

2023 Moda Health Rx (PDP)

Annual Notice of Changes

January 1 – December 31, 2023



Your Medicare Prescription Drug Coverage as a Member of Moda Health Rx (PDP)

This document gives you the details about the changes to your Medicare prescription drug coverage from January 1 to December 31, 2023. **This is an important legal document. Please keep it in a safe place.**

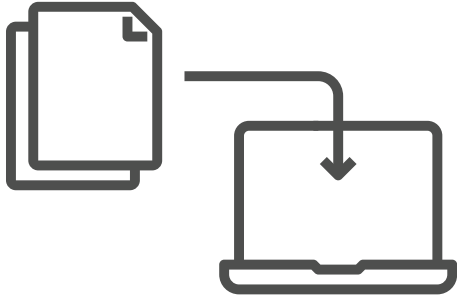
Moda Health Plan, Inc. is a PPO and PDP with Medicare contracts. Enrollment in Moda Health Plan, Inc. depends on contract renewal.

This information may be available in a different format, including large print. Please call Pharmacy Customer Service if you need plan information in another format or language. (Phone numbers for Customer Service are printed on the back cover of this document.)

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Now you can get plan documents delivered to you online



Online documents give you easy access to all your Medicare information.

The Centers for Medicare and Medicaid Services (CMS) requires that your important plan documents are made available to you electronically. You can find your important plan documents on modahealth.com/pers and in the Member Dashboard.

To receive an email from Moda Health when new materials are available, simply log in to your Member Dashboard by visiting modahealth.com/pers. The log in is on the right side of your screen. If you don't have an account, you can create one. Once logged in, select the "Account" tab. Next, click on "Manage notification settings." From here, you can update your email and make your electronic delivery preference.

Once you request electronic delivery, you will no longer receive this hard copy document in the mail, unless you request it.

Questions? Call us at 888-786-7509.

www.modahealth.com/pers

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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 888-786-7509. 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 888-786-7509. 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 888-786-7509。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 888-786-7509。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 888-786-7509. 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 888-786-7509. 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 888-786-7509 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 888-786-7509. 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 888-786-7509 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 888-786-7509. 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. سيقوم شخص ما يتحدث العربية 888-786-7509 للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 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 888-786-7509 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 888-786-7509. 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 888-786-7509. 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 888-786-7509. 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 888-786-7509. 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、888-786-7509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。

Your Medicare Part D resources for 2023

Thank you for being a Moda Health member. Below are the resources you need to understand your 2023 coverage.



Evidence of Coverage (EOC)

The EOC shows all of your prescription drug coverage details. Use it to find out how to get coverage for the prescriptions you need. Your EOC will be available online at modahealth.com/pers by October 1, 2022.

If you would like an EOC mailed to you, you may call Pharmacy Customer Service at **888-786-7509** or email PharmacyMedicare@modahealth.com.



Pharmacy Directory

If you need help finding a network pharmacy, please call Pharmacy Customer Service at **888-786-7509** or visit modahealth.com/pers to access our online searchable directory.

If you would like a Pharmacy Directory mailed to you, you may call **888-786-7509**, request one at modahealth.com/pers, or email PharmacyMedicare@modahealth.com.



List of Covered Drugs (Formulary)

Your plan has a List of Covered Drugs (Formulary) which represents the prescription therapies believed to be a necessary part of a quality treatment program.

If you have a question about covered drugs, please call Pharmacy Customer Service at **888-786-7509** or visit modahealth.com/pers to access the online formulary.

If you would like a formulary mailed to you, you may call **888-786-7509**, request one at modahealth.com/pers, or email PharmacyMedicare@modahealth.com.





You can also log into your Member Dashboard account to view your plan documents.

This information is available for free in other languages. Pharmacy Customer Service 888-786-7509 (TTY users call 711) is available from 7 a.m. to 8 p.m., Pacific Time, seven days a week from October 1 through March 31, with the exception of Thanksgiving Day and Christmas Day. (After March 31, your call will be handled by our automated phone system, Saturdays, Sundays, and holidays).

