



Saint Mary's  
Health Plans



2025

Annual Notice of Changes

Nevada

H7006-010

ATRIO Choice Rx (PPO)

January 1, 2025 - December 31, 2025

## ***Saint Mary's ATRIO Choice Rx (PPO) offered by ATRIO Health Plans***

### **Annual Notice of Changes for 2025**

You are currently enrolled as a member of Saint Mary's ATRIO Choice Rx (PPO). 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 [atriohp.com](http://atriohp.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).
  - Review the changes to our drug coverage, including coverage restrictions and cost sharing.
  - Think about how much you will spend on premiums, deductibles, and cost sharing.
  - Check the changes in the 2025 "Drug List" to make sure the drugs you currently take are still covered.
  - Compare the 2024 and 2025 plan information to see if any of these drugs are moving to a different cost-sharing tier or will be subject to different restrictions, such as prior authorization, step therapy, or a quantity limit, for 2025.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies, will be in our network next year.
- Check if you qualify for help paying for prescription drugs. People with limited incomes may qualify for "Extra Help" from Medicare.
- 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 the [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.
- 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, 2024, you will stay in Saint Mary's ATRIO Choice Rx (PPO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2025**. This will end your enrollment with Saint Mary's ATRIO Choice Rx (PPO).
- If you recently moved into or currently live in 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. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

### Additional Resources

- Please contact our Member Services number at 1-877-672-8620 for additional information. (TTY users should call 711.) Hours are daily from 8 a.m. to 8 p.m. local time. This call is free.
- This information is available in braille, large print, or 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](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### About Saint Mary's ATRIO Choice Rx (PPO)

- ATRIO Health Plans is a PPO, HMO, PPO C-SNP and HMO D-SNP with Medicare and Oregon Health Plan contracts. Enrollment in ATRIO Health Plans depends on contract renewal.
- When this document says "we," "us," or "our," it means ATRIO Health Plans. When it says "plan" or "our plan," it means Saint Mary's ATRIO Choice Rx (PPO).

***Annual Notice of Changes for 2025***  
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**Summary of Important Costs for 2025**

The table below compares the 2024 costs and 2025 costs for Saint Mary’s ATRIO Choice Rx (PPO) in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
<p><b>Monthly plan premium*</b></p> <p>* Your premium may be higher than this amount. See Section 1.1 for details.</p>	\$0	\$0
<p><b>Maximum out-of-pocket amounts</b></p> <p>This is the <u>most</u> you will pay out of pocket for your covered services. (See Section 1.2 for details.)</p>	<p>From network providers: \$3,500</p> <p>From network and out-of-network providers combined: \$5,500</p>	<p>From network providers: \$4,150</p> <p>From network and out-of-network providers combined: \$6,200</p>
<p><b>Doctor office visits</b></p>	<p><b><u>In-Network:</u></b></p> <p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$25 copay per visit</p> <p><b><u>Out-of-Network:</u></b></p> <p>Primary care visits: \$50 copay per visit</p> <p>Specialist visits: \$50 copay per visit</p>	<p><b><u>In-Network:</u></b></p> <p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$25 copay per visit</p> <p><b><u>Out-of-Network:</u></b></p> <p>Primary care visits: \$50 copay per visit</p> <p>Specialist visits: \$50 copay per visit</p>
<p><b>Inpatient hospital stays</b></p>	<p><b><u>In-Network:</u></b></p> <p>\$200 copay per day for days 1-5; \$0 copay per day for days 6-90</p> <p><b><u>Out-of-Network:</u></b></p> <p>\$300 copay per day for days 1-5; \$0 copay per day for days 6-90</p>	<p><b><u>In-Network:</u></b></p> <p>\$300 copay per day for days 1-5; \$0 copay per day for days 6-90</p> <p><b><u>Out-of-Network:</u></b></p> <p>\$300 copay per day for days 1-5; \$0 copay per day for days 6-90</p>

