

**HealthSun HealthAdvantage Plan (HMO)
offered by HealthSun Health Plans**

Annual Notice of Changes for 2019

You are currently enrolled as a member of HealthSun HealthAdvantage Plan. Next year, there will be some changes to the plan's costs and benefits. This booklet tells about the changes.

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

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Sections 1 and 1.5 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
 - Will your drugs be covered?
 - Are your drugs in a different tier, with different cost-sharing?
 - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
 - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
 - Review the 2019 Drug List and look in Section 1.6 for information about changes to our drug coverage.
 - Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit <https://go.medicare.gov/drugprices>. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.
- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 1.3 for information about our Provider Directory.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- 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 personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click “Find health & drug plans.”
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 2.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan’s website.

3. CHOOSE: Decide whether you want to change your plan

- If you want to **keep** HealthSun HealthAdvantage Plan, you don’t need to do anything. You will stay in HealthSun HealthAdvantage.
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. ENROLL: To change plans, join a plan between October 15 and December 7, 2018

- If you **don’t join another plan by December 7, 2018**, you will stay in HealthSun HealthAdvantage Plan.
 - If you **join another plan by December 7, 2018**, your new coverage will start on January 1, 2019.
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Additional Resources

- This document is available for free in Spanish. Este documento está disponible en Español. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-336-2069 (TTY: 1-877-206-0500).
- Please contact our Member Services Department number at (305) 447-4458 or 1 (877) 336-2069 for additional information. TTY users should call 1 (877) 206-0500. Our hours of operation during October 1 to March 31 are from Sunday through Saturday, 8am to 8pm. From April 1 to September 30 we are available Monday through Friday from 8am to 8pm.
- This document is available in other formats such as Braille, large print or other alternate formats.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families> for more information.

About HealthSun HealthAdvantage Plan

- HealthSun Health Plans is a HMO plan with a Medicare contract. Enrollment in HealthSun Health Plans depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means HealthSun Health Plans. When it says “plan” or “our plan,” it means HealthSun HealthAdvantage Plan.

Summary of Important Costs for 2019

The table below compares the 2018 costs and 2019 costs for HealthSun HealthAdvantage Plan in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this Annual Notice of Changes** and review the Evidence of Coverage to see if other benefit or cost changes affect you.

Cost	2018 (this year)	2019 (next year)
<p>Monthly plan premium*</p> <p>*Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	\$0	\$0
<p>Maximum out-of-pocket amount</p> <p>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.)</p>	\$3,400	\$3,400
<p>Doctor office visits</p>	<p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$0 per visit</p>	<p>Primary care visits: \$0 per visit</p> <p>Specialist visits: \$0 per visit</p>
<p>Inpatient hospital stays</p> <p>Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	<p>\$50 copay per day, days 1 through 6 for inpatient acute care.</p> <p>\$200 copay per day, days 1 through 5 for inpatient mental health care.</p> <p>\$0 copay per days 1 through 6 for skilled nursing facility (SNF) care. You pay a \$20 copay per day for days 7 through 20, and a \$100 copay per day for days 21 through 100.</p>	<p>\$0 copay per day for inpatient acute care.</p> <p>\$0 copay per day for inpatient mental health care.</p> <p>\$0 copay per days 1 through 20 for skilled nursing facility (SNF) care. You pay a \$55 copay per day for days 21 through 100.</p>
<p>Part D prescription drug coverage</p> <p>(See Section 1.6 for details.)</p>	<p>Deductible: \$0</p> <p>Standard retail cost share. Copayments during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$10 • Drug Tier 3: \$25 • Drug Tier 4: \$50 • Drug Tier 5: 33% • Drug Tier 6: \$0 	<p>Deductible: \$0</p> <p>Standard retail cost share. Copayments during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$10 • Drug Tier 3: \$25 • Drug Tier 4: \$50 • Drug Tier 5: 33% • Drug Tier 6: \$0

Annual Notice of Changes for 2019

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2018 (this year)	2019 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0

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

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

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. This limit is called the “maximum out-of-pocket amount.” Once you reach this amount, you generally pay nothing for covered Parts A and Part B services for the rest of the year.

Cost	2018 (this year)	2019 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$3,400	\$3,400 Once you have paid \$3,400 out-of-pocket for covered Parts A and Part B services, you will pay nothing for your covered Parts A and Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider Directory is located on our website at www.HealthSun.com. You may also call the Member Services Department for updated provider information or to ask us to mail you a Provider Directory. **Please review the 2019 Provider and Pharmacy Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days’ notice that your provider is leaving our plan so that you have time to select a new provider.

- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan please contact us so we can assist you in finding a new provider and managing your care.