Moda Health Plan, Inc. is a PPO and PDP plan with Medicare contracts. Enrollment in Moda Health Plan, Inc. depends on contract renewal.

Thank you again for being a Moda Health member. Please let us know if you have any questions.

Your Moda Health Pharmacy Customer Service Team

Moda Health Rx (PDP), an Oregon Public Employees Retirement System (PERS) employer group plan, offered by Moda Health Plan, Inc.

Annual Notice of Changes for 2023

You are currently enrolled as a member of Moda Health Rx (PDP). Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 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.modahealth.com/pers. (You may also call Pharmacy Customer Service to ask us to mail you an *Evidence of Coverage*.)

- **The PERS Health Insurance Program (PHIP) Annual Plan Change period is October 1 to November 15. These changes will be effective January 1, 2023.**
- **Medicare plans not offered by PHIP have an annual enrollment period from October 15 until December 7 to make changes to your coverage for next year.**

What to do now

1. **ASK:** Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - 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 2023 Drug List to make sure the drugs you currently take are still covered.
- 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 want to keep your **Moda Health Rx (PDP)** plan, you don't need to do anything. You will stay enrolled in the **Moda Health Rx (PDP)** plan.
- If you decide a different PHIP plan will better meet your needs, you can switch to another PHIP plan between October 1 and November 15. If you enroll in a new PHIP plan, your coverage will begin on January 1, 2023.
- The information below is for general Medicare enrollment; contact the PERS Health Insurance Program for details regarding their enrollment and Plan Change guidelines.
- 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 Moda Health Rx (PDP).

ENROLL: To change to a different PHIP plan during the PHIP Plan Change period of October 1 through November 15, 2022 contact the PHIP program or go online at pershealth.com for more information. The following information is for general Medicare enrollment; contact PHIP for details regarding their enrollment and Plan Change guidelines.

- To change to a plan outside of PHIP, join a plan between **October 15 and December 7, 2022**.
- If you don't join another plan by **December 7, 2022**, you will stay in **Moda Health Rx (PDP)** plan with PHIP.
- If you join another plan by December 7, 2022, your new coverage will start on January 1, 2023.

Additional Resources

- This plan, **Moda Health Rx (PDP)** is a PHIP employer group plan. Disenrolling from the **Moda Health Rx (PDP)** will disenroll you from PHIP. If you would like to make a change, you may call PHIP to discuss your options at 1-800-768-7377 or local 503-224-7377 (TTY users call 711) from 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday. If you leave PHIP you may not be able to rejoin at a later date.
- Please contact our Pharmacy Customer Service number at 888-786-7509 for additional information. (TTY users should call 711.) Hours are 7 a.m. to 8 p.m., Pacific Time, seven days a week from October 1 through March 31, with the exception of Thanksgiving Day and Christmas Day. (After March 31, your call will be handled by our automated phone system Saturdays, Sundays, and holidays).
- This information may be available in a different format, including large print. Please call Pharmacy Customer Service if you need plan information in another format or language.

About Moda Health Rx (PDP)

- Moda Health Rx (PDP) is a stand-alone prescription drug plan with a Medicare contract. Enrollment in Moda Health Rx (PDP) depends on contract renewal.

- When this document says “we,” “us,” or “our,” it means Moda Health Plan, Inc. When it says “plan” or “our plan,” it means Moda Health Rx (PDP).

