



Personal Choice 65SM PPO

Personal Choice 65SM Prime Rx (PPO) offered by QCC Insurance Company

Annual Notice of Changes for 2021

You are currently enrolled as a member of Personal Choice 65 Prime Rx PPO. 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.**
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What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - 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 2021 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 [go.medicare.gov/drugprices](https://www.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/Pharmacy 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 www.medicare.gov/plan-compare website.
 - 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 don't join another plan by December 7, 2020, you will be enrolled in Personal Choice 65 Prime Rx PPO.
- 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, 2020**.

- If you don't join another plan by **December 7, 2020**, you will be enrolled in Personal Choice 65 Prime Rx PPO.
- If you join another plan by **December 7, 2020**, your new coverage will start on **January 1, 2021**. You will be automatically disenrolled from your current plan.

Additional Resources

- Please contact our Member Help Team number at 1-888-718-3333 for additional information. (TTY users should call 711.) Hours are 8 a.m. to 8 p.m., seven days a week. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
- To receive this document in an alternate format such as braille, large print, or audio, please contact our Member Help Team (phone numbers are in Section 6.1 of this booklet).

- **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 Personal Choice 65 Prime Rx PPO

- Personal Choice 65 offers PPO plans with a Medicare contract. Enrollment in Personal Choice 65 Medicare Advantage plans depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means QCC Insurance Company. When it says “plan” or “our plan,” it means Personal Choice 65 Prime Rx PPO.

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Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for Personal Choice 65 Prime Rx PPO 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.ibxmedicare.com/EOC. You may also call our Member Help Team to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (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>	\$0	\$0
<p>Deductible</p>	<p>\$0 deductible for in-network services</p> <p>\$1,000 deductible for out-of-network services</p>	<p>\$0 deductible for in-network services</p> <p>\$0 deductible for out-of-network services</p>
<p>Maximum out-of-pocket amounts</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>From network providers: \$6,700</p> <p>From network and out-of-network providers combined: \$10,000</p>	<p>From network providers: \$7,550</p> <p>From network and out-of-network providers combined: \$11,300</p>
<p>Doctor office visits</p>	<p>Primary care visits:</p> <ul style="list-style-type: none"> \$5 copayment per visit for preferred primary care physician \$20 copayment per visit for standard primary care physician <p>Specialist visits:</p> <ul style="list-style-type: none"> \$40 copayment per visit for preferred specialist \$50 copayment per visit for standard specialist 	<p>TIERING REMOVED FOR PRIMARY CARE PROVIDERS AND SPECIALISTS</p> <p>Primary care visits: \$5 copayment per visit</p> <p>Specialist visits: \$40 copayment per visit</p>

Cost	2020 (this year)	2021 (next year)
<p>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.</p>	<p>\$250 copayment per day for days 1-7 per admission at preferred hospitals (Tier 1) \$310 copayment per day for days 1-7 per admission at standard hospitals (Tier 2)</p>	<p>TIERING REMOVED FOR INPATIENT HOSPITAL STAYS \$250 copayment per day for days 1-7 per admission</p>
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage at a standard pharmacy:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$9 • Drug Tier 2: \$20 • Drug Tier 3: \$47 • Drug Tier 4: \$100 • Drug Tier 5: 33% <p>Copayment/Coinsurance during the Initial Coverage Stage at a preferred pharmacy:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$2 • Drug Tier 2: \$10 • Drug Tier 3: \$47 • Drug Tier 4: \$100 • Drug Tier 5: 33% 	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage at a standard pharmacy:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$9 • Drug Tier 2: \$20 • Drug Tier 3: \$47 • Drug Tier 4: \$100 • Drug Tier 5: 33% <p>Copayment/Coinsurance during the Initial Coverage Stage at a preferred pharmacy:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$1 • Drug Tier 2: \$10 • Drug Tier 3: \$47 • Drug Tier 4: \$100 • Drug Tier 5: 33%

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2020 (this year)	2021 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 6.2 regarding “Extra Help” from Medicare.

