

Annual Notice of Changes for 2018

You are currently enrolled as a member of *TexanPlus Star (HMO SNP)*. 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 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 2018 Drug List and look in Section 1.6 for information about changes to our drug coverage.
- 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 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** *TexanPlus Star (HMO SNP)*, you don't need to do anything. You will stay in *TexanPlus Star (HMO SNP)*.
- If you want to **change to a different plan** that may better meet your needs, you can switch plans at any time. Your new coverage will begin on the first day of the following month. Look in section 3.2 to learn more about your choices.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at (844) 879-4367 for additional information. (TTY users should call 711.) Hours are seven days a week from 8 a.m. to 8 p.m.
- We must provide information in a way that works for you (in languages other than English, Braille, and Large Print or other alternate formats, etc.).
- **Coverage under this Plan qualifies as minimum essential coverage (MEC)** 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 TexanPlus Star (HMO SNP)

- TexanPlus[®] HMO-SNP is a Medicare Advantage plan with a Medicare contract and a contract with the State Medicaid Program. Enrollment in TexanPlus[®] HMO-SNP depends on contract renewal. The plan also has a written agreement with the Texas Medicaid program to coordinate your Medicaid benefits.
 - When this booklet says "we," "us," or "our," it means Today's Options of Texas, Inc. When it says "plan" or "our plan," it means *TexanPlus Star (HMO SNP)*.
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Summary of Important Costs for 2018

The table below compares the 2017 costs and 2018 costs for TexanPlus Star (HMO SNP) 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 enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you.

Cost	2017 (this year)	2018 (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>	<p>\$27.30</p>	<p>\$24.60</p>
<p>Doctor office visits</p>	<p>Primary care visits: \$0.00 per visit</p> <p>Specialist visits: \$0.00 or \$35.00 per visit</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.</p>	<p>Primary care visits: \$0.00 per visit</p> <p>Specialist visits: \$0.00 per visit</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 per visit.</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>	<p>\$0.00 Copay or \$295.00 copay for each Medicare-covered hospital stay.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.</p>	<p>\$0.00 Copay or \$1500.00 copay for each Medicare-covered hospital stay.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.</p>
<p>Part D prescription drug coverage</p> <p>(See Section 1.6 for details.)</p>	<p>Deductible: \$400</p> <p>Coinsurance during the Initial Coverage Stage:</p> <p>All Formulary Drugs:</p> <p>You pay 25% of the total cost or a \$0/\$1.20/\$3.30/ 15%* copayment for generics or a</p>	<p>Deductible: \$405</p> <p>Coinsurance during the Initial Coverage Stage:</p> <p>All Formulary Drugs:</p> <p>You pay 25% of the total cost or a \$0/\$1.25/\$3.35/ 15%* copayment for generics or a</p>

Cost	2017 (this year)	2018 (next year)
	\$0/\$3.70/\$8.25/15%* copayment for all other drugs.	\$0/\$3.70/\$8.35/15%* copayment for all other drugs.
<p>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.)</p>	<p style="text-align: center;">\$3,400.00</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 style="text-align: center;">\$6,700.00</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>

*Cost-sharing is based on your level of “Extra Help.”

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2017 (this year)	2018 (next year)
Monthly premium	\$27.30	\$24.60
(You must also continue to pay your Medicare Part B premium unless it is paid for you by Texas Health and Human Services Commission (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	2017 (this year)	2018 (next year)
Maximum out-of-pocket amount	\$3,400.00	\$6,700.00
Because our members also get assistance from Texas Health and Human Services Commission (Medicaid), very few members ever reach this out-of-pocket maximum.		Once you have paid \$6,700.00 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and
If you are eligible for Medicaid assistance with Part A and Part B copays		

Cost	2017 (this year)	2018 (next year)
<p>and deductibles, 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>Part B services for the rest of the calendar year.</p>
<p>Your costs for covered medical services (such as copays and deductibles) 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>		

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.TexanPlusSNP.com. You may also call Member Services for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2018 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.TexanPlusSNP.com. You may also call Member Services for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2018 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* only 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 *2018 Evidence of Coverage*. A copy of the *Evidence of Coverage* was included in this envelope.

