

Medicare Advantage

Group Plan

Your Medicare Advantage Enrollment Guide

LACERS - Part A and B MAPD
Anthem Medicare Preferred (PPO)
with Senior Rx Plus
2023

Look inside

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Get to know the LACERS Anthem Medicare Preferred (PPO) with Senior Rx Plus plan



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Common health plan terms

Here is a list with definitions of frequent terms found throughout this guide.

Care

Facility - A location for receiving care.

Examples: hospital, skilled nursing facility (SNF), imaging center.

Inpatient care - Medical treatment for someone formally admitted to a facility with a doctor's order. Without a doctor's order, it may be considered outpatient care, even if you stay overnight.

Outpatient care - Medical treatment for someone not admitted to a facility. May take place in a doctor's office, clinic, or hospital outpatient department.

Preventive care - Services and treatment to prevent illness or injury. Examples: Annual Wellness Visit, screenings, diet or exercise counseling.

Primary care provider (PCP) - A general practice doctor, nurse practitioner, or physician assistant who treats basic medical conditions and is often the first person patients see for health concerns.

PCPs provide checkups, vaccinations, and screenings. They help diagnose conditions and refer to specialists when needed.

You are not required to select a PCP.

Provider - A medical professional who provides care. Examples: doctor, specialist, physician assistant, nurse practitioner, nurse.

* Please see the Summary of Benefits Chart located in the appendix for more details or call our **First Impressions Welcome Team** if you have questions about LACERS Anthem Medicare Preferred (PPO) with Senior Rx Plus plan benefits. **1-833-848-8729 (TTY: 711) Monday through Friday, 5 a.m. to 6 p.m. PT, except holidays**

Cost

Allowed amount - The maximum amount the plan pays for each covered service.

Annual out-of-pocket maximum (or max OOP) - Maximum amount you pay for medical costs each plan year. After paying the max OOP, you pay nothing for covered services until the next plan year. Copays, coinsurance, and deductibles count toward the max OOP, but not all costs do.

Summary of benefits - A summarized list of medical care and drugs the plan covers.

Coinsurance* - A percentage you pay for covered services or drugs after paying your deductible. The plan pays the rest.

Copay* - A fixed dollar amount you pay for covered services or drugs after paying your deductible. The plan pays the rest.

Cost share* - Also called "cost-sharing amount" or "your share of the costs." Usually a copay or coinsurance, this is the amount you pay for covered services or drugs, while the plan pays the rest.

Covered services and drugs - Medical care and drugs your plan pays for under the plan terms.

Deductible* - The fixed dollar amount you pay for medical care or drugs before the plan begins to pay.

Medicare Advantage PPO Plan highlights

*** PPO stands for preferred provider organization.**

PPOs use a network of hospitals and doctors. With our PPO, you have the choice to see any provider you wish.

LACERS offers you this Anthem Medicare Preferred (PPO) with Senior Rx Plus plan. It is both a Medicare Advantage plan and a PPO* plan from Anthem BC Health Insurance Company. This plan includes:

- **Medical benefits**

- A \$0 copay for an Annual Wellness visit when you see a doctor in the plan
- Access to emergency care both inside and outside of the United States

- **Prescription drug benefits**

- Coverage on commonly prescribed drugs, plus Extra Covered Drugs
- \$0 copays on Select Generics
- Plan pharmacies nationwide

- **Additional benefits**

- SilverSneakers®
- LiveHealth® Online
- Discounted rates on health products and services



Enroll now

If you're ready to enroll, please go to page 20 to get started.

Questions?

Call our **First Impressions Welcome Team** for answers or plan details. **1-833-848-8729** (TTY: 711) **Monday through Friday, 5 a.m. to 6 p.m. PT, except holidays**

Medical benefit highlights



- **Health and wellness**

- Preventive care services
- Flu and pneumonia vaccines and most health screenings
- Inpatient hospital care and ambulance services
- Emergency and urgent care
- Skilled nursing facility benefits
- Complex radiology services and radiation therapy
- Diagnostic procedures and testing services received in a doctor's office
- Lab services and outpatient X-rays
- Home health agency care
- Tobacco-cessation counseling
- Nonemergency transportation

- **Nutrition**

- Diabetes services and supplies
- Healthy Meals
- Healthy Pantry

- **Devices**

- Durable medical equipment and related supplies
- Prosthetic devices
- Personal emergency response system (PERS)
- Wearable health and fitness tracker
- Assistive devices

- **Programs and services**

- 24/7 NurseLine
- Outpatient surgery and rehabilitation
- SilverSneakers® fitness program
- Medicare Community Resource Support
- Doctors available anytime, anywhere with LiveHealth® Online
- Foreign travel emergency and urgently needed services
- Adult day center

See your Summary of Benefits chart located in the appendix for more details.

Prescription drug benefit highlights



You'll save money on prescription drugs with:

Covered medications

We cover generic, brand name, and specialty drugs that Medicare Part D allows us to cover, plus even more than Original Medicare covers. These additional drugs are called our Extra Covered Drugs.

Choosing covered generic drugs may save you money without sacrificing effectiveness. Generics have the same active ingredients and effects as brand name drugs, generally without the higher cost share. Generic drugs

on our Select Generics list have a \$0 copay.

Plan pharmacies

Save by filling your prescriptions at any of our 65,000 plan pharmacies. Most national chains and many local pharmacies are in our National Discount Network.

Choose mail-order pharmacy for convenience and savings. You'll get up to 90 days of supplies — often at a lower cost than if you were to fill the same amount at a regular pharmacy. It saves time as well.

See the Summary of Benefits Chart located in the appendix for more details or call our First Impressions Welcome Team if you have questions about LACERS Anthem Medicare Preferred (PPO) with Senior Rx Plus plan benefits.
1-833-848-8729 (TTY: 711) Monday through Friday, 5 a.m. to 6 p.m. PT, except holidays

Access to care

Nationwide access for peace of mind

Choose the doctors you want

- Convenience — see any doctor, provider, or specialist who participates in Medicare and accepts your group PPO plan either as an in-network or out-of-network provider.
- Any copay or coinsurance remains the same as in-network prices.
- Your benefits and coverage stay the same, no matter where you travel in the country.

What if a doctor or other provider says they don't accept this plan?

Have the doctor or provider call the provider phone number on the back of your membership card. We'll explain to them how they can submit a claim for your visit.



Enroll now

If you're ready to enroll, please go to page 20 to get started.

What is Medicare?

Your group plan
is a PPO Medicare Advantage prescription drug plan.

Medicare is a federal government health insurance program for people:

- Over age 65.
- Under age 65 with certain disabilities.
- With end-stage renal disease (ESRD).
- With amyotrophic lateral sclerosis (ALS), also called Lou Gehrig’s disease.

