

BlueMedicare Complete (HMO D-SNP) offered by Florida Blue Medicare

Annual Notice of Changes for 2020

You are currently enrolled as a member of BlueMedicare Complete. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

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.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Sections 1.1, 1.2 and 1.5 for information about benefit and cost changes for our plan.

- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
 - Will your drugs be covered?
 - Are your drugs in a different tier, with different cost-sharing?
 - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
 - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
 - Review the 2020 Drug List and look in Section 1.6 for information about changes to our drug coverage.
 - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit <https://go.medicare.gov/drugprices>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 for information about our Provider Directory.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- 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 personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click “Find health & drug plans.”
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 3.2 to learn more about your choices.
- 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 want to **keep** BlueMedicare Complete you don’t need to do anything. You will stay in BlueMedicare Complete.
- If you want to **change to a different plan** that may better meet your needs, you can switch plans between October 15 and December 7. Look in section 4, page 15 to learn more about your choices.

4. ENROLL: To change plans, join a plan between **October 15** and **December 7, 2019**

- If you don’t join another plan by **December 7, 2019**, you will stay in BlueMedicare Complete.
- If you join another plan between **October 15** and **December 7, 2019**, your new coverage will start on **January 1, 2020**.
- Starting in 2019, there are new limits on how often you can change plans. Look in section 4, page 15 to learn more.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 1-800-926-6565 for additional information. (TTY users should call 1-800-955-8770.) Hours are 8:00 a.m. - 8:00 p.m. local time, seven days a week, from October 1- March 31, except for Thanksgiving Day and Christmas Day. However, from April 1 - September 30, our hours are 8:00 a.m. - 8:00 p.m. local time, five days a week. You will have to leave a message on Saturdays, Sundays and Federal holidays. We will return your call within one business day.
- This information is available in an alternate format, including large print, audio tapes, CDs and Braille. Please call Member Services at the number listed above if you need plan information in another format.
- **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 <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

About BlueMedicare Complete

- Florida Blue Medicare is an HMO plan with a Medicare contract. Enrollment in Florida Blue Medicare depends on contract renewal. The plan also has a written agreement with the Florida Medicaid program to coordinate your Medicaid benefits.
 - When this booklet says “we,” “us,” or “our,” it means Florida Blue Medicare. When it says “plan” or “our plan,” it means BlueMedicare Complete.
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Summary of Important Costs for 2020

The table below compares the 2019 costs and 2020 costs for BlueMedicare Complete in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at www.floridablue.com/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	\$30.30	\$28.50
<p>Doctor office visits</p>	<p>Primary care visits: \$0 copayment per visit Specialist visits: \$0 copayment per visit</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.</p>	<p>Primary care visits: \$0 copayment per visit Specialist visits: \$0 copayment per visit</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.</p>
<p>Inpatient hospital stays</p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	\$0 copayment per day (per Medicare-covered stay).	\$0 copayment per day (per Medicare-covered stay).