	2017 (this year)	2018 (next year)
Ambulance Services	<p>In-Network \$0.00 Copay or \$50.00 copay for Medicare-covered ambulance services per one-way trip.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 Copay or 20% of the cost for Medicare-covered ambulance services per one-way trip.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Cardiac Rehabilitation Services	<p>In-Network \$0.00 Copay or \$35.00 copay for Medicare-covered Cardiac Rehabilitation Services.</p> <p>If you are eligible for Medicare cost-sharing</p>	<p>In-Network \$0.00 Copay or 20% of the cost for Medicare-covered Cardiac Rehabilitation Services.</p> <p>If you are eligible for Medicare cost-sharing</p>

	2017 (this year)	2018 (next year)
	assistance under Medicaid, you pay 0% of the total cost.	assistance under Medicaid, you pay 0% of the total cost.
Chiropractic Services	<p>In-Network \$0.00 Copay or \$20.00 copay for each Medicare-covered service.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 Copay or 20% of the cost for each Medicare-covered service.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Dental Services	<p>In-Network \$5.00 copay for supplemental preventive dental visits.</p> <p>Benefit Maximum \$500.00 maximum benefit per benefit year for supplemental comprehensive dental services. \$500.00 maximum benefit per benefit year for supplemental preventive dental services.</p>	<p>In-Network \$0.00 copay for supplemental preventive dental visits.</p> <p>Benefit Maximum \$2000.00 maximum benefit per benefit year for supplemental comprehensive and preventive dental services combined.</p>
Durable Medical Equipment and Related Supplies	<p>In-Network \$0.00 Copay or 10% of the cost for Medicare-covered durable medical equipment.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 Copay or 20% of the cost for Medicare-covered durable medical equipment.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Emergency Care	<p>\$0.00 Copay or \$75.00 copay for each Medicare-covered emergency room visit.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>\$0.00 Copay or \$80.00 copay for each Medicare-covered emergency room visit.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>

	2017 (this year)	2018 (next year)
	\$75.00 copay for emergency services outside of the U.S.	\$80.00 copay for emergency services outside of the U.S.
Health and Wellness Education Programs	<p>In-Network \$25.00 one time annual membership fee to utilize Silver&Fit® fitness centers.</p> <p>\$10.00 annual membership fee for home fitness kit, limited to 2 kits per benefit year</p> <p>Not Available</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 one time annual membership fee to utilize Silver&Fit® fitness centers.</p> <p>\$0.00 annual membership fee for home fitness kit, limited to 2 kits per benefit year</p> <p>\$0.00 copay for an annual physical exam.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Hearing Services	<p>In-Network \$0.00 Copay or \$35.00 copay for each Medicare-covered basic hearing and balance exam performed by a specialist, audiologist or other provider that is not a primary care doctor.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 Copay or 20% of the cost for each Medicare-covered basic hearing and balance exam performed by a specialist, audiologist or other provider that is not a primary care doctor.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Inpatient Hospital Care	<p>In-Network \$0.00 Copay or \$295.00 copay for each Medicare-covered hospital stay.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 Copay or \$1500.00 copay for each Medicare-covered hospital stay.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>

	2017 (this year)	2018 (next year)
		assistance under Medicaid, you pay 0% of the total cost.
Inpatient Mental Health Care	<p>In-Network \$0.00 Copay or \$295.00 copay for each Medicare-covered hospital stay.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 Copay or \$1500.00 copay for each Medicare-covered hospital stay.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Long Term Acute Care	<p>In-Network Long Term Acute Care (LTAC) is only a covered benefit when in-network. The LTAC coverage will be as follows, in-network: \$0.00 Copay or \$295.00 copayment, days 1 thru 60 per LTAC admittance. This co-payment is waived if the LTAC confinement is a transfer from an inpatient acute care setting. 90 days of Medically Necessary LTAC related hospitalization for each Benefit Period to include Medically Necessary inpatient hospital acute care days, the Benefit Period as defined by Medicare Part A, and up to 60 lifetime reserve days to a maximum of 150 days. \$283 per day copayment for days 61-90 per Benefit Period; \$566 each lifetime reserve day.</p>	<p>In-Network Long Term Acute Care (LTAC) is only a covered benefit when in-network. The LTAC coverage will be as follows, in-network: \$0.00 Copay or \$1500.00 copayment, days 1 thru 60 per LTAC admittance. This co-payment is waived if the LTAC confinement is a transfer from an inpatient acute care setting. 90 days of Medically Necessary LTAC related hospitalization for each Benefit Period to include Medically Necessary inpatient hospital acute care days, the Benefit Period as defined by Medicare Part A, and up to 60 lifetime reserve days to a maximum of 150 days. \$283 per day copayment for days 61-90 per Benefit Period; \$566 each lifetime reserve day.</p>