More information is available at www.medicare.gov or you can call **1-800-MEDICARE (1-800-633-4227)**, TTY: **1-877-486-2048**, day or night.

Medicare is available as follows:

Original Medicare

- **Part A** provides coverage for hospital benefits.
- **Part B** provides medical benefits.

Medicare Advantage

- Also called **Part C**.
- Bundles Parts A and B.
- Offers supplemental benefits and a member-first service experience.
- Sometimes includes **Part D**, the prescription drug plan.

Medicare Advantage is a Medicare-approved plan available only through private insurance companies. The added benefits it offers are listed throughout this guide.

Original Medicare = government program		Offered by private insurance companies	
Medicare Part A	Medicare Part B	Medicare Part C	Medicare Part D
Original Medicare + Part C = Medicare Advantage			
Medicare Advantage + Part D = MAPD plan			

Medicare Advantage vs Original Medicare



Traveling outside of the US?
Medicare Advantage members have emergency care coverage.

Compare coverage

The good thing about Medicare Advantage is that it limits how much you'll spend each year on treatment. **Plus, the prices are often fixed, so you'll have a better idea of how much something will cost beforehand.**

Medicare Advantage Part D also offers prescription drug coverage — something Original Medicare doesn't offer.

Medicare Advantage (Part D)	Original Medicare
Plan pays 100% of covered medical costs for rest of plan year after max out-of-pocket is met*	No limit to medical costs members pay annually — no annual out-of-pocket maximum
Members often pay copays (fixed dollar amounts) for more transparency	Members pay percentage of costs (20% of the cost for common services like outpatient surgery and doctor visits)
Emergency care is covered outside of U.S.	No emergency care coverage outside of U.S.
Many plans include drug coverage	No Part D prescription drug coverage



Enroll now
If you're ready to enroll, please go to page 20 to get started.

* Not all medical costs are included in or are subject to the annual out-of-pocket maximum. See the Summary of Benefits Chart located in the appendix for more details or call our **First Impressions Welcome Team** if you have questions about LACERS Anthem Medicare Preferred (PPO) with Senior Rx Plus plan benefits. **1-833-848-8729 (TTY: 711) Monday through Friday, 5 a.m. to 6 p.m. PT, except holidays**

Prescription drug coverage with Part D

The plan in this guide is also known as a Medicare D plan. It includes prescription drug coverage. All of our covered drugs appear on a drug list, called the Part D Formulary. This plan also covers drugs beyond those that Medicare allows, which appear on a separate list called *Extra Covered Drugs*.

If you take a medicine that is not covered, you have three options. You can:

- 1. Ask your doctor to switch you to a covered drug.
- 2. Request an exception.
- 3. Request a temporary supply while discussing other drug options with your doctor.

Drug type	Description	Possible tier coverage ²	Cost
Generic ¹	Same active ingredients and effects as brand name drug without the brand name	Tier 1	\$
Preferred brand name	Safe and effective brand name drugs that may not have a generic alternative	Tier 2	\$\$
Nonpreferred brand name	Less commonly used brand name drugs that usually have a generic alternative	Tier 3	\$\$\$
Specialty	Cost over \$830 for 30 days. May require special handling.	Highest tier	\$\$\$\$

Covered drugs are divided into levels, or tiers. Drugs on the lowest-numbered tier generally cost less, while drugs on the highest-numbered tier generally cost the most. Each tier contains drugs that we cover based on their safety and effectiveness. This chart provides an overview of how the tiers and pricing generally work.

¹ High-cost generic medications may also appear on the same tiers as brand name medications. Please consult the formulary for specific tier details.

² Some drug lists divide generic drugs into two tiers. For those lists, the tier number increases by one for all tiers after the first. For example, Tier 1 becomes Tier 1 and Tier 2, and the numbering continues up the tiers.

\$0 copay for Select Generics

These generic drugs have the same active ingredients and effects as brand name drugs for a \$0 copay. If you don't see one of your drugs here, you can call us to check the full drug list for you.¹

Use	Name	
Cardiovascular	Amlodipine/benazepril capsule	Irbesartan tablet
	Atenolol tablet	Irbesartan/hydrochlorothiazide tablet
	Atenolol/chlorthalidone tablet	Lisinopril tablet
	Benazepril tablet	Lisinopril/hydrochlorothiazide tablet
	Benazepril/hydrochlorothiazide tablet	Losartan potassium tablet
	Bisoprolol fumarate tablet	Losartan potassium/hydrochlorothiazide tablet
	Bisoprolol/hydrochlorothiazide tablet	Metoprolol tartrate tablet
	Carvedilol tablet	Olmesartan tablet
	Chlorthalidone tablet	Quinapril tablet
	Enalapril maleate tablet	Ramipril tablet
	Enalapril/hydrochlorothiazide tablet	Trandolapril tablet
	Fosinopril tablet	Valsartan tablet
	Furosemide tablet	Valsartan/hydrochlorothiazide tablet
	Hydrochlorothiazide capsule/tablet	
Cholesterol	Atorvastatin tablet	Rosuvastatin tablet
	Lovastatin tablet	Simvastatin tablet ²
	Pravastatin sodium tablet	
Diabetes	Glimepiride tablet	Metformin ER tablet ²
	Glipizide ER tablet	Metformin tablet
	Glipizide tablet	Pioglitazone tablet
	Glipizide/metformin hcl tablet	
Osteoporosis	Alendronate sodium tablet	

¹ This list is current as of May 2022. It is not a complete list of covered drugs.

² Not all dosages are covered at the Select Generics cost share.

Top 50 most prescribed drugs we cover

If you don't see one of your drugs here, you can call us to check the full drug list for you.¹

amlodipine besylate

levothyroxine sodium

lisinopril

losartan potassium

metoprolol succinate

rosuvastatin calcium

omeprazole

hydrochlorothiazide

*metformin hydrochloride*²

tamsulosin hydrochloride

pantoprazole sodium

*simvastatin*²

ELIQUIS²

gabapentin

furosemide

metoprolol tartrate

*carvedilol*²

pravastatin sodium

clopidogrel

montelukast sodium

allopurinol

sertraline hydrochloride

escitalopram oxalate

famotidine

atenolol

ezetimibe

trazodone hydrochloride

metformin hydrochloride ER

duloxetine hydrochloride

SYNTHROID

finasteride

latanoprost

prednisone

fluticasone propionate

meloxicam

hydrocodone-

acetaminophen

potassium chloride

spironolactone

alendronate sodium

XARELTO

albuterol sulfate HFA

lisinopril-

hydrochlorothiazide

donepezil hydrochloride

losartan-hydrochlorothiazide

tramadol hydrochloride

alprazolam

glimepiride

citalopram

valsartan

bupropion XL

Generic drugs appear in lowercase italics (lisinopril, for example), while brand name drugs are in uppercase (ELIQUIS, for example).

