



Personal Choice 65SM Rx (PPO) offered by QCC Insurance Company, a subsidiary of Independence Blue Cross, LLC (“IBX”)

Annual Notice of Changes for 2025

You are currently enrolled as a member of Personal Choice 65 Rx. 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.ibxmedicare.com/eoc. You may also call our Member Help Team to ask us to mail you an *Evidence of Coverage*.

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

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 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 Personal Choice 65 Rx.
- 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 Personal Choice 65 Rx.
- 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 Help Team number at 1-888-718-3333 for additional information. (TTY/TDD users should call 711.) Hours are 8 a.m. to 8 p.m., seven days a week. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. This call is free.
- To receive this document in an alternate format such as braille, large print or audio, please contact our Member Help Team.
- **Coverage under this plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Personal Choice 65 Rx

- Independence Blue Cross offers PPO Medicare Advantage plans with a Medicare contract. Enrollment in Independence Blue Cross PPO Medicare Advantage plans depends on contract renewal.
 - When this document says “we,” “us,” or “our,” it means QCC Insurance Company. When it says “plan” or “our plan,” it means Personal Choice 65 Rx.
-

Y0041_H3909_PC_25_118527_M

**Annual Notice of Changes for 2025
Table of Contents**

Summary of Important Costs for 2025 5

SECTION 1 Changes to Benefits and Costs for Next Year 7

Section 1.1 – Changes to the Monthly Premium..... 7

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amounts 7

Section 1.3 – Changes to the Provider and Pharmacy Networks 8

Section 1.4 – Changes to Benefits and Costs for Medical Services 9

Section 1.5 – Changes to Part D Prescription Drug Coverage 13

SECTION 2 Administrative Changes 16

SECTION 3 Deciding Which Plan to Choose 20

Section 3.1 – If you want to stay in Personal Choice 65 Rx 20

Section 3.2 – If you want to change plans 20

SECTION 4 Deadline for Changing Plans 21

SECTION 5 Programs That Offer Free Counseling about Medicare 21

SECTION 6 Programs That Help Pay for Prescription Drugs 22

SECTION 7 Questions? 23

Section 7.1 – Getting Help from Personal Choice 65 Rx 23

Section 7.2 – Getting Help from Medicare 23

Summary of Important Costs for 2025

The table below compares the 2024 costs and 2025 costs for Personal Choice 65 Rx in several important areas. **Please note this is only a summary of costs.**

| Cost | 2024 (this year) | 2025 (next year) |
|--|--|--|
| Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details. | \$247 | \$192 |
| Maximum out-of-pocket amounts 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.) | From network providers: \$5,000 From network and out-of-network providers combined: \$8,950 | From network providers: \$5,500 From network and out-of-network providers combined: \$8,950 |
| Doctor office visits | Primary care visits: \$0 copayment per visit Specialist visits: \$35 copayment per visit | Primary care visits: \$0 copayment per visit Specialist visits: \$35 copayment per visit |
| Inpatient hospital stays | \$240 copayment per day for days 1-6 per admission \$1,440 maximum copayment per admission | \$240 copayment per day for days 1-6 per admission \$1,440 maximum copayment per admission |
| Part D prescription drug coverage (See Section 1.5 for details.) | Deductible: \$0 Copayment/Coinsurance during the Initial Coverage Stage at a standard pharmacy: <ul style="list-style-type: none"> • Drug Tier 1: \$9 • Drug Tier 2: \$20 | Deductible: \$0 Copayment/Coinsurance during the Initial Coverage Stage at a standard pharmacy: <ul style="list-style-type: none"> • Drug Tier 1: \$9 • Drug Tier 2: \$20 |

