

Alterwood Advantage Freedom (HMO) offered by Alterwood Advantage, Inc.

Annual Notice of Changes for 2023

You are currently enrolled as a member of Alterwood Advantage Freedom. 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 www.AlterwoodAdvantage.com. You may also call Member Services 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)
 - Think about how much you will spend on premiums, deductibles, and cost sharing
- Check to see if your primary care doctors, specialists, hospitals, and other providers 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 2023* 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, 2022, you will stay in Alterwood Advantage Freedom.
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2023**. This will end your enrollment with Alterwood Advantage Freedom.
- 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

- Please contact our Member Services number at 1-866-675-3944 for additional information. (TTY users should call 711.) Hours are 8 am to 8 pm, local time, seven (7) days a week from October 1 through March 31 and 8 am to 8 pm, local time, Monday through Friday from April 1 through September 30.
- This document may be made available in other alternate formats such as braille and large print.
- **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 Alterwood Advantage Freedom

- Alterwood Advantage is an HMO and HMO-SNP plan with a Medicare contract and a State of Maryland Medicaid contract. Enrollment in Alterwood Advantage depends on contract renewal
- When this document says "we," "us," or "our," it means Alterwood Advantage, Inc. When it says "plan" or "our plan," it means Alterwood Advantage Freedom.

H9306_23_1140-03 CMS Approved: 9/8/2022

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Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for Alterwood Advantage Freedom in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
Monthly plan premium (See Section 2.1 for details.)	\$0	\$0
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	\$7,550	\$8,300
Doctor office visits	Primary care visits: \$15 per visit Specialist visits: \$40 per visit	Primary care visits: \$0 per visit Specialist visits: \$35 per visit
Inpatient hospital stays	You pay a \$335 copay each day for days 1 – 6 of a Medicare-covered inpatient hospital stay. You pay nothing each day from days 7 – 90 of a Medicare-covered inpatient hospital stay.	You pay a \$335 copay each day for days 1 – 6 of a Medicare-covered inpatient hospital stay. You pay nothing each day from days 7 – 90 of a Medicare-covered inpatient hospital stay.

SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Alterwood Advantage Freedom in 2023

If you do nothing by December 7, 2022, we will automatically enroll you in our **Alterwood Advantage Freedom**. This means starting January 1, 2023, you will be getting your medical coverage through Alterwood Advantage Freedom. 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 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2022 (this year)	2023 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0
Monthly Medicare Part B Premium Reduction	Up to \$40 per month	Up to \$40 per month

Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount

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

Cost	2022 (this year)	2023 (next year)
<p>Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount.</p>	<p>\$7,550</p>	<p style="text-align: center;">\$8,300</p> <p>Once you have paid \$8,300 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.</p>

Section 2.3 – Changes to the Provider Network

An updated *Provider & Pharmacy Directory* is located on our website at www.AlterwoodAdvantage.com. You may also call Member Services for updated provider information or to ask us to mail you a *Provider & Pharmacy Directory*. **Please review the 2023 *Provider & Pharmacy Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of providers for next year. **Please review the 2023 *Provider & Pharmacy 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. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

Section 2.4 – 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.

Cost	2022 (this year)	2023 (next year)
Cardiac Rehabilitation Services	<p>You pay a \$50 copay for each Medicare-covered cardiac rehabilitation service.</p> <p>You pay a \$100 copay for each Medicare-covered intensive cardiac rehabilitation service.</p>	<p>You pay a \$40 copay for each Medicare-covered cardiac rehabilitation service.</p> <p>You pay a \$60 copay for each Medicare-covered intensive cardiac rehabilitation service.</p>

Dental Services

The plan will pay up to \$1,000 annually towards covered preventive and comprehensive dental services.

You pay nothing for covered preventive dental services.

You pay 20% of the total cost for covered comprehensive dental services.

Preventive Dental Services:

- Cleaning: once every 6 months
- Oral Exam: once every 6 months
- Comprehensive Oral Exam: once every 36 months
- Fluoride Treatment: once every 6 months
- Palliative Treatment: 3 visits within 12 months
- Dental X-rays:
 - o Bitewing: once every 12 months
 - o Panoramic: once every 36 months
 - o Vertical bitewings: once every 36 months
 - o Intraoral Imaging: once every 36 months

The plan will pay up to \$1,500 annually towards covered preventive and comprehensive dental services.

You pay nothing for covered preventive dental services.

You pay 20% of the total cost for covered comprehensive dental services.