Cost	2019 (this year)	2020 (next year)
Part D prescription drug coverage (See Section 1.6 for details.)	Deductible: \$415 Applies to Tiers 3, 4 and 5.	Deductible: \$435 Applies to Tiers 3, 4 and 5.
	Copayment/Coinsurance during the Initial Coverage Stage:	Copayment/Coinsurance during the Initial Coverage Stage:
	<ul style="list-style-type: none"> • Drug Tier 1: Standard cost-sharing: \$0 copayment Preferred cost-sharing: N/A 	<ul style="list-style-type: none"> • Drug Tier 1: Standard cost-sharing: \$10 copayment Preferred cost-sharing: \$0
	<ul style="list-style-type: none"> • Drug Tier 2: Standard cost-sharing: \$0 copayment Preferred cost-sharing: N/A 	<ul style="list-style-type: none"> • Drug Tier 2: Standard cost-sharing: \$11 copayment Preferred cost-sharing: \$0
	<ul style="list-style-type: none"> • Drug Tier 3: Standard cost-sharing: \$47 copayment Preferred cost-sharing: N/A 	<ul style="list-style-type: none"> • Drug Tier 3: Standard cost-sharing: \$47 copayment Preferred cost-sharing: \$40
	<ul style="list-style-type: none"> • Drug Tier 4: Standard cost-sharing: \$99 copayment Preferred cost-sharing: N/A 	<ul style="list-style-type: none"> • Drug Tier 4: Standard cost-sharing: \$99 copayment Preferred cost-sharing: \$92
	<ul style="list-style-type: none"> • Drug Tier 5: Standard cost-sharing: 25% of the total cost Preferred cost-sharing: N/A 	<ul style="list-style-type: none"> • Drug Tier 5: Standard cost-sharing: 25% of the total cost Preferred cost-sharing: 25%
	<ul style="list-style-type: none"> • Drug Tier 6: Standard cost-sharing: \$0 copayment Preferred cost-sharing: N/A 	<ul style="list-style-type: none"> • Drug Tier 6: Not Applicable

Cost	2019 (this year)	2020 (next year)
<p>Maximum out-of-pocket amount</p> <p>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>\$3,400</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>	<p>\$500</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2019 (this year)	2020 (next year)
Monthly premium	\$30.30	\$28.50
(You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)		

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

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. This limit is called the “maximum out-of-pocket amount.” Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2019 (this year)	2020 (next year)
Maximum out-of-pocket amount	\$3,400	\$500
<p>Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.</p> <p>If you are eligible for Medicaid assistance with Part A and Part B copays, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p> <p>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.</p>	<p>Once you have paid \$500 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.</p>	

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at www.floridablue.com/medicare. You may also call Member Services for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2020 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

Section 1.4 – Changes to the Pharmacy Network

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. Our network includes pharmacies with preferred cost-sharing, which may offer you lower cost-sharing than the standard cost-sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at www.floridablue.com/medicare. You may also call Member Services for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2020 Pharmacy Directory to see which pharmacies are in our network.**

Section 1.5 – Changes to Benefits and Costs for Medical Services

Please note that the *Annual Notice of Changes* tells you about changes to your Medicare benefits and costs.

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Benefits Chart (what is covered and what you pay)*, in your *2020 Evidence of Coverage*. A copy of the *Evidence of Coverage* is located on our website at www.floridablue.com/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Cost	2019 (this year)	2020 (next year)
Dental		
Diagnostic Imaging		
<ul style="list-style-type: none"> Intraoral – complete series of radiographic images 	1 set every 3 years	1 set every 3 years combined with dental panoramic film
<ul style="list-style-type: none"> Intraoral periapical radiographic image 	Not covered	Subject to 1 set per year limit on bitewings
<ul style="list-style-type: none"> Panoramic radiographic image 	1 every 36 months	1 every 3 years combined with a periodic oral evaluation

Cost	2019 (this year)	2020 (next year)
Restorative Services		
<ul style="list-style-type: none"> • Amalgams Fillings - 	1 restoration per surface per tooth per 12-month period	2 restorations per 12-month period
<ul style="list-style-type: none"> • Resin-based composite Fillings 	1 restoration per surface per tooth per 12-month period	2 restorations per 12-month period
<ul style="list-style-type: none"> • Inlay - Metallic 	1 per tooth per 60 months	Not covered
<ul style="list-style-type: none"> • Inlay - Porcelain/Ceramic 	1 per tooth per 60 months	Not covered
<ul style="list-style-type: none"> • Onlay - Porcelain/Ceramic 	1 per tooth per 60 months	Not covered
Crowns		
<ul style="list-style-type: none"> • Resin-based composite (indirect) 	1 per tooth per 60 months	3 crowns per year
<ul style="list-style-type: none"> • Porcelain 	1 per tooth per 60 months	3 crowns per year
<ul style="list-style-type: none"> • Full Cast 	1 per tooth per 60 months	3 crowns per year