¹ This list is current as of May 2022. It is not a complete list of covered drugs.

² Not all dosages are covered at the generic cost share.

Perks

Your group plan includes useful and valuable programs to help you stay healthy and support your well-being. As a member, you'll have access to the following services at no extra cost:

Annual health exams and preventive care

- Annual wellness visit
- Preventive care services
- Flu and pneumonia shots
- Tobacco-cessation counseling

House Call program¹

A personalized visit to your home that can lead to a care plan tailored just for you.

24/7 NurseLine²

24/7 NurseLine puts you in touch with a registered nurse anytime of the day or night. Just call **1-800-700-9184 (TTY: 711)** to have your questions answered.

Adult day center³

Visit an adult day center once a week for eight hours and get reimbursed for your visit. It's available for members who need help with at least two activities for daily living such as dressing, bathing, or eating.

Healthy Pantry

Monthly nutritional counseling sessions via phone and a monthly delivery of pantry items to promote healthy eating. Available to qualifying members.

Questions?

Call our **First Impressions Welcome Team** for answers or plan details. **1-833-848-8729 (TTY: 711) Monday through Friday, 5 a.m. to 6 p.m. PT, except holidays**

¹ House Call program is administered by an independent contracted vendor.

² The information contained in this program is for general guidance only. Your doctor will be specific regarding recommendations for your individual circumstances. Recommended treatments may not be covered under your health plan.

³ Provider will need to attest support is needed for at least two activities.

More benefits

MyHealth Advantage

Get regular reminders about preventive care, medical tests, and how to stay healthy. It also offers access to health specialists who can answer your questions.

Wearable health and fitness tracker

A new fitness tracking device, plus access to online fitness programs to track your progress. Note: you can only receive a new fitness device every two years.

LiveHealth® Online¹

Using LiveHealth Online, you can visit with a doctor, therapist, or psychiatrist through live video on your smartphone, tablet, or computer with a camera. It's a great way to:

- Access a board-certified doctor in the comfort of your home, 24/7.
- Find help with common conditions like the flu, colds, sinus infections, pink eye, and skin rashes – this even includes having prescriptions sent to the pharmacy,² if needed.
- Set up a 45-minute counseling session with a licensed therapist to find help when you feel depressed, anxious, or stressed.³ You can also meet with a board-certified psychiatrist to get medication management support if talk therapy alone isn't enough.

With the Anthem plan, video visits using LiveHealth Online are \$0.

¹ LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of this plan.

² Prescription availability is defined by physician judgment.

³ Appointments subject to availability of a therapist. Therapists using LiveHealth Online cannot prescribe medications. The information contained in this program is for general guidelines only. Your doctor will be specific regarding recommendations for your individual circumstances. Recommended treatments may not be covered under your health plan.

More benefits

Care and support with Aspire Health¹

Aspire Health is a community-based program that specializes in providing an extra layer of support to patients facing serious illness and their families. This support is provided by a team of doctors, nurse practitioners, nurses, and social workers who work closely with a patient's primary care provider and other providers to coordinate care and improve communication. Aspire's clinical team is available 24/7 to provide extra care and attention, as well as education about illness, the plan of care, and medications. Aspire's services are provided through a combination of home-based visits and telehealth support.

Healthy Meals

Qualified members may receive healthy and balanced meals delivered to their home at no extra cost.



¹ Aspire Health is a separate company providing coordination of care through home-based visits and telehealth services on behalf of this plan.

More benefits



SilverSneakers is a fitness and lifestyle benefit that gives you the opportunity to connect with your community, make friends, and stay active. Your membership gives you:¹

- Memberships to thousands of participating locations with use of basic amenities,² plus group exercise classes³ for all levels at select locations.
- The SilverSneakers GO™ app with adjustable workout programs tailored to individual fitness levels, schedule reminders for favorite activities, the option to find convenient locations, and more.
- Access to SilverSneakers LIVE virtual classes and hundreds of On-Demand online videos for at-home workouts.

To find a location near you or join virtual classes, visit **www.silversneakers.com** or call **1-855-741-4985**, TTY: 711, Monday to Friday, 8 a.m. to 8 p.m. ET.

Nonemergency transportation

Covers one-way trips to and from locations within the local service area. Trips may be covered for traveling to and from medical visits and SilverSneakers locations.

Personal emergency response system (PERS)

Get one personal emergency response system and monthly monitoring in your home. It will notify appropriate personnel of an emergency (e.g., a fall).

¹ Always talk with your doctor before starting an exercise program. SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved. Tivity Health, Inc. is a separate company providing a fitness program on behalf of this plan.

² Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

³ Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

Health and savings with SpecialOffers

Our members receive discounts on these products and services:

Fitness and healthy living

The ChooseHealthy® program*

- Discounts on services such as acupuncture, chiropractic care, therapeutic massage, and more from a nationwide network of healthcare providers.
- Discounts on fitness and wellness products such as activity trackers, equipment, and more. Obtain access to online health and wellness classes at no additional cost.

Fitbit

- Save up to 22% on select Fitbit trackers and smartwatches.

Garmin

- 20% off select Garmin wellness devices

GlobalFit™

- Discounts on gym memberships, fitness equipment, coaching, and more

Jenny Craig®

- Free three-month program (food not included), plus \$120 in food savings (purchase required) or save 50% off our premium programs (food costs separate)

Puritan's Pride

- 10% off vitamins, supplements, and minerals

SelfHelpWorks

- Choose one of the online Living programs and save 15% on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or face an alcohol problem.



* The ChooseHealthy program is provided by ChooseHealthy, Inc. ChooseHealthy, Inc. is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a trademark of ASH and used with permission herein. The ChooseHealthy program is a discount program; it is not insurance. You can access services from any ChooseHealthy participating provider; referral from a primary care physician is not required. You are responsible for paying the discounted fee directly to the contacted provider.

Dental

ProClear™ Aligners

- Improving your smile shouldn't cost a fortune. You can save on a beautiful, professional smile in the comfort of your own home. There are no metal braces, no time-consuming dentist visits, and no hidden fees. When you order, you can receive a free whitening kit, along with a great-looking smile.

Family and home offerings

Allergy Control and National Allergy

- Save up to 25% on select products. Free shipping on all orders over \$59 when shipping ground within the contiguous United States.

23andMe

- \$40 off each Health + Ancestry Service kit
- 20% off one 23andMe kit — learn about your wellness, ancestry, and more

Vision

1-800 CONTACTS® or Glasses.com™

- \$20 off orders of \$100 or more for the latest contact lenses or brand name frames
- Free shipping

Premier LASIK

- Save \$800 on LASIK when you choose any featured Premier LASIK Network provider.
- Save 15% with all other in-network providers.