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

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

Cost	2020 (this year)	2021 (next year)
In-network maximum out-of-pocket amount Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount.	\$6,700 Once you have paid \$6,700 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.	\$7,550 Once you have paid \$7,550 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.

Cost	2020 (this year)	2021 (next year)
<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.</p>	<p>\$10,000</p> <p>Once you have paid \$10,000 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or out-of-network providers for the rest of the calendar year.</p>	<p>\$11,300</p> <p>Once you have paid \$11,300 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or out-of-network providers for the rest of the calendar year.</p>

Section 1.3 – Changes to the Provider Network

Our network has changed more than usual for 2021. An updated *Provider/Pharmacy Directory* is located on our website at www.ibxmedicare.com. You may also call our Member Help Team for updated provider information or to ask us to mail you a *Provider/Pharmacy Directory*. **We strongly suggest that you review our current *Provider/Pharmacy Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are still 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 to manage 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 *Provider/Pharmacy Directory* is located on our website at www.ibxmedicare.com. You may also call our Member Help Team for updated provider information or to ask us to mail you a *Provider/Pharmacy Directory*. **Please review the 2021 *Provider/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 *2021 Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
<p>The following services will experience a change in coinsurance for out-of-network services:</p> <ul style="list-style-type: none"> • Ambulatory Surgical Services (ASC) • Annual Physical Exam • Cardiac Rehabilitation Services • Chiropractic Services • Diabetic Self-management Training • Diabetic Supplies • Dialysis Training • Durable Medical Equipment (DME) • Home Health Services • Inpatient Hospital Care <p>(continued)</p>	<p>You pay 30% of the total cost for out-of-network services</p>	<p>You pay 40% of the total cost for out-of-network services</p>

Cost	2020 (this year)	2021 (next year)
<p>The following services will experience a change in coinsurance for out-of-network services:</p> <ul style="list-style-type: none"> • Inpatient Mental Health Care • Intensive Cardiac Rehabilitation Services • Medical Nutrition Therapy • Medicare-covered Dental Services • Medicare-covered Hearing Exams • Medicare-covered Preventive Benefits • Medicare-covered Vision Services • Opioid Treatment Services • Outpatient Blood Services • Outpatient Diagnostic/Lab Services • Outpatient Diagnostic Radiology Services • Outpatient Hospital Services • Outpatient Mental Health Care • Outpatient Observation Stays • Outpatient Rehabilitation Services <p>(continued)</p>	<p>You pay 30% of the total cost for out-of-network services</p>	<p>You pay 40% of the total cost for out-of-network services</p>

Cost	2020 (this year)	2021 (next year)
<p>The following services will experience a change in coinsurance for out-of-network services:</p> <ul style="list-style-type: none"> • Outpatient Routine X-Ray Services • Outpatient Substance Abuse Care • Outpatient Therapeutic Radiology (Radiation Therapy) • Part B Drugs • Partial Hospitalization • Podiatry Services • Primary Care Provider (PCP) Services • Prosthetic Devices • Pulmonary Rehabilitation Services • Routine Chiropractic Services • Routine Podiatry Services • Skilled Nursing Facilities (SNF) • Specialist Visits • Supervised Exercise Therapy (SET) for Symptomatic Peripheral Artery Disease (PAD) 	<p>You pay 30% of the total cost for out-of-network services</p>	<p>You pay 40% of the total cost for out-of-network services</p>

