

2019 ANNUAL NOTICE OF CHANGES



Important changes to your plan

AARP® MedicareComplete® Plan 2 (HMO)



Toll-free 1-800-643-4845, TTY 711
8 a.m. - 8 p.m. local time, 7 days a week



www.myAARPMedicare.com

Do we have the right address for you?

If not, please let us know so we can keep you informed about your plan.

AARP® | MedicareComplete®
insured through **UnitedHealthcare**

Annual Notice of Changes for 2019



You are currently enrolled as a member of AARP® MedicareComplete® Plan 2 (HMO).

Next year, there will be some changes to the plan's costs and benefits. **This booklet tells about the changes.**

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.
 - ☐ 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 Section 1 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 2019 Drug List and look in Section 1.6 for information about changes to our drug coverage.
- ☐ Your drugs 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 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 2.2 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** AARP® MedicareComplete® Plan 2 (HMO), you don’t need to do anything. You will stay in AARP® MedicareComplete® Plan 2 (HMO).
- ☐ To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. ENROLL: To change plans, join a plan between **October 15** and **December 7, 2018**

- ☐ If you **don’t join another plan by December 7, 2018**, you will stay in AARP® MedicareComplete® Plan 2 (HMO).
- ☐ If you **join another plan by December 7, 2018**, your new coverage will start on January 1, 2019.

Additional Resources

- ☐ This information is available for free in other languages.
- ☐ Please contact our Customer Service number at 1-800-643-4845 for additional information (TTY users should call 711). Hours are 8 a.m. - 8 p.m. local time, 7 days a week.

- ☐ Esta información está disponible sin costo en otros idiomas.
- ☐ Comuníquese con nuestro Servicio al Cliente al número 1-800-643-4845 para obtener información adicional (los usuarios de TTY deben llamar al 711). El horario es de 8 a.m. a 8 p.m., hora local, los 7 días de la semana.
- ☐ This document may be available in an alternate format such as Braille, larger print or audio. Please contact our Customer Service number at 1-800-643-4845, TTY: 711, 8 a.m. - 8 p.m. local time, 7 days a week, for additional information.
- ☐ **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 AARP® MedicareComplete® Plan 2 (HMO)

- ☐ Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare. The AARP® MedicareComplete® Plans carry the AARP name, and UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP.
- ☐ When this booklet says "we," "us," or "our," it means UnitedHealthcare Insurance Company or one of its affiliates. When it says "plan" or "our plan," it means AARP® MedicareComplete® Plan 2 (HMO).

Summary of Important Costs for 2019

The table below compares the 2018 costs and 2019 costs for AARP® MedicareComplete® Plan 2 (HMO) in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this Annual Notice of Changes** and review the **Evidence of Coverage**, which is available online or by calling Customer Service, to see if other benefit or cost changes affect you.

Cost	2018 (this year)	2019 (next year)
Monthly Plan Premium* *Your premium may be higher or lower than this amount. (See Section 1.1 for details.)	\$34.00	\$28.00
Maximum out-of-pocket amount 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.)	\$4,900	\$4,500
Doctor Office Visits	Primary care visits: You pay a \$5 copayment per visit. Specialist visits: You pay a \$35 copayment per visit.	Primary care visits: You pay a \$5 copayment per visit. Specialist visits: You pay a \$35 copayment per visit.
Inpatient Hospital Stays 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.	You pay a \$325 copayment each day for days 1 to 4. \$0 copayment for additional Medicare covered days.	You pay a \$325 copayment each day for days 1 to 4. \$0 copayment for additional Medicare covered days.
Part D prescription drug coverage (See Section 1.6 for details.)	Deductible: \$0 Tier 1, Tier 2 and Tier 3 \$170 Tier 4 and Tier 5	Deductible: \$0 Tier 1, Tier 2 and Tier 3 \$170 Tier 4 and Tier 5