Cost	2024 (this year)	2025 (next year)
<p><b>Part D prescription drug coverage</b> (See Section 1.5 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0 copay</li> <li>• Drug Tier 2: \$12 copay</li> <li>• Drug Tier 3: \$47 copay</li> <li>• Drug Tier 4: \$100 copay</li> <li>• Drug Tier 5: 33% of the total cost</li> <li>• Drug Tier 6: \$0 copay</li> </ul> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</li> </ul>	<p>Deductible: \$0</p> <p>Copayment during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0 copay</li> <li>• Drug Tier 2: \$12 copay</li> <li>• Drug Tier 3: \$47 copay</li> <li>• Drug Tier 4: \$100 copay</li> <li>• Drug Tier 5: 33% of the total cost</li> <li>• Drug Tier 6: \$0 copay</li> </ul> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> <li>• During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</li> </ul>

**SECTION 1 Changes to Benefits and Costs for Next Year**

**Section 1.1 – Changes to the Monthly Premium**

Cost	2024 (this year)	2025 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$0	\$0
<b>Monthly Part B giveback</b>	Not covered	\$20

- 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 1.2 – Changes to Your Maximum Out-of-Pocket Amounts**

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 services for the rest of the year.

Cost	2024 (this year)	2025 (next year)
<b>In-network maximum out-of-pocket amount</b> Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$3,500	\$4,150  Once you have paid \$4,150 out of pocket for covered services, you will pay nothing for your covered services from network providers for the rest of the calendar year.

Cost	2024 (this year)	2025 (next year)
<p><b>Combined maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p>	<p>\$5,500</p>	<p style="text-align: center;">\$6,200</p> <p>Once you have paid \$6,200 out of pocket for covered services, you will pay nothing for your covered services from network or out-of-network providers for the rest of the calendar year.</p>

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### Section 1.3 – Changes to the Provider and Pharmacy Networks

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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.

Updated directories are located on our website at [atriohp.com](http://atriohp.com). You may also call Member Services 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 no changes to our network of providers for next year.

There are no changes to our network of pharmacies for next year.

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 Member Services so we may assist.

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

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



Cost	2024 (this year)	2025 (next year)
<p><b>Acupuncture</b></p>	<p><b><u>In-Network</u></b></p> <p>Routine acupuncture benefit is <u>not</u> covered.</p> <p><b><u>Out-of-Network</u></b></p> <p>You pay 50% of the total cost for each Medicare-covered visit.</p> <p>Routine acupuncture benefit is <u>not</u> covered.</p> <p>ATRIO covers up to 30 combined visits for routine acupuncture and routine chiropractic services every year.</p>	<p><b><u>In-Network</u></b></p> <p>You pay \$0 copay for each routine acupuncture visit (up to allowance amount).</p> <p><b><u>Out-of-Network</u></b></p> <p>You pay \$10 copay for each Medicare-covered visit.</p> <p>You pay \$0 copay for each routine acupuncture visit (up to allowance amount).</p> <p>\$300 allowance every six months, loaded to your Flex Card, for combined routine chiropractic, acupuncture and naturopathy services (\$600 annual allowance)</p>
<p><b>Alternative Therapies (Naturopathy)</b></p>	<p><b><u>In-Network</u></b></p> <p>Alternative therapies benefit is <u>not</u> covered.</p> <p><b><u>Out-of-Network</u></b></p> <p>Alternative therapies benefit is <u>not</u> covered.</p>	<p><b><u>In-Network</u></b></p> <p>You pay \$0 copay for each alternative therapy session (up to allowance amount).</p> <p><b><u>Out-of-Network</u></b></p> <p>You pay \$0 copay for each alternative therapy session (up to allowance amount).</p> <p>\$300 allowance every six months, loaded to your Flex Card, for combined routine chiropractic, acupuncture and naturopathy services (\$600 annual allowance)</p>