Preventive Dental Services:

- Cleaning: once every 6 months
- Oral Exam: once every 6 months
- Comprehensive Oral Exam: once every 36 months
- Limited Oral Evaluation: 3 per 12 months
- Fluoride Treatment: once every 6 months
- Dental X-rays:
 - o Bitewing: once every 12 months
 - o Panoramic: once every 36 months
 - o Vertical bitewings: once every 36 months
 - o Intraoral complete imaging: once every 36 months
 - o Intraoral occlusal radiographic image: twice per 24 months

Comprehensive Dental Services:

- Restorative Services: 1 per tooth, once every 24 months
- Endodontics: 1 per lifetime, per patient, per tooth
- Crowns: once per tooth per 60 months
- Simple Extractions
- Periodontics: 1 per quadrant of scaling every 36 months
- Periodontal Maintenance: once every 3 months
- Dentures: once every 60 months
 - Upper, lower, partial, or any combination
- Denture Repairs: once every 12 months
- Relines/Rebase: once every 36 months
- Denture Adjustments: 2 every 12 months

Comprehensive Dental Services:

- Restorative Services
 - 1 amalgam/ resin restoration per tooth once every 24 months
 - Crowns - core build-up, pins, post and core - 1 per tooth per 60 months
 - Protective restoration - 1 per tooth per lifetime
 - Re-cement/ re-bond crown - 1 per tooth both 24 months
- Endodontics (1 per lifetime, per patient, per tooth)
- Periodontics
 - Periodontal maintenance (4 every 12 months)
 - Scaling and root planing, full mouth debridement every 36 months
 - Scaling in presence of generalized or gingival inflammation-full mouth, 1 every 6 months
 - Gingivectomy or gingivoplasty, gingival flap procedure, osseous surgery once per quadrant every 36 months

Cost	2022 (this year)	2023 (next year)
		<ul style="list-style-type: none"> • Extractions <ul style="list-style-type: none"> o Simple and surgical extractions o Coronectomy – once per tooth per lifetime • Prosthodontics & other services <ul style="list-style-type: none"> o Denture repairs (once every 12 months) o Relines/ Rebase once every 36 months o Denture Adjustments (2 every 12 months) o Prosthodontics (dental plates: either upper, lower, or partial, or any combination thereof), once every 60 months o Palliative (emergency treatment) - 3 every 12 months

Cost	2022 (this year)	2023 (next year)
Diabetic Supplies	You pay a 0 - 20% coinsurance for Medicare-covered diabetic supplies through a network DME provider.	You pay \$0 on preferred Abbott and Lifescan diabetic supplies such as blood glucose monitors, blood glucose test strips, and lancets at a network pharmacy. You pay 20% on all non-preferred diabetic supplies at a network pharmacy. You will pay 20% on these diabetic supplies through a network DME providers.
Doctor Office Visits	You pay a \$15 copay for each Medicare-covered primary care doctor visit.	You pay a \$0 copay for each Medicare-covered primary care doctor visit.
	You pay a \$40 copay for each Medicare-covered specialist doctor visit.	You pay a \$35 copay for each Medicare-covered specialist doctor visit.
Health & Wellness Program	Health & Wellness program is <u>not</u> covered.	The plan will reimburse members up to \$150 annually towards the purchase of a fitness tracker, at-home fitness equipment, participation in instructional fitness classes, or gym membership.
Home Delivered Meals	Home Delivered Meals are not covered.	You pay nothing for 14 meals after discharge from an inpatient hospital stay or skilled nursing facility stay. Benefit limited to 8 times per year.
Occupational Therapy Services	You pay a \$40 copay for each Medicare-covered occupational therapy visit.	You pay a \$35 copay for each Medicare-covered occupational therapy visit.

Cost	2022 (this year)	2023 (next year)
Over-the-Counter (OTC) Products and Essential Food Pantry Items	Over-the-counter (OTC) products and essential food pantry items are <u>not</u> covered.	The plan pays a quarterly benefit amount of \$35.
Podiatry Services	You pay a \$30 copay for each Medicare-covered podiatry service. Routine podiatry services are not covered.	You pay a \$30 copay for each Medicare-covered podiatry service. You pay a \$30 copay for covered routine podiatry services. Limited to 4 visits per year.
Pulmonary Rehabilitation Services	You pay a \$30 copay for each Medicare-covered pulmonary rehabilitation service.	You pay a \$20 copay for each Medicare-covered pulmonary rehabilitation service.
Skilled Nursing Facility (SNF) Care	You pay nothing each day from days 1 – 20 for a Medicare-covered skilled nursing facility stay. You pay a \$188 copay each day from days 21 – 100 of a Medicare-covered skilled nursing facility stay.	You pay nothing each day from days 1 – 20 for a Medicare-covered skilled nursing facility stay. You pay a \$196 copay each day from days 21 – 100 of a Medicare-covered skilled nursing facility stay.
Supervised Exercise Therapy (SET) Services	You pay a \$30 copay for each Medicare-covered supervised exercise therapy visit.	You pay a \$25 copay for each Medicare-covered supervised exercise therapy visit.
Urgently Needed Services	You pay a \$40 copay for each Medicare-covered urgently needed services visit.	You pay a \$35 copay for each Medicare-covered urgently needed services visit.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Alterwood Advantage Freedom

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

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 2023 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, there may be 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 2023* handbook, call your State Health Insurance Assistance Program (SHIP) (see Section 5), or call Medicare (see Section 7.2).