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Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for Moda Health Rx (PDP) in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
<p>Part D prescription drug coverage (See Section 1.3 for details.)</p>	<p>Copayment or coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: You pay up to an \$8 copay per prescription for each prescription filled. • Drug Tier 2: You pay up to a \$15 copay per prescription for each prescription filled. • Drug Tier 3: 40% of the total cost up to a maximum of \$250 for each prescription filled. • Drug Tier 4: 40% of the total cost up to a maximum of \$250 for each prescription filled. • Drug Tier 5: 40% of the total cost up to a maximum of \$250 for each prescription filled. • Drug Tier 6: You pay a \$0 copay per prescription for each prescription filled. 	<p>Copayment or coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: You pay up to an \$8 copay per prescription for each prescription filled. • Drug Tier 2: You pay up to a \$15 copay per prescription for each prescription filled. • Drug Tier 3: 40% of the total cost up to a maximum of \$250 for each prescription filled. • Drug Tier 4: 40% of the total cost up to a maximum of \$250 for each prescription filled. • Drug Tier 5: 40% of the total cost up to a maximum of \$250 for each prescription filled. • Drug Tier 6: You pay a \$0 copay per prescription for each prescription filled.

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – 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.)	Your premium is set by PHIP. Please contact PHIP for premium amounts for 2022.	Premium amounts are changing starting January 1, 2023. Your total premium is set by PHIP. Please contact PHIP for premium amounts for 2023.

- 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. Please see Section 5 regarding “Extra Help” from Medicare.

Section 1.2 – Changes to the Pharmacy Network

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

There are changes to our network of pharmacies for next year. An updated *Pharmacy Directory* is located on our website at www.modahealth.com/pers. You may also call Pharmacy Customer Service for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2023 Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the pharmacies that are part of your plan during the year. If a mid-year change in our pharmacies affects you, please contact Pharmacy Customer Service so we may assist.

Section 1.3 – 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.

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.**

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 7 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 Pharmacy Customer Service for more information.

Changes to Prescription Drug Costs

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

Important Message About What You Pay for Insulin - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

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 have included 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 didn't receive this insert with this packet, please call Pharmacy Customer Service 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	2022 (this year)	2023 (next year)
Stage 1: Yearly Deductible Stage	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

Stage	2022 (this year)	2023 (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.</p>	<p>Tier 1 - Preferred Generic Drugs: You pay up to an \$8 copay for each prescription filled up to a 31-day supply from a retail or mail order pharmacy.</p> <p>You pay up to a \$16 copay for each prescription filled up to a 62-day supply from a retail or mail order pharmacy.</p> <p>You pay up to a \$24 copay for each prescription filled up to a 93-day supply from a retail pharmacy and a \$16 copay for up to a 93-day supply from a mail order pharmacy.</p>	<p>Tier 1 - Preferred Generic Drugs: You pay up to an \$8 copay for each prescription filled up to a 31-day supply from a retail or mail order pharmacy.</p> <p>You pay up to a \$16 copay for each prescription filled up to a 62-day supply from a retail or mail order pharmacy.</p> <p>You pay up to a \$24 copay for each prescription filled up to a 93-day supply from a retail pharmacy and a \$16 copay for up to a 93-day supply from a mail order pharmacy.</p>

Stage	2022 (this year)	2023 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p>	<p>Tier 2 - Generic Drugs: You pay up to a \$15 copay for each prescription filled up to a 31-day supply from a retail or mail order pharmacy.</p> <p>You pay up to a \$30 copay for each prescription filled up to a 62-day supply from a retail or mail order pharmacy.</p> <p>You pay up to a \$45 copay for each prescription filled up to a 93-day supply from a retail pharmacy and a \$30 copay for up to a 93-day supply from a mail order pharmacy.</p>	<p>Tier 2 - Generic Drugs: You pay up to a \$15 copay for each prescription filled up to a 31-day supply from a retail or mail order pharmacy.</p> <p>You pay up to a \$30 copay for each prescription filled up to a 62-day supply from a retail or mail order pharmacy.</p> <p>You pay up to a \$45 copay for each prescription filled up to a 93-day supply from a retail pharmacy and a \$30 copay for up to a 93-day supply from a mail order pharmacy.</p>
	<p>Tier 3 - Preferred Brand Drugs: You pay 40% of the total cost up to a maximum of \$250 for each prescription filled up to a 31-day supply from a retail or mail order pharmacy.</p> <p>You pay 40% of the total cost up to a maximum of \$500 for each prescription filled up to a 62-day supply from a retail or mail order pharmacy.</p> <p>You pay 40% of the total cost up to a maximum of \$750 for each prescription filled up to a 93-day supply from a retail or mail order pharmacy.</p>	<p>Tier 3 - Preferred Brand Drugs: You pay 40% of the total cost up to a maximum of \$250 for each prescription filled up to a 31-day supply from a retail or mail order pharmacy.</p> <p>You pay 40% of the total cost up to a maximum of \$500 for each prescription filled up to a 62-day supply from a retail or mail order pharmacy.</p> <p>You pay 40% of the total cost up to a maximum of \$750 for each prescription filled up to a 93-day supply from a retail or mail order pharmacy.</p>