Cost	2019 (this year)	2020 (next year)
• Titanium	1 per tooth per 60 months	3 crowns per year
• Re-cement inlay, onlay or partial	1 per tooth per 60 months	Not covered
• Re-cement crown	1 after six-month post-insertion date	Not covered
• Core build-up, including any pins when required	1 per tooth per 60 months for permanent teeth	1 per year
• Pin retention - per tooth, in addition to restoration	1 per tooth per 12 months	1 per year
• Post and core in addition to crown, indirectly fabricated	1 per tooth per 60 months	1 per year
• Prefabricated post and core in addition to crown	1 per tooth per 60 months	Not covered
• Inlay repair necessitated by restorative material failure	1 per tooth per 12 months	Not covered
• Onlay repair necessitated by restorative material failure	1 per tooth per 12 months	Not covered

Cost	2019 (this year)	2020 (next year)
<ul style="list-style-type: none"> Resin infiltration of incipient smooth surface lesions 	1 per covered tooth surface	Not covered
Endodontics		
<ul style="list-style-type: none"> Therapeutic pulpotomy 	1 per tooth per lifetime	1 per year
<ul style="list-style-type: none"> Endodontic therapy 	1 per tooth per lifetime	1 per year
<ul style="list-style-type: none"> Retreatment or previous root canal therapy 	1 per tooth per lifetime 12 months after root canal therapy	1 per year
<ul style="list-style-type: none"> Apicoectomy 	1 per tooth root per lifetime	Not covered
<ul style="list-style-type: none"> Retrograde filling - per root 	1 per tooth root per lifetime	Not covered
<ul style="list-style-type: none"> Root amputation - per root 	1 per tooth root per lifetime	Not covered
<ul style="list-style-type: none"> Hemi section (including any root removal), not including root canal therapy 	1 per posterior tooth per lifetime	Not covered

Cost	2019 (this year)	2020 (next year)
Periodontics Services		
<ul style="list-style-type: none"> Gingivectomy or gingivoplasty, 	1 per quadrant in a 24-month period	Not covered
<ul style="list-style-type: none"> Gingivectomy or gingivoplasty to allow access for restorative procedure, per tooth 	1 per quadrant in a 36-month period	Not covered
<ul style="list-style-type: none"> Gingival flap procedure, include root planning - four or more contiguous teeth or tooth bounded spaces per quadrant 	1 per quadrant in a 24-month period	Not covered
<ul style="list-style-type: none"> Gingival flap procedure, include root planning - one to three contiguous teeth or tooth bounded spaces per quadrant 	1 per 1 to 3 teeth per quadrant in a 36-month period	Not covered
<ul style="list-style-type: none"> Clinical crown lengthening - hard tissue 	1 per tooth per lifetime	Not covered
<ul style="list-style-type: none"> Osseous surgery 	1 per quadrant per 36 months	Not covered
<ul style="list-style-type: none"> Bone replacement graft - 	1 per site per quadrant per 36 months	Not covered

Cost	2019 (this year)	2020 (next year)
• Guided tissue regeneration	1 per site per quadrant per 36 months	Not covered
• Pedicle soft tissue graft procedure	1 per site per quadrant per 36 months	Not covered
• Subepithelial connective tissue graft procedures, per tooth	1 per site per quadrant per 36 months	Not covered
• Soft tissue allograft	1 per site per quadrant per 36 months	Not covered
• Combined connective tissue and double pedicle graft, per tooth	1 per site per quadrant per 36 months	Not covered
• Free soft tissue graft procedure	1 per site per quadrant per 36 months	Not covered
• Periodontal scaling and root planing	1 per site per quadrant per 24 months	Not covered
• Periodontal maintenance	1 per year, include prophylaxis	1 every 6 months
Prosthodontics Services		
• Maxillary partial denture	1 per 60 months	Not covered
• Mandibular partial denture	1 per 60 months	Not covered