Cost	2020 (this year)	2021 (next year)
<p>Acupuncture</p>	<p>ROUTINE ACUPUNCTURE TREATMENT IS NOT COVERED</p>	<p><u>WE COVER:</u></p> <p>Our plan covers up to six sessions per year for routine acupuncture treatment.</p> <p>Patients must have one of the following conditions to receive routine acupuncture services: headache (migraine and tension), post-operative nausea and vomiting, chemo-induced nausea and vomiting, low back pain, chronic neck pain, pain from osteoarthritis of the knee and hip.</p> <p><u>WHAT YOU PAY:</u></p> <p>In network:</p> <p>You pay a \$20 copay for routine acupuncture sessions</p> <p>Out of network:</p> <p>You pay 40% of the total cost for routine acupuncture sessions</p>
<p>Ambulatory surgical services (ASC)</p>	<p>In network:</p> <p>You pay a \$250 copay for ambulatory surgical services</p> <p>Out of network:</p> <p>You pay 30% of the total cost for ambulatory surgical services</p>	<p>In network:</p> <p>You pay a \$245 copay for ambulatory surgical services</p> <p>Out of network:</p> <p>You pay 40% of the total cost for ambulatory surgical services</p>

Cost	2020 (this year)	2021 (next year)
<p>Dental services</p> <p>(continued)</p>	<p>Medicare-covered dental services:</p> <p>In network: You pay a \$40 copay for preferred specialists You pay a \$50 copay for standard specialists</p> <p>Out of network: You pay 30% of the total cost</p> <hr/> <p>ROUTINE AND COMPREHENSIVE DENTAL CARE COVERED UNDER CHOICE AND CHOICE PLUS PROGRAMS FOR ADDITIONAL PREMIUM</p> <p><u>WE COVER:</u></p> <p>Choice and Choice Plus Programs:</p> <ul style="list-style-type: none"> • One oral exam and cleaning every six months • One set of dental X-rays every year (bitewing X-rays only) <p>Comprehensive dental services include:</p> <p>Choice and Choice Plus Programs:</p> <ul style="list-style-type: none"> • Restorative Services (Fillings white or silver - 1 per tooth per 24 months) • Endodontics (Root Canals - 1 per tooth per lifetime, Crowns - 1 every 5 years per tooth) 	<p>Medicare-covered dental services:</p> <p>TIERING REMOVED</p> <p>In network: You pay a \$40 copay</p> <p>Out of network: You pay 40% of the total cost</p> <hr/> <p>ROUTINE AND COMPREHENSIVE DENTAL CARE EMBEDDED IN MEDICAL BENEFIT AT NO ADDITIONAL PREMIUM</p> <p><u>WE COVER:</u></p> <ul style="list-style-type: none"> • One exam and cleaning every six months • One set of dental bitewing X-rays every year • One periapical X-ray every three years • One full mouth/panoramic X-ray every three years <p>Comprehensive dental services include:</p> <ul style="list-style-type: none"> • Restorative Services (Fillings white or silver - 1 per tooth per 24 months) • Endodontics (Root Canals - 1 per tooth per lifetime, Crowns - 1 every 5 years per tooth)

Cost	2020 (this year)	2021 (next year)
<p>Dental services (continued)</p>	<ul style="list-style-type: none"> • Periodontics (Scaling and root canal planing - 1 per 36 months per mouth quadrant) • Extractions (Simple extractions- no frequency limits) <p>Choice Plus Program ONLY:</p> <ul style="list-style-type: none"> • Prosthodontics (Dentures- one set every 4 years, Denture realignment/adjustment - 1 every 24 months, Partials/Bridges - 1 per mouth quadrant) • Oral Surgery (Surgical removal of erupted tooth or residual tooth roots, removal of impacted teeth-one procedure per tooth per year) <p><u>WHAT YOU PAY:</u></p> <p>Choice Program:</p> <p>In network:</p> <ul style="list-style-type: none"> • You pay a \$10 copay for exams and cleanings • You pay a \$0 copay for dental X-rays • You pay 50% of the total cost for the following comprehensive dental services: restorative services, endodontics, periodontics, and extractions 	<ul style="list-style-type: none"> • Periodontics (Scaling and root planing - 1 per 36 months per mouth quadrant) • Extractions (Simple extractions- no frequency limits) • Prosthodontics (Dentures- one set every 4 years, Denture realignment/adjustment - 1 every 24 months, Partials/Bridges - 1 per mouth quadrant) • Oral Surgery (Surgical removal of erupted tooth or residual tooth roots, removal of impacted teeth-one procedure per tooth per year) • 60-minute anesthesia session covered in full per session <p><u>WHAT YOU PAY:</u></p> <p>In-network routine dental services:</p> <ul style="list-style-type: none"> • You pay a \$0 copay for exams and cleanings • You pay a \$0 copay for dental X-rays • You pay 20% of the total cost for the following comprehensive dental services: restorative services, endodontics, periodontics, and extractions

