



Essentials Rx 803 (HMO) *offered by* PacificSource Medicare Annual Notice of Changes for 2017

You are currently enrolled as a member of Essentials Rx 803 (HMO). Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- Changes to your Medicare coverage for next year must be made during the PHIP Health Insurance Program (PHIP) annual plan change period from October 1 to November 15. This annual change period is determined by PHIP. Please contact PHIP for more information.

Additional Resources

- Customer Service has free language interpreter services available for non-English speakers (phone numbers are in Section 7.1 of this booklet).
- If you have a visual impairment and need this material in a different format such as Braille, large print, and audio tapes, please call Customer Service (phone numbers are in section 7.1 of this booklet).
- Minimum essential coverage (MEC): 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 www.IRS.gov/Affordable-Care-Act/Individuals-and-Families for more information on the individual requirement for MEC.

About Essentials Rx 803 (HMO)

- PacificSource Community Health Plans is an HMO/PPO plan with a Medicare contract. Enrollment in PacificSource Medicare depends on contract renewal.
- When this booklet says "we," "us," or "our," it means PacificSource Medicare. When it says "plan" or "our plan," it means Essentials Rx 803 (HMO).

Think about Your Medicare Coverage for Next Year

Each fall, PERS Health Insurance Plan (PHIP) allows you to change your Medicare health and drug coverage during the Annual Plan Change Period. It's important to review your coverage now to make sure it will meet your needs next year.

Important things to do:

- Check the changes to our benefits and costs to see if they affect you. Do the changes affect the services you use? It is important to review benefit and cost changes to make sure they will work for you next year. Look in Sections 1.1, 1.2, 1.5 and 2 for information about benefit and cost changes for our plan.

- Check the changes to our prescription drug coverage to see if they affect you. Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies? It is important to review the changes to make sure our drug coverage will work for you next year. Look in Section 1.6 and 2 for information about changes to our drug coverage.
- Check to see if your doctors and other providers will be in our network next year. Are your doctors in our network? What about the hospitals or other providers you use? Look in Section 1.3 and 1.4 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? How do the total costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

If you decide to stay with Essentials Rx 803 (HMO):

If you want to stay with us next year, it's easy - you don't need to do anything.

If you decide to change plans:

If you decide other coverage will better meet your needs, you can switch to a different PHIP plan during the PHIP Annual Change Period from October 1 to November 15. If you enroll in a new plan, your new coverage will begin January 1, 2017. The PHIP annual change period is determined by PHIP. Please contact PHIP for more information. Look in Section 3.2 to learn more about your choices.

Summary of Important Costs for 2017

The table below compares the 2016 costs and 2017 costs for Essentials Rx 803 (HMO) 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	2016 (this year)	2017 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. (See Section 1.1 for details.)	Your total premium is set by PHIP. Please contact PHIP for the premium amounts you paid in 2016.	Your total premium is set by PHIP. Please contact PHIP for the premium amounts you will pay in 2017.
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$3,400	\$3,400

Cost	2016 (this year)	2017 (next year)
<p>Doctor office visits</p>	<p>Primary care visits: \$10 co-pay per visit</p> <p>Specialist visits: \$15 co-pay per visit</p>	<p>Primary care visits: \$15 co-pay per visit</p> <p>Specialist visits: \$20 co-pay per visit</p>
<p>Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals, and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	<p>Days 1-4: \$125 co-pay per day</p> <p>Days 5+ : \$0 co-pay per day</p>	<p>Days 1-4: \$125 co-pay per day</p> <p>Days 5+ : \$0 co-pay per day</p>
<p>Part D prescription drug coverage (See Section 1.6 for details.)</p>	<p>Deductible: \$0</p> <p>Co-insurance during the Initial Coverage Stage (up to a 31-day supply at an in-network retail pharmacy):</p> <ul style="list-style-type: none"> • Drug Tier 1: You pay 40% of the total cost up to a maximum of \$150. • Drug Tier 2: You pay 40% of the total cost up to a maximum of \$150. • Drug Tier 3: You pay 40% of the total cost up to a maximum of \$150. • Drug Tier 4: You pay 40% of the total cost up to a maximum of \$150. • Drug Tier 5: You pay 40% of the total cost up to a maximum of \$150. 	<p>Deductible: \$0</p> <p>Co-insurance during the Initial Coverage Stage (up to a 31-day supply at an in-network retail pharmacy):</p> <ul style="list-style-type: none"> • Drug Tier 1: You pay 40% of the total cost up to a maximum of \$250. • Drug Tier 2: You pay 40% of the total cost up to a maximum of \$250. • Drug Tier 3: You pay 40% of the total cost up to a maximum of \$250. • Drug Tier 4: You pay 40% of the total cost up to a maximum of \$250. • Drug Tier 5: You pay 40% of the total cost up to a maximum of \$250.

Cost	2016 (this year)	2017 (next year)
	Drug Tier 6: You pay 40% of the total cost up to a maximum of \$150.	Drug Tier 6: You pay 40% of the total cost up to a maximum of \$250.

