

Annual Notice of Changes for 2018

You are currently enrolled as a member of *Today's Options Advantage 300 (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.**

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 1.4 for information about benefit and cost changes for our plan.
- 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** *Today's Options Advantage 300 (PPO)*, you don't need to do anything. You will stay in *Today's Options Advantage 300 (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, 2017**

- If you **don't join by December 7, 2017**, you will stay in *Today's Options Advantage 300 (PPO)*.
- If you **join by December 7, 2017**, your new coverage will start on January 1, 2018.

Additional Resources

- 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 Today's Options Advantage 300 (PPO)

- Today's Options[®] PPO is a Medicare Advantage plan with a Medicare contract. Enrollment in Today's Options[®] PPO depends on contract renewal.
 - When this booklet says "we," "us," or "our," it means *American Progressive Life & Health Insurance Company of New York, Inc.* When it says "plan" or "our plan," it means *Today's Options Advantage 300 (PPO)*.
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Summary of Important Costs for 2018

The table below compares the 2017 costs and 2018 costs for *Today's Options Advantage 300 (PPO)* 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)
Monthly plan premium (See Section 1.1 for details.)	\$0.00	\$0.00
Maximum out-of-pocket amounts 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.)	From network providers: \$6,700.00 From in-network and out-of-network providers combined: \$6,700.00	From network providers: \$6,700.00 From in-network and out-of-network providers combined: \$6,700.00
Doctor office visits	Primary care visits: \$5.00 per visit Specialist visits: \$30.00 per visit	Primary care visits: \$5.00 per visit Specialist visits: \$30.00 per visit
Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals, and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	For each Medicare-covered hospital stay: Days 1 - 6: \$260.00 copay per day Days 7 - 90: \$0.00 copay per day.	For each Medicare-covered hospital stay: Days 1 - 6: \$260.00 copay per day Days 7 - 90: \$0.00 copay per day.

Annual Notice of Changes for 2018
Table of Contents

Summary of Important Costs for 2018 1

SECTION 1 Changes to Benefits and Costs for Next Year 3

 Section 1.1 – Changes to the Monthly Premium 3

 Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts 3

 Section 1.3 – Changes to the Provider Network 4

 Section 1.4 – Changes to Benefits and Costs for Medical Services 4

SECTION 2 Administrative Changes 14

SECTION 3 Deciding Which Plan to Choose 20

 Section 3.1 – If you want to stay in Today's Options Advantage 300 (PPO) 20

 Section 3.2 – If you want to change plans 21

SECTION 4 Deadline for Changing Plans 21

SECTION 5 Programs That Offer Free Counseling about Medicare 22

SECTION 6 Programs That Help Pay for Prescription Drugs 22

SECTION 7 Questions? 23

 Section 7.1 – Getting Help from Today's Options Advantage 300 (PPO) 23

 Section 7.2 – Getting Help from Medicare 23

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 (You must also continue to pay your Medicare Part B premium.)	\$0.00	\$0.00

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	2017 (this year)	2018 (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.	\$6,700.00	\$6,700.00 Once you have paid \$6,700.00 out-of-pocket for covered Part A and Part B services from network providers, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.
Combined maximum out-of-pocket amount 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.	\$6,700.00	\$6,700.00 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 Part B services from network or out-of-network providers

Cost	2017 (this year)	2018 (next year)
		for the rest of the calendar year.

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at www.TodaysOptionsPPO.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 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 2018 Evidence of Coverage.