(continued)

Cost	2020 (this year)	2021 (next year)
<p>Dental services (continued)</p> <p>(continued)</p>	<p>Out of network:</p> <ul style="list-style-type: none"> You pay 80% of the total cost for exams and cleanings You pay 80% of the total cost for X-rays You pay 80% of the total cost for the following comprehensive dental services: restorative services, endodontics, periodontics, and extractions <p>In and out of network:</p> <ul style="list-style-type: none"> Combined \$500 allowance every year for the following comprehensive dental services: restorative services, endodontics, periodontics, and extractions Prosthodontics and other oral/maxillofacial surgery are not covered. <p>Choice Plus Program:</p> <p>In network:</p> <ul style="list-style-type: none"> You pay a \$0 copay for exams and cleanings You pay a \$0 copay for dental X-rays You pay 50% of the total cost for the following comprehensive dental services: restorative services, endodontics, periodontics, extractions, prosthodontics, other oral/maxillofacial surgery 	<ul style="list-style-type: none"> You pay 40% of the total cost for the following comprehensive dental services: prosthodontics, other oral/maxillofacial surgery, and other services <p>Out-of-network routine dental services:</p> <ul style="list-style-type: none"> You pay 80% of the total cost for exams and cleanings You pay 80% of the total cost for dental X-rays You pay 80% of the total cost for the following comprehensive dental services: restorative services, endodontics, periodontics, extractions, prosthodontics, other oral/maxillofacial surgery, and other services <p>In- and out-of-network routine dental services:</p> <ul style="list-style-type: none"> Combined \$1,500 allowance every year for the following comprehensive dental services: restorative services, endodontics, periodontics, extractions, prosthodontics, other oral/maxillofacial surgery, and other services

Cost	2020 (this year)	2021 (next year)
<p>Dental services (continued)</p>	<p>Out of network:</p> <ul style="list-style-type: none"> • You pay 80% of the total cost for exams and cleanings • You pay 80% of the total cost for X-rays • You pay 80% of the total cost for the following comprehensive dental services: restorative services, endodontics, periodontics, extractions, prosthodontics, other oral/maxillofacial surgery <p>In and out of network:</p> <ul style="list-style-type: none"> • Combined \$1,500 allowance every year for the following comprehensive dental services: restorative services, endodontics, periodontics, extractions, prosthodontics, other oral/maxillofacial surgery 	
<p>Hearing services</p> <p>(continued)</p>	<p>Medicare-covered hearing services:</p> <p>In network: You pay a \$40 copay for preferred specialists You pay a \$50 copay for standard specialists</p> <p>Out of network: You pay 30% of the total cost</p>	<p>Medicare-covered hearing services:</p> <p>TIERING REMOVED</p> <p>In network: You pay a \$40 copay</p> <p>Out of network: You pay 40% of the total cost</p>