| Cost | 2024 (this year) | 2025 (next year) |
|------|---|--|
| | <ul style="list-style-type: none"> • Drug Tier 3: \$47 You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 4: \$100 You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 5: 33% You pay \$35 per month supply of each covered insulin product on this tier. | <ul style="list-style-type: none"> • Drug Tier 3: 25% You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 4: 50% You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 5: 33% You pay \$35 per month supply of each covered insulin product on this tier. |
| | <p>Copayment/Coinsurance during the Initial Coverage Stage at a preferred pharmacy:</p> | <p>Copayment/Coinsurance during the Initial Coverage Stage at a preferred pharmacy:</p> |
| | <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$7 • Drug Tier 3: \$47 You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 4: \$100 You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 5: 33% You pay \$35 per month supply of each covered insulin product on this tier. | <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$0 • Drug Tier 3: 25% You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 4: 50% You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 5: 33% You pay \$35 per month supply of each covered insulin product on this tier. |
| | <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing. | <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, you pay nothing for your covered Part D drugs. |

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) |
|---|------------------|------------------|
| Monthly premium (You must also continue to pay your Medicare Part B premium.) | \$247 | \$192 |

- 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 6 regarding “Extra Help” from Medicare.

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 Part A and Part B services for the rest of the year.

| Cost | 2024 (this year) | 2025 (next year) |
|---|------------------|--|
| In-network maximum out-of-pocket amount Your costs for covered medical services (such as copays) from network providers count toward your in-network maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount. | \$5,000 | \$5,500 Once you have paid \$5,500 out of pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year. |

| Cost | 2024 (this year) | 2025 (next year) |
|---|------------------|---|
| <p>Combined maximum out-of-pocket amount</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 plan premium and costs for outpatient prescription drugs do not count toward your maximum out-of-pocket amount for medical services.</p> | <p>\$8,950</p> | <p style="text-align: center;">\$8,950</p> <p>Once you have paid \$8,950 out of pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network or out-of-network providers for the rest of the calendar year.</p> |

Section 1.3 – Changes to the Provider and Pharmacy Networks

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. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

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

There are changes to our network of providers for next year. **Please review the 2025 Provider Directory www.ibxmedicare.com/directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2025 Pharmacy Directory www.ibxmedicare.com/directory to see which pharmacies are in our network.**

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

Section 1.4 – Changes to Benefits and Costs for Medical Services

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

| Cost | 2024 (this year) | 2025 (next year) |
|-----------------------------------|---|---|
| Additional Telehealth | Prior Authorization is required for select in-network services. | Prior Authorization is <u>not</u> required. |
| Caregiver Support Services | Caregiver Support Services is <u>not</u> covered. | You pay a \$0 copay for training, education, and resources for caregivers. A member’s caregiver or a member who is a caregiver can enroll in the support services from the plan-specified vendor. For more information, contact our Member Help Team. |
| Dementia Support Program | You pay a \$35 copay per Specialist visit. | You pay a \$0 copay for neurology visits, including telehealth neurology visits for members with a diagnosis of dementia. Members must be enrolled in the dementia support program provided from the plan-specified vendor. To find out if you’re eligible, contact our Member Help Team. |
| Dental Services | For in-network dental services use a participating United Concordia - Concordia Choice Plus Medicare Advantage dental network provider for in-network routine and comprehensive dental coverage not covered by Original Medicare. | For in-network dental services use a participating IBX Medicare Dental Network provider for in-network preventive, diagnostic, and comprehensive dental coverage not covered by Original Medicare. |