TruVision

- Save up to 40% on LASIK eye surgery at over 1,000+ locations
- Over 6.5 million procedures performed in the network



SpecialOffers is a discount program that is not part of your health plan coverage. It is a value-added online service we provide to give our Medicare Advantage members access to discounts offered by different vendors. Vendors and offers are subject to change without prior notice. Anthem does not endorse and is not responsible for the products, services, or information provided by SpecialOffers vendors. Arrangements and discounts were negotiated between vendors and Anthem for the benefit of our members. The products and services described are not part of our contract with Medicare. They are not subject to the Medicare appeals process. Any disputes about these products or services may be subject to the Anthem grievance process.

IMPORTANT: SpecialOffers vendors and discounts are subject to change without notice.

Sydney Health app



Download the
Sydney Health app
at www.anthem.com/ca.

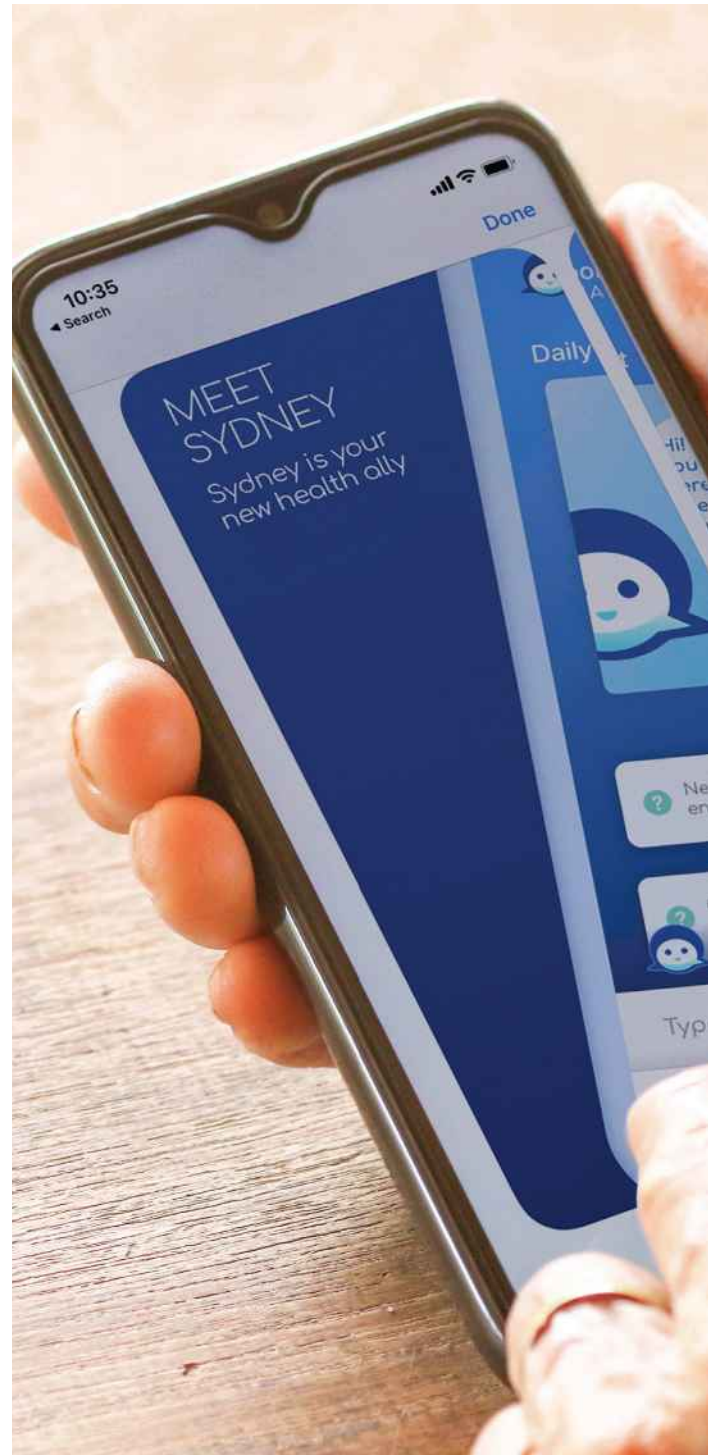
The Sydney Health app offers online tools* to help you stay healthy and manage your health plan.

After we send you your plan membership card, use the information on the card to set up your account. It only takes a few minutes to register. When you're done, you can use the app to:

- See a live doctor with virtual visits.
- Access plan and health resources.
- Check the status of claims.
- Request a replacement membership card or print a temporary one.
- Use mail order for prescription drugs.

You can also:

- Use your device's GPS to find nearby doctors, hospitals, and urgent care centers.
- Use the chat feature to quickly find answers to your health questions.
- Set health reminders and wellness goals.
- Store and share health records with My Family Health Record (myFHR), which gives you the ability to share your health information with doctors, family members, and caregivers.



* Online tools are offered to Anthem plan members as extra services. They are not part of the contract and can change or stop.

How to qualify and enroll

Qualifications for enrolling in Anthem Medicare Preferred (PPO) with Senior Rx Plus:

- You are a United States (U.S.) citizen or are lawfully present in the U.S.
- You live in the plan's service area.
- You are now entitled to Medicare Part A and enrolled in Part B.
- You keep paying your Medicare Part B premiums, unless they are paid by Medicaid or through another third party.
- You qualify for coverage under your or your spouse's group-sponsored health plan.



Enroll now

How to complete the enrollment election form

You'll need:

- **Your Medicare number** (the number on your red, white, and blue Medicare card). Fill out the requested information as it appears on your Medicare card. If required, also attach a copy of your Medicare card or your letter from the Social Security Administration or the Railroad Retirement Board and send it along with your completed enrollment election form.
- **Your permanent address and phone number.**
- You must **complete all items on the enrollment election form**. Complete and sign the enrollment election form that starts on the next page and mail it to the address listed on it.



IMPORTANT: When you're ready to enroll, please complete the enrollment election form on the next page. The scissors icon and dotted line show where to cut it out. Then, please mail your form to the address on the form.

Anthem BC Health Insurance Company Group-Sponsored Health Plan Enrollment Election Form

All fields on this form are required unless noted with an asterisk*

Group sponsor name: LACERS	Group #: CA039GRS
Plan you will join: ☒ Anthem Medicare Preferred (PPO) with Senior Rx Plus	Requested effective date of coverage: (__ __/__ __/__ __ __ __) (M M / D D / Y Y Y Y) Generally the effective date of enrollment will be the first of the month following the enrollment receipt date, unless a future date is requested and is allowed.

FIRST name: LAST name: MIDDLE initial:

Birthdate: (MM/DD/YYYY) (__ __/__ __/__ __ __ __)	Sex: ☐ M ☐ F	Phone number: () ☐ Cell ☐ Other
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Permanent residence street address (Do not enter a P.O. Box):

City:	State:	ZIP code:
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Mailing address, if different from your permanent address (P.O. Box allowed):

Street address:	City:	State:	ZIP code:
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Email address: _____

Your email address will be used for communications only from Anthem BC Health Insurance Company. We will not share your email address. Thank you for providing your email address and phone number. We will only use this information to occasionally contact you by email, phone call or text with Important Plan Information.