Stage	2022 (this year)	2023 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p>	<p>Tier 4 - Non-Preferred Brand Drugs: You pay 40% of the total cost up to a maximum of \$250 for each prescription filled up to a 31-day supply from a retail or mail order pharmacy.</p> <p>You pay 40% of the total cost up to a maximum of \$500 for each prescription filled up to a 62-day supply from a retail or mail order pharmacy.</p> <p>You pay 40% of the total cost up to a maximum of \$750 for each prescription filled up to a 93-day supply from a retail or mail order pharmacy.</p>	<p>Tier 4 - Non-Preferred Brand Drugs: You pay 40% of the total cost up to a maximum of \$250 for each prescription filled up to a 31-day supply from a retail or mail order pharmacy.</p> <p>You pay 40% of the total cost up to a maximum of \$500 for each prescription filled up to a 62-day supply from a retail or mail order pharmacy.</p> <p>You pay 40% of the total cost up to a maximum of \$750 for each prescription filled up to a 93-day supply from a retail or mail order pharmacy.</p>
	<p>Tier 5 - Specialty Tier: You pay 40% of the total cost up to a maximum of \$250 for each prescription filled up to a 31-day supply from a retail or mail order pharmacy. A long-term supply is not available for Tier 5 Specialty Tier.</p>	<p>Tier 5 - Specialty Tier: You pay 40% of the total cost up to a maximum of \$250 for each prescription filled up to a 31-day supply from a retail or mail order pharmacy. A long-term supply is not available for Tier 5 Specialty Tier.</p>
	<p>Tier 6 - Part D Vaccines: You pay \$0 copay for each prescription filled up to a 31-day supply. A long-term supply is not available for Tier 6 Part D Vaccines.</p>	<p>Tier 6 - Part D Vaccines: You pay \$0 copay for each prescription filled up to a 31-day supply. A long-term supply is not available for Tier 6 Part D Vaccines.</p>

Stage	2022 (this year)	2023 (next year)
Stage 2: Initial Coverage Stage (continued)	Once you have paid \$7,050 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).	Once you have paid \$7,400 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

For information about your costs in these stages, look at Chapter 4, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If You Want to Stay in Moda Health Rx (PDP)

To stay in our plan, you don’t need to do anything. If you do not sign up for a different plan offered by the PERS Health Insurance Program by November 15 or change to a Medicare Plan not offered by PHIP or to Original Medicare by December 7, you will automatically stay enrolled as a member of our plan for 2023.

Section 2.2 – If You Want to Change Plans

The Moda Health Rx (PDP) plan is sponsored by PHIP. Disenrolling from the Moda Health Rx (PDP) plan will disenroll you from PHIP. If you would like to make a change, you may call PHIP to discuss your options at 1-800-768-7377 or local 503-224-7377 (TTY users call 711) from 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday. If you leave the PERS Health Insurance Plan, you may not be able to return to PHIP at a later date.

