



Network Health Zero (PPO) offered by Network Health Insurance Corporation

Annual Notice of Changes for 2024

You are currently enrolled as a member of Network Health Medicare Advantage PlatinumZero. Next year, there will be changes to the plan's costs and benefits. *Please see page 4 for a Summary of Important Costs, including Premium.*

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at networkhealth.com. You can also review the separately mailed *Evidence of Coverage* to see if other benefit or cost changes affect you. (You may also call our member experience team to ask us to mail you an *Evidence of Coverage*.)

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
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What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums, deductibles and cost sharing.
- Check the changes in the 2024 Drug List to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- 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 Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2024* handbook.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. **CHOOSE:** Decide whether you want to change your plan

- If you don't join another plan by December 7, 2023, you will stay in Network Health Zero.
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with Network Health Zero.
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- Our member experience team has free language interpreter services available for non-English speakers (phone numbers are in Section 9.1 of this document).
- Please contact our member experience team at 800-378-5234 for additional information. (TTY users should call 800-947-3529), Monday – Friday from 8 a.m. to 8 p.m. From October 1, 2023 through March 31, 2024, we are available every day from 8 a.m. to 8 p.m. This call is free.
- This information is available for free in other formats.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Network Health Zero

- Network Health Medicare Advantage Plans include MSA and PPO plans with a Medicare contract. Enrollment in Network Health Medicare Advantage Plans depends on contract renewal.
 - When this document says “we,” “us,” or “our,” it means Network Health Insurance Corporation. When it says “plan” or “our plan,” it means Network Health Zero.
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**Annual Notice of Changes for 2024
Table of Contents**

Summary of Important Costs for 2024 4

SECTION 1 We Are Changing the Plan’s Name 7

SECTION 2 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Network Health Zero in 2024 7

SECTION 3 Changes to Benefits and Costs for Next Year 7

Section 3.1 – Changes to the Monthly Premium7

Section 3.2 – Changes to Your Maximum Out-of-Pocket Amounts8

Section 3.3 – Changes to the Provider and Pharmacy Networks.....8

Section 3.4 – Changes to Benefits and Costs for Medical Services9

Section 3.5 – Changes to Part D Prescription Drug Coverage15

SECTION 4 Administrative Changes 18

SECTION 5 Deciding Which Plan to Choose 18

Section 5.1 – If you want to stay in Network Health Zero18

Section 5.2 – If you want to change plans18

SECTION 6 Deadline for Changing Plans..... 19

SECTION 7 Programs That Offer Free Counseling about Medicare 20

SECTION 8 Programs That Help Pay for Prescription Drugs 20

SECTION 9 Questions?..... 21

Section 9.1 – Getting Help from Network Health Zero.....21

Section 9.2 – Getting Help from Medicare.....21

Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Network Health Zero in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher than this amount. See Section 3.1 for details.</p>	\$0	\$0
<p>Maximum out-of-pocket amounts</p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 3.2 for details.)</p>	<p>From in-network providers: \$3,800</p> <p>From in-network and out-of-network providers combined: \$8,500</p>	<p>From in-network providers: \$3,860</p> <p>From in-network and out-of-network providers combined: \$8,500</p>
<p>Doctor office visits</p>	<p>In-Network</p> <p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$35 per visit</p> <p>Out-of-Network</p> <p>Primary care visits: \$35 per visit</p> <p>Specialist visit: \$75 per visit</p>	<p>In-Network</p> <p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$30 per visit</p> <p>Out-of-Network</p> <p>Primary care visits: \$35 per visit</p> <p>Specialist visit: \$75 per visit</p>

Cost	2023 (this year)	2024 (next year)
<p>Inpatient hospital stays</p>	<p>In-Network</p> <p>\$325 copayment per day for days 1-6 of a Medicare-covered inpatient hospital stay, for each admission.</p>	<p>In-Network</p> <p>\$275 copayment per day for days 1-6 of a Medicare-covered inpatient hospital stay, for each admission.</p>
	<p>\$0 copayment per day for all other days of a Medicare-covered stay in a hospital, for each admission.</p>	<p>\$0 copayment per day for all other days of a Medicare-covered stay in a hospital, for each admission.</p>
	<p>Out-of-Network</p> <p>\$550 copayment per day for days 1-6 of a Medicare-covered inpatient hospital stay.</p>	<p>Out-of-Network</p> <p>\$550 copayment per day for days 1-6 of a Medicare-covered inpatient hospital stay.</p>
	<p>\$0 copayment per day for all other days of a Medicare-covered inpatient hospital.</p>	<p>\$0 copayment per day for all other days of a Medicare-covered inpatient hospital.</p>