In addition, may we also contact you about additional products and services that might interest you by ☐ email and/or ☐ text? Messaging and data rates may apply.

Please know you can change your preference at any time by visiting www.anthem.com/ca or contacting customer service.

Race*	Ethnicity*
☐ White ☐ Black or African American ☐ American Indian or Alaska Native ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean	☐ Not of Hispanic, Latino/a, or Spanish Origin ☐ Puerto Rican ☐ Another Hispanic, Latino/a, or Spanish Origin ☐ Mexican, Mexican American, Chicano/a ☐ Cuban ☐ I choose not to answer
☐ Vietnamese ☐ Other Asian ☐ Native Hawaiian ☐ Samoan ☐ Guamanian or Chamorro ☐ Other Pacific Islander ☐ I choose not to answer	



Your Medicare information:

Medicare Number: _____

Note: The Medicare Number is required to complete your enrollment. If you do not provide your Medicare Beneficiary ID from your plan membership card, your enrollment into the plan may be delayed.

Please read and answer these important questions

1. Are you the retiree? ☐ Yes ☐ No

If "yes," retirement date (month/date/year): _____

If "no," name of retiree: _____ Retiree Medicare ID #: _____

2. Do you have other medical insurance? ☐ Yes ☐ No

If "yes," what is the name of the health plan (e.g., Aetna, Humana, Cigna)? _____

What are the effective dates of coverage? _____

3. Are you a resident in a long-term care facility, such as a nursing home? ☐ Yes ☐ No

If "yes," please provide the following information:

Name of institution: _____

Address (number and street) and phone number of institution: _____

4. Will you have other prescription drug coverage (like VA or TRICARE) in addition to this plan? ☐ Yes ☐ No

Name of other coverage: _____ Member number for this coverage: _____ Group number for this coverage: _____

This document may be available in an alternate format, such as large print. Please call the First Impressions Welcome Team at **1-833-848-8729**, TTY: **711**, Monday through Friday, 5 a.m. to 6 p.m. PT, except holidays, for additional information or questions you may have.

IMPORTANT: Read and sign below:

- I must keep Medicare Part A and Part B to stay in the plan I have selected.
- **Release of information:** By joining this Medicare Advantage Plan, I acknowledge that the plan will release my information to Medicare and other plans as is necessary for treatment, payment and healthcare operations. I also acknowledge that Anthem BC Health Insurance Company will release my information, including my prescription drug event data, to Medicare, who may release it for research and other purposes which follow all applicable federal statutes and regulations.
- The information on this enrollment election form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that people with Medicare are generally not covered under Medicare while out of the country, except for limited coverage near the U.S. border.
- I understand that when my Anthem Medicare Preferred (PPO) with Senior Rx Plus coverage begins, I must get all of my medical and prescription drug benefits from Anthem BC Health Insurance Company. Benefits and services authorized by Anthem BC Health Insurance Company and contained in my Anthem Medicare Preferred (PPO) with Senior Rx Plus Evidence of Coverage document (also known as a member contract or subscriber agreement) will be covered. **Without authorization, neither Medicare nor Anthem BC Health Insurance Company will pay for benefits or services.**

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- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this enrollment election form means that I have read and understand the contents of this enrollment election form. If signed by an authorized representative (as described above), this signature certifies that:

- 1) This person is authorized under state law to complete this enrollment election form, and
- 2) Documentation of this authority is available upon request by Medicare.

Signature:

Today's date:

If you are the authorized representative, sign above and fill out these fields:

Name:

Address:

Phone number:

Relationship to enrollee:

**Please return this enrollment election form to:
Los Angeles City Employees' Retirement System (LACERS)**

Attn: Health Benefits Administration Division

P.O. Box 512218

Los Angeles, CA 90051-0218

Please refer to the Anthem BC Health Insurance Company *Evidence of Coverage* for a complete listing of all plan benefits, conditions, limitations, and exclusions of coverage.

Our plan has free language interpreter services available to answer questions from non-English-speaking members. Please call the First Impressions Welcome Team number listed in this document to request interpreter services.

Anthem BC Health Insurance Company is an LPPO plan with a Medicare contract. Enrollment in Anthem BC Health Insurance Company depends on contract renewal. Anthem BC Health Insurance Company is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross Association.

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What to expect after you enroll

After your enrollment is processed, you will receive:

- A plan membership card. Begin using this card on your membership start date.
- Proof of your enrollment request with your membership start date listed.
- A health survey to help us understand and address your needs. We'll call you within 90 days to talk about your experience to understand how we can better take care of you.

We will also send you a plan welcome guide with ways to:

- Make the most of your benefits.
- Find plan doctors and facilities.
- Access information online.



IMPORTANT INFORMATION:

2023 Medicare Star Ratings



Anthem BC Health Insurance Company - H4036

For 2023, Anthem BC Health Insurance Company - H4036 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★★★

Health Services Rating: ★★★★★

Drug Services Rating: ★★★★★

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings are important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care.
- The number of members who left or stayed with the plan.
- The number of complaints Medicare got about the plan.
- Data from doctors and hospitals that work with the plan.

The number of stars show how well a plan performs.

- ★★★★★ EXCELLENT
- ★★★★☆ ABOVE AVERAGE
- ★★★☆☆ AVERAGE
- ★★☆☆☆ BELOW AVERAGE
- ★☆☆☆☆ POOR

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get more information on Star Ratings online

Compare Star Ratings for this and other plans online at www.medicare.gov/plan-compare.

Questions about this plan?

Contact Anthem BC Health Insurance Company seven days a week from Monday to Friday from 8 a.m. to 9 p.m. ET at **1-833-848-8729** (toll free) or **711** (TTY). Current members please call **1-833-848-8730** or **711** (TTY).

Anthem BC Health Insurance Company is an LPPO plan with a Medicare contract. Enrollment in Anthem BC Health Insurance Company depends on contract renewal.

Summary of benefits

We've provided a summary of benefits so you can have a better understanding of what's covered and what's not, including:

- Costs you are responsible for
- What we cover under the plan
- Any copays or percentage of the cost
- Any out-of-pocket costs



Questions?

Call our **First Impressions Welcome Team** for answers or plan details. **1-833-848-8729** (TTY: 711) **Monday through Friday, 5 a.m. to 6 p.m. PT, except holidays**

LACERS

2023 Summary of Benefits

PPO Plan 0PH

Anthem.com/CA

Anthem BC Health Insurance Company gives you the tools and resources you need to make the best decisions for your health, like this summary of benefits. It's a snapshot of your plan's covered benefits and services and what they cost. For more details about your benefits and services, please review your Evidence of Coverage (EOC).