	2017 (this year)	2018 (next year)
Abdominal Aortic Aneurysm Screening	Out-of-Network 25% of the cost for Medicare-covered screening ultrasound for abdominal aortic aneurysm preventive screenings.	Out-of-Network 30% of the cost for Medicare-covered screening ultrasound for abdominal aortic aneurysm preventive screenings.
Annual Wellness Visit	Out-of-Network 25% of the cost for this preventative service.	Out-of-Network 30% of the cost for this preventative service.
Bone Mass Measurement	Out-of-Network 25% of the cost for Medicare-covered bone mass measurement.	Out-of-Network 30% of the cost for Medicare-covered bone mass measurement.
Breast Cancer Screening	Out-of-Network 25% of the cost for Medicare-covered breast exams. 25% of the cost for Medicare-covered mammography screening.	Out-of-Network 30% of the cost for Medicare-covered breast exams. 30% of the cost for Medicare-covered mammography screening.
Cardiac Rehabilitation Services	Out-of-Network 25% of the cost for Medicare-covered Cardiac Rehabilitation Services.	Out-of-Network 30% of the cost for Medicare-covered Cardiac Rehabilitation Services.
Cardiovascular Disease Risk Reduction Visit	Out-of-Network 25% of the cost for Medicare-covered intensive therapy to reduce the risk of cardiovascular disease.	Out-of-Network 30% of the cost for Medicare-covered intensive therapy to reduce the risk of cardiovascular disease.
Cardiovascular Disease Testing	Out-of-Network 25% of the cost for Medicare-covered cardiovascular screening blood test.	Out-of-Network 30% of the cost for Medicare-covered cardiovascular screening blood test.

	2017 (this year)	2018 (next year)
Cervical and Vaginal Cancer Screening	Out-of-Network 25% of the cost for Medicare-covered pap smears and pelvic exams.	Out-of-Network 30% of the cost for Medicare-covered pap smears and pelvic exams.
Chiropractic Services	Out-of-Network 25% of the cost for each Medicare-covered service.	Out-of-Network 30% of the cost for each Medicare-covered service.
Colorectal Cancer Screening	Out-of-Network 25% of the cost for Medicare-covered colorectal screenings.	Out-of-Network 30% of the cost for Medicare-covered colorectal screenings.
Depression Screening	Out-of-Network 25% of the cost for Medicare-covered screening.	Out-of-Network 30% of the cost for Medicare-covered screening.
Diabetes Screening	Out-of-Network 25% of the cost for Medicare-covered Diabetes screenings.	Out-of-Network 30% of the cost for Medicare-covered Diabetes screenings.
Diabetes Self-Management Training, Diabetic Services and Supplies	Out-of-Network 25% of the cost for Medicare-covered Therapeutic shoes or inserts. 25% of the cost for Medicare-covered Diabetes monitoring supplies. 25% of the cost for Medicare-covered Diabetes self-management training.	Out-of-Network 30% of the cost for Medicare-covered Therapeutic shoes or inserts. 30% of the cost for Medicare-covered Diabetes monitoring supplies. 30% of the cost for Medicare-covered Diabetes self-management training.
Durable Medical Equipment and Related Supplies	Out-of-Network 25% of the cost for Medicare-covered durable medical equipment.	Out-of-Network 30% of the cost for Medicare-covered durable medical equipment.

	2017 (this year)	2018 (next year)
Emergency Care	\$75.00 copay for each Medicare-covered emergency room visit.	\$80.00 copay for each Medicare-covered emergency room visit.
Health and Wellness Education Programs	<p>In-Network Not Available</p> <p>Out-of-Network 25% of the cost for Enhanced Disease Management benefit.</p> <p>25% of the cost for Nursing Hotline benefit.</p> <p>Not Available</p>	<p>In-Network \$0.00 copay for an annual physical exam.</p> <p>Out-of-Network 30% of the cost for Enhanced Disease Management benefit.</p> <p>30% of the cost for Nursing Hotline benefit.</p> <p>\$15.00 copay for an annual physical exam.</p>
Hearing Services	<p>Out-of-Network 25% of the cost for annual hearing exam.</p> <p>25% 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>Out-of-Network 30% of the cost for annual hearing exam.</p> <p>30% 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>
HIV Screening	<p>Out-of-Network 25% of the cost for Medicare-covered HIV screenings.</p>	<p>Out-of-Network 30% of the cost for Medicare-covered HIV screenings.</p>
Home Health Agency Care	<p>Out-of-Network 25% of the cost for each Medicare-covered home health visit.</p>	<p>Out-of-Network 30% of the cost for each Medicare-covered home health visit.</p>
Immunizations	<p>Out-of-Network 25% of the cost for Medicare-covered Flu, Hepatitis, Pneumonia, and</p>	<p>Out-of-Network 30% of the cost for Medicare-covered Flu, Hepatitis, Pneumonia, and</p>