Cost	2019 (this year)	2020 (next year)
• Adjust complete denture - maxillary	2 per year	1 per calendar year
• Adjust complete denture - mandibular	2 per year	1 per calendar year
• Adjust partial denture - maxillary	2 per year	Not covered
• Adjust partial denture - mandibular	2 per year	Not covered
• Replace broken complete denture base	2 per year	2 per calendar year, 5 maximum per 5 years
• Replace missing or broken teeth - complete denture (each tooth)	2 per year	2 per calendar year, 5 maximum per 5 years
• Repair resin denture base	Not covered	2 per calendar year, 5 maximum per 5 years
• Repair cast framework	Not covered	2 per calendar year, 5 maximum per 5 years
• Repair or replace broken clasp	Not covered	2 per calendar year, 5 maximum per 5 years
• Replace broken teeth - per tooth	Not covered	2 per calendar year, 5 maximum per 5 years
• Add tooth to existing partial denture	Not covered	2 per calendar year, 5 maximum per 5 years

Cost	2019 (this year)	2020 (next year)
• Add clasp to existing partial denture	Not covered	2 per calendar year, 5 maximum per 5 years
• Replace all teeth and acrylic on cast metal framework (maxillary)	1 per 36 months	Not covered
• Replace all teeth and acrylic on cast metal framework (mandibular)	1 per 36 months	Not covered
• Rebase complete maxillary denture	1 per 36 months	1 per calendar year
• Rebase complete mandibular denture	1 per 36 months	1 per calendar year
• Rebase maxillary partial denture	1 per 36 months	Not covered
• Rebase mandibular partial denture	1 per 36 months	Not covered
• Tissue conditioning, maxillary	2 per year	Not covered
• Tissue conditioning, mandibular	2 per year	Not covered
• Pontics	1 per tooth per 60 months	Not covered
• Retainer	1 per tooth per 60 months	Not covered

Cost	2019 (this year)	2020 (next year)
• Inlays	1 per tooth per 60 months	Not covered
• Onlays -	1 per tooth per 60 months	Not covered
• Crowns	1 per tooth per 60 months	Not covered
• Recement fixed partial denture	2 per 60 months	Not covered
Oral and Maxillofacial Surgery		
• Extraction, corneal remnants - deciduous tooth	1 per tooth per lifetime	Not covered
• Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	1 per tooth per lifetime	Maximum of 8 per year
• Surgical removal of erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	1 per tooth per lifetime	2 per year
• Removal of impacted tooth	1 per tooth per lifetime	2 per year

Cost	2019 (this year)	2020 (next year)
<ul style="list-style-type: none"> Surgical removal of residual roots (cutting procedure) Coronectomy 	<p>1 per tooth per lifetime</p> <p>1 per tooth per lifetime</p>	<p>2 per year</p> <p>Not covered</p>
Professional Consultation	2 per year	Not covered
Emergency Care/Post-Stabilization Care	The emergency care/post-stabilization care copayment is waived if you are immediately admitted to a hospital after receiving these services.	The emergency care/post-stabilization care copayment is waived if you are admitted to a hospital stay within 48 hours of receiving these services.
Hearing Aids	<p>You receive a \$1,500 allowance every year for any model of hearing aid.</p> <p>You are responsible for the costs of the hearing aid that exceed the benefit maximum of 2 hearing aids allowed per year.</p>	<p>You receive a \$2,000 allowance every year for any model of hearing aid.</p> <p>You are responsible for the costs of the hearing aid that exceed the benefit maximum of 2 hearing aids allowed per year.</p>
Opioid Treatment Programs	Opioid Treatment Programs are <u>not</u> covered.	You pay a \$0 copay for Opioid Treatment Program Services.
Over-the-Counter Items	In-Network Certain OTC items are covered. \$115 allowance for OTC items every 3 months.	In-Network Certain OTC items are covered. \$150 allowance for OTC items every 3 months.