Section 1.4 – Changes to the Pharmacy Network

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

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at www.HealthSun.com. You may also call Member Services for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2019 Provider and Pharmacy Directory to see which pharmacies are in our network.**

Section 1.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, Medical Benefits Chart (what is covered and what you pay), in your 2019 Evidence of Coverage.

Cost	2018 (this year)	2019 (next year)
Inpatient Hospital Care	\$50 copay per day for days 1 through 6. \$0 copay per day for days 7 through 90.	\$0 copay
Inpatient Mental Health Care	\$200 copay per day for days 1 through 5. \$0 copay per day for days 6 through 90.	\$0 copay
Worldwide Emergency/Urgent Coverage	\$50 copay for worldwide emergency coverage outside the U.S. Your copay will be waived if you are admitted to the hospital. Unlimited plan benefit coverage for worldwide emergency care.	\$75 copay for worldwide emergency coverage outside the U.S. Your copay will be waived if you are admitted to the hospital. \$50,000 maximum plan benefit coverage for worldwide emergency care.

Cost (cont.)	2018 (this year)	2019 (next year)
Outpatient Therapeutic Radiological Services	\$25 copay	\$0 copay at a participating physician office or at a free-standing diagnostic/ambulatory center. \$25 copay at a hospital facility as an outpatient service.
Outpatient Diagnostic Procedures & Tests, Diagnostic Radiological Services, and X-Rays Services	No copay for procedures at a medical center. Procedures at an office (non-medical center) incur the maximum copay.	No copay for procedures/tests and services at a participating physician office or a free-standing diagnostic/ambulatory center. You pay the maximum copay for procedures/tests and services at a hospital facility as an outpatient service.
Outpatient Hospital Observation Services	\$100 copay	\$0 copay
Skilled Nursing Facility (SNF) Care	\$0 copay per day for days 1 through 6. \$20 copay per day for days 7 through 20. \$100 copay per day for days 21 through 100.	\$0 copay per day for days 1 through 20. \$55 copay per day for days 21 through 100.
Diabetic supplies (for monitoring diabetes)	10% coinsurance for diabetic supplies and therapeutic shoes or inserts.	0% coinsurance for diabetic supplies. 10% coinsurance for diabetic therapeutic shoes or inserts.
Dental	\$2,850 maximum benefit coverage amount for dental services. Dental X-rays: • Up to 1 complete full-mouth x-ray (panoramic) every year.	\$3,200 maximum benefit coverage amount for dental services. Dental X-rays: • Up to 1 complete full-mouth x-ray (panoramic) every 3 years.
Vision	\$150 Maximum benefit coverage amount per year for 1 pair of contact lenses or eyeglass frames and lenses.	\$150 Maximum benefit coverage amount per year for contact lenses, eyeglass frames and eyeglass lenses (quantity unlimited).
Hearing Aids	1 hearing aid every two years.	2 hearing aids every two years.
Medicare Part B Drugs	Step Therapy not required for Medicare Part B Drugs.	There are some Medicare Part B Drugs that will now require this Step Therapy in addition to obtaining prior authorization. Step Therapy is a utilization tool that requires you to first try another drug to treat your medical condition before we will cover the drug your physician may have initially prescribed. Contact the plan for more information

Cost (cont.)	2018 (this year)	2019 (next year)
Over-the-Counter (OTC)	You are eligible for a \$15 monthly benefit to be used towards the purchase of covered over-the-counter (OTC) health and wellness products from the HealthSun HealthAdvantage OTC drug formulary.	You are eligible for a \$35 monthly benefit to be used towards the purchase of covered over-the-counter (OTC) health and wellness products from the HealthSun HealthAdvantage OTC drug formulary.

Section 1.6 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

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

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

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

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

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. For 2019, members in long term care (LTC) facilities will now receive a temporary supply that is the same amount of temporary days supply provided in all other cases: a 31-day supply of medication rather than the amount provided in 2018 (98-day supply of medication). (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the Evidence of Coverage.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the Plan or ask the Plan to make an exception for you and cover your current drug.

If you stay in the same plan and are on a drug as a result of an exception from the previous plan year, you may continue to receive that exception into the new plan year. If the Plan does not honor the exception past the end of the benefit year, we will notify you in writing at least 60 days before the end of the current benefit year and will do either of the following:

1. We will offer to process an exception request for the next plan year

Or

2. We will give you a temporary supply of the requested drug at the beginning of the plan year and then tell you in writing that you must switch to a therapeutically appropriate drug on the formulary or get an exception to continue taking the requested drug.

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules.

Starting in 2019, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug on the same or lower cost sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, we may 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. This means if you are taking the brand name drug that is being replaced by the new generic (or the tier or restriction on the brand name drug changes), you will no longer always get notice of the change 60 days before we make it or get a 60-day refill of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

Also, starting in 2019, before we make other changes during the year to our Drug List that require us to provide you with advance notice if you are taking a drug, we will provide you with notice 30, rather than 60, days before we make the change. Or we will give you a 30-day, rather than a 60-day, refill of your brand name drug at a network pharmacy.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about the changes we may make to the Drug List, see Chapter 5, Section 6 of the Evidence of Coverage.)