	2017 (this year)	2018 (next year)
	other Medicare-covered vaccines/immunizations and their administration.	other Medicare-covered vaccines/immunizations and their administration.
Long Term Acute Care	<p>In-Network For each Medicare-covered hospital stay: Days 1 - 6: \$260.00 copay per day Days 7 - 90: \$0.00 copay per 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: \$260.00 copayment per day, days 1 thru 6 and \$0.00 copayment per day, days 7 thru 60 per LTAC admit for the first 60 days. 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>
Medical Nutritional Therapy	<p>In-Network Not Available</p> <p>Out-of-Network 25% of the cost for Medicare-covered medical nutritional therapy.</p>	<p>In-Network \$0.00 copay for supplemental medical nutritional therapy.</p> <p>Out-of-Network 30% of the cost for Medicare-covered medical nutritional therapy.</p>

	2017 (this year)	2018 (next year)
	Not Available	30% of the cost for supplemental medical nutritional therapy.
Medicare Diabetes Prevention Program (MDPP)	In-Network Not Available	In-Network \$0.00 copay for Medicare-covered MDPP benefit.
	Out-of-Network Not Available	Out-of-Network 30% of the cost for Medicare-covered MDPP benefit.
Medicare Part B Prescription Drugs	Out-of-Network 25% of the cost for Part B-covered Drugs covered under Medicare Part B (Original Medicare).	Out-of-Network 30% of the cost for Part B-covered Drugs covered under Medicare Part B (Original Medicare).
	25% of the cost for Part B-covered chemotherapy drugs.	30% of the cost for Part B-covered chemotherapy drugs.
Obesity Screening and Therapy to Promote Sustained Weight Loss	Out-of-Network 25% of the cost for Medicare-covered behavioral counseling to promote sustained weight loss.	Out-of-Network 30% of the cost for Medicare-covered behavioral counseling to promote sustained weight loss.
Outpatient Diagnostic Tests, Therapeutic Services and Supplies	Out-of-Network 25% of the cost for Medicare-covered Blood Services.	Out-of-Network 30% of the cost for Medicare-covered Blood Services.
	25% of the cost for Medicare-covered non-radiologic diagnostic procedures and tests.	30% of the cost for Medicare-covered non-radiologic diagnostic procedures and tests.
	25% of the cost for Medicare-covered diagnostic	30% of the cost for Medicare-covered diagnostic

	2017 (this year)	2018 (next year)
	<p>radiology services (not including X-rays).</p> <p>25% of the cost for Medicare-covered lab services.</p> <p>25% of the cost for Medicare-covered medical supplies.</p> <p>25% of the cost for Medicare-covered therapeutic radiology services.</p> <p>25% of the cost for Medicare-covered X-rays.</p>	<p>radiology services (not including X-rays).</p> <p>30% of the cost for Medicare-covered lab services.</p> <p>30% of the cost for Medicare-covered medical supplies.</p> <p>30% of the cost for Medicare-covered therapeutic radiology services.</p> <p>30% of the cost for Medicare-covered X-rays.</p>
Outpatient Mental Health Care	<p>Out-of-Network</p> <p>25% of the cost for each Medicare-covered individual therapy visit provided by a non-physician.</p> <p>25% of the cost for each Medicare-covered group therapy visit provided by a non-physician.</p> <p>25% of the cost for each Medicare-covered individual therapy visit with a psychiatrist.</p> <p>25% of the cost for each Medicare-covered group therapy visit with a psychiatrist.</p>	<p>Out-of-Network</p> <p>30% of the cost for each Medicare-covered individual therapy visit provided by a non-physician.</p> <p>30% of the cost for each Medicare-covered group therapy visit provided by a non-physician.</p> <p>30% of the cost for each Medicare-covered individual therapy visit with a psychiatrist.</p> <p>30% of the cost for each Medicare-covered group therapy visit with a psychiatrist.</p>
Outpatient Rehabilitation Services	<p>Out-of-Network</p> <p>25% of the cost for each Medicare-covered Occupational Therapy visit.</p> <p>25% of the cost for each Medicare-covered Physical</p>	<p>Out-of-Network</p> <p>30% of the cost for each Medicare-covered Occupational Therapy visit.</p> <p>30% of the cost for each Medicare-covered Physical</p>