Cost	2023 (this year)	2024 (next year)
<p>Part D prescription drug coverage (See Section 3.5 for details.)</p>	<p>Deductible: \$395 except for covered insulin products and most adult Part D vaccines.</p> <p>Deductible applies to Tiers 3, 4 and 5</p> <p>Copayment/coinsurance as applicable during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$2 at a preferred pharmacy and \$5 at a standard pharmacy. • Drug Tier 2: \$8 at a preferred pharmacy and \$15 at a standard pharmacy. • Drug Tier 3: \$42 at a preferred pharmacy and \$47 at a standard pharmacy. You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 4: \$95 at a preferred pharmacy and \$100 at a standard pharmacy. You pay \$35 per month supply of each covered insulin product on this tier. <p>Drug Tier 5: 26% at both preferred and standard pharmacies.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays most of the cost for your covered drugs. • For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called coinsurance), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs.) 	<p>Deductible: \$395 except for covered insulin products and most adult Part D vaccines.</p> <p>Deductible applies to Tiers 3, 4 and 5</p> <p>Copayment/coinsurance as applicable during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$2 at a preferred pharmacy and \$7 at a standard pharmacy. • Drug Tier 2: \$8 at a preferred pharmacy and \$15 at a standard pharmacy. • Drug Tier 3: \$42 at a preferred pharmacy and \$47 at a standard pharmacy. You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 4: \$95 at a preferred pharmacy and \$100 at a standard pharmacy. You pay \$35 per month supply of each covered insulin product on this tier. <p>Drug Tier 5: 27% at both preferred and standard pharmacies.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

SECTION 1 We Are Changing the Plan’s Name

On January 1, 2024, our plan name will change from Network Health Medicare Advantage PlatinumZero to Network Health Zero.

You will receive your ID card for plan year 2024 in October, and it will contain your new plan name. You may begin using this ID card for services you receive on January 1, 2024.

If you elect to change your plan during the annual enrollment period, you will receive a new ID card that reflects your new plan, which should be used for services you receive beginning January 1, 2024.

SECTION 2 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Network Health Zero in 2024

If you do nothing by December 7, 2023, we will automatically enroll you in Network Health Zero. This means starting January 1, 2024, you will be getting your medical and prescription drug coverage through Network Health Zero. If you want to change plans or switch to Original Medicare, you must do so between October 15 and December 7. If you are eligible for Extra Help, you may be able to change plans during other times.

SECTION 3 Changes to Benefits and Costs for Next Year

Section 3.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0
Dental Optional Supplemental Benefit premium	\$39	\$42

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

Section 3.2 – Changes to Your Maximum Out-of-Pocket Amounts

Cost	2023 (this year)	2024 (next year)
<p>In-network maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copayments) from in-network providers count toward your in-network maximum out-of-pocket amount. Your costs for Part D prescription drugs do not count toward your maximum out-of-pocket amount.</p>	<p>\$3,800</p> <p>Once you have paid \$3,800 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 in-network providers for the rest of the calendar year.</p>	<p>\$3,860</p> <p>Once you have paid \$3,860 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 in-network providers for the rest of the calendar year.</p>
<p>Combined maximum out-of-pocket amount</p> <p>Your costs for covered medical services (such as copayments) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your costs for outpatient Part D prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>	<p>\$8,500</p> <p>Once you have paid \$8,500 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from in-network or out-of-network providers for the rest of the calendar year.</p>	<p>\$8,500</p> <p>Once you have paid \$8,500 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from in-network or out-of-network providers for the rest of the calendar year.</p>

Medicare requires all health plans to limit how much you pay out-of-pocket for 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.

Section 3.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at networkhealth.com. You may also call our member experience team for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 Provider Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2024 Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact our member experience team so we may assist.

Section 3.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Note that beginning July 2023 cost-sharing for insulin furnished through an item of DME is subject to a coinsurance cap of \$35 for one-month’s supply of insulin.