Cost	2020 (this year)	2021 (next year)
<p>Hearing services (continued)</p> <p>(continued)</p>	<p>ROUTINE HEARING SERVICES COVERED UNDER CHOICE AND CHOICE PLUS PROGRAMS FOR ADDITIONAL PREMIUM</p> <p><u>WE COVER:</u></p> <p>Choice and Choice Plus Program:</p> <ul style="list-style-type: none"> • Routine hearing exams (not covered by Medicare), covered once every year • Fitting and evaluation for hearing aids, covered three times every year • Hearing aids <ul style="list-style-type: none"> ○ Standard digital hearing aid ○ Premium digital hearing aid 	<p>ROUTINE HEARING SERVICES EMBEDDED IN MEDICAL BENEFIT AT NO ADDITIONAL PREMIUM</p> <p><u>WE COVER:</u></p> <ul style="list-style-type: none"> • Routine hearing exams (not covered by Medicare), covered once every year • Fitting and evaluation for hearing aids, covered three times every year • Up to two TruHearing-branded hearing aids every year (one per ear per year). This benefit is limited to TruHearing’s Standard and Premium hearing aids, which come in various styles and colors. Premium hearing aids are available in rechargeable style options. You must see a TruHearing provider to use this benefit. Hearing aid services include: <ul style="list-style-type: none"> ○ 3 provider visits within first year of hearing aid purchase ○ 45-day trial period ○ 3-year extended warranty ○ 48 batteries per aid for non-rechargeable models

Cost	2020 (this year)	2021 (next year)
<p>Hearing services (continued)</p> <p>(continued)</p>	<p><u>WHAT YOU PAY:</u></p> <p>Choice Program:</p> <ul style="list-style-type: none"> You pay a \$10 copay per visit with a TruHearing provider for each routine hearing exam You pay a \$699 copay per year, per ear for standard digital hearing aid; or, a \$999 copay per year, per ear for premium digital hearing aid when purchased through TruHearing. 	<ul style="list-style-type: none"> This benefit does not cover any of the following: <ul style="list-style-type: none"> Ear molds Hearing aid accessories Additional provider visits Additional batteries; batteries when a rechargeable hearing aid is purchased Hearing aids that are not TruHearing-branded hearing aids Costs associated with loss and damage warranty claims. <p>Costs associated with excluded items are the responsibility of the member and not covered by the plan.</p> <p><u>WHAT YOU PAY:</u></p> <ul style="list-style-type: none"> You pay a \$10 copay per visit with a TruHearing provider for each routine hearing exam You pay a \$699 copay per year, per ear for Standard hearing aids; or, a \$999 copay per year, per ear for Premium hearing aids when purchased through TruHearing

Cost	2020 (this year)	2021 (next year)
<p>Hearing services (continued)</p>	<p>Choice Plus Program:</p> <ul style="list-style-type: none"> You pay a \$10 copay per visit with a TruHearing provider for each routine hearing exam You pay a \$499 copay per year, per ear for standard digital hearing aid; or, a \$799 copay per year, per ear for premium digital hearing aid when purchased through TruHearing. 	
<p>Inpatient hospital stays</p>	<p>In network: You pay a \$250 copay per day for days 1-7 per admission at preferred hospitals (Tier 1) You pay a \$310 copay per day for days 1-7 per admission at standard hospitals (Tier 2)</p> <p>Out of network: You pay 30% of the total cost per admission</p>	<p>TIERING REMOVED</p> <p>In network: You pay a \$250 copay per day for days 1-7 per admission</p> <p>You pay a \$0 copay for inpatient hospital stay due to COVID-19 diagnosis</p> <p>Out of network: You pay 40% of the total cost per admission</p>
<p>Inpatient mental health care</p>	<p>In network: You pay a \$250 copay per day for days 1-5 per admission at preferred hospitals (Tier 1) You pay a \$310 copay per day for days 1-5 per admission at standard hospitals (Tier 2)</p> <p>Out of network: You pay 30% of the total cost</p>	<p>TIERING REMOVED</p> <p>In network: You pay a \$250 copay per day for days 1-5 per admission</p> <p>Out of network: You pay 40% of the total cost</p>