	2017 (this year)	2018 (next year)
	and/or Speech and Language Therapy visit.	and/or Speech and Language Therapy visit.
Outpatient Substance Abuse Services	<p>Out-of-Network 25% of the cost for Medicare-covered individual therapy visits.</p> <p>25% of the cost for Medicare-covered group therapy visits.</p>	<p>Out-of-Network 30% of the cost for Medicare-covered individual therapy visits.</p> <p>30% of the cost for Medicare-covered group therapy visits.</p>
Outpatient Surgery, Including Services Provided at Hospital Outpatient Facilities and Ambulatory Surgical Centers	<p>In-Network \$150.00 copay for each Medicare-covered ambulatory surgical center visit.</p> <p>\$200.00 copay for each Medicare-covered outpatient hospital facility visit.</p> <p>Out-of-Network 25% of the cost for each Medicare-covered ambulatory surgical center visit.</p> <p>25% of the cost for each Medicare-covered outpatient hospital facility visit.</p>	<p>In-Network \$200.00 copay for each Medicare-covered ambulatory surgical center visit.</p> <p>\$250.00 copay for each Medicare-covered outpatient hospital facility visit.</p> <p>Out-of-Network 30% of the cost for each Medicare-covered ambulatory surgical center visit.</p> <p>30% of the cost for each Medicare-covered outpatient hospital facility visit.</p>
Partial Hospitalization Services	<p>Out-of-Network 25% of the cost for Medicare-covered partial hospitalization program services.</p>	<p>Out-of-Network 30% of the cost for Medicare-covered partial hospitalization program services.</p>
Podiatry Services	<p>Out-of-Network 25% of the cost for each Medicare-covered visit.</p>	<p>Out-of-Network 30% of the cost for each Medicare-covered visit.</p>
Prostate Cancer Screening Exams	<p>Out-of-Network 25% of the cost for Medicare-covered prostate cancer screening exams.</p>	<p>Out-of-Network 30% of the cost for Medicare-covered prostate cancer screening exams.</p>

	2017 (this year)	2018 (next year)
Prosthetic Devices and Related Supplies	Out-of-Network 25% of the cost for each Medicare-covered prosthetic or orthotic device or supply, including replacement or repairs of such devices and supplies, which includes parenteral /enteral nutrition.	Out-of-Network 30% of the cost for each Medicare-covered prosthetic or orthotic device or supply, including replacement or repairs of such devices and supplies, which includes parenteral /enteral nutrition.
Pulmonary Rehabilitation Services	Out-of-Network 25% of the cost for Medicare-covered Pulmonary Rehabilitation Services.	Out-of-Network 30% of the cost for Medicare-covered Pulmonary Rehabilitation Services.
Screening and Counseling to Reduce Alcohol Misuse	Out-of-Network 25% of the cost for Medicare-covered screening and counseling to reduce alcohol misuse.	Out-of-Network 30% of the cost for Medicare-covered screening and counseling to reduce alcohol misuse.
Screening for lung cancer with low dose computed tomography (LDCT)	Out-of-Network 25% of the cost for Medicare-covered counseling and shared decision making visit or for the LDCT.	Out-of-Network 30% of the cost for Medicare-covered counseling and shared decision making visit or for the LDCT.
Screening for Sexually Transmitted Infections (STIs) and Counseling to Prevent STIs	Out-of-Network 25% of the cost for Medicare-covered screening for sexually transmitted infections (STIs) and counseling to prevent STIs.	Out-of-Network 30% of the cost for Medicare-covered screening for sexually transmitted infections (STIs) and counseling to prevent STIs.
Services to Treat Kidney Disease and End Stage Renal Disease	Out-of-Network 25% of the cost for Medicare-covered outpatient renal dialysis treatments and dialysis treatments in a home setting.	Out-of-Network 30% of the cost for Medicare-covered outpatient renal dialysis treatments and dialysis treatments in a home setting.