Cost	2023 (this year)	2024 (next year)
<p>Cardiac rehabilitation services</p>	<p>In-Network You pay a \$20 copayment for each Medicare-covered cardiac rehabilitation or intensive cardiac rehabilitation.</p>	<p>In-Network You pay a \$15 copayment for each Medicare-covered cardiac rehabilitation or intensive cardiac rehabilitation.</p>
<p>Dental services</p>	<p>In-Network You pay a \$35 copayment for each Medicare-covered dental service.</p>	<p>In-Network You pay a \$30 copayment for each Medicare-covered dental service.</p>
<p>Hearing services</p>	<p>In-Network You pay a \$35 copayment for each Medicare-covered hearing exam.</p>	<p>In-Network You pay a \$30 copayment for each Medicare-covered hearing exam.</p>
<p>Help with certain chronic conditions – Palliative care</p>	<p>In- and Out-of-Network You pay a \$0 copayment for each home- or office-based palliative care visit for members with cancer, congestive heart failure, chronic obstructive pulmonary disease, chronic kidney disease, end-stage renal disease, rheumatoid arthritis, Alzheimer’s, Parkinson’s, multiple sclerosis and/or liver cirrhosis. Note: This benefit includes one initial consultation and evaluation, and two follow-up visits.</p>	<p>In- and Out-of-Network Home or office-based palliative care visits are not covered.</p>

Cost	2023 (this year)	2024 (next year)
<p>Home infusion therapy</p>	<p>In- and Out-of-Network</p> <p>You pay 20% of the cost for each Medicare-covered Part B drug.</p> <p>You pay 20% of the cost for each Medicare-covered durable medical service or item.</p>	<p>In-Network</p> <p>You pay 20% of the cost for each Medicare-covered Part B home infusion drug.</p> <p>You pay 0% of the cost for each Medicare-covered durable medical service or item for home infusion therapy.</p> <p>Out-of-Network</p> <p>You pay 20% of the cost for each Medicare-covered Part B home infusion drug.</p> <p>You pay 20% of the cost for each Medicare-covered durable medical service or item for home infusion therapy.</p>
<p>Inpatient hospital care</p>	<p>In-Network</p> <p>You pay a \$325 copayment per day for days 1-6 of a Medicare-covered inpatient hospital stay.</p>	<p>In-Network</p> <p>You pay a \$275 copayment per day for days 1-6 of a Medicare-covered inpatient hospital stay.</p>

Cost	2023 (this year)	2024 (next year)
<p>Medicare Part B prescription drugs</p>	<p>In- and Out-of-Network You pay 20% of the cost for each Medicare-covered Part B and chemotherapy drug.</p>	<p>In-Network You pay 20% of the cost for each Medicare-covered Part B and chemotherapy drug. Part B rebatable drugs will not exceed the coinsurance amount of the original Medicare adjusted coinsurance for the Part B rebatable drug. Insulin cost sharing is the lesser of 20% or \$35 per one-month supply.</p> <p>Out-of-Network You pay 20% of the cost for each Medicare-covered Part B and chemotherapy drug. Part B rebatable drugs will not exceed the coinsurance amount of the original Medicare adjusted coinsurance for the Part B rebatable drug.</p>
<p>Opioid treatment program services</p>	<p>In-Network You pay a \$40 copayment for each Medicare-covered opioid treatment program service.</p>	<p>In-Network You pay a \$35 copayment for each Medicare-covered opioid treatment program service.</p>
<p>Outpatient hospital observation</p>	<p>In-Network You pay a \$300 copayment for each Medicare-covered outpatient hospital observation service.</p>	<p>In-Network You pay a \$225 copayment for each Medicare-covered outpatient hospital observation service.</p>
<p>Outpatient hospital services</p>	<p>In-Network You pay a \$300 copayment for each Medicare-covered outpatient hospital visit.</p>	<p>In-Network You pay a \$225 copayment for each Medicare-covered outpatient hospital visit.</p>