	2017 (this year)	2018 (next year)
	If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.	If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.
Medical Nutritional Therapy	In-Network Not Available	In-Network \$0.00 copay for supplemental medical nutritional therapy.
Medicare Diabetes Prevention Program (MDPP)	In-Network Not Available	In-Network \$0.00 copay for Medicare-covered MDPP benefit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.
Medicare Part B Prescription Drugs	In-Network \$0.00 Copay or 10% of the cost for Part B-covered Drugs covered under Medicare Part B (Original Medicare). \$0.00 Copay or 10% of the cost for Part B-covered chemotherapy drugs. \$0.00 copay for respiratory compound medications administered through a nebulizer provided by a preferred vendor. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.	In-Network \$0.00 Copay or 20% of the cost for Part B-covered Drugs covered under Medicare Part B (Original Medicare). \$0.00 Copay or 20% of the cost for Part B-covered chemotherapy drugs. Not Available If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.
Outpatient Diagnostic Tests, Therapeutic Services and Supplies	In-Network \$0.00 copay for Medicare-covered Blood Services.	In-Network \$0.00 Copay or 20% of the cost for Medicare-covered Blood Services.

	2017 (this year)	2018 (next year)
	\$0.00 copay for Medicare-covered non-radiologic diagnostic procedures and tests.	\$0.00 Copay or 20% of the cost for Medicare-covered non-radiologic diagnostic procedures and tests.
	\$0.00 Copay or 10% of the cost for Medicare-covered diagnostic radiology services (not including X-rays).	\$0.00 Copay or 20% of the cost for Medicare-covered diagnostic radiology services (not including X-rays).
	\$0.00 Copay or \$25.00 copay for Medicare-covered cardiac stress tests.	\$0.00 Copay or 20% of the cost for Medicare-covered non-radiologic diagnostic procedures and tests. (which includes cardiac stress tests)
	\$0.00 Copay or 10% of the cost for Medicare-covered therapeutic radiology services.	\$0.00 Copay or 20% of the cost for Medicare-covered therapeutic radiology services.
	\$0.00 copay for Medicare-covered X-rays.	\$0.00 Copay or 20% of the cost for Medicare-covered X-rays.
	If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.	If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.
Outpatient Mental Health Care	<p>In-Network \$0.00 Copay or \$35.00 copay for each Medicare-covered individual therapy visit provided by a non-physician.</p> <p>\$0.00 Copay or \$20.00 copay for each Medicare-covered group therapy visit provided by a non-physician.</p>	<p>In-Network \$0.00 Copay or 20% of the cost for each Medicare-covered individual therapy visit provided by a non-physician.</p> <p>\$0.00 Copay or 20% of the cost for each Medicare-covered group therapy visit provided by a non-physician.</p>

	2017 (this year)	2018 (next year)
	<p>\$0.00 Copay or \$35.00 copay for each Medicare-covered individual therapy visit with a psychiatrist.</p> <p>\$0.00 Copay or \$20.00 copay for each Medicare-covered group therapy visit with a psychiatrist.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>\$0.00 Copay or 20% of the cost for each Medicare-covered individual therapy visit with a psychiatrist.</p> <p>\$0.00 Copay or 20% of the cost for each Medicare-covered group therapy visit with a psychiatrist.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Outpatient Rehabilitation Services	<p>In-Network</p> <p>\$0.00 Copay or \$35.00 copay for each Medicare-covered Occupational Therapy visit.</p> <p>\$0.00 Copay or \$35.00 copay for each Medicare-covered Physical and/or Speech and Language Therapy visit.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network</p> <p>\$0.00 Copay or 20% of the cost for each Medicare-covered Occupational Therapy visit.</p> <p>\$0.00 Copay or 20% of the cost for each Medicare-covered Physical and/or Speech and Language Therapy visit.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Outpatient Substance Abuse Services	<p>In-Network</p> <p>\$0.00 Copay or \$35.00 copay for Medicare-covered individual therapy visits.</p> <p>\$0.00 Copay or \$20.00 copay for Medicare-covered group therapy visits.</p> <p>If you are eligible for Medicare cost-sharing</p>	<p>In-Network</p> <p>\$0.00 Copay or 20% of the cost for Medicare-covered individual therapy visits.</p> <p>\$0.00 Copay or 20% of the cost for Medicare-covered group therapy visits.</p> <p>If you are eligible for Medicare cost-sharing</p>