Cost	2020 (this year)	2021 (next year)
<p>Opioid treatment program services</p>	<p>In network: You pay a \$0 copay</p> <p>Out of network: You pay 30% of the total cost</p>	<p>In network: You pay a \$5 copay</p> <p>Out of network: You pay 40% of the total cost</p>
<p>Outpatient diagnostic radiology services</p>	<p>In network: You pay a \$225 copay for complex radiology services (e.g., CT scans, MRI, MRA, Nuclear Cardiology Studies)</p> <p>Out of network: You pay 30% of the total cost for out-of-network outpatient diagnostic radiology services</p>	<p>In network: You pay a \$275 copay for complex radiology services (e.g., CT scans, MRI, MRA, Nuclear Cardiology Studies)</p> <p>Out of network: You pay 40% of the total cost for out-of-network outpatient diagnostic radiology services</p>
<p>Outpatient hospital observation</p>	<p>In network: You pay a \$375 copay for preferred hospitals You pay a \$475 copay for standard hospitals</p> <p>Out of network: You pay 30% of the total cost</p>	<p>TIERING REMOVED</p> <p>In network: You pay a \$375 copay per visit</p> <p>Out of network: You pay 40% of the total cost</p>
<p>Outpatient hospital services</p>	<p>In network: You pay a \$375 copay for preferred hospitals You pay a \$475 copay for standard hospitals</p> <p>Out of network: You pay 30% of the total cost</p>	<p>TIERING REMOVED</p> <p>In network: You pay a \$375 copay per visit</p> <p>Out of network: You pay 40% of the total cost</p>
<p>Over-the-counter (OTC) items</p>	<p>\$30 quarterly allowance</p>	<p>\$60 quarterly allowance</p>

Cost	2020 (this year)	2021 (next year)
<p>Primary care provider (PCP) services</p>	<p>In network: You pay a \$5 copay per visit for preferred primary care provider You pay a \$20 copay per visit for standard primary care provider</p> <p>Out of network: You pay 30% of the total cost</p>	<p>TIERING REMOVED</p> <p>In network: You pay a \$5 copay per visit</p> <p>Out of network: You pay 40% of the total cost</p>
<p>Skilled nursing facility (SNF) care</p>	<p>In network: You pay a \$0 copay per day for days 1-20 You pay a \$165 copay per day for days 21-100</p> <p>Out of network: You pay 30% of the total cost</p>	<p>In network: You pay a \$0 copay per day for days 1-20 You pay a \$184 copay per day for days 21-100</p> <p>Out of network: You pay 40% of the total cost</p>
<p>Specialist copay</p>	<p>In network: You pay a \$40 copay per visit for preferred specialist You pay a \$50 copay per visit for standard specialist</p> <p>Out of network: You pay 30% of the total cost</p>	<p>TIERING REMOVED</p> <p>In network: You pay a \$40 copay per visit</p> <p>Out of network: You pay 40% of the total cost</p>
<p>Telemedicine visits</p>	<p>You pay a \$5 copay per visit</p>	<p>You pay a \$0 copay for medical visits (<i>focused on non-urgent medical conditions by connecting to a state-licensed physician</i>) You pay a \$5 copay for behavioral health visits (<i>focused on therapy and counseling services</i>)</p>