Cost	2023 (this year)	2024 (next year)
<p>Outpatient mental health care</p>	<p>In-Network You pay a \$40 copayment for each Medicare-covered outpatient mental health individual or group therapy visit.</p>	<p>In-Network You pay a \$35 copayment for each Medicare-covered outpatient mental health individual or group therapy visit.</p>
<p>Outpatient rehabilitation services</p>	<p>In-Network You pay a \$40 copayment for each Medicare-covered occupational therapy, physical therapy and speech and language therapy visit.</p>	<p>In-Network You pay a \$35 copayment for each Medicare-covered occupational therapy, physical therapy and speech and language therapy visit.</p>
<p>Outpatient substance abuse services</p>	<p>In-Network You pay a \$40 copayment for each Medicare-covered individual or group therapy substance abuse visit.</p>	<p>In-Network You pay a \$35 copayment for each Medicare-covered individual or group therapy substance abuse visit.</p>
<p>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</p>	<p>In-Network You pay a \$300 copayment for each Medicare-covered outpatient hospital visit. You pay a \$195 copayment for each Medicare-covered ambulatory surgical center visit.</p> <p>Out-of-Network You pay a \$450 copayment for each Medicare-covered ambulatory surgical center visit.</p>	<p>In-Network You pay a \$225 copayment for each Medicare-covered outpatient hospital visit. You pay a \$150 copayment for each Medicare-covered ambulatory surgical center visit.</p> <p>Out-of-Network You pay a \$350 copayment for each Medicare-covered ambulatory surgical center visit.</p>
<p>Partial hospitalization</p>	<p>In-Network You pay a \$35 copayment for each Medicare-covered partial hospitalization services.</p>	<p>In-Network You pay a \$30 copayment for each Medicare-covered partial hospitalization services.</p>

Cost	2023 (this year)	2024 (next year)
<p>Physician services</p>	<p>In-Network You pay a \$35 copayment for each Medicare-covered specialist office or telehealth visit.</p>	<p>In-Network You pay a \$30 copayment for each Medicare-covered specialist office or telehealth visit.</p>
<p>Pick Your Perks reimbursement program</p>	<p>Up to \$775 reimbursement per calendar year for your out-of-pocket costs when purchasing these extra benefits. Eyeglasses and contact lenses are covered up to a maximum annual amount of \$200.</p>	<p>Up to \$775 reimbursement per calendar year for your out-of-pocket costs when purchasing these extra benefits. Eyeglasses and contact lenses are covered up to a maximum annual amount of \$775.</p>
<p>Podiatry services</p>	<p>In-Network You pay a \$35 copayment for each Medicare-covered podiatry visit.</p>	<p>In-Network You pay a \$30 copayment for each Medicare-covered podiatry visit.</p>
<p>Pulmonary rehabilitation services</p>	<p>In-Network You pay a \$20 copayment for each Medicare-covered pulmonary rehabilitation service.</p>	<p>In-Network You pay a \$15 copayment for each Medicare-covered pulmonary rehabilitation service.</p>
<p>Skilled nursing facility (SNF) care</p>	<p>Per admission In- and Out-of-Network You pay a \$196 copayment per day for days 21-45 of a Medicare-covered skilled nursing facility stay.</p>	<p>Per admission In- and Out-of-Network You pay a \$203 copayment per day for days 21-45 of a Medicare-covered skilled nursing facility stay.</p>
<p>Supervised exercise therapy (SET)</p>	<p>In-Network You pay a \$20 copayment for each Medicare-covered supervised exercise therapy session.</p>	<p>In-Network You pay a \$15 copayment for each Medicare-covered supervised exercise therapy session.</p>