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and haven’t received this insert by September 30, 2018, please call Member Services and ask for the “LIS Rider.” Phone numbers for Member Services are in Section 6.1 of this booklet.

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

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

Changes to the Deductible Stage

Stage	2018 (this year)	2019 (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.

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

Stage	2018 (this year)	2019 (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>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your Evidence of Coverage. We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier; look them up on the Drug List.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1: Preferred Generic Standard Retail cost-sharing: You pay \$0 per prescription. Preferred retail cost-sharing: You pay \$0 per prescription.</p> <p>Tier 2: Generic Standard Retail cost sharing: You pay \$10 per prescription. Preferred Retail cost-sharing: You pay \$0 per prescription.</p> <p>Tier 3: Preferred Brand Standard Retail cost-sharing: You pay \$25 per prescription. Preferred retail cost-sharing: You pay \$15 per prescription.</p> <p>Tier 4: Non-Preferred Brand Standard Retail cost-sharing: You pay \$50 per prescription. Preferred Retail cost-sharing: You pay \$30 per prescription.</p> <p>Tier 5: Specialty Tier Standard Retail cost-sharing: You pay 33% of the cost per prescription. Preferred Retail cost-sharing: You pay 33% of the cost per prescription.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Tier 1: Preferred Generic Standard Retail cost-sharing: You pay \$0 per prescription. Preferred retail cost-sharing: You pay \$0 per prescription.</p> <p>Tier 2: Generic Standard Retail cost sharing: You pay \$10 per prescription. Preferred Retail cost-sharing: You pay \$0 per prescription.</p> <p>Tier 3: Preferred Brand Standard Retail cost-sharing: You pay \$25 per prescription. Preferred retail cost-sharing: You pay \$15 per prescription.</p> <p>Tier 4: Non-Preferred Brand Standard Retail cost-sharing: You pay \$50 per prescription. Preferred Retail cost-sharing: You pay \$30 per prescription.</p> <p>Tier 5: Specialty Tier Standard Retail cost-sharing: You pay 33% of the cost per prescription. Preferred Retail cost-sharing: You pay 33% of the cost per prescription.</p>

Stage	2018 (this year)	2019 (next year)
Stage 2: Initial Coverage Stage (cont.)	Tier 6: Supplemental Brand and Generic Standard Retail cost-sharing: You pay \$0 per prescription. Preferred Retail cost-sharing: You pay \$0 per prescription. <hr/> Once your total drugs costs have reached \$3,750 you will move to the next stage (the Coverage Gap Stage).	Tier 6: Supplemental Brand and Generic Standard Retail cost-sharing: You pay \$0 per prescription. Preferred Retail cost-sharing: You pay \$0 per prescription. <hr/> Once your total drugs costs have reached \$3,820 you will move to the next stage (the Coverage Gap Stage).

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.** For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your Evidence of Coverage.

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in HealthSun HealthAdvantage Plan

To stay in our plan you don’t need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically stay enrolled as a member of our plan for 2019.

Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2019 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.

To learn more about Original Medicare and the different types of Medicare plans, read Medicare & You 2019, call your State Health Insurance Assistance Program see Section 4, or call Medicare (see Section 6.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <http://www.medicare.gov> and click “Find health & drug plans.” **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, HealthSun Health Plans offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- **To change to a different Medicare health plan, enroll in the new plan.** You will automatically be disenrolled from HealthSun HealthAdvantage Plan.
- **To change to Original Medicare with a prescription drug plan,** enroll in the new drug plan. You will automatically be disenrolled from HealthSun HealthAdvantage Plan.
- **To change to Original Medicare without a prescription drug plan,** you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do this (phone numbers are in Section 6.1 of this booklet).
 - – or – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 3 Deadline for Changing Plans

If you want to change to a different 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, 2019.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage,” and those who move out of the service area are allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the Evidence of Coverage.

Note: If you’re in a drug management program, you may not be able to change plans.

If you enrolled in a Medicare Advantage plan for January 1, 2019, 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, 2019. For more information, see Chapter 10, Section 2.2 of the Evidence of Coverage.

SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Florida, the SHIP is called SHINE.

SHINE is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. SHINE 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 SHINE at 1 (800) 963-5337 or TDD/TTY at 1 (800) 955-8770. You can learn more about SHINE by visiting their website at www.floridashine.org.

SECTION 5 Programs That Help Pay for Prescription Drugs

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

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. 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 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1 (800) 325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Florida Department of Health, AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call 1 (800) 352-2437 (1-800-FLA-AIDS) English / 1 (800) 545-7432 (1-800-545-SIDA) Español / TTY: 1 (888) 503-7118.