We hope to keep you as a member next year but if you want to change plans for 2023 follow these steps:

Step 1: Learn about and compare your choices

- You can change to a different PHIP plan.
- -- OR-- 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 (see Section 4), or call Medicare (see Section 6.2).

Step 2: Change your coverage

- You can change to a different PHIP plan offered by another PHIP health plan. You will need to decide between October 1 and November 15.
- To **change to a different Medicare prescription drug plan**, enroll in the new plan. You will automatically be disenrolled from PHIP and Moda Health Rx (PDP).
- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Moda Health Rx (PDP).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact PHIP Customer Service 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, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 3 Deadline for Changing Plans

If you want to change to a different PHIP health plan for next year, you can do it from October 1 through November 15. The change will take effect on January 1, 2023. Please see above if you would like to change to a Medicare plan not offered by PHIP or to Original Medicare.

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 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 4 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.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. 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 find your state specific State Health Insurance Assistance Program (SHIP) in Appendix 4 of the *Evidence of Coverage*. You can learn more about SHIPs in your state by visiting their website.

SECTION 5 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.** Some states have a program called State Pharmaceutical Assistance Program that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
- **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 ADAP in your state. For information on eligibility criteria, covered drugs, or how to enroll in the program, please refer to Appendix 2 at the back of the *Evidence of Coverage* document which contains contact information for AIDS Drug Assistance Programs (ADAP) listed by state.

SECTION 6 Questions?

Section 6.1 – Getting Help from Moda Health Rx (PDP)

Questions? We're here to help. Please call Pharmacy Customer Service at 888-786-7509. (TTY only, call 711.) We are available for phone calls 7 a.m. to 8 p.m., Pacific Time, seven days a week from October 1 through March 31, with the exception of Thanksgiving Day and Christmas Day. (After March 31, your call will be handled by our automated phone system Saturdays, Sundays, and holidays). Calls to these numbers are free.

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 Moda Health Rx (PDP). 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.modahealth.com/pers. You may also call Pharmacy Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.modahealth.com/pers. As a reminder, our website has the most up-to-date information about our pharmacy network (*Pharmacy Directory*) and our list of covered drugs (Formulary/Drug List).

Section 6.2 – 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 prescription drug 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 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, 7 days a week. TTY users should call 1-877-486-2048.



601 S.W. Second Ave.
Portland, OR 97204-3154

Pharmacy Customer Service - Contact Information	
Call	<p>888-786-7509</p> <p>Calls to this number are free. Pharmacy Customer Service is available from 7 a.m. to 8 p.m., Pacific Time, seven days a week from October 1 through March 31 with the exception of Thanksgiving Day and Christmas Day. (After March 31, your call will be handled by our automated phone system Saturdays, Sundays, and holidays.)</p> <p>Pharmacy Customer Service also has free language interpreter services available for non-English speakers.</p>
TTY	<p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. This number is available 24 hours a day, seven days a week.</p>
Write	<p>Moda Health Plan, Inc. Attn: Moda Health Rx (PDP) P.O. Box 40327 Portland OR 97240-0327 phipquestions@modahealth.com</p>
Fax	800-207-8235 Attn: Moda Health Rx (PDP)
Website	www.modahealth.com/pers

PERS Health Insurance Program (PHIP) Customer Service – Contact Information	
Call	<p>1-800-768-7377</p> <p>Calls to this number are free. PHIP Customer Service is available from 7:30 a.m. to 5:30 p.m., Pacific Time, Monday through Friday.</p> <p>PHIP Customer Service also has free language interpreter services available for non-English speakers.</p>
TTY	<p>711</p> <p>This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. This number is available 24 hours a day, seven days a week.</p>
Write	<p>PERS Health Insurance Program (PHIP) P.O. Box 40187 Portland, OR 97240-0187 persinfo@pershealth.com</p>
Fax	503-765-3452 or 1-888-393-2943
Website	pershealth.com

Important Moda Health Plan, Inc. information



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