Annual Notice of Changes for 2017

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 - Changes to the Monthly Premium

Cost	2016 (this year)	2017 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	Your total premium is set by PHIP. Please contact PHIP for the premium amounts you paid in 2016.	Your total premium is set by PHIP. Please contact PHIP for the premium amounts you will pay in 2017.

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

Section 1.2 - Changes to Your Maximum Out-of-Pocket Amount

To protect you, Medicare requires all health plans to limit how much you pay "out-of-pocket" during the year. This limit is called the "maximum out-of-pocket 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	2016 (this year)	2017 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as co-pays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$3,400	\$3,400 Once you have paid \$3,400 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.

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.Medicare.PacificSource.com. You may also call Customer Service for updated provider information or to ask us to mail you a Provider Directory. Please review the 2017 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.
- When possible we will provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan please contact us so we can assist you in finding a new provider and managing your care.

Section 1.4 - Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our in-network pharmacies.

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at www.Medicare.PacificSource.com. You may also call Customer Service for updated provider information or to ask us to mail you a Pharmacy Directory. Please review the 2017 Pharmacy Directory to see which pharmacies are in our network.

Section 1.5 - Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your 2017 *Evidence of Coverage*.

Cost	2016 (this year)	2017 (next year)
Urgently Needed Services	You pay a \$15 co-pay per visit.	You pay a \$20 co-pay per visit.
Physician/Practitioner Services, Including Doctor Office Visits: Primary Care Provider (PCP) Specialist Other health care professionals	PCP Office: You pay a \$10 co-pay per visit. Specialist Office: You pay a \$15 co-pay per visit.	PCP Office: You pay a \$15 co-pay per visit. Specialist Office: You pay a \$20 co-pay per visit.

Cost	2016 (this year)	2017 (next year)
Outpatient Rehabilitation Services: Physical, Occupational, and Speech Language Therapy	You pay a \$15 co-pay per type of therapy per visit.	You pay a \$20 co-pay per type of therapy per visit.
Outpatient Diagnostic radiological services	You pay a \$0 co-pay per visit.	You pay 10% of the total cost.
Outpatient Therapeutic radiological services	You pay a \$0 co-pay per visit.	You pay 10% of the total cost.
Outpatient X-ray services	You pay a \$0 co-pay per visit.	You pay 10% of the total cost.
Durable Medical Equipment (DME) and Related Supplies	You pay \$0 co-pay.	You pay 20% of the total cost.
Medicare Part B Prescription Drugs	You pay 10% of the total cost.	You pay 20% of the total cost.

Section 1.6 - Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or "Drug List." A copy of our Drug List is in this envelope.

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

If you are affected by a change in drug coverage you can:

- Work with your doctor (or other prescriber) and ask the plan to make an exception to cover the drug. We encourage current members to ask for an exception before next year.
 - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call Customer Service.
- Work with your doctor (or other prescriber) to find a different drug that we cover. You can call Customer Service to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a one-time, temporary supply of a non-formulary drug in the first 90 days of coverage of the plan year or coverage. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

Please note: If you have previously received an approved formulary exception, you may need to request a renewal of that exception to continue receiving the medication in 2017. Please consult

the drug list or contact Customer Service to ask if you need to receive a new coverage determination.

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs ("Extra Help"), the information about costs for Part D prescription drugs may not apply to you. We sent you a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also called the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug costs. If you get "Extra Help" and haven't received this insert by September 30, please call Customer Service and ask for the "LIS Rider." Phone numbers for Customer Service are in Section 8.1 of this booklet.

There are four "drug payment stages." How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages - the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages - the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the enclosed *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2016 (this year)	2017 (next year)
Stage 1: Yearly Deductible Stage During this stage, you pay the full cost of your Tier 3, 4, and 5 drugs until you have reached the yearly deductible.	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost-Sharing in the Initial Coverage Stage

To learn how co-payments and co-insurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2016 (this year)	2017 (next year)
<p>Stage 2: 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. The costs in this row are for a one-month (31-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 Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.</p>	<p>Your cost for a one-month supply at an in-network pharmacy with standard cost-sharing: Tier 1 (Preferred Generic): You pay 40% of the total cost up to a maximum of \$150.</p> <p>Tier 2 (Generic): You pay 40% of the total cost up to a maximum of \$150.</p> <p>Tier 3 (Preferred Brand): You pay 40% of the total cost up to a maximum of \$150.</p> <p>Tier 4 (Non-Preferred Brand): You pay 40% of the total cost up to a maximum of \$150.</p> <p>Tier 5 (Specialty Tier): You pay 40% of the total cost up to a maximum of \$150.</p> <p>Tier 6 (Select Care Drugs): You pay 40% of the total cost up to a maximum of \$150.</p> <hr/> <p>Once your total drug costs have reached \$3,310, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply at an in-network pharmacy with standard cost-sharing: Tier 1 (Preferred Generic): You pay 40% of the total cost up to a maximum of \$250.</p> <p>Tier 2 (Generic): You pay 40% of the total cost up to a maximum of \$250.</p> <p>Tier 3 (Preferred Brand): You pay 40% of the total cost up to a maximum of \$250.</p> <p>Tier 4 (Non-Preferred Drug): You pay 40% of the total cost up to a maximum of \$250.</p> <p>Tier 5 (Specialty Tier): You pay 40% of the total cost up to a maximum of \$250.</p> <p>Tier 6 (Select Care Drugs): You pay 40% of the total cost up to a maximum of \$250.</p> <hr/> <p>Once your total drug costs have reached \$3,700, 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. For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 2 Other Changes