| Cost | 2024 (this year) | 2025 (next year) |
|------|--|---|
| | <p>The following are non-Medicare-covered routine dental services:</p> <p>You pay a \$0 copay for non-Medicare-covered routine dental services.</p> <ul style="list-style-type: none"> • Two limited problem focused exams every 12 months are <u>not</u> covered. • One detailed and extensive problem focused exam every 12 months is <u>not</u> covered. • One comprehensive oral evaluation every 36 months is <u>not</u> covered. • One comprehensive periodontal evaluation every 36 months is <u>not</u> covered. • Two dental consultations every 12 months are <u>not</u> covered. • One fluoride treatment every 12 months is <u>not</u> covered. <p>The following non-Medicare covered comprehensive dental services:</p> <p>You receive a \$1,500 annual plan maximum allowance every year for the following comprehensive dental services: restorative services, endodontics, periodontics,</p> | <p>The following are non-Medicare-covered preventive and diagnostic dental services:</p> <p>You pay a \$0 copay for non-Medicare-covered preventive and diagnostic dental services.</p> <ul style="list-style-type: none"> • Two limited problem focused exams every 12 months are covered. • One detailed and extensive problem focused exam every 12 months is covered. • One comprehensive oral evaluation every 36 months is covered. • One comprehensive periodontal evaluation every 36 months is covered. • Two dental consultations every 12 months are covered. • One fluoride treatment every 12 months is covered. <p>The following non-Medicare covered comprehensive dental services:</p> <p>You receive a \$1,500 allowance every year for the following comprehensive dental services: restorative services, endodontics, periodontics, extractions,</p> |

| Cost | 2024 (this year) | 2025 (next year) |
|------|---|---|
| | <p>extractions, prosthodontics, other oral/maxillofacial surgery, and other services.</p> <p>You pay 20% of the total cost for the following comprehensive dental services: restorative services, endodontics, periodontics, and extractions.</p> <p>You pay 40% of the total cost for the following comprehensive dental services: prosthodontics, other oral/maxillofacial surgery, and other services.</p> <p>Your plan coverage of these services includes:</p> <p>Endodontics:</p> <ul style="list-style-type: none"> • One root canal retreatment per tooth per lifetime, is <u>not</u> covered • One root canal repair per tooth per lifetime, is <u>not</u> covered <p>Periodontics:</p> <ul style="list-style-type: none"> • Three periodontal maintenance procedures per year are covered • One scaling and root planing procedure every 36 months per mouth quadrant is covered • One full mouth debridement per lifetime is <u>not</u> covered | <p>prosthodontics, implants, and other oral/maxillofacial surgery.</p> <p>You pay 20% of the total cost for the following comprehensive dental services: restorative services, endodontics, periodontics, and extractions.</p> <p>You pay 40% of the total cost for the following comprehensive dental services: prosthodontics, implants, and other oral/maxillofacial surgery.</p> <p>Your plan coverage of these services includes:</p> <p>Endodontics:</p> <ul style="list-style-type: none"> • One root canal retreatment per tooth per lifetime, is covered • One root canal repair per tooth per lifetime, is covered <p>Periodontics:</p> <ul style="list-style-type: none"> • Four periodontal maintenance procedures every 12 months are covered • One scaling and root planing procedure every 24 months per mouth quadrant is covered • One full mouth debridement per lifetime is covered |

| Cost | 2024 (this year) | 2025 (next year) |
|--|---|---|
| | <p>Prosthodontics:</p> <ul style="list-style-type: none"> • One implant per tooth every five years is <u>not</u> covered • One set bridges every five years is <u>not</u> covered • One set dentures every four years is covered • One set partial dentures every five years is <u>not</u> covered • One denture rebase every two years is <u>not</u> covered • One denture repair every two years is <u>not</u> covered • One bridge/partial per mouth quadrant every four years is covered • One tissue conditioning per tooth per denture per life is <u>not</u> covered <p>Oral/Maxillofacial Surgery:</p> <ul style="list-style-type: none"> • One oral surgery procedure per year is covered | <p>Prosthodontics:</p> <ul style="list-style-type: none"> • One implant per tooth every five years is covered • One set bridges every five years is covered • One complete set of dentures every five years is covered • One set partial dentures every five years is covered • One denture rebase every 24 months is covered • One denture repair every 24 months is covered • One tissue conditioning per tooth per denture per life is covered <p>Oral/Maxillofacial Surgery:</p> <ul style="list-style-type: none"> • Unlimited oral surgery is covered |
| Emergency Care | You pay a \$100 copay for this benefit. | You pay a \$125 copay for this benefit. |
| Emergency Care - Worldwide | You pay a \$100 copay for this benefit. | You pay a \$125 copay for this benefit. |
| Inpatient Hospital Stay-Acute due to COVID-19 Diagnosis | You pay a \$0 copay for this benefit. | You pay a \$240 copay for days 1-6 per admission. |