As a reminder, Alterwood Advantage, 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 Alterwood Advantage Freedom.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Alterwood Advantage Freedom.
- 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 so.
 - – *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, 2023.

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, 2023, 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, 2023.

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 5 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 Maryland, the SHIP is called State Health Insurance Assistance Program.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. State Health Insurance Assistance Program counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call State Health Insurance Assistance Program at 410-767-1100 or 800-243-3425. You can learn more about State Health Insurance Assistance Program by visiting their website (<https://aging.maryland.gov/Pages/state-health-insurance-program.aspx>).

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. 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 8 am and 7 pm, 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.** Maryland has a program called Senior Prescription Drug Assistance Program (SPDAP) 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.
- **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 Maryland AIDS Drug Assistance. **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. Please contact your local ADAP at 410-767-6535 or 800-205-6308.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 410-767-6535 or 800-205-6308.

SECTION 7 Questions?

Section 7.1 – Getting Help from Alterwood Advantage Freedom

Questions? We’re here to help. Please call Member Services at 1-866-675-3944. (TTY only, call 711.) We are available for phone calls 8 am to 8 pm, local time, seven (7) days a week from October 1 through March 31 and 8 am to 8 pm, local time, Monday through Friday from April 1 through September 30

Read your 2023 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 2023. For details, look in the 2023 *Evidence of Coverage* for Alterwood Advantage Freedom. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.AlterwoodAdvantage.com. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit Our Website

You can also visit our website at www.AlterwoodAdvantage.com. As a reminder, our website has the most up-to-date information about our provider network (*Provider & Pharmacy 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

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 2023

Read the *Medicare & You 2023* handbook. Every 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 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, 7 days a week. TTY users should call 1-877-486-2048.

Multi-Language Insert

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 1-866-675-3944. 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 1-866-675-3944. 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 1-866-675-3944。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 1-866-675-3944。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 panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-866-675-3944. 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 1-866-675-3944. 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 1-866-675-3944 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 1-866-675-3944. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-866-675-3944 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 1-866-675-3944. 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 على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-866-675-3944. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

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 1-866-675-3944 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 1-866-675-3944. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: 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 1-866-675-3944. 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 1-866-675-3944. 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 1-866-675-3944. 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、1-866-675-3944 にお電話ください。日本語を話す人が支援いたします。これは無料のサービスです。

Addendum to Alterwood Advantage’s 2023 Annual Notice of Change & Evidence of Coverage

February 24, 2023

We previously sent you a 2023 Annual Notice of Change (ANOC) and/or an electronic copy of the 2023 Evidence of Coverage (EOC) which provides you with information on your benefit coverage for 2023. Due to the Inflation Reduction Act (IRA) of 2022, we are notifying you of mid-year changes. Below you will find information describing these changes. Please keep this information for your reference. You can obtain an updated ANOC and EOC through our website at www.AlterwoodAdvantage.com.

Changes to your Alterwood Advantage coverage:

Effective Date	Original Information	Updated Information	What does this mean for you?
April 1, 2023	You will pay a 20% coinsurance for Medicare Part B prescription drugs.	You will pay a 0% - 20% coinsurance for select Medicare Part B prescription drugs.	Effective April 1, 2023, select Medicare Part B prescription drugs will be available to you at between a 0% and 20% coinsurance. These drugs are defined by CMS and may change from quarter to quarter. *
July 1, 2023	You will pay a 20% coinsurance for Medicare Part B prescription drugs.	You will pay no more than \$35 for a month supply of your insulin delivered through a durable medical equipment (DME).	Effective July 1, 2023, insulin delivered through a DME, such as an insulin pump, will be no more than \$35 for a month supply.

*The prices of these drugs have increased faster than the rate of inflation and are subject to less member out-of-pocket responsibility.

You are not required to take any action in response to this document, but we recommend you keep this information for future reference. If you have any questions, please call us at 667-262-9412 or 1-866-675-3944 (TTY: 711). We are available 8 am to 8 pm ET, 7 days a week from October 1 to March 31 and Monday – Friday from April 1 to September 30.