SECTION 6 Questions?

Section 6.1 – Getting Help from HealthSun HealthAdvantage Plan

Questions? We’re here to help. Please call Member Services at (305) 447-4458 or 1 (877) 336-2069 for additional information. TTY users should call 1 (877) 206-0500. We are available for phone calls during October 1 to March 31, Sunday – Saturday, from 8am to 8pm. From April 1 to September 30, Monday – Friday, from 8am to 8pm. Calls to these numbers are free.

Read your 2019 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 2019. For details, look in the 2019 Evidence of Coverage for HealthSun HealthAdvantage Plan. 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.

Visit our Website

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

Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

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

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

Visit the Medicare Website

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

Read Medicare & You 2019

You can read the Medicare & You 2019 Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (<http://www.medicare.gov>) 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.

Notice of Non-Discrimination

HealthSun Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. HealthSun does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

- 1) HealthSun provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters.
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- 2) HealthSun provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact our Member Services Department at 877-336-2069. TTY 877-206-0500. If you believe that HealthSun has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Grievance Department
3250 Mary Street, Suite 400,
Coconut Grove, FL 33133,

T. 877-336-2069 (TTY: 877-206-0500) F. 305-234-9275

E-mail: HScivilrights@healthsun.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Member Services is available to help you. You can also file a civil rights complaint electronically with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 800-368-1019, (TDD: 800-537-7697). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

Discriminación Es Contra La Ley

HealthSun Health Plans cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. HealthSun no excluye a las personas ni las trata de forma diferente debido a su origen étnico, color, nacionalidad, edad, discapacidad o sexo.

- 1) HealthSun proporciona asistencia y servicios gratuitos a las personas con discapacidades para que se comuniquen de manera eficaz con nosotros, como los siguientes:
 - Intérpretes de lenguaje de señas capacitados.
 - Información escrita en otros formatos (letra grande, audio, formatos electrónicos accesibles, otros formatos).
- 2) HealthSun proporciona servicios lingüísticos gratuitos a personas cuya lengua materna no es el inglés, como los siguientes:
 - intérpretes capacitados
 - información escrita en otros idiomas.

Si necesita recibir estos servicios, llame a nuestro departamento de Servicios al Miembro al teléfono 877-336-2069. TTY 877-206-0500. Si considera que HealthSun no le proporcionó estos servicios o lo discriminó de otra manera por motivos de origen étnico, color, nacionalidad, edad, discapacidad o sexo, puede presentar un reclamo al siguiente:

Departamento de Quejas
3250 Mary Street, Suite 400,
Coconut Grove, FL 33133,

T. 877-336-2069 (TTY: 877-206-0500) F. 305-234-9275

E-mail: HScivilrights@healthsun.com

Puede presentar el reclamo en persona o por correo postal, fax o correo electrónico. Si necesita ayuda para hacerlo, el departamento de Servicios al Miembro está a su disposición para brindársela. También puede presentar un reclamo de derechos civiles ante la Oficina de Derechos Civiles del Departamento de Salud y Servicios de EE. UU. de manera electrónica a través del Complaint Portal, disponible en <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, o bien, por correo postal a la siguiente dirección o por teléfono: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building Washington, DC 20201 800-368-1019, (TDD: 800-537-7697). Puede obtener los formularios de reclamo en el sitio web <http://www.hhs.gov/ocr/office/file/index.html>

Multi-language Interpreter Services / Servicios de Intérprete Multilingüe

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-877-336-2069 (TTY: 1-877-206-0500).

Español (Spanish) ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-336-2069 (TTY: 1-877-206-0500).

Kreyòl Ayisyen (French Creole) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-336-2069 (TTY: 1-877-206-0500).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-336-2069 (TTY: 1-877-206-0500).

Português (Portuguese) ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-336-2069 (TTY: 1-877-206-0500).

繁體中文 (Chinese) 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-336-2069 (TTY: 1-877-206-0500)。

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-336-2069 (ATS: 1-877-206-0500).

Tagalog (Tagalog – Filipino) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-336-2069 (TTY: 1-877-206-0500).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-336-2069 (телетайп: 1-877-206-0500).

العربية (Arabic) ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-877-336-2069 (رقم هاتف الصم والبكم: 1-877-206-0500).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-336-2069 (TTY: 1-877-206-0500).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-336-2069 (TTY: 1-877-206-0500).

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-336-2069 (TTY: 1-877-206-0500) 번으로 전화해 주십시오.

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-336-2069 (TTY: 1-877-206-0500).

ગુજરાતી (Gujarati) સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-877-336-2069 (TTY: 1-877-206-0500).

ภาษาไทย (Thai) เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-877-336-2069 (TTY: 1-877-206-0500).



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