| Cost | 2024 (this year) | 2025 (next year) |
|--|--|--|
| | | You pay a \$1,440 maximum copay per admission. |
| Outpatient Rehabilitation Services | Prior Authorization is required. | Prior Authorization is <u>not</u> required. |
| Outpatient Therapeutic Radiology (Radiation Services) | You pay a \$75 copay for this benefit. | You pay a \$80 copay for this benefit. |
| Skilled Nursing Facility (SNF) Care | You pay a \$0 copay per day for days 1-20. You pay a \$203 copay per day for days 21-100. | You pay a \$0 copay per day for days 1-20. You pay a \$214 copay per day for days 21-100. |
| Urgently Needed Services | You pay a \$60 copay per urgent care center visit. | You pay a \$55 copay per urgent care center visit. |
| Urgently Needed Services - Worldwide | You pay a \$100 copay for this benefit. | You pay a \$125 copay for this benefit. |

Section 1.5 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or Drug List. A copy of our Drug List is provided electronically.

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 our Member Help Team for more information.

We currently can immediately remove a brand name drug on our Drug List if we replace it with a new generic drug version on the same or a lower cost-sharing tier and with the same or fewer restrictions as the brand name drug it replaces. Also, when adding a new generic, we may also decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions or both.

Starting in 2025, we can immediately replace original biological products with certain biosimilars. This means, for instance, if you are taking an original biological product that is being replaced by a biosimilar, you may not get notice of the change 30 days before we make it or get a month's supply of your original biological product at a network pharmacy. If you are taking the original biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of drug types, please see Chapter 12 of your *Evidence of Coverage*. The Food and Drug Administration (FDA) also provides consumer information on drugs. See FDA website: <https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients>. You may also contact our Member Help Team or ask your health care provider, prescriber, or pharmacist 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 30, 2024, please call our Member Help Team 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) |
|---|--|--|
| 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

For drugs on Preferred Brand Tier (Tier 3) and Non-Preferred Drug Tier (Tier 4), your cost sharing in the Initial Coverage Stage is changing from a copayment to coinsurance. Please see the following chart for the changes from 2024 to 2025.

| Stage | 2024 (this year) | 2025 (next year) |
|---|---|--|
| <p>Stage 2: Initial Coverage Stage</p> <p>During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>For 2024 you paid a \$47 copayment for drugs on Preferred Brand Tier (Tier 3). For 2025 you will pay 25% coinsurance for drugs on this tier.</p> <p>For 2024 you paid a \$100 copayment for drugs on Non-Preferred Drug Tier (Tier 4). For 2025 you will pay 50% coinsurance for drugs on this tier.</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</p> | <p>Your cost for a one-month supply is:</p> <p>Preferred Generic Tier (Tier 1): <i>Standard cost sharing:</i> You pay \$9 per prescription. <i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <p>Generic Tier (Tier 2): <i>Standard cost sharing:</i> You pay \$20 per prescription. <i>Preferred cost sharing:</i> You pay \$7 per prescription.</p> <p>Your cost for a one-month mail-order prescription is \$7.</p> <p>Preferred Brand Tier (Tier 3): <i>Standard cost sharing:</i> You pay \$47 per prescription. <i>Preferred cost sharing:</i> You pay \$47 per prescription.</p> <p>Your cost for a one-month mail-order prescription is \$47.</p> | <p>Your cost for a one-month supply is:</p> <p>Preferred Generic Tier (Tier 1): <i>Standard cost sharing:</i> You pay \$9 per prescription. <i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <p>Generic Tier (Tier 2): <i>Standard cost sharing:</i> You pay \$20 per prescription. <i>Preferred cost sharing:</i> You pay \$0 per prescription.</p> <p>Your cost for a one-month mail-order prescription is \$0.</p> <p>Preferred Brand Tier (Tier 3): <i>Standard cost sharing:</i> You pay 25% of the total cost. <i>Preferred cost sharing:</i> You pay 25% of the total cost.</p> <p>Your cost for a one-month mail-order prescription is 25% of the total cost.</p> |