Cost	2020 (this year)	2021 (next year)
Urgently needed services	You pay a \$50 copay for services received from an urgent care center	You pay a \$40 copay for services received from an urgent care center
Vision care	<p>Medicare-covered vision care:</p> <p>In network: You pay a \$40 copay for preferred specialists You pay a \$50 copay for standard specialists</p> <p>Out of network: You pay 30% of the total cost</p> <hr/> <p>ROUTINE VISION CARE COVERED UNDER CHOICE AND CHOICE PLUS PROGRAMS FOR ADDITIONAL PREMIUM</p> <p><u>WE COVER:</u></p> <p>Choice and Choice Plus Programs:</p> <ul style="list-style-type: none"> • One routine eye exam (not covered by Medicare) covered every year. • Eyewear: One pair of eyeglass frames, eyeglass lenses or contact lenses (not covered by Medicare) covered every year. <p><u>WHAT YOU PAY:</u></p> <p>Choice and Choice Plus Program:</p> <p>In network:</p> <ul style="list-style-type: none"> • You pay a \$10 copay for routine eye exams every year 	<p>Medicare-covered vision care:</p> <p>TIERING REMOVED</p> <p>In network: You pay a \$40 copay</p> <p>Out of network: You pay 40% of the total cost</p> <hr/> <p>ROUTINE VISION CARE EMBEDDED IN MEDICAL BENEFIT AT NO ADDITIONAL PREMIUM</p> <p><u>WE COVER:</u></p> <ul style="list-style-type: none"> • One routine eye exam (not covered by Medicare) covered every year. • Eyewear: one pair of eyeglass frames, eyeglass lenses, or contact lenses (not covered by Medicare) covered every year. <p><u>WHAT YOU PAY:</u></p> <p>In-network routine vision care:</p> <ul style="list-style-type: none"> • You pay a \$10 copay for routine eye exams every year

(continued)

Cost	2020 (this year)	2021 (next year)
Vision care (continued)	<ul style="list-style-type: none"> • If you purchase glasses (eyeglass frames and lenses) in the Davis Vision Collection, frames and lenses are covered in full (some restrictions may apply). <p>Out of network:</p> <ul style="list-style-type: none"> • You pay 80% of the total cost <p>In- and out-of-network:</p> <ul style="list-style-type: none"> • Eyewear (frames and lenses or contact lenses) has a combined \$150 allowance per year that applies when you are in or out of network. • For glasses (frames and lenses) from national Visionworks providers there is a combined \$200 allowance per year that applies when you are in or out of network. 	<ul style="list-style-type: none"> • \$150 allowance every year for contact lenses in lieu of routine eyewear (frames and lenses) • If you purchase glasses (eyeglass frames and lenses) in the Davis Vision Collection, frames and lenses are covered in full (some restrictions may apply). <p>Out-of-network routine vision care:</p> <ul style="list-style-type: none"> • You pay 80% of the total cost • You must pay up front and submit a claim for out-of-network vision care. <p>In- and out-of-network routine vision care:</p> <ul style="list-style-type: none"> • Eyewear (frames and lenses or contact lenses) has a combined \$150 allowance per year that applies when you are in or out of network. • For glasses (frames and lenses) from national Visionworks providers there is a combined \$200 allowance per year that applies when you are in or out of network.

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 provided electronically.

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

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 our Member Help Team.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call our Member Help Team 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.

Formulary exceptions for 2020 will expire on December 31, 2020. To continue to receive a nonformulary drug in 2021, you must submit a new formulary exception request. Please see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call the Member Help Team (phone numbers are in Section 6.1 of this booklet).

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. If you receive “Extra Help” and haven’t received this insert by September 30, 2020, please call our Member Help Team and ask for the “LIS Rider.”

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 located on our website at www.ibxmedicare.com/EOC.) You may also call our Member Help Team to ask us to mail you an *Evidence of Coverage*.

Changes to the Deductible Stage

Stage	2020 (this year)	2021 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