	2017 (this year)	2018 (next year)
	25% of the cost for Medicare-covered kidney disease education services.	30% of the cost for Medicare-covered kidney disease education services.
Skilled Nursing Facility	<p>In-Network Days 1 - 20: \$0.00 copay per day Days 21 - 100: \$100.00 copay per day.</p> <p>Out-of-Network Days 1 - 20: \$0.00 copay per day Days 21 - 100: \$150.00 copay per day.</p>	<p>In-Network Days 1 - 20: \$0.00 copay per day Days 21 - 100: \$165.00 copay per day.</p> <p>Out-of-Network Days 1 - 20: \$0.00 copay per day Days 21 - 100: \$250.00 copay per day.</p>
Smoking and Tobacco use Cessation	<p>Out-of-Network 25% of the cost for Medicare-covered smoking cessation counseling services.</p>	<p>Out-of-Network 30% of the cost for Medicare-covered smoking cessation counseling services.</p>
Vision Care	<p>Out-of-Network 25% of the cost for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>25% of the cost for Medicare-covered vision exams.</p> <p>25% of the cost for annual routine vision exam (refractions).</p> <p>25% of the cost for Medicare-covered Glaucoma screening.</p>	<p>Out-of-Network 30% of the cost for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>30% of the cost for Medicare-covered vision exams.</p> <p>30% of the cost for annual routine vision exam (refractions).</p> <p>30% of the cost for Medicare-covered Glaucoma screening.</p>
“Welcome to Medicare” Preventive Visit	<p>Out-of-Network 25% of the cost for this preventative service.</p>	<p>Out-of-Network 30% of the cost for this preventative service.</p>

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>For both in and out of network benefits, 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>For both in and out of network benefits, 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>If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you may be moved to a network hospital in order to pay the in-network cost-sharing amount for the part of your stay after you are stabilized. If you stay at the out-of-network hospital, your stay will be covered but you will pay the</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>If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you may be moved to a network hospital in order to pay the in-network cost-sharing amount for the part of your stay after you are stabilized. If you stay at the out-of-network hospital, your stay will be covered but you will pay the</p>

	2017(this year)	2018(next year)
	<p>out-of-network cost-sharing amount for the part of your stay after you are stabilized.</p>	<p>out-of-network cost-sharing amount for the part of your stay after you are stabilized.</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 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>Long Term Acute Care</p>	<p>This benefit was covered as part of the inpatient hospital benefit and had the same cost shares and limits.</p>	<p>This benefit is covered separately from inpatient hospital coverage.</p> <p>Long Term Acute Care (LTAC) is only a covered benefit when in-network. The LTAC coverage will be as follows, in-network: \$260.00 copayment per day, days 1 thru 6 and \$0.00 copayment per day, days 7 thru 60 per LTAC admit for the first 60 days. This co-payment is waived if the LTAC confinement is a transfer from an inpatient acute care setting.</p> <p>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.</p> <p>\$283 per day copayment for days 61-90 per Benefit Period; \$566 each lifetime reserve day.</p>