Medicare & You 2023 resource: For more information, we encourage you to read Medicare & You 2023. This booklet is mailed to people with Medicare every year in the fall. It has a summary of Medicare benefits, rights, and protections. It also includes answers to the most frequently asked questions. If you don't have a copy of this booklet, request one at www.medicare.gov or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

How much is the monthly premium? Contact your group plan benefit administrator to determine your actual premium amount, if applicable.

	In-network:	Out-of-network:
Annual medical deductible:	\$0	
Maximum out-of-pocket responsibility: (Does not include prescription drugs)	\$0	
Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Inpatient hospital care*	\$0 copay Per Admission	\$0 copay Per Admission
Outpatient Hospital Care Facility or ambulatory surgical center visit for surgery*	\$0 copay Per Visit	\$0 copay Per Visit

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Observation Room*	\$0 copay Per Visit	\$0 copay Per Visit
Primary care office visit*	\$0 copay Per Visit	\$0 copay Per Visit
Specialty care office visit*	\$0 copay Per Visit	\$0 copay Per Visit
Video doctor visits LiveHealth Online	\$0 copay Per Visit	
Preventive care	\$0 copay Per Visit	\$0 copay Per Visit
Emergency room visit	\$0 copay Per Visit	
Urgently needed services	\$0 copay Per Visit	
Diagnostic services, labs, and imaging Diagnostic lab services*	\$0 copay Per Visit	\$0 copay Per Visit
Diagnostic radiology services, such as MRIs and CT scans*	\$0 copay Per Visit	\$0 copay Per Visit
Outpatient X-rays*	\$0 copay Per Visit	\$0 copay Per Visit
Hearing services Medicare-covered diagnostic hearing and balance evaluations*	\$0 copay Per Visit	\$0 copay Per Visit
Routine hearing exams	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, every calendar year	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, every calendar year
Hearing aids	\$0 copay for hearing aids, supplied by Hearing Care Solutions, \$2,000 every three calendar years	\$0 copay for hearing aids, supplied by Hearing Care Solutions, \$2,000 every three calendar years
Hearing aid fitting evaluations	\$0 copay Per Visit, 1 Visit Per Hearing Aid	\$0 copay Per Visit, 1 Visit Per Hearing Aid
Medicare Covered Dental Non-routine care covered by Medicare*	\$0 copay Per Visit	\$0 copay Per Visit
Vision services Medicare-covered exams given by a specialist to diagnose and treat eye diseases and conditions	\$0 copay Per Visit	\$0 copay Per Visit
Medicare-covered eyewear following cataract surgery	\$0 copay Per Surgery	\$0 copay Per Surgery

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Routine vision eye exam	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, every calendar year	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, every calendar year
Routine vision eyewear	\$0 copay for eyewear, maximum benefit, \$100 every two calendar years	\$0 copay for eyewear, maximum benefit, \$100 every two calendar years
Mental Health Services Inpatient visit	\$0 copay Per Visit	\$0 copay Per Visit
Outpatient group therapy professional visit*	\$0 copay Per Visit	\$0 copay Per Visit
Outpatient individual therapy professional visit*	\$0 copay Per Visit	\$0 copay Per Visit
Professional partial hospitalization*	\$0 copay Per Visit	\$0 copay Per Visit
Skilled nursing facility (SNF)*	\$0 copay Per Day, 1-100 Days Per Benefit Period	\$0 copay Per Day, 1-100 Days Per Benefit Period
Outpatient rehabilitation services Physical, occupational, and speech therapy visits*	\$0 copay Per Visit	\$0 copay Per Visit
Ambulance services	\$0 copay Per One Way Trip	
Part B Drugs Medicare-covered*	\$0 copay Per Visit	\$0 copay Per Visit
Chiropractic services*	\$0 copay Per Visit	\$0 copay Per Visit
Acupuncture for chronic low back pain*	\$0 copay Per Visit	\$0 copay Per Visit
Diabetes management Supplies, including blood glucose test strips, lancet devices, lancets, and glucose control solutions	\$0 copay Per Purchase, 30 Days Per Supply	\$0 copay Per Purchase, 30 Days Per Supply
Blood glucose monitor	\$0 copay Per Purchase	\$0 copay Per Purchase
Therapeutic shoes	\$0 copay Per Purchase	\$0 copay Per Purchase
Self-management training	\$0 copay Per Visit	\$0 copay Per Visit
Continuous glucose monitor*	\$0 copay Per Purchase	\$0 copay Per Purchase
Durable medical equipment (DME)*	\$0 copay Per Purchase	\$0 copay Per Purchase
Podiatry services*	\$0 copay Per Visit	\$0 copay Per Visit
Routine foot care	\$0 copay Per Visit, 12 visits every calendar year	\$0 copay Per Visit, 12 visits every calendar year

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Home health care*	\$0 copay Per Visit	\$0 copay Per Visit

Additional supplemental benefits, services, and discounts

Additional covered benefits and services	Members pay:
Foreign travel emergency (outside U.S. territories) Emergency care	\$0 copay Per Visit
Urgently needed services	\$0 copay Per Visit
Inpatient emergency care	\$0 copay Per Admission, 60 Days Per Lifetime
Health and wellness programs SilverSneakers® Take virtual fitness classes at home or visit us at a participating gym.	\$0 copay Per Visit
Healthy Meals Meals delivered after being discharged from inpatient hospital visit or for members living with a chronic condition*	\$0 copay Per Qualifying Event, 14 Meals Per Qualifying Event, four (4) Events Per Year, 56 Meals In Total
Healthy Pantry Monthly nutritional counseling and delivery of pantry items*	\$0 copay Per Year
Adult day center*	\$0 copay Per Visit, 8 hours per day
Assistive devices	\$0 copay, \$200 every year
Health and fitness tracker For your body and mind health	\$0 copay for health and fitness tracker, 1 device every two years
In-home support	\$0 copay Per Visit, 30 hours per year
Personal emergency response system (PERS)	\$0 copay for personal emergency response system
Personal home helper*	\$0 copay for personal home helper services
Medicare Community Resource Support	\$0 copay Per Visit

*Benefit requires physician referral or prior authorization.

This document reflects cost shares only.

Some of the benefits listed above are combined in-network and out-of-network.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, coinsurance, and restrictions may apply. If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

Benefits, premiums and/or copayments/coinsurance may change upon renewal or on January 1 of each year.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

Your 2023 Prescription Drug Benefits Chart
Formulary P3, 5/25/50 (with Senior Rx Plus)
LACERS Parts A and B Members

Your retiree drug coverage includes Medicare Part D drug benefits and non-Medicare supplemental drug benefits. The cost shown below is what you pay after all benefits under your retiree drug coverage have been provided.