Cost	2018 (this year)	2019 (next year)
	<p>Copays/Coinsurance for a one-month (30-day) supply during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Drug Tier 1: Standard retail cost-sharing (in-network) \$2 copayment <input type="checkbox"/> Drug Tier 2: Standard retail cost-sharing (in-network) \$8 copayment <input type="checkbox"/> Drug Tier 3: Standard retail cost-sharing (in-network) \$45 copayment <input type="checkbox"/> Drug Tier 4: Standard retail cost-sharing (in-network) \$95 copayment <input type="checkbox"/> Drug Tier 5: Standard retail cost-sharing (in-network) 29% of the total cost 	<p>Copays/Coinsurance for a one-month (30-day) supply during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Drug Tier 1: Standard retail cost-sharing (in-network) \$2 copayment <input type="checkbox"/> Drug Tier 2: Standard retail cost-sharing (in-network) \$8 copayment <input type="checkbox"/> Drug Tier 3: Standard retail cost-sharing (in-network) \$45 copayment <input type="checkbox"/> Drug Tier 4: Standard retail cost-sharing (in-network) \$95 copayment <input type="checkbox"/> Drug Tier 5: Standard retail cost-sharing (in-network) 29% of the total cost

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Section 1: Changes to Benefits and Costs for Next Year

SECTION 1.1: Changes to the Monthly Premium

Cost	2018 (this year)	2019 (next year)
Monthly Premium (You must also continue to pay your Medicare Part B premium.)	\$34.00	\$28.00

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

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	2018 (this year)	2019 (next year)
Maximum out-of-pocket amount 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.	\$4,900 Once you have paid \$4,900 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.	\$4,500 Once you have paid \$4,500 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.

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.myAARPMedicare.com. You may also call Customer Service for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2019 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, Medicare requires that we 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.

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at www.myAARPMedicare.com. You may also call Customer Service for updated pharmacy information or to ask us to mail you a Pharmacy Directory. **Please review the 2019 Pharmacy Directory to see which pharmacies are in our network.**

SECTION 1.5: Changes to Benefits and Costs for Medical Services

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, **Medical Benefits Chart (what is covered and what you pay)**, in your **2019 Evidence of Coverage**. A copy of the **Evidence of Coverage** can be viewed online. A hard copy can be mailed to you by requesting one from Customer Service.

Cost	2018 (this year)	2019 (next year)
Ambulance Services	You pay a \$225 copayment for each one-way Medicare-covered ground trip. You pay a \$225 copayment for each one-way Medicare-covered air trip.	You pay a \$200 copayment for each one-way Medicare-covered ground trip. You pay a \$200 copayment for each one-way Medicare-covered air trip.
Dental Platinum Rider	Available	<u>Not</u> available.
Dental Services Comprehensive and Preventive Dental	Preventive Dental services include exams, cleanings and x-rays. Limitations and exclusions apply.	Comprehensive and Preventive Dental benefits are covered up to a \$1,000 benefit maximum. \$0 copayment for Preventive Dental services. Services include exams, cleanings, fluoride treatments, and x-rays. \$0 copayment, 20% coinsurance, or 50% coinsurance for Comprehensive Dental Services. Services include diagnostic, restorative, endodontics, periodontics, extractions,

Cost	2018 (this year)	2019 (next year)
		<p>prosthodontics, and oral/maxillofacial surgery.</p> <p>Limitations and exclusions apply.</p> <p>For more information, please refer to your Evidence of Coverage.</p>
Diabetes Self-Management Training, Diabetic Services and Supplies	<p>You pay a \$0 copayment. We only cover blood glucose monitors and test strips from the following brands: OneTouch Ultra®2, OneTouch UltraMini®, OneTouch Verio®, OneTouch Verio® IQ, OneTouch Verio® Flex, ACCU-CHEK® Nano SmartView, ACCU-CHEK® Aviva Plus, ACCU-CHEK® Guide, and ACCU-CHEK® Aviva Connect. Other brands are not covered by our plan. If you use a brand of supplies that is not covered by our plan, you should speak with your doctor to get a new prescription for a covered brand.</p>	<p>You pay a \$0 copayment. We only cover ACCU-CHEK® and OneTouch® brands. Covered glucose monitors include: OneTouch Verio®, OneTouch Verio® IQ, OneTouch Verio® Flex, ACCU-CHEK® Guide, ACCU-CHEK® Aviva, and ACCU-CHEK® Nano SmartView. Test strips: OneTouch Verio®, ACCU-CHEK® Guide, ACCU-CHEK® Aviva Plus, ACCU-CHEK® SmartView, and OneTouch Ultra®. Other brands are not covered by your plan. If you use a brand of supplies that is not covered by our plan, you should speak with your doctor to get a new prescription for a covered brand.</p>
Emergency Care	You pay a \$80 copayment.	You pay a \$90 copayment.
Emergency Care - Worldwide	You pay a \$80 copayment.	You pay a \$90 copayment.