Section 1.6 – 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 in this envelope.

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.**

If you are affected by a change in drug coverage, you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. **We encourage current members** to ask for an exception before next year.
 - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call Member Services.
- **Work with your doctor (or prescriber) to find a different drug** that we cover. You can call Member Services to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

Any existing formulary, tiering or utilization management exception authorization you may have will not automatically renew for the 2020 plan year. In order to ensure your current exception authorization does not expire, please contact our Member Services number for assistance. If your exception authorization does expire, you will be eligible for a transitional fill of your currently approved medication according to the transition policy. Your doctor may have to submit a new request for continued authorization of the exception. See Chapter 5, Section 5 of the *Evidence of Coverage* for more information about exception requests.

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.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about changes we may make to the Drug List, see Chapter 5, Section 6 of the Evidence of Coverage.)

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We 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 30, 2019, please call Member Services and ask for the “LIS Rider.” Phone numbers for Member Services are in Section 7.1 of this booklet.

There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the 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. To get information about your costs in these stages, look in your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2019 (this year)	2020 (next year)
Stage 1: Yearly Deductible Stage During this stage, you pay the full cost of your Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug) and Tier 5 (Specialty Tier) drugs until you have reached the yearly deductible.	Your Deductible is \$415 During this stage, you pay \$0 cost-sharing for drugs on Tier 1 (Preferred Generic), Tier 2 (Generic) and Tier 6 (Supplemental Drugs) and the full cost of drugs on Tiers 3, 4 and 5 until you have reached the yearly deductible.	Your Deductible is \$435 During this stage, you pay your cost sharing for Tier 1 (Preferred Generic) and Tier 2 (Generic) and the full cost of drugs on Tiers 3, 4 and 5 until you have reached the yearly deductible.

Changes to Your Cost-sharing in the Initial Coverage Stage

To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2019 (this year)	2020 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (31-day) supply when you fill your prescription at a network pharmacy. For information about the costs: for a long-term supply; or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1 (Preferred Generic): <i>Standard cost-sharing:</i> You pay \$0 per prescription.</p> <p><i>Preferred cost-sharing:</i> Not Applicable</p> <p>Tier 2 (Generic): <i>Standard cost-sharing:</i> You pay \$0 per prescription.</p> <p><i>Preferred cost-sharing:</i> Not Applicable</p> <p>Tier 3 (Preferred Brand): <i>Standard cost-sharing:</i> You pay \$47 per prescription.</p> <p><i>Preferred cost-sharing:</i> Not Applicable</p> <p>Tier 4 (Non-Preferred Brand): <i>Standard cost-sharing:</i> You pay \$99 per prescription.</p> <p><i>Preferred cost-sharing:</i> Not Applicable</p>	<p>Your cost for a one-month supply filled at a network pharmacy:</p> <p>Tier 1 (Preferred Generic): <i>Standard cost-sharing:</i> You pay \$10 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$0 per prescription.</p> <p>Tier 2 (Generic): <i>Standard cost-sharing:</i> You pay \$11 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$0 per prescription.</p> <p>Tier 3 (Preferred Brand): <i>Standard cost-sharing:</i> You pay \$47 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$40 per prescription.</p> <p>Tier 4 (Non-Preferred Brand): <i>Standard cost-sharing:</i> You pay \$99 per prescription.</p> <p><i>Preferred cost-sharing:</i></p>