| Stage | 2024 (this year) | 2025 (next year) |
|--|---|---|
| <p>tier, look them up on the Drug List.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p> | <p>Non-Preferred Drug Tier (Tier 4):</p> <p><i>Standard cost sharing:</i> You pay \$100 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$100 per prescription. Your cost for a one-month mail-order prescription is \$100.</p> <p>Specialty Tier (Tier 5):</p> <p><i>Standard cost sharing:</i> You pay 33% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 33% of the total cost.</p> <hr/> <p>Once you have paid \$8,000 out of pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p> | <p>Non-Preferred Drug Tier (Tier 4):</p> <p><i>Standard cost sharing:</i> You pay 50% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 50% of the total cost. Your cost for a one-month mail-order prescription is 50% of the total cost.</p> <p>Specialty Tier (Tier 5):</p> <p><i>Standard cost sharing:</i> You pay 33% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 33% of the total cost.</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.

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

| Description | 2024 (this year) | 2025 (next year) |
|--|---|---|
| <p>Dental Claims Mailing Address Change</p> | <p>Dental claims are mailed to: P.O. Box 69422 Harrisburg, PA 17106</p> | <p>Dental claims will be mailed to: P.O. Box 211424 Eagan, MN 55121</p> |

| Description | 2024 (this year) | 2025 (next year) |
|--|--|---|
| Dental Network Change | For in-network dental services use a participating United Concordia - Concordia Choice Plus Medicare Advantage network provider for in-network routine, and comprehensive dental coverage not covered by Original Medicare. | For in-network dental services use a participating IBX Medicare Dental Network provider for in-network preventive, diagnostic, and comprehensive dental coverage not covered by Original Medicare. Visit our <i>Find a Dentist</i> tool, ibxmedicare.com/findadentist to check if your dentist is in-network. |
| Exceptions – Prescription Drug Coverage | If we approve your request for an exception, our approval usually is valid until the end of the plan year. | If we approve your request for an exception, our approval usually is valid until the end of the following plan year. |
| Explanation of Benefit (EOB) Change | You are mailed quarterly EOBs. | Your EOB will mail monthly. |
| Mail Order – Auto refills | Your prescription drug benefit does not offer automatic refills for mail-order prescriptions. | Your prescription drug benefit does offer automatic refills for mail-order prescriptions. You have the option to sign up for an automatic refill program. Under this program we will start to process your next refill automatically when our records show you should be close to running out of your drug. If you choose not to use our auto-refill program, but still want the mail-order pharmacy to send you your prescription, please contact your pharmacy |

| Description | 2024 (this year) | 2025 (next year) |
|--|--|--|
| | | <p>seven to ten days before your current prescription will run out. This will ensure your order is shipped to you in time.</p> <p>To sign up for our auto refill program or request a refill, log in at ibx.com/login or call 1-888-678-7015 (TTY/TDD: 711) seven days a week, 24 hours a day.</p> |
| <p>Medicare Prescription Payment Plan</p> | <p>Not Applicable</p> | <p>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 monthly payments that vary throughout the year (January - December).</p> <p>To learn more about this payment option, please contact us at 1-888-718-3333 or visit Medicare.gov.</p> |
| <p>Member Identification (ID) Number Change</p> | <p>The member ID number has 15 characters. Your member ID number can be located on the front of your member ID card.</p> | <p>The member ID number will have 13 characters. Your member ID number can be located on the front of your member ID card.</p> <p>You will receive a new member ID card before January 1, 2025.</p> <p>Make sure to present this new member ID card and number when visiting your doctor,</p> |