Cost	2018 (this year)	2019 (next year)
<p>Hearing Services Hearing Aids</p>	<p>You pay a \$330 copay for each Behind-the-Ear hearing aid and a \$380 copay for each Open-Fit In-the-Canal hearing aid. Limited to 2 hearing aids/devices per year.</p>	<p>You may choose to order hearing aids either through hi HealthInnovations® or through EPIC Hearing Health Care. Limited to 2 hearing aids/devices every two years.</p> <p>Provided by: hi HealthInnovations® \$300 copayment for each Behind-the-Ear aid (non-Power Max model) \$370 copayment for each Open-Fit In-the-Canal aid</p> <p>Provided by: EPIC Hearing Health Care \$400 copayment for each EPIC Vista mid-range hearing aid \$700 copayment for each EPIC Vista premium hearing aid \$400 copayment for each brand name 'Entry' level hearing aid \$825 copayment for each brand name 'Essential' level hearing aid \$1,075 copayment for each brand name 'Standard' level hearing aid \$1,625 copayment for each brand name 'Advanced' level hearing aid \$2,025 copayment for each brand 'Premium' level hearing aid</p>

Cost	2018 (this year)	2019 (next year)
Medicare Part B Prescription Drugs - Step Therapy	Not Applicable	There may be effective, lower-cost drugs that treat the same medical condition. If you are prescribed a new medication or have not recently filled the medication under Part B, you may be required to try one or more of these other drugs before the plan will cover your drug. If you have already tried other drugs or your doctor thinks they are not right for you, you or your doctor can ask the plan to cover this drug.
Outpatient Diagnostic Tests and Therapeutic Services and Supplies - Radiation Therapy	You pay 20% of the total cost.	You pay a \$50 copayment.
Outpatient Diagnostic Tests and Therapeutic Services and Supplies - Other Diagnostic tests - Non-Radiological Diagnostic Services	You pay 20% of the total cost.	You pay a \$20 copayment.
Outpatient Diagnostic Tests and Therapeutic Services and Supplies - Other Diagnostic tests - Radiological Diagnostic Service, not Including X-rays	You pay 20% of the total cost.	You pay a \$100 copayment.
Over-the-Counter Essentials	<u>Not</u> covered.	\$50 credit quarterly. Your credit amount expires at the end of the quarter.
Passport	Our UnitedHealth Passport® travel benefit is included in your plan. You can access all the	The following are changes in service area for the 2019 UnitedHealth Passport® benefit:

Cost	2018 (this year)	2019 (next year)
	<p>benefits you enjoy at home when you travel to certain service areas in the United States.</p>	<p>Removal of Counties: Alabama: Marshall</p> <p>Addition of Counties: Alabama: Colbert, Lauderdale, Monroe, Perry Arkansas: Crittenden, Cross, Lee, Lonoke, Monroe, Poinsett, Prairie, Saline, St. Francis, Van Buren, Woodruff Georgia: Gwinnett, Spalding Hawaii: Kauai, Maui Illinois: DeKalb Kansas: Franklin, Miami, Osage Kentucky: Bullitt, Hardin, Jefferson, Larue, Marion, Nelson, Oldham, Shelby, Spencer Minnesota: Anoka, Carlton, Carver, Dakota, Hennepin, Ramsey, Scott, St. Louis, Washington Missouri: Audrain, Barry, Camden, Clinton, DeKalb, Montgomery New Jersey: Sussex, Warren North Carolina: Franklin, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson Ohio: Ashland, Ashtabula, Carroll, Columbiana, Muskingum, Richland, Tuscarawas, Union, Wayne</p>

Cost	2018 (this year)	2019 (next year)
		<p>Oklahoma: Canadian, Cherokee, Cleveland, Craig, Creek, Grady, Kingfisher, Lincoln, Logan, Mayes, McClain, Muskogee, Oklahoma, Osage, Pottawatomie, Rogers, Seminole, Tulsa, Wagoner</p> <p>Pennsylvania: Dauphin, Lebanon</p> <p>Tennessee: Cheatham, Hardeman, Haywood, Maury, Polk, Sequatchie, White</p> <p>Texas: Andrews, Atascosa, Bell, Bexar, Brazos, Comal, Ector, Falls, Galveston, Grimes, Guadalupe, Hays, Hill, Kendall, Matagorda, McLennan, Midland, Orange, Tom Green, Travis, Wharton, Williamson, Wilson</p> <p>Virginia: Alleghany, Amelia, Amherst, Appomattox, Augusta, Buena Vista City, Clarke, Colonial Heights City, Covington City, Frederick, James City, Lexington City, Petersburg City, Powhatan, Rockbridge, Staunton City, Warren, Waynesboro City, Williamsburg City, Winchester City</p> <p>West Virginia: Barbour, Boone, Braxton, Calhoun, Clay, Doddridge, Gilmer,</p>