Stage	2019 (this year)	2020 (next year)
	<p>Tier 5 (Specialty Tier): <i>Standard cost-sharing:</i> You pay 25% of the total cost. <i>Preferred cost-sharing:</i> Not Applicable</p> <p>Tier 6 (Supplemental Drugs): <i>Standard cost-sharing:</i> You pay \$0 per prescription. <i>Preferred cost-sharing:</i> Not Applicable</p> <hr/> <p>Once your total drug costs have reached \$3,820, you will move to the next stage (the Coverage Gap Stage).</p>	<p>You pay \$92 per prescription.</p> <p>Tier 5 (Specialty Tier): <i>Standard cost-sharing:</i> You pay 25% of the total cost. <i>Preferred cost-sharing:</i> You pay 25% per prescription.</p> <p>Tier 6 (Not Covered): Not Applicable</p> <hr/> <p>Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

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

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

SECTION 2 Administrative Changes

Cost	2019 (this year)	2020 (next year)
Marketing Name Change	The marketing name of the company offering your HMO plan is Florida Blue HMO.	The marketing name of the company offering your HMO plan is Florida Blue Medicare.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in BlueMedicare Complete

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, you will automatically stay enrolled as a member of our plan for 2020.

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 for 2020 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 change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2020*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <https://www.medicare.gov> and click "Find health & drug plans." **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, Florida Blue Medicare offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from BlueMedicare Complete.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from BlueMedicare Complete.
- 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 this (phone numbers are in Section 7.1 of this booklet).
 - – *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.

If you switch to Original Medicare and do **not** enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

SECTION 4 Changing Plans

If you want to change to a different plan or Original Medicare for next year, you can do it from now until December 7. The change will take effect on January 1, 2020.

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 may be allowed to make a change at other times of the year.

If you enrolled in a Medicare Advantage plan for January 1, 2020, 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, 2020. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare and Medicaid

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Florida, the SHIP is called Serving Health Insurance Needs of Elders (SHINE).

SHINE 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. SHINE counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call SHINE at 1-800-963-5337. You can learn more about SHINE by visiting their website (www.floridashine.org).

For questions about your Florida Medicaid benefits, contact Florida Medicaid at 1-888-419-3456. TTY users should call 1-800-955-8771. The hours are Monday through Friday from 8:00 a.m. to 5:00 p.m. Ask how joining another plan or returning to Original Medicare affects how you get your Florida Medicaid coverage.

SECTION 6 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** Because you have Medicaid, you are already enrolled in ‘Extra Help,’ also called the Low Income Subsidy. If you get help paying certain Medicare costs through the Qualified Disabled and Working Individuals (QDWI) program, you must apply for Extra Help; you do not automatically qualify for it. Extra Help pays some of your prescription drug premiums, annual deductibles and coinsurance. If you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about Extra Help, 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 7 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 Florida

AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call Florida's ADAP directly at 1-800-352-2437 (TTY: 1-888-503-7118), or mail them at: HIV/AIDS Section, 4052 Bald Cypress Way, Tallahassee, FL 32399.

SECTION 7 Questions?

Section 7.1 – Getting Help from BlueMedicare Complete

Questions? We're here to help. Please call Member Services at 1-800-926-6565. (TTY only, call 1-800-955-8770.) We are available for phone calls 8:00 a.m. - 8:00 p.m. local time, seven days a week, from October 1 - March 31, except for Thanksgiving Day and Christmas Day. However, from April 1 - September 30, our hours are 8:00 a.m. - 8:00 p.m. local time, five days a week, you will have to leave a message on Saturdays, Sundays and Federal holidays. We will return your call within one business day. Calls to these numbers are free.

Read your 2020 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 2020. For details, look in the 2020 *Evidence of Coverage* for BlueMedicare Complete. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.floridablue.com/medicare. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.floridablue.com/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 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

You can visit the Medicare website (<https://www.medicare.gov>). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <https://www.medicare.gov> and click on “Find health & drug plans.”)

Read *Medicare & You 2020*

You can read *Medicare & You 2020* Handbook. Every year in the 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>) 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.

Section 7.3 – Getting Help from Medicaid

To get information from Medicaid, you can call the Agency for Health Care Administration at 1-888-419-3456. TTY users should call 1-800-955-8771.