Formulary	P3
Deductible	\$0
Supplemental Gap Coverage	Generic and Brand
Covered Services	What you pay

Part D Initial Coverage

Below is your payment responsibility until the amount paid by you and your retiree drug plan for covered Part D prescriptions reaches your Initial Coverage Limit of \$4,660.

Retail Pharmacy	per 30-day supply
• Select Generics	\$0 copay
• Generics	\$5 copay
• Preferred Brands	\$25 copay
• Non-Preferred Drugs, including Specialty Drugs and Non-Formulary Drugs	\$50 copay

Covered Services	What you pay
Retail Pharmacy	per 90-day supply
• Select Generics	\$0 copay
• Generics	\$15 copay
• Preferred Brands	\$75 copay
• Non-Preferred Drugs, including Specialty Drugs and Non-Formulary Drugs	\$150 copay

Many of our retail pharmacies can dispense more than a 30-day supply of medication. If you purchase more than a 30-day supply at these retail pharmacies, you will need to pay one copay for each full or partial 30-day supply filled. For example, if you order a 90-day supply, you will need to pay three 30-day supply copays. If you get a 45-day or 50-day supply, you will need to pay two 30-day copays.

Covered Services	What you pay
Mail-Order Pharmacy	per 90-day supply
• Select Generics	\$0 copay
• Generics	\$10 copay
• Preferred Brands	\$50 copay
• Non-Preferred Drugs, including Specialty Drugs and Non-Formulary Drugs	\$100 copay

Covered Services	What you pay
Part D Gap Coverage	
Your payment responsibility changes once you reach your Initial Coverage Limit of \$4,660. Below is your payment responsibility during the period after you meet your Initial Coverage Limit and until you meet your True Out of Pocket limit.	
Retail Pharmacy	per 30-day supply
• Select Generics	\$0 copay
• Generics	\$5 copay
• Preferred Brands	\$12.50 copay
• Non-Preferred Drugs, including Specialty Drugs and Non-Formulary Drugs	\$25 copay
Retail Pharmacy	per 90-day supply
• Select Generics	\$0 copay
• Generics	\$15 copay
• Preferred Brands	\$37.50 copay
• Non-Preferred Drugs, including Specialty Drugs and Non-Formulary Drugs	\$75 copay
Mail-Order Pharmacy	per 90-day supply
• Select Generics	\$0 copay
• Generics	\$10 copay
• Preferred Brands	\$25 copay
• Non-Preferred Drugs, including Specialty Drugs and Non-Formulary Drugs	\$50 copay

Covered Services	What you pay
Part D Catastrophic Coverage	
Your payment responsibility changes after the cost you and the Coverage Gap Discount Program have paid for covered drugs reaches your True Out of Pocket limit of \$3,600.	
Retail and Mail-Order Pharmacies	Up to a 90-day supply
Select Generics	\$0 copay
Generics	5% coinsurance with a minimum of \$2 and a maximum of \$5
Brand-Name Drugs	5% coinsurance with a minimum of \$5 and a maximum of \$25

- Coverage Gap Discount Program:** If you are not receiving help to pay your share of drug cost through the Low Income Subsidy or PACE programs, you qualify for a discount on the cost you pay for most covered brand drugs through the Medicare Coverage Gap Discount Program. For prescriptions filled in 2023, once the cost paid by you and your retiree drug plan reaches \$4,660 the cost share you pay will reflect all benefits provided by your retiree drug coverage and the Coverage Gap Discount. The Coverage Gap Discount applies until the cost paid by you and the Discount reaches \$7,400. Drug manufacturers have agreed to provide a discount on brand drugs which Medicare considers Part D qualified drugs. **Please note:** Your retiree drug plan may cover some brand drugs beyond those covered by Medicare. The discount will not apply to drugs listed as "Extra Covered Drugs" in your benefits.
- Vaccines:** Medicare covers some vaccines under Medicare Part B medical coverage and other vaccines under Medicare Part D drug coverage. Vaccines for Flu, including H1N1, and Pneumonia are covered under Medicare medical coverage. Vaccines for Chicken Pox, Shingles, Tetanus, Diphtheria, Meningitis, Rabies, Polio, Yellow Fever, and Hepatitis A are covered under Medicare drug coverage. Hepatitis B is covered under drug coverage unless you fall into a high risk category, then it is covered under medical coverage. Other common vaccines are also covered under Medicare drug coverage for Medicare-eligible individuals under 65. You can fill your vaccines at a network pharmacy or they can be administered at a physician's office. However, the physician will only submit a claim for a Part B vaccine. If you want to get a Part D vaccine at your physician's office you will pay for the entire cost of the vaccine and its administration and then ask your drug plan to pay its share of the cost. Please see your *Evidence of Coverage* for complete details on what you pay for vaccines.
- Senior Rx Plus:** Your supplemental drug benefit is non-Medicare coverage that reduces the amount you pay, after your Group Part D benefits and the Coverage Gap Discount. The copay or coinsurance shown in this benefits chart is the amount you pay for covered drugs filled at network pharmacies.

- **Dispense as Written:** When a member's physician has specified "dispense as written (DAW)" for non-preferred brand-name drugs or non-formulary drugs, the copay for preferred brand-name formulary drugs will apply. When a member's physician has not specified DAW for non preferred brand-name drugs or non-formulary drugs, the Tier 3 copay will apply. The lower formulary brand copay will not apply to single source drugs even if the physician denotes "dispense as written".

Your 2023 Extra Covered Drugs Benefits Chart

Covered Services	What you pay
Extra Covered Drugs	
These are prescription drugs that are covered by your retiree drug plan that are often excluded from Part D coverage. These prescription drugs are covered by your Senior Rx Plus benefits. Some of these drugs may be required on your retiree drug plan by state regulations. These drugs do not count towards your True Out of Pocket expenses. They do not qualify for lower Catastrophic copays.	
Retail Pharmacy	per 30-day supply
Cough and Cold DESI Vitamins and Minerals	See Drug List for complete list of drugs covered
• Generics	\$5 copay
• Preferred Brands	\$25 copay
• Non-Preferred Drugs	\$50 copay
Erectile Dysfunction (ED)	Immediate dose ED drugs Immediate dose formats are limited to 6 per 30 days.
• Generics	\$5 copay
• Preferred Brands	\$25 copay
• Non-Preferred Drugs	\$50 copay
Contraceptive Devices	Limit 1 per year;
• Prescription	\$25 copay per Covered Device

Covered Services	What you pay
Mail-Order Pharmacy	per 90-day supply
Cough and Cold DESI Vitamins and Minerals	See Drug List for complete list of drugs covered
• Generics	\$10 copay
• Preferred Brands	\$50 copay
• Non-Preferred Drugs	\$100 copay
Erectile Dysfunction (ED)	Immediate dose ED drugs Immediate dose formats are limited to 6 per 30 days.
• Generics	\$10 copay
• Preferred Brands	\$50 copay
• Non-Preferred Drugs	\$100 copay
Contraceptive Devices	Copay or coinsurance Limit 1 per year;
• Prescription	\$25 copay per Covered Device

- **Over the Counter Drugs:** To get over the counter drugs listed as covered under your drug plan, you must have a prescription from your provider and have the prescribed drug filled by the pharmacist.