	2017 (this year)	2018 (next year)
	assistance under Medicaid, you pay 0% of the total cost.	assistance under Medicaid, you pay 0% of the total cost.
Outpatient Surgery, Including Services Provided at Hospital Outpatient Facilities and Ambulatory Surgical Centers	<p>In-Network \$0.00 Copay or \$50.00 copay for each Medicare-covered ambulatory surgical center visit.</p> <p>\$0.00 Copay or \$145.00 copay for each Medicare-covered outpatient hospital facility visit.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 Copay or 20% of the cost for each Medicare-covered ambulatory surgical center visit.</p> <p>\$0.00 Copay or 20% of the cost for each Medicare-covered outpatient hospital facility visit.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Over the Counter (OTC) Items and Services	<p>In-Network \$45.00 allowance every month.</p>	<p>In-Network \$75.00 allowance every month.</p>
Partial Hospitalization Services	<p>In-Network \$0.00 Copay or \$35.00 copay per day for Medicare-covered partial hospitalization program services.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 Copay or 20% of the cost for Medicare-covered partial hospitalization program services.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Physician/ Practitioner Services, Including Doctor’s Office Visits	<p>In-Network \$0.00 Copay or \$35.00 copay for each Medicare-covered specialist visit.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 copay for each Medicare-covered specialist visit.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>

	2017 (this year)	2018 (next year)
Podiatry Services	<p>In-Network \$0.00 Copay or \$35.00 copay for each Medicare-covered visit.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 Copay or 20% of the cost for each Medicare-covered visit.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Pulmonary Rehabilitation Services	<p>In-Network \$0.00 Copay or \$30.00 copay for Medicare-covered Pulmonary Rehabilitation Services.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 Copay or 20% of the cost for Medicare-covered Pulmonary Rehabilitation Services.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Services to Treat Kidney Disease and End Stage Renal Disease	<p>In-Network \$0.00 Copay or \$30.00 copay for Medicare-covered outpatient renal dialysis treatments and dialysis treatments in a home setting.</p> <p>\$0.00 copay for Medicare-covered kidney disease education services.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>	<p>In-Network \$0.00 Copay or 20% of the cost for Medicare-covered outpatient renal dialysis treatments and dialysis treatments in a home setting.</p> <p>\$0.00 Copay or 20% of the cost for Medicare-covered kidney disease education services.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.</p>
Skilled Nursing Facility	<p>In-Network Days 1 - 20: \$0.00 copay per day Days 21 - 100: \$0.00 Copay or \$100.00 copay per day.</p>	<p>In-Network Days 1 - 20: \$0.00 copay per day Days 21 - 100: \$0.00 Copay or \$167.50 copay per day.</p>

	2017 (this year)	2018 (next year)
	If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.	If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.
Transportation	Benefit Limit 30 maximum one-way trip(s) every year.	Benefit Limit 48 maximum one-way trip(s) every year.
Urgently Needed Care	\$0.00 Copay or \$25.00 copay for each visit to an Urgent Care Center that accepts Medicare. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.	\$0.00 Copay or \$50.00 copay for each visit to an Urgent Care Center that accepts Medicare. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% of the total cost.
Vision Care	Benefit Maximum \$100.00 maximum benefit every two benefit years for supplemental eyewear not limited in quantity.	Benefit Maximum \$300.00 maximum benefit every benefit year for supplemental eyewear (contact lenses, eyeglass lenses and frames), limited to 2 pairs.

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 **one-time**, 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.

If you received a formulary exception in 2017, depending on the drug, most of the formulary exceptions may be granted for a minimum of 1 year beginning on the date the formulary exception was originally approved.