Cost	2023 (this year)	2024 (next year)
<p>Urgently needed services</p>	<p>In-Network</p> <p>You pay a \$0 to \$35 copayment for each Medicare-covered urgently needed care visit within the United States and its territories. \$35 copayment for each urgently needed visit at a free-standing urgent care facility. Urgently needed visits with a PCP will be performed at a \$0 copayment, and urgently needed visits with a specialist will be performed at a \$35 copayment.</p> <p>Out-of-Network</p> <p>You pay a \$35 to \$75 copayment for each Medicare-covered urgently needed care visit within the United States and its territories. \$35 copayment for each urgently needed visit at a free-standing urgent care facility. Urgently needed visits with a PCP will be performed at a \$35 copayment, and urgently needed visits with a specialist will be performed at a \$75 copayment.</p>	<p>In-Network</p> <p>You pay a \$0 to \$30 copayment for each Medicare-covered urgently needed care visit within the United States and its territories. \$30 copayment for each urgently needed visit at a free-standing urgent care facility. Urgently needed visits with a PCP will be performed at a \$0 copayment, and urgently needed visits with a specialist will be performed at a \$30 copayment.</p> <p>Out-of-Network</p> <p>You pay a \$30 to \$75 copayment for each Medicare-covered urgently needed care visit within the United States and its territories. \$30 copayment for each urgently needed visit at a free-standing urgent care facility. Urgently needed visits with a PCP will be performed at a \$35 copayment, and urgently needed visits with a specialist will be performed at a \$75 copayment.</p>
<p>Vision care</p>	<p>In-Network</p> <p>You pay a \$35 copayment for each Medicare-covered eye exam to diagnose and treat diseases and conditions of the eye.</p>	<p>In-Network</p> <p>You pay a \$30 copayment for each Medicare-covered eye exam to diagnose and treat diseases and conditions of the eye.</p>

Section 3.5 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or Drug List. A copy of our Drug List is provided electronically. **You can get the *complete Drug List*** by calling our member experience team (see the back cover) or visiting our website (networkhealth.com/look-up-medications).

We made changes to our Drug List which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online Drug List to provide the most up-to-date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact our member experience team for more information.

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 send you a separate insert, called the Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs (also called the Low Income Subsidy Rider or the LIS Rider), which tells you about your drug costs. If you receive Extra Help and you haven't received this insert by September 30, 2023, please call our member experience team and ask for the LIS Rider.

There are four **drug payment stages**. The information below shows the changes 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.)

Changes to the Deductible Stage

Stage	2023 (this year)	2024 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Tier 3, Tier 4 and Tier 5 drugs until you have reached the yearly deductible. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.</p>	<p>The deductible is \$395.</p> <p>During this stage, you pay \$2 at a preferred pharmacy or \$5 at a standard pharmacy for drugs on Tier 1, \$8 at a preferred pharmacy or \$15 at a standard pharmacy for drugs on Tier 2 and the full cost of drugs on Tier 3, Tier 4 and Tier 5 until you have reached the yearly deductible.</p>	<p>The deductible is \$395.</p> <p>During this stage, you pay \$2 at a preferred pharmacy or \$7 at a standard pharmacy for drugs on Tier 1, \$8 at a preferred pharmacy or \$15 at a standard pharmacy for drugs on Tier 2 and the full cost of drugs on Tier 3, Tier 4 and Tier 5 until you have reached the yearly deductible.</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2023 (this year)	2024 (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. Most adult Part D vaccines are covered at no cost to you.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at an in-network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our <i>Drug List</i>. To see if your drugs will be in a different tier, look them up on the <i>Drug List</i>.</p>	<p>Your cost for a one-month supply at an in-network pharmacy:</p> <p>Tier 1 Preferred Generic Drugs:</p> <p><i>Standard cost sharing:</i> You pay \$5 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$2 per prescription.</p> <p>Tier 2 Generic Drugs:</p> <p><i>Standard cost sharing:</i> You pay \$15 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$8 per prescription.</p>	<p>Your cost for a one-month supply at an in-network pharmacy:</p> <p>Tier 1 Preferred Generic Drugs:</p> <p><i>Standard cost sharing:</i> You pay \$7 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$2 per prescription.</p> <p>Tier 2 Generic Drugs:</p> <p><i>Standard cost sharing:</i> You pay \$15 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$8 per prescription.</p>

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p>	<p>Tier 3 Preferred Brand Drugs:</p> <p><i>Standard cost sharing:</i> You pay \$47 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$42 per prescription.</p> <p>Tier 4 Non-Preferred Drugs:</p> <p><i>Standard cost sharing:</i> You pay \$100 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$95 per prescription.</p> <p>Tier 5 Specialty Drugs:</p> <p><i>Standard cost sharing:</i> You pay 26% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 26% of the total cost.</p> <p>Once your total drug costs have reached \$4,660 you will move to the next stage (the Coverage Gap Stage).</p>	<p>Tier 3 Preferred Brand Drugs:</p> <p><i>Standard cost sharing:</i> You pay \$47 per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><i>Preferred cost sharing:</i> You pay \$42 per prescription.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Tier 4 Non-Preferred Drugs:</p> <p><i>Standard cost sharing:</i> You pay \$100 per prescription.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p><i>Preferred cost sharing:</i> You pay \$95 per prescription.</p> <p>You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Tier 5 Specialty Drugs:</p> <p><i>Standard cost sharing:</i> You pay 27% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 27% of the total cost.</p> <p>Once your total drug costs have reached \$5,030 you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

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

Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.