Cost	2016 (this year)	2017 (next year)
Part B Prescription Drugs: Prior Authorization requirements	Prior authorization requirements for Part B drugs change yearly. Please contact Customer Service or see our Formulary to verify which Part B drugs require prior authorization.	Prior authorization requirements for Part B drugs change yearly. Please contact Customer Service or see our Formulary to verify which Part B drugs require prior authorization.
Automatic Refills for Prescription Drugs	Refill program is not available.	For refills of your mail-order prescriptions from Caremark pharmacy, you have the option to sign up for an automatic refill program. Under this program, Caremark will start to process your next refill automatically when their records show that you should be close to running out of your drug. To update, opt into, or opt out of the automatic refill program, please contact Caremark Mail-Order Services toll-free at (866) 362-4009, TTY 711.
Tier 4 Name Change	Tier 4 (Non-Preferred Brand) is made up of high cost brand drugs.	Tier 4 will have an updated Tier name of Non-Preferred Drug. This Tier will include both high cost brand drugs and high cost generic drugs.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 - If You Want to Stay in Essentials Rx 803 (HMO)

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 2017.

Section 3.2 - If You Want to Change Plans

Essentials Rx 803 (HMO) is sponsored by PHIP Health Insurance Program. Disenrolling from this plan will disenroll you from the PHIP Health Insurance Program. If you leave the PHIP Health Insurance Program you may not be able to return to the PHIP Health Insurance Program. For more information about disenrollment or to change plans please contact PHIP .

We hope to keep you as a member next year but if you want to change for 2017 follow these steps:

Step 1: Learn about and compare your choices.

- You can change to a different PHIP Medicare plan,
- You can join a different Medicare health plan not offered by PHIP,
- 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 and whether to buy a Medicare supplement (Medigap) policy.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2017*, 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 www.Medicare.gov and click "Find health & drug plans." Here, you can find information about costs, coverage, and quality ratings for Medicare plans.

Step 2: Change your coverage

- To change to a different PHIP health plan, please contact PHIP for information.
- To change to Original Medicare with a prescription drug plan, please contact PHIP for information.
- To change to Original Medicare without a prescription drug plan, you must either:
 - Contact PHIP for information on how to change to Original Medicare.
 - - or - Contact Medicare, at 1-800-MEDICARE or (800) 633-4227, 24-hours a day, 7 days a week, and ask to be disenrolled. TTY users should call (877) 486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different PHIP plan, you can do it during the PHIP Annual Plan Change Period (October 1 until November 15). The change will take effect on January 1, 2017. Please contact PHIP for more information.

If you want to change to a different plan not offered by PHIP 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, 2017.

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 10, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2017, and don't like your plan choice, you can switch to Original Medicare between January 1 and February 14, 2017. For more information, see Chapter 10, 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. In Oregon, the SHIP is called Senior Health Insurance Benefits Assistance (SHIBA).

SHIBA 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. SHIBA 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 SHIBA at (800) 722-4134. You can learn more about SHIBA by visiting their website (www.OregonShiba.org).

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- "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 co-insurance. 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 (800) 633-4227. TTY users should call (877) 486-2048, 24-hours a day/7 days a week;
 - The Social Security Office at (800) 772-1213 between 7:00 a.m. and 7:00 p.m., Monday through Friday. TTY users should call, (800) 325-0778 (applications); or
 - Your State Medicaid Office (applications);
- 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 Oregon CAREAssist. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call Oregon CAREAssist toll-free at (800) 805-2313.

SECTION 7 Questions?

Section 7.1 - Getting Help from Our Plan

Questions? We're here to help. Please call Customer Service at (541) 385-5315 or toll-free at (888) 863-3637. (TTY only, call (800) 735-2900.) We are available for phone calls: October 1 - February 14: 8:00 a.m. to 8:00 p.m. local time zone, seven days a week. February 15 - September 30: 8:00 a.m. to 8:00 p.m. local time zone, Monday-Friday.

Read your 2017 *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 2017. For details, look in the 2017 *Evidence of Coverage* for Essentials Rx 803 (HMO). 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.Medicare.PacificSource.com. As a reminder, our website has the most up-to-date information about our provider network (Provider Directory) and our list of covered drugs (Formulary/Drug List).

Section 7.2 - Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE or (800) 633-4227.

You can call 1-800-MEDICARE (800) 633-4227, 24-hours a day, 7 days a week. TTY users should call (877) 486-2048.

Visit the Medicare Website.

You can visit the Medicare website (www.Medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to www.Medicare.gov and click on "Find health & drug plans").

Read *Medicare & You 2017*.

You can read the *Medicare & You 2017 Handbook*. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (www.Medicare.gov) or by calling 1-800-MEDICARE (800) 633-4227, 24-hours a day, 7 days a week. TTY users should call (877) 486-2048.