| Description | 2024 (this year) | 2025 (next year) |
|---|--|--|
| | | pharmacy, or receiving health care services. |
| <p>Monthly Plan Premium and/or Part D Late Enrollment Penalty Billing Change for Electronic Funds Transfer (EFT)</p> | <p>If you use this payment option, your payment is withdrawn directly from your checking or savings account on the 15th of each month.</p> | <p>If you use this payment option, your payment will be withdrawn directly from your checking or savings account between the 5th and 15th of each month.</p> <p>The withdrawal will not occur on a weekend or bank holiday. At that time, the withdrawal occurs on the next business day.</p> |
| <p>Temporary Supply Coverage of your Drug</p> | <p>Under certain circumstances, the plan must provide a temporary supply of a drug that you are already taking. This temporary supply gives you time to talk with your provider about the change.</p> <p>To be eligible for a temporary supply, the drug you have been taking must no longer be on the plan’s Drug List OR is now restricted in some way.</p> <p>If you are a new member, we will cover a temporary supply of your drug during the first 90 days of your membership in the plan.</p> <p>If you were in the plan last year, we will cover a temporary supply of your drug during the first 90 days of the calendar year.</p> | <p>Under certain circumstances, the plan must provide a temporary supply of a drug that you are already taking. This temporary supply gives you time to talk with your provider about the change.</p> <p>To be eligible for a temporary supply, the drug you have been taking must no longer be on the plan’s Drug List OR is now restricted in some way.</p> <p>If you are a new member, we will cover a temporary supply of your drug during the first 120 days of your membership in the plan.</p> <p>If you were in the plan last year, we will cover a temporary supply of your drug during the first 120 days of the calendar year.</p> |

| Description | 2024 (this year) | 2025 (next year) |
|-------------|---|---|
| | This temporary supply will be for a maximum of a 30-day supply. | This temporary supply will be for a maximum of a 30-day supply. |

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Personal Choice 65 Rx

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 Personal Choice 65 Rx.

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), 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, QCC Insurance Company 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 Personal Choice 65 Rx.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Personal Choice 65 Rx.

- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact our Member Help Team if you need more information on how to do so.
 - – *OR* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 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 Pennsylvania, the SHIP is called Pennsylvania Medicare Education and Decision Insight (PA MEDI).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. PA MEDI 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 PA MEDI at 1-800-783-7067. You can learn more about PA MEDI by visiting their website (www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx).

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, 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.
- **Help from your state’s pharmaceutical assistance program.** Pennsylvania has a program called Pharmaceutical Assistance Contract for the Elderly (PACE) 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. To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Pennsylvania Office of Medical Assistance Programs (OMAP). For information on eligibility criteria, covered drugs, how to enroll in the program or if you are currently enrolled how to continue receiving assistance, call the Pennsylvania Office of Medical Assistance Programs (OMAP) at 1-800-922-9384. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.
- **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 1-888-718-3333 or visit Medicare.gov.

SECTION 7 Questions?

Section 7.1 – Getting Help from Personal Choice 65 Rx

Questions? We're here to help. Please call our Member Help Team at 1-888-718-3333 (TTY/TDD only, call 711.) We are available for phone calls seven days a week from 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. 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 Personal Choice 65 Rx. 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.ibxmedicare.com/eoc. You may also call our Member Help Team to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.ibxmedicare.com. As a reminder, our website has the most up-to-date information about our provider network (*Provider/Pharmacy 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). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read Medicare & You 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.

Benefits underwritten by QCC Insurance Company, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.

IBX Medicare Dental Network administered by Dominion Dental Services, Inc., an independent company.

United Concordia Companies, Inc., an independent company.