Cost	2024 (this year)	2025 (next year)
<p><b>Chiropractic Services</b></p>	<p><b><u>In-Network</u></b></p> <p>Routine chiropractic services visits are <u>not</u> covered.</p> <p><b><u>Out-of-Network</u></b></p> <p>You pay 50% of the total cost for each Medicare-covered chiropractic services visit.</p> <p>Routine chiropractic services visits are <u>not</u> covered.</p> <p>ATRIO covers up to 30 combined visits for routine acupuncture and routine chiropractic services every year.</p>	<p><b><u>In-Network</u></b></p> <p>You pay \$0 copay for each routine chiropractic services visit (up to allowance amount).</p> <p><b><u>Out-of-Network</u></b></p> <p>You pay \$10 copay for each Medicare-covered chiropractic services visit.</p> <p>You pay \$0 copay for each routine chiropractic services visit (up to allowance amount).</p> <p>\$300 allowance every six months, loaded to your Flex Card, for combined routine chiropractic, acupuncture and naturopathy services (\$600 annual allowance)</p>
<p><b>Dental Services</b></p>	<p>\$2,500 annual allowance, loaded to your Flex Card, for comprehensive and preventive dental services</p>	<p>\$400 allowance every three months, loaded to your Flex Card, for comprehensive and preventative dental services. Excludes cosmetic procedures (\$1,600 annual allowance)</p>

Cost	2024 (this year)	2025 (next year)
<p><b>Diabetes Self-Management Training, Diabetic Services and Supplies</b></p>	<p>Diabetic test strips:</p> <p>Members with a history of insulin within the last 120 days may receive 5 testing strips per day (500 testing strips per 90-day period)</p> <p>Members with no history of insulin within the last 120 days may receive 100 testing strips per 30 days (300 testing strips per 90-day period)</p>	<p>Diabetic test strips:</p> <p>Members with a history of insulin within the last 120 days may receive 300 testing strips per 90-day period</p> <p>Members with no history of insulin within the last 120 days may receive 100 testing strips per 90-day period</p> <p>Additional diabetic testing strip quantities will require a prior authorization supported by documentation by a provider</p>
<p><b>Emergency Care</b></p>	<p><b><u>In- and Out-of-Network</u></b></p> <p>You pay \$135 copay for each visit for Medicare-covered emergency care services.</p>	<p><b><u>In- and Out-of-Network</u></b></p> <p>You pay \$140 copay for each visit for Medicare-covered emergency care services.</p>
<p><b>Fitness Benefit</b></p>	<p>\$480 maximum plan coverage amount every year for the fitness benefit.</p>	<p>\$200 allowance every six months, loaded to your Flex Card, for gym membership fees and fitness classes (\$400 annual allowance)</p>
<p><b>Home Infusion Therapy</b></p>	<p><b><u>In-Network</u></b></p> <p>You pay 0% of the total cost for Medicare-covered home infusion therapy services.</p>	<p><b><u>In-Network</u></b></p> <p>You pay 0% to 20% of the total cost for Medicare-covered home infusion therapy services.</p>

Cost	2024 (this year)	2025 (next year)
<p><b>Inpatient Hospital Care</b></p>	<p><b><u>In-Network</u></b>                      For Medicare-covered inpatient hospital stays, you pay \$200 copay per day for days 1-5; \$0 copay per day for days 6-90.</p>	<p><b><u>In-Network</u></b>                      For Medicare-covered inpatient hospital stays, you pay \$300 copay per day for days 1-5; \$0 copay per day for days 6-90.</p>
<p><b>Outpatient Hospital Observation</b></p>	<p><b><u>In-Network</u></b>                      You pay \$100 copay per stay for Medicare-covered outpatient hospital observation services.</p>	<p><b><u>In-Network</u></b>                      You pay \$0 to \$400 copay per stay for Medicare-covered outpatient hospital observation services.</p>
<p><b>Outpatient Surgery</b></p>	<p>Includes services provided at hospital outpatient facilities and ambulatory surgical centers.</p> <p><b><u>In-Network</u></b>                      For Medicare-covered services at an outpatient hospital facility, you pay \$0 to \$350 copay.</p> <p>For Medicare-covered services at an ambulatory surgical center, you pay \$25 copay.</p>	<p><b><u>In-Network</u></b>                      For Medicare-covered services at an outpatient hospital facility, you pay \$0 to \$300 copay.</p> <p>For Medicare-covered services at an ambulatory surgical center, you pay \$250 copay.</p>
<p><b>Over-the-Counter Items</b></p>	<p>\$150 maximum plan coverage amount every 3 months for OTC items.</p>	<p>\$75 maximum plan coverage amount every 3 months for OTC items.</p>