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 October 1, 2017, 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	2017 (this year)	2018 (next year)
Stage 1: Yearly Deductible Stage	The deductible is \$400. Your deductible amount is either \$0 or \$82, depending	The deductible is \$405. Your deductible amount is either \$0 or \$83, depending

Stage	2017 (this year)	2018 (next year)
During this stage, you pay the full cost of your Part D drugs until you have reached the yearly deductible.	on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)	on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)

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	2017 (this year)	2018(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 one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost-sharing. 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>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>All Formulary Drugs:</p> <p>You pay 25% of the total cost or a \$0/\$1.20/\$3.30/15%* copayment for generics or a \$0/\$3.70/\$8.25/15%* copayment for all other drugs.</p> <hr/> <p>Once your total drug costs have reached \$3,700 you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>All Formulary Drugs:</p> <p>You pay 25% of the total cost or a \$0/\$1.25/\$3.35/15%* copayment for generics or a \$0/\$3.70/\$8.35/15%* copayment for all other drugs.</p> <hr/> <p>Once your total drug costs have reached \$3,750 you will move to the next stage (the Coverage Gap Stage).</p>

*Cost-sharing is based on your level of “Extra Help.”

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

	2017 (this year)	2018 (next year)
Immunizations	<p>A vaccine and/or immunization must be considered a Part B drug by Medicare in order to be covered under this benefit. Some vaccinations, such as the Shingles vaccination, are considered Part D Drugs and are not covered under this benefit.</p> <p>If your physician performs additional diagnostic or surgical procedures or if other medical services are provided for other medical conditions, in the same visit, then the appropriate cost-share applies for those services rendered during that visit.</p>	<p>A vaccine and/or immunization must be considered a Part B drug by Medicare in order to be covered under this benefit. Some vaccinations and their administration, such as the Shingles vaccination, are considered Part D Drugs and are not covered under this benefit.</p> <p>If your physician performs additional diagnostic or surgical procedures or if other medical services are provided for other medical conditions, in the same visit, then the appropriate cost-share applies for those services rendered during that visit.</p>
Inpatient Hospital Care	<p>Cost Shares are applied starting on the first day of admission and do not include the date of discharge.</p> <p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost-sharing that you would pay at a network hospital.</p> <p>*Cost share depends on level of Medicaid Eligibility</p>	<p>Cost shares are applied starting on the first day of admission and do not include the date of discharge.</p> <p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost-sharing that you would pay at a network hospital.</p> <p>Inpatient stays at a Long Term Acute Care Facility are covered according to the Long Term Acute Care benefit section in this chapter.</p> <p>Medicare hospital benefit periods do not apply. For inpatient hospital care, the cost sharing</p>

	2017 (this year)	2018 (next year)
		<p>described above applies each time you are admitted to the hospital. A transfer to a separate facility (such as Acute Inpatient Rehabilitation Hospital or to another Acute care Hospital) is considered a new admission.</p> <p>*Cost share depends on level of Medicaid Eligibility.</p>
<p>Medical Nutritional Therapy</p>	<p>Medicare Covered Medical Nutritional Therapy is limited to 3 hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under Medicare and two hours each year after that for members with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant.</p>	<p>Medicare Covered Medical Nutritional Therapy is limited to 3 hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under Medicare and two hours each year after that for members with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant.</p> <p>As a supplemental benefit, Plan covers</p> <ul style="list-style-type: none"> • 1 additional hour of one-on-one counseling for members with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant. • 3 hours of one-on-one counseling for members with medical need for Medical Nutritional Therapy.
<p>Outpatient Surgery, Including Services Provided at Hospital Outpatient Facilities and Ambulatory Surgical Centers</p>	<p>Services include surgical services, minor surgical services, heart cath, oncology related services, wound care, infusion therapies, respiratory services and other</p>	<p>Services include surgical services, minor surgical services, heart cath, oncology related services, wound care, infusion therapies, respiratory services and other therapeutic procedures done</p>

