail-order prescription is \$5.

Tier 3 - Preferred Brand - Name Drugs:

You pay \$47 per prescription.

You pay \$35 per month supply of each covered insulin product on this tier. Your cost for a one-month mail-order prescription is \$47.

Tier 3 - Preferred Brand-Name Drugs:

You pay 18% of the total cost per prescription.

You pay \$35 per month supply of each covered insulin product on this tier. Your cost for a one-month mail-order prescription is 18% of the total prescription cost.

Tier 4 - Non-Preferred Drugs:

You pay \$100 per prescription.

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

Your cost for a one-month mail-order prescription is \$100.

Tier 4 - Non-Preferred Drugs:

You pay 23% of the total cost per prescription.

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

Your cost for a one-month mail-order prescription is 23% of the total prescription cost.

Tier 5 - Specialty Tier:

You pay 31% of the total cost per prescription.

Tier 5 - Specialty Tier:

You pay 31% of the total cost per prescription.

Stage	2024 (this year)	2025 (next year)
	Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).	Once you have paid \$2,000 out of pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

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 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, even if you haven't paid your deductible.

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

Cost	2024 (this year)	2025 (next year)
		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 Choice (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 Select Health Medicare Choice (PPO).

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, Inc. 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 Choice (PPO).
- 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 Choice (PPO).
- 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, and in Idaho the State Health Insurance Assistance Program is called the Senior Health Insurance Benefits Advisors 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 the numbers listed below for Utah and Idaho. You can learn more about SHIP by visiting their websites below.

- **Utah – Senior Health Insurance Information Program (SHIP)**
 - **Phone:** 1-800-541-7735; TTY users should call 711
 - **Address:**
 - Division of Aging and Adult Services
 - Utah Department of Human Services
 - 195 North 1950 West
 - Salt Lake City, UT 84116
 - **Website:** daas.utah.gov/seniors
- **Idaho– Senior Health Insurance Benefits Advisors Program (SHIBA)**
 - **Phone:** 1-800-247-4422; TTY users should call 711
 - **Address:**
 - Idaho Department of Insurance
 - Atten: SHIBA
 - 700 W. State Street, 3rd Fl.
 - PO Box 83720
 - Boise, ID 83720
 - **Website:** doi.idaho.gov/shiba

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.
- **Idaho Aids Drug Assistance Program (IDAGAP)**
 - **Phone:** 1-208-334-5612; TTY users should call 711
 - **Address:**
Idaho Ryan White Part B Program
PO Box 83720
Boise, ID 83720
IdahoADAP@dhw.idaho.gov
- **Website:**
healthandwelfare.idaho.gov/health-wellness/diseases-conditions/hiv
- **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 Idaho Aids Drug Assistance Program (IDAGAP), or 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 in Utah, or 208-334-6526 in Idaho. 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

SECTION 8 Questions?

Section 8.1 – Getting Help from *Select Health Medicare Choice (PPO)*

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 Choice (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 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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