Cost	2024 (this year)	2025 (next year)
<p><b>Telehealth Benefits (additional)</b></p>	<p><b><u>In-Network</u></b></p> <p>For additional telehealth benefits, you pay \$0 copay for urgently needed services, primary care physician services, physician specialist services, individual sessions for mental health specialty services, individual sessions for psychiatric services.</p>	<p><b><u>In-Network</u></b></p> <p>For additional telehealth benefits, you pay \$0 to \$25 copay for primary care physician services, physician specialist services, individual sessions for mental health specialty services, individual sessions for psychiatric services.</p>
<p><b>Vision Care</b></p>	<p><b><u>Out-of-Network</u></b></p> <p>You pay 0% to 50% of the total cost for other eye exam visits.</p> <p>You pay 0% to 50% of the total cost for routine eyeglasses (1 pair every year).</p> <p>You pay 0% to 50% of the total cost for routine contact lenses (1 pair every year).</p>	<p><b><u>Out-of-Network</u></b></p> <p>Other eye exams are <u>not</u> covered.</p> <p>You pay \$0 copay for routine eyeglasses (1 pair every year).</p> <p>You pay \$0 copay for routine contact lenses (1 pair every year).</p>
<p><b>Worldwide Emergency / Urgently Needed Care Services</b></p>	<p>You pay \$135 copay for each urgently needed care visit outside of the United States and its territories.</p>	<p>You pay \$140 copay for each urgently needed care visit outside of the United States and its territories.</p>

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## Section 1.5 – Changes to Part D Prescription Drug Coverage

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### 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. The Drug List includes many – but not all – of the drugs that we will cover next year. If you don't see your drug on this list, it might still be covered. **You can get the *complete Drug List*** by calling Member Services (see the back cover) or visiting our website (atriohp.com).

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, we might make other changes that are allowed by Medicare rules that will affect you during the plan year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you are taking, we will send you a notice about the change.

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 Member Services for more information.

### Changes to Prescription Drug Benefits and 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 receive “Extra Help” and you haven't received this insert by September 30th, please call Member Services and ask for the LIS Rider.

Beginning in 2025, there are three **drug payment stages**: the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit.

The Coverage Gap Discount Program will also be replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

**Changes to the Deductible Stage**

Stage	2024 (this year)	2025 (next year)
<p><b>Stage 1: Yearly Deductible Stage</b></p>	<p>Because we have no deductible, this payment stage does not apply to you.</p>	<p>Because we have no deductible, this payment stage does not apply to you.</p>

**Changes to Your Cost Sharing in the Initial Coverage Stage**

Stage	2024 (this year)	2025 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>During this stage, the plan pays its share of the cost of your drugs, and <b>you pay your share of the cost.</b></p> <p>The costs in this chart are for a one-month (31-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing.</p> <p>For information about the costs for a long-term supply or at a network pharmacy that offers preferred cost sharing, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Preferred Generic:</b> You pay \$0 copay per prescription.</p> <p><b>Generic:</b> You pay \$12 copay per prescription.</p> <p><b>Preferred Brand:</b> You pay \$47 copay per prescription.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p><b>Preferred Generic:</b> You pay \$0 copay per prescription.</p> <p><b>Generic:</b> You pay \$12 copay per prescription.</p> <p><b>Preferred Brand:</b> You pay \$47 copay per prescription.</p>

Stage	2024 (this year)	2025 (next year)
<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>Most adult Part D vaccines are covered at no cost to you.</p>	<p><b>Non-Preferred Drug:</b> You pay \$100 copay per prescription.</p> <p><b>Specialty Tier:</b> You pay 33% of the total cost per prescription.</p> <p><b>Select Care Drugs:</b> You pay \$0 copay per prescription.</p> <hr/> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p>	<p><b>Non-Preferred Drug:</b> You pay \$100 copay per prescription.</p> <p><b>Specialty Tier:</b> You pay 33% of the total cost per prescription.</p> <p><b>Select Care Drugs:</b> You pay \$0 copay per prescription.</p> <hr/> <p>Once you have paid \$2,000 out of pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>