2017 (this year)	2018 (next year)
<p>therapeutic procedures done in an outpatient facility setting. Additional coinsurance applies for Medicare-covered Part B prescription drugs. If you are admitted to the inpatient acute level of care from outpatient surgery or ambulatory surgery the above cost share is waived and the Inpatient Hospital care cost share applies.</p> <p>*Cost share depends on level of Medicaid Eligibility.</p>	<p>in an outpatient facility setting. Additional coinsurance applies for Medicare-covered Part B prescription drugs. If you are admitted to the inpatient acute level of care from outpatient surgery or ambulatory surgery the above cost share is waived and the Inpatient Hospital care cost share applies. If you receive services at a physician's office but they are owned by a hospital and considered to be an outpatient department of the hospital, the outpatient Surgery cost share will apply.</p> <p>*Cost share depends on level of Medicaid Eligibility.</p>
<p>Physician/Practitioner Services, Including Doctor's Office Visits</p> <p>In addition to the cost-share above, there will be a copay and/or coinsurance for Medically Necessary Medicare-Covered services for Durable Medical Equipment and supplies, prosthetic devices and supplies, outpatient diagnostic tests and therapeutic services, eyeglasses and contacts after cataract surgery, Part D prescription drugs and Medicare Part B prescription drugs, as described in this Benefit Chart.</p> <p>For other physician services not listed here, please see the appropriate section of this Benefit Chart for details.</p> <p>Medicare Covered Chiropractic services provided by a PCP or specialist, when applicable, are covered under the Chiropractic</p>	<p>In addition to the cost-share above, there will be a copay and/or coinsurance for Medically Necessary Medicare-Covered services for Durable Medical Equipment and supplies, prosthetic devices and supplies, outpatient diagnostic tests and therapeutic services, eyeglasses and contacts after cataract surgery, Part D prescription drugs and Medicare Part B prescription drugs, as described in this Benefit Chart.</p> <p>If your physician's practice is owned by a hospital system, they may be considered to be an outpatient department of the hospital, and cost shares for their services may fall under the "Outpatient Surgery and Services performed at an Outpatient</p>

2017 (this year)	2018 (next year)
<p>Benefit and will take the Chiropractic Cost share.</p> <p>Medicare Covered Podiatry services provided by a PCP or specialist, when applicable, are covered under the Podiatry Benefit and will take the Podiatry Cost share.</p> <p>Medicare Covered Outpatient Rehabilitation services provided by a PCP or specialist, when applicable, are covered under the Outpatient Rehabilitation Benefit and will take the Outpatient Rehabilitation Cost share.</p> <p>Medicare Covered Cardiac/ Pulmonary Rehabilitation services provided by a PCP or specialist, when applicable, are covered under the Cardiac/ Pulmonary Rehabilitation Benefit and will take the Cardiac/ Pulmonary Rehabilitation Cost share.</p> <p>*Cost share depends on level of Medicaid Eligibility.</p>	<p>Hospital or Ambulatory Surgery Center" benefit sections. Please see that section for applicable cost shares.</p> <p>For other physician services not listed here, please see the appropriate section of this Benefit Chart for details.</p> <p>Medicare Covered Chiropractic services provided by a PCP or specialist, when applicable, are covered under the Chiropractic Benefit and will take the Chiropractic Cost share.</p> <p>Medicare Covered Outpatient Rehabilitation services provided by a PCP or specialist, when applicable, are covered under the Outpatient Rehabilitation Benefit and will take the Outpatient Rehabilitation Cost share.</p> <p>Medicare Covered Cardiac/ Pulmonary Rehabilitation services provided by a PCP or specialist, when applicable, are covered under the Cardiac/ Pulmonary Rehabilitation Benefit and will take the Cardiac/ Pulmonary Rehabilitation Cost share.</p> <p>*Cost share depends on level of Medicaid Eligibility.</p>
<p>Podiatry</p> <p>The Podiatry Services cost share will apply to Medicare Covered Podiatry services provided by a Podiatrist, PCP or other specialist, as appropriate.</p>	<p>In addition to the cost-share above, there will be a copay and/ or coinsurance for Medically Necessary Medicare-Covered services for Durable Medical Equipment and supplies,</p>