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	2020 (this year)	2021 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>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. 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 at a network pharmacy:</p> <p>Preferred Generic Tier (Tier 1): <i>Standard cost-sharing:</i> You pay \$9 per prescription. <i>Preferred cost-sharing:</i> You pay \$2 per prescription.</p> <p>Generic Tier (Tier 2): <i>Standard cost-sharing:</i> You pay \$20 per prescription. <i>Preferred cost-sharing:</i> You pay \$10 per prescription.</p> <p>Preferred Brand Tier (Tier 3): <i>Standard cost-sharing:</i> You pay \$47 per prescription. <i>Preferred cost-sharing:</i> You pay \$47 per prescription.</p> <p>Non-Preferred Drug Tier (Tier 4): <i>Standard cost-sharing:</i> You pay \$100 per prescription. <i>Preferred cost-sharing:</i> You pay \$100 per prescription.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Preferred Generic Tier (Tier 1): <i>Standard cost-sharing:</i> You pay \$9 per prescription. <i>Preferred cost-sharing:</i> You pay \$1 per prescription.</p> <p>Generic Tier (Tier 2): <i>Standard cost-sharing:</i> You pay \$20 per prescription. <i>Preferred cost-sharing:</i> You pay \$10 per prescription.</p> <p>Preferred Brand Tier (Tier 3): <i>Standard cost-sharing:</i> You pay \$47 per prescription. <i>Preferred cost-sharing:</i> You pay \$47 per prescription.</p> <p>Non-Preferred Drug Tier (Tier 4): <i>Standard cost-sharing:</i> You pay \$100 per prescription. <i>Preferred cost-sharing:</i> You pay \$100 per prescription.</p>

Stage	2020 (this year)	2021 (next year)
Stage 2: Initial Coverage Stage	Specialty Tier (Tier 5): <i>Standard cost-sharing:</i> You pay 33% of the total cost. <i>Preferred cost-sharing:</i> You pay 33% of the total cost. <hr/> Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage).	Specialty Tier (Tier 5): <i>Standard cost-sharing:</i> You pay 33% of the total cost. <i>Preferred cost-sharing:</i> You pay 33% of the total cost. <hr/> Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).

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 Personal Choice 65 Prime Rx PPO

To stay in our plan you don’t need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Personal Choice 65 Prime Rx PPO.

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 2021 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely.
- – *OR*– You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, 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 www.medicare.gov/plan-compare. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, QCC Insurance Company 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 Personal Choice 65 Prime Rx PPO.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Personal Choice 65 Prime Rx PPO.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact our Member Help Team 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, 2021.

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*.

If you enrolled in a Medicare Advantage Plan for January 1, 2021, 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, 2021. 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. In Pennsylvania, the SHIP is called APPRISE.

APPRISE 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. APPRISE 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 APPRISE at 1-800-783-7067. You can learn more about APPRISE by visiting their website (www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx).

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 am and 7 pm, Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
 - Your state Medicaid office (applications).
- **Help from your state's pharmaceutical assistance program.** Pennsylvania has a program called Pharmaceutical Assistance Contract for the Elderly (PACE) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 4 of this booklet).
 - **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 Pennsylvania Office of Medical Assistance Programs (OMAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Pennsylvania Office of Medical Assistance Programs (OMAP) at 1-800-922-9384.

SECTION 6 Questions?

Section 6.1 – Getting Help from Personal Choice 65 Prime Rx PPO

Questions? We're here to help. Please call our Member Help Team at 1-888-718-3333. (TTY/TDD: 711). We are available for phone calls seven days a week from 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. Calls to these numbers are free.

Read your 2021 *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 2021. For details, look in the 2021 *Evidence of Coverage* for Personal Choice 65 Prime Rx 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 www.ibxmedicare.com/EOC. You may also call our Member Help Team to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.ibxmedicare.com. As a reminder, our website has the most up-to-date information about our provider network (*Provider/Pharmacy Directory*) and our list of covered drugs (*Formulary/Drug List*).

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 (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 www.medicare.gov/plan-compare).

Read *Medicare & You 2021*

You can read the *Medicare & You 2021* 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 (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.

Benefits underwritten by QCC Insurance Company, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.

TruHearing[®] is a registered trademark of TruHearing, Inc., an independent company.

Vision benefits are underwritten by QCC Insurance Company and administered by Davis Vision, an independent company.

An affiliate of Independence Blue Cross has a financial interest in Visionworks, an independent company.