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

SECTION 4 Administrative Changes

Description	2023 (this year)	2024 (next year)
Tier 1 3-Month supply	90-day supply	100-day supply
Prior authorization requirements	No prior authorization required for spine surgery or peripheral vascular disease.	Prior authorization required for spine surgery and peripheral vascular disease.

SECTION 5 Deciding Which Plan to Choose

Section 5.1 – If you want to stay in Network Health Zero

To stay in our plan you don’t need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in Network Health Zero.

Section 5.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2024 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- – *OR*– You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 3.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 7), or call Medicare (see Section 9.2).

As a reminder, Network Health Insurance Corporation 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 Network Health Zero.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Network Health Zero.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact our member experience team if you need more information on how to do so.
 - – *OR* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 6 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, 2024.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include 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.

If you enrolled in a Medicare Advantage Plan for January 1, 2024, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), 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 7 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Wisconsin, the SHIP is called Wisconsin SHIP.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Wisconsin SHIP 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 Wisconsin SHIP at 800-242-1060. You can learn more about Wisconsin SHIP by visiting their website at <https://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm>.

SECTION 8 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 percent 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. 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, seven days a week;
 - The Social Security Office at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state's pharmaceutical assistance program.** Wisconsin has a program called Wisconsin Senior Care 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.
- **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 Wisconsin AIDS/HIV Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 608-261-6952, 608-267-6875 or 800-991-5532.

SECTION 9 Questions?

Section 9.1 – Getting Help from Network Health Zero

Questions? We're here to help. Please call our member experience team at 800-378-5234. (TTY only, call 800-947-3529.) We are available for phone calls Monday – Friday from 8 a.m. to 8 p.m. From October 1, 2023 through March 31, 2024, we are available every day from 8 a.m. to 8 p.m. Calls to these numbers are free.

Read your 2024 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 2024. For details, look in the *2024 Evidence of Coverage* for Network Health Zero. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at networkhealth.com/medicare/plan-materials. You may also call our member experience team to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at networkhealth.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 9.2 – 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, seven days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

Visit the Medicare website (www.Medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read Medicare & You 2024

Read the *Medicare & You 2024* handbook. Every fall, this document 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 document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

Multi-Language Insert – REQUIRED INFORMATION

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 800-378-5234 (TTY 800-947-3529). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 800-378-5234 (TTY 800-947-3529). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 800-378-5234 (TTY 800-947-3529)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 800-378-5234 (TTY 800-947-3529)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 800-378-5234 (TTY 800-947-3529). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 800-378-5234 (TTY 800-947-3529). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 800-378-5234 (TTY 800-947-3529) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 800-378-5234 (TTY 800-947-3529). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 800-378-5234 (TTY 800-947-3529) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 5234-378-800 (TTY 3529-947-800). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول . سيقوم شخص ما (TTY 800-947-3529) 800-378-5234 على مترجم فوري، ليس عليك سوى الاتصال بنا على بمساعدتك. هذه خدمة مجانية يتحدث العربية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 800-378-5234 (TTY 800-947-3529) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 800-378-5234 (TTY 800-947-3529). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 800-378-5234 (TTY 800-947-3529). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 800-378-5234 (TTY 800-947-3529). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 800-378-5234 (TTY 800-947-3529). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、800-378-5234 (TTY 800-947-3529) にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。

Hmong: Peb muaj cov kev pab cuam kws txhais lus pab dawb los teb tej lus nug uas koj muaj hais txog peb li kev noj qab hauv huv los sis lub phiaj xwm tshuaj kho mob. Kom tau txais kws txhais lus pab dawb, tsuas yog hu rau peb ntawm tus xov tooj 800-378-5234 (TTY 800-947-3529). Qee tus neeg uas hais Askiv/Yam Lus koj paub tuaj yeem pab tau rau koj. Qhov no yog kev pab dawb.