	2017 (this year)	2018 (next year)
	<p>In addition to the cost-share above, there will be a copay and/or coinsurance for Medically Necessary Medicare-Covered services for Durable Medical Equipment and supplies, prosthetic devices and supplies, outpatient diagnostic tests and therapeutic services, Part D prescription drugs and Medicare Part B prescription drugs, as described in this Benefit Chart.</p> <p>*Cost share depends on level of Medicaid Eligibility.</p>	<p>prosthetic devices and supplies, outpatient diagnostic tests and therapeutic services, Part D prescription drugs and Medicare Part B prescription drugs, as described in this Benefit Chart.</p> <p>*Cost Share depends on level of Medicaid Eligibility.</p>
Services to Treat Kidney Disease and Conditions	<p>Staff-assisted home dialysis using nurses to assist ESRD beneficiaries is not included in the ESRD PPS and is not a Medicare covered service.</p> <p>If your physician performs additional diagnostic or surgical procedures or if other medical services are provided for other medical conditions, in the same visit, then the appropriate cost-share applies for those services rendered during that visit.</p> <p>*Cost share depends on level of Medicaid Eligibility.</p>	<p>Staff-assisted home dialysis using nurses to assist ESRD beneficiaries is not included in the ESRD PPS and is not a Medicare covered service. See "Inpatient Hospital Care" for cost shares applicable to inpatient dialysis treatments.</p> <p>If your physician performs additional diagnostic or surgical procedures or if other medical services are provided for other medical conditions, in the same visit, then the appropriate cost-share applies for those services rendered during that visit.</p> <p>*Cost share depends on level of Medicaid Eligibility.</p>
Transportation	<p>Routine Transportation is a trip to a scheduled medical appointment within a defined service area when the need for transport is not based on medical necessity and can be met through</p>	<p>Routine Transportation is a trip to a scheduled medical appointment within a defined service area when the need for transport is not based on medical necessity and can be met through</p>

	2017 (this year)	2018 (next year)
	<p>a van, sedan or other non-ambulance vehicle. Trips must be arranged through the contracted transportation vendor and must be scheduled 3 days in advance of needed services.</p> <p>Members who require non-emergent transportation by an ambulance because transportation by other means is counter indicated (could endanger the person's health) may be able to get services under the Ambulance Benefit, if the plan deems the service to be medically necessary. See the "Ambulance services" benefit in this Medical Benefit Grid for details, including the applicable cost share.</p>	<p>a van, sedan or other non-ambulance vehicle. Trips must be arranged through the contracted transportation vendor and must be scheduled 3 days in advance of needed services. Trips to the pharmacy after a medical appointment will be covered but will count as a one-way trip.</p> <p>Members who require non-emergent transportation by an ambulance because transportation by other means is counter indicated (could endanger the person's health) may be able to get services under the Ambulance Benefit, if the plan deems the service to be medically necessary. See the "Ambulance services" benefit in this Medical Benefit Grid for details, including the applicable cost share.</p>
Vision Care	<p>Medicare-Covered Vision Benefit is limited to office visits and non-radiologic vision testing. Facility and/or specialist cost share will apply to other services performed, including surgical services.</p> <p>In addition to the cost-shares above, there will be a copay and/or coinsurance for outpatient diagnostic tests and therapeutic services and Part D prescription drugs and Medicare Part B prescription drugs, as described in this Benefit Chart.</p> <p>For other physician services not listed here, please see the</p>	<p>Medicare-Covered Vision Benefit is limited to office visits and non-radiologic vision testing. Facility and/or specialist cost share will apply to other services performed, including surgical services.</p> <p>In addition to the cost-shares above, there will be a copay and/or coinsurance for outpatient diagnostic tests and therapeutic services and Medicare Part B prescription drugs, as described in this Benefit Chart.</p> <p>For other physician services not listed here, please see the</p>

	2017 (this year)	2018 (next year)
	<p>appropriate section of this Benefit Chart for details.</p> <p>Fittings for eyeglasses and contacts are covered under the eyewear benefit and subject to the same diagnosis restrictions.</p>	<p>appropriate section of this Benefit Chart for details.</p> <p>Fittings for eyeglasses and contacts are covered under the eyewear benefit and subject to the same diagnosis restrictions.</p> <p>Laser Cataract Surgery and Laser Vision Surgery are not covered services.</p>
Worldwide Emergency Coverage	<p>Cost shares paid for Worldwide Emergent Coverage does not apply to your Maximum Out Of Pocket Limits.</p> <p>If you are admitted to the hospital for inpatient hospital care within 24 hours for the same condition, the copayment is waived for the emergency room visit.</p> <p>This plan offers Worldwide coverage for Emergency Care, not generally covered by Medicare. The worldwide emergent coverage is subject to a \$20,000 maximum plan coverage or 60 days of care, whichever is reached first.</p>	<p>Cost shares paid for Worldwide Emergent Coverage does not apply to your Maximum Out Of Pocket Limits.</p> <p>This plan offers Worldwide coverage for Emergency Care, not generally covered by Medicare. This benefit includes emergency care as described above until you are medically stabilized for transport or discharge up to a maximum of \$20,000 or 60 days per calendar year. It does not include worldwide coverage for Urgent Care.</p>

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in TexanPlus Star (HMO SNP)

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 2018.