Required information for this plan year

Your rights, protections, and Medicare options

As a Medicare beneficiary, you have many rights and options put in place to protect you as a consumer. You have choices.

As a Medicare beneficiary, you can choose between:

- The Original (Fee-for-Service) Medicare plan.
- A Medicare health plan like the one offered in this guide.

You may have other options

The important thing to remember is that the choice is yours, keeping in mind that you may be able to join or leave a plan only at certain times. Please note that if you do not take your retiree benefits, it may affect other retiree benefits your group sponsor offers. No matter what you decide, you may still be eligible for the Original Medicare program.

Geographic service areas covered by this plan

This plan offers coverage in our Centers for Medicare & Medicaid Services (CMS) defined geographic service area of all 50 states, Washington, DC, and all United States territories.

Your Medicare protections

The plan must offer Medicare benefits to you for a full calendar year at a time, although benefits and cost sharing may change from year to year. The plan provider can decide each year whether to keep offering Medicare Advantage plans, or whether or not to continue offering plans in specific geographic areas like yours.

Also, Medicare may decide to end our contract.

If for some reason this plan is discontinued, we will send you a letter at least 90 days before your coverage ends explaining your options for Medicare coverage in your area.

For more information on the options and rights you have as a Medicare Advantage member with this plan, please contact our **First Impressions Welcome Team** and ask for a copy of the *Evidence of Coverage (EOC)*.

Extra Help from Medicare

You may be able to find help to pay for your prescription drugs and other Medicare costs. If you qualify for Medicare's Extra Help and are enrolled in a Part D plan like this one, Medicare can pay up to 100% of your prescribed drugs. This can help offset your drug plan's monthly premium, plus coinsurance and copays for covered prescription drugs.

Extra Help can also close any drug coverage gaps and stop late enrollment penalties (LEPs). For more information, visit www.medicare.gov or www.ssa.gov, or call:

- **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.
- The Social Security Administration at **1-800-772-1213**, Monday to Friday, 7 a.m. to 7 p.m. ET. TTY users should call **1-800-325-0778**.
- Your state Medicaid office.

Required information for this plan year

Information about Medicare

To help you make more informed healthcare decisions, we are providing this important information about Medicare to use as a resource. If you have any questions, please contact our **First Impressions Welcome Team**.

Pay your Medicare Part B premiums

Once you enroll in this plan, you must still pay your Medicare Part B premiums. If you don't, Medicare will terminate your coverage and then you may have to pay a late enrollment penalty if you decide to reenroll.

Enrolling in other plans

If you decide to enroll in other plans, you will be disenrolled from your current plan.

Notifying your group sponsor

To ensure a smooth enrollment, make sure your group sponsor has your most up-to-date information and that it matches your Social Security information.

What to know about a drug list

A drug list is a list of drugs covered by the plan. We choose our list to provide good prescription coverage and a good value to you, as well.

Your full Benefits Charts will tell you if you have an open or closed drug list plan. Open plans cover almost all Medicare Part D eligible drugs, while closed plans cover most.

When new drugs come to market, we conduct a clinical and cost review and may add them to the drug list. To keep plans affordable, every year we may also remove drugs or change the cost you

pay for them the following year. But don't worry; we'll notify you first and send you a new drug list when we make these changes.

Important: Check to see if your drug is on the drug list before you go to the pharmacy.

If the drug you take is not on our drug list, you will have to pay the full price of the drug. If that's the case, or if your drug comes with additional requirements or limits, you may be able to receive a temporary supply. We will notify you once the temporary supply is dispensed. You will have to contact your doctor and ask if you can switch to a different drug listed on our drug list.

About IRMAA and your income level

If your modified adjusted gross income on your IRS tax return from two years ago is above a certain limit, you must pay an income-related monthly adjustment amount (IRMAA) in addition to your monthly plan premium.

The Social Security Administration will contact you if you have to pay an IRMAA, which you must pay to them, not us.

High-income surcharges

If you must pay a high-income surcharge on your Medicare Part B or Part D premium to the Social Security Administration, please be sure to do so to avoid a mandatory disenrollment.

Required information for this plan year

Information about Medicare

We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age, or disability. For people with disabilities, we offer free aids and services. Our plan has free language interpreter services available to answer questions from non-English-speaking members. Please call the **First Impressions Welcome Team** at the number listed in this guide to request interpreter services.

Out-of-network/noncontracted providers are under no obligation to treat Anthem BC Health Insurance Company members, except in emergency situations. Please call our First Impressions Welcome Team at **1-833-848-8729, TTY: 711, Monday through Friday, 5 a.m. to 6 p.m. PT, except holidays**, for more information.

This information is not a complete description of benefits. Contact the plan for more information. Every year, Medicare evaluates plans based on a five-star rating system.

This guide is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Benefits Charts and *Evidence of Coverage (EOC)*, which is received upon enrollment. In the event of a conflict between the Benefits Charts/*EOC* and this guide, the terms of the Benefits Charts and *EOC* will prevail.

Coordination of Benefits (COB) letter

If we receive Coordination of Benefits (COB) information from CMS, we are required to send a letter to you requesting verification of the other coverage information. The benefit verification letter we send will include information from CMS, including any other coverage that needs to be verified. Separately, we could receive COB information from other reporting sources in addition to CMS.

If the information is not correct in the letter, you can call Member Services or you can fill in the correct information on the letter and return it to the plan for processing.

If a response is not received within 21 days, the information on the letter is considered to be accurate.

If the previous carrier does not notify CMS of the previous plan termination prior to the plan enrollment process, a COB letter could be triggered for the plan that was just terminated.

Required information for this plan year

Information about Medicare

Anthem BC Health Insurance Company is an LPPO plan with a Medicare contract. Enrollment in Anthem BC Health Insurance Company depends on contract renewal. Anthem BC Health Insurance Company is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross Association.

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2023 LACERS PPO MAPD Non-Passive Age-In

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-833-848-8729. Someone who speaks your language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-833-848-8729. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-833-848-8729。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-833-848-8729。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 pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasalang-wika, tawagan lamang kami sa 1-833-848-8729. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-833-848-8729. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-833-848-8729 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-833-848-8729. 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 1-833-848-8729 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-833-848-8729. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-833-848-8729. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-833-848-8729 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-833-848-8729. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

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French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-833-848-8729. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-833-848-8729. Ta usługa jest bezpłatna.

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