Cost	2018 (this year)	2019 (next year)
		Grant, Greenbrier, Hardy, Lewis, Logan, McDowell, Mercer, Mingo, Nicholas, Pendleton, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Webster, Wirt, Wood, Wyoming
Skilled Nursing Facility (SNF) Care	<p>You pay a \$0 copayment each day for days 1 to 20.</p> <p>You pay a \$160 copayment each day for days 21 to 51.</p> <p>You pay a \$0 copayment each day for days 52 to 100.</p>	<p>You pay a \$0 copayment each day for days 1 to 20.</p> <p>You pay a \$160 copayment each day for days 21 to 49.</p> <p>You pay a \$0 copayment each day for days 50 to 100.</p>
Solutions for Caregivers	<u>Not</u> covered.	You pay \$0 copayment Solutions for Caregivers services available, 24 hours a day, 7 days a week. You may choose one of the following options: hourly care management services (up to 3 hours a year), or a telephonic consultation and caregiver care plan, or an in-home assessment
Urgently Needed Services – Worldwide	You pay a \$80 copayment.	You pay a \$90 copayment.
“Welcome to Medicare” Preventive Visit - EKG following Welcome Visit	You pay 20% of the total cost.	You pay a \$0 copayment.

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.” **You can get the complete Drug List** by calling Customer Service (see the back cover) or visiting our website (www.myAARPMedicare.com).

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.
 - 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 Customer Service.
- ☐ **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Customer Service 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. For 2019, members in long term care (LTC) facilities will now receive a temporary supply that is at least 31-days of medication rather than the amount provided in 2018 (98-day supply of medication). (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.

If you have obtained approval for a drug list (formulary) exception this year, please refer to the approved through date provided on your approval letter to determine when your approval expires. After the date of expiration on your approval letter, you may need to obtain a new approval in order for the plan to continue to cover the drug, if the drug still requires an exception and you and your doctor feel it is needed. To learn what you must do to ask for an exception, see Chapter 9 of your Evidence of Coverage or call Customer Service.

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.

Starting in 2019, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug on the same or lower cost sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, we may 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. This means if you are taking the brand name drug that is being replaced by the new generic (or the tier or restriction on the brand name drug changes), you will no longer always get notice of the change 60 days before we make it or get a 60-day refill of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

Also, starting in 2019, before we make other changes during the year to our Drug List that require us to provide you with advance notice if you are taking a drug, we will provide you with notice 30, rather than 60, days before we make the change. Or we will give you at least a 30-day supply rather than a 60-day refill of your brand name drug at a network pharmacy.

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 the 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. If you receive “Extra Help” you will receive a “LIS Rider” by September 30, 2018. If you don’t receive it, please call Customer Service and ask for the “LIS Rider” to be sent to you. Phone numbers for Customer Service are in Section 6.1 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 at Chapter 6, Sections 6 and 7, in the **Evidence of Coverage**, which is available online or by calling Customer Service.)

Changes to the Deductible Stage

Stage	2018 (this year)	2019 (next year)
Stage 1: Yearly Deductible Stage	The deductible is \$170.	The deductible is \$170.