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 2018 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan at any time,
- – *OR* – You can change to Original Medicare at any time.

Your new coverage will begin on the first day of the following month. 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 2018*, 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, Today's Options of Texas, Inc. 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 TexanPlus Star (HMO SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from TexanPlus Star (HMO SNP).
- 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 Deadline for Changing Plans

Because you are eligible for both Medicare and Medicaid you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without

Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

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 Texas, the SHIP is called Health Information Counseling and Advocacy Program (HICAP).

Health Information Counseling and Advocacy Program (HICAP) 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. Health Information Counseling and Advocacy Program (HICAP) 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 Health Information Counseling and Advocacy Program (HICAP) at (800) 252-9240. You can learn more about Health Information Counseling and Advocacy Program (HICAP) by visiting their website (<https://hhs.texas.gov>).

For questions about your Texas Health and Human Services Commission (Medicaid) benefits, contact (877) 541-7905 or (512) 424-6500, 8 a.m. to 6 p.m. Monday to Friday <https://hhs.texas.gov>. Ask how joining another plan or returning to Original Medicare affects how you get your Texas Health and Human Services Commission (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. Extra Help pays some of your prescription drug premiums, annual deductibles and coinsurance. Because 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 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Texas Health and Human Services Commission (Medicaid) Office (applications).

- **Help from your state’s pharmaceutical assistance program.** Texas has a program called Texas Kidney Health Care Program (KHC) 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 5 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 Texas HIV Medication Program (THMP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call (800) 255-1090.

SECTION 7 Questions?

Section 7.1 – Getting Help from TexanPlus Star (HMO SNP)

Questions? We’re here to help. Please call Member Services at (844) 879-4367. (TTY only, call 711.) We are available for phone calls seven days a week from 8 a.m. to 8 p.m. Calls to these numbers are free.

Read your 2018 *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 2018. For details, look in the 2018 *Evidence of Coverage* for TexanPlus Star (HMO SNP). 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 included in this envelope.

Visit our Website

You can also visit our website at www.TexanPlusSNP.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/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 2018*

You can read *Medicare & You 2018* 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 Texas Health and Human Services Commission(Medicaid)

To get information from Medicaid, you can call Texas Health and Human Services Commission (Medicaid) at (877) 541-7905 or (512) 424-6500. TTY users should call 711.

Discrimination is Against the Law

TexanPlus® HMO, TexanPlus® HMO-POS, TexanPlus® HMO-SNP, Today's Options® PFFS, Today's Options® PPO, and Today's Options® HMO hereinafter, the Plan) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, Your Plan Name, P.O. Box 18200, Austin, TX 78760-8200, c/o Appeals and Grievances, 1-866-422-1690 (TTY users call 711), Fax: 1-800-817-3516, Email: AGMailbox@UniversalAmerican.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

English:

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-888-736-7442 (TTY: 711).

Spanish:

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-736-7442 (TTY: 711).

Chinese:

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-736-7442 (TTY: 711)。

Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-736-7442 (телетайп: 711).

French:

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-736-7442 (ATS: 711).

Vietnamese:

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-736-7442 (TTY: 711).

Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-736-7442 (TTY: 711) 번으로 전화해 주십시오.

Arabic:

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-736-7442 (رقم هاتف الصم والبكم: 711).

Italian:

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-736-7442 (TTY: 711).

Yiddish:

אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט 1-888-736-7442 (TTY: 711).

Bengali:

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পিরষবা উপলব্ধ আছে। ফোন করুন 1-888-736-7442 (TTY: 711)।

Urdu:

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں - کال کریں 1-888-736-7442 (TTY: 711).

Polish:

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-736-7442 (TTY: 711).

Tagalog:

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-736-7442 (TTY: 711).

Greek:

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-888-736-7442 (TTY: 711).

Albanian:

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-888-736-7442 (TTY: 711).

Hindi:

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-888-736-7442 (TTY: 711) पर कॉल करें।