	2017(this year)	2018(next year)
Medical Nutritional Therapy	<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 2 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 2 hours each year after that for members with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant. 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.
Outpatient Surgery, Including Services Provided at Hospital Outpatient Facilities and Ambulatory Surgical Centers	<p>Additional coinsurance applies for Medicare-covered Part B prescription drugs.</p> <p>Services include surgical services, minor surgical services, heart cath, oncology related services, infusion therapies, respiratory services and other therapeutic procedures done in an outpatient facility setting.</p> <p>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>If you are admitted to observation from outpatient surgery or an</p>	<p>Additional coinsurance applies for Medicare-covered Part B prescription drugs.</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 in an outpatient facility setting.</p> <p>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>

	2017(this year)	2018(next year)
	<p>ambulatory surgical center, you pay the applicable copayment for outpatient surgery services or ambulatory surgical services and the coinsurance for the Medicare Part B prescription.</p>	<p>If you are admitted to observation from outpatient surgery or an ambulatory surgical center, you pay the applicable copayment for outpatient surgery services or ambulatory surgical services and the coinsurance for the Medicare Part B prescription.</p> <p>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>Physician/ Practitioner Services, Including Doctor's Office Visits</p>	<p>For both in and out of network benefits, 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 Benefit and will take the Chiropractic Cost share.</p> <p>Medicare Covered Podiatry services provided by a PCP or specialist,</p>	<p>For both In and out of network benefits, 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 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</p>

2017(this year)	2018(next year)
<p>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>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>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>For both in and out of network benefits, 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</p>	<p>For both in and out of network benefits, 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>

	2017(this year)	2018(next year)
	B prescription drugs, as described in this Benefit Chart.	
Services to Treat Kidney Disease and Conditions	<p>For both in and out of network benefits, 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>For both in and out of network benefits, 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>
Vision Care	<p>For both in and out of network benefits, 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 diagnostic tests and therapeutic services and Medicare Part B prescription drugs, as described in this Benefit Chart. For other physician services not listed here, please see the appropriate section of this Benefit Chart for details.</p>	<p>Medicare-Covered Benefits is limited to office visits and non-radiologic vision testing.</p> <p>For both in and out of network benefits, 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. For other physician services not listed here, please see the appropriate section of this Benefit Chart for details.</p>

	2017(this year)	2018(next year)
		<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>Coinsurance is not waived for worldwide coverage if you are admitted to the hospital.</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.</p>	<p>Coinsurance is not waived for worldwide coverage if you are admitted to the hospital.</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 Today's Options Advantage 300 (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 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,
- – *OR* – You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 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, *American Progressive Life & Health Insurance Company of New York, Inc.* offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To change to a different Medicare health plan, enroll in the new plan. You will automatically be disenrolled from *Today's Options Advantage 300 (PPO)*.
 - To change to Original Medicare with a prescription drug plan, enroll in the new drug plan. You will automatically be disenrolled from *Today's Options Advantage 300 (PPO)*.
- To change to Original Medicare without a prescription drug plan, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do 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.

SECTION 4 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, 2018.

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 are allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2018, and don't like your plan choice, you can switch to Original Medicare between January 1 and February 14, 2018. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

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

The State Health Insurance Assistance Program is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. State Health Insurance Assistance Program counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. The name, phone number and Website for the State Health Insurance Assistance Program in your state are located in Appendix A of your *Evidence of 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.** People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **Help from your state's pharmaceutical assistance program.** Your state has a program called State Pharmaceutical Assistance Program 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).

- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance AIDS Drug Assistance Program. Note: To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.
- If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call your state specific ADAP (the name and phone numbers for this organization are located in Appendix A of your *Evidence of Coverage*).

SECTION 7 Questions?

Section 7.1 – Getting Help from Today's Options Advantage 300 (PPO)

Questions? We're here to help. Please call Member Services at (866) 422-5009. (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 *Today's Options Advantage 300 (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 included in this envelope.

Visit our Website

You can also visit our website at www.TodaysOptionsPPO.com. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory).

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.

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।