Stage	2018 (this year)	2019 (next year)
During this stage, you pay the full cost of your Tier 4 and Tier 5 drugs until you have reached the yearly deductible.	During this stage, you pay \$2 for drugs on Tier 1 (In-Network Standard Retail 30-Day Supply), \$8 for drugs on Tier 2 (In-Network Standard Retail 30-Day Supply), \$45 for drugs on Tier 3 (In-Network Standard Retail 30-Day Supply) and the full cost of drugs on Tier 4 and Tier 5 until you have reached the yearly deductible.	During this stage, you pay \$2 for drugs on Tier 1 (In-Network Standard Retail 30-Day Supply), \$8 for drugs on Tier 2 (In-Network Standard Retail 30-Day Supply), \$45 for drugs on Tier 3 (In-Network Standard Retail 30-Day Supply) and the full cost of drugs on Tier 4 and Tier 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	2018 (this year)	2019 (next year)
<p>Stage 2: Initial Coverage Stage Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost-sharing.</p> <p>For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6,</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1 – Preferred Generic Drugs:</p> <p>You pay \$2 per prescription.</p> <p>Tier 2 - Generic Drugs:</p> <p>You pay \$8 per prescription.</p> <p>Tier 3 - Preferred Brand Drugs:</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1 – Preferred Generic Drugs:</p> <p>You pay \$2 per prescription.</p> <p>Tier 2 - Generic Drugs:</p> <p>You pay \$8 per prescription.</p> <p>Tier 3 - Preferred Brand Drugs:</p>

Stage	2018 (this year)	2019 (next year)
<p>Section 5 of your Evidence of Coverage.</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>You pay \$45 per prescription.</p> <p>Tier 4 - Non-Preferred Drugs:</p> <p>You pay \$95 per prescription.</p> <p>Tier 5 - Specialty Tier Drugs:</p> <p>You pay 29% of the total cost.</p> <hr/> <p>Once your total drugs costs have reached \$3,750, you will move to the next stage (the Coverage Gap Stage).</p>	<p>You pay \$45 per prescription.</p> <p>Tier 4 - Non-Preferred Drugs:</p> <p>You pay \$95 per prescription.</p> <p>Tier 5 - Specialty Tier Drugs:</p> <p>You pay 29% of the total cost.</p> <hr/> <p>Once your total drugs costs have reached \$3,820, you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.** For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your **Evidence of Coverage**.

Section 2: Deciding Which Plan to Choose

SECTION 2.1: If You Want to Stay in AARP® MedicareComplete® Plan 2 (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 stay enrolled as a member of our plan for 2019.

SECTION 2.2: If You Want to Change Plans

We hope to keep you as a member next year but if you want to change for 2019 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.

To learn more about Original Medicare and the different types of Medicare plans, read **Medicare & You 2019**, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

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, UnitedHealthcare Insurance Company or one of its affiliates 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 AARP® MedicareComplete® Plan 2 (HMO).
- ☐ To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from AARP® MedicareComplete® Plan 2 (HMO).
- ☐ To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are in Section 6.1 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.

Section 3: 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, 2019.

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. For more information, see Chapter 10, Section 2.3 of the **Evidence of Coverage**.

Note: If you’re in a drug management program, you may not be able to change plans.

If you enrolled in a Medicare Advantage plan for January 1, 2019, 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, 2019. For more information, see Chapter 10, Section 2.2 of the **Evidence of Coverage**.

Section 4: Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state.

State Health Insurance Assistance Program 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. State Health Insurance Assistance Program 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 find your SHIP number and address in Chapter 2, Section 3 of the **Evidence of Coverage**.

Section 5: Programs That Help Pay for Prescription Drugs

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

- ☐ **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., 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 ADAP in your State. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the ADAP in your State. You can find your State's ADAP contact information in Chapter 2 of the **Evidence of Coverage**.

Section 6: Questions?

SECTION 6.1: Getting Help from AARP® MedicareComplete® Plan 2 (HMO)

Questions? We're here to help. Please call Customer Service at 1-800-643-4845. (TTY only, call 711.) We are available for phone calls 8 a.m. - 8 p.m. local time, 7 days a week. Calls to these numbers are free.

Read your 2019 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 2019. For details, look in the 2019 **Evidence of Coverage** for AARP® MedicareComplete® Plan 2 (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** can be reviewed online. A hard copy can be mailed to you by requesting one from Customer Service.

Visit our Website

You can also visit our website at www.myAARPMedicare.com. 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).

SECTION 6.2: 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 2019

You can read the **Medicare & You 2019** 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.



AARP® MedicareComplete® Plan 2 (HMO) Customer Service:

Call 1-800-643-4845

Calls to this number are free. 8 a.m. - 8 p.m. local time, 7 days a week. Customer Service also has free language interpreter services available for non-English speakers.

TTY 711

Calls to this number are free. 8 a.m. - 8 p.m. local time, 7 days a week.

Write P.O. Box 29675
Hot Springs, AR 71903-9675

Website **www.myAARPMedicare.com**