**Changes to the Catastrophic Coverage Stage**

The Catastrophic Coverage Stage is the third and final stage. Beginning in 2025, drug manufacturers pay a portion of the plan’s full cost for covered Part D brand name drugs and biologics during the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

**If you reach the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs.**

For specific information about your costs in the Catastrophic Coverage Stage, look at Chapter 6, Section 6 in your *Evidence of Coverage*.



**SECTION 2 Administrative Changes**

<b>Description</b>	<b>2024 (this year)</b>	<b>2025 (next year)</b>
<b>Alternative Therapies</b>	For plan year 2024 in & out-of-network Medicare covered chiropractic and acupuncture services are managed through our partner American Specialty Health (ASH)	Beginning January 1st, 2025, Medicare covered chiropractic and acupuncture services, including in & out-of-network, will be managed by ATRIO Health Plans. Routine chiropractic, acupuncture and naturopathy services are covered by your benefit allowance loaded to your Flex Card
<b>Telehealth</b>	For plan year 2024 telehealth for urgent care, dermatology, and behavioral health is managed by our partner Teladoc Health	Beginning January 1st, 2025, telehealth will no longer be managed by Teladoc Health. Telehealth offered through your primary care physician, physician specialist, individual mental health specialty, and individual sessions for psychiatric services are covered at the cost shares listed for that service type

Description	2024 (this year)	2025 (next year)
<b>Medicare Prescription Payment Plan</b>	Not applicable	The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across <b>monthly payments that vary throughout the year</b> (January – December). To learn more about this payment option, please contact us at 1-877-672-8620 (TTY 711) or visit <a href="https://www.Medicare.gov">Medicare.gov</a> .

**SECTION 3 Deciding Which Plan to Choose**

**Section 3.1 – If you want to stay in Saint Mary’s ATRIO Choice Rx (PPO)**

**To stay in our plan, you don’t need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Saint Mary’s ATRIO Choice Rx (PPO).

**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 plans for 2025 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 1.1 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](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2025* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2). As a reminder, ATRIO Health Plans offers other Medicare health plans and Medicare prescription drug 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 Saint Mary's ATRIO Choice Rx (PPO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Saint Mary's ATRIO Choice Rx (PPO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Member Services if you need more information on how to do 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, 2025.

### 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, 2025, 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, 2025.

If you recently moved into or currently live in 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. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

## 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 Nevada, the SHIP is called Nevada Medicare SHIP.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Nevada 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 call Nevada Medicare SHIP at 1-800-307-4444. You can learn more about Nevada Medicare SHIP by visiting their website ([adsd.nv.gov](http://adsd.nv.gov)).

## 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, yearly deductibles, and coinsurance. Additionally, those who qualify will not have a 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.
- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a new payment option to help you manage your out-of-pocket drug costs, starting in 2025. This new payment option works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year** (January – December). **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

“Extra Help” from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in this payment option, regardless of income level, and all Medicare drug plans and Medicare health plans with drug coverage must offer this payment option. To learn more about this payment option, please contact us at 1-877-672-8620 (TTY 711) or visit [Medicare.gov](http://Medicare.gov).

## SECTION 7 Questions?

### Section 7.1 – Getting Help from Saint Mary's ATRIO Choice Rx (PPO)

Questions? We're here to help. Please call Member Services at 1-877-672-8620. (TTY only, call 711.) We are available for phone calls daily from 8 a.m. to 8 p.m. local time. Calls to these numbers are free.

#### **Read your 2025 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 2025. For details, look in the *2025 Evidence of Coverage* for Saint Mary's ATRIO Choice Rx (PPO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [atriohp.com](http://atriohp.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 [atriohp.com](http://atriohp.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 (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](http://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](http://www.medicare.gov/plan-compare).

**Read *Medicare & You 2025***

Read the *Medicare & You 2025* 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.