Important Information About Enrolling In Health New England Medicare Advantage Plans

How to Enroll
At Health New England, we make it easy to enroll in one of our Medicare Advantage plans. There are certain timeframes when you are able to enroll, change plans or disenroll. Review the section on Enrollment Periods on the next couple pages for details. Once you are ready to enroll in a Health New England Medicare Advantage plan, choose one of the following options to get your enrollment started. We offer four easy options:

1. Online
   Visit healthnewengland.org/medicare and click Enroll Now. Follow the step-by-step instructions to enroll on our secure website. Medicare beneficiaries may also enroll through the CMS Medicare Online Enrollment Center, located at http://www.medicare.gov.

2. By Phone
   Our team of local, courteous and helpful Medicare Specialists are ready to answer your questions and help you enroll in the Medicare Advantage plan that’s right for you. Give us a call to get started.
   Local: (413) 787-0010 | Toll Free: (877) 443-3314 | TTY: 711
   Hours: 8 a.m. - 8 p.m. / Mon.-Fri. (Oct. 1 - Mar. 31: 8 a.m. - 8 p.m. / 7 days a week)

3. In Person
   An advantage of being local is that we have Medicare Specialists who will meet with you in person to help you with your enrollment. We invite you to attend one of our local community meetings, which can be found at healthnewengland.org/medicare/sessions. If you aren’t able to attend a community meeting, please call the number listed above for an appointment to meet with a Medicare Specialist in our office.
   We are located at One Monarch Place (15th floor) in downtown Springfield, MA, adjacent to the Sheraton Hotel.
   Appointments available from 9:00 a.m. to 4:00 p.m.

4. By Mail
   If you prefer to enroll by mail, remove the enrollment form from your enrollment packet and use the postage paid envelope to mail it back to us at:
   Health New England Medicare Advantage
   Attn: Medicare Enrollment
   One Monarch Place, Suite 1500
   Springfield, MA 01144

Enrollment Packet
The packet contains all of the paperwork needed to enroll. Here are some helpful tips to remember when you receive it:

- Complete the enclosed Enrollment Form.
- Be sure to mark which Health New England Medicare Advantage plan you would like to enroll in.
- Be sure to choose a Primary Care Provider (PCP).
- Keep a copy of the completed form for your records.
Prescription Drug Coverage
If you elect prescription drug (Part D) coverage, you must get it from the same Medicare Advantage HMO/HMO-POS plan that you are enrolling in. You cannot enroll in a Health New England Medicare Advantage plan without prescription coverage and keep a stand-alone prescription drug plan (PDP). Please be aware that enrollment in a Health New England Medicare Advantage plan will cause you to be disenrolled from any other Medicare Advantage or Part D prescription drug plan.

Payment Options
At Health New England, we are flexible in how we accept payments. If you enroll in a Health New England Medicare Advantage plan, your premium will be billed monthly. Our plan premium is due on or before the first of each month. There are four options in how you decide to pay your plan premium:
1. Automatic withdrawal (electronic funds transfer or EFT) from a checking or savings account
2. Check or money order - make checks payable to:
   Health New England, Inc.
   P.O. Box 415425
   Boston, MA 02241-5425
3. Automatic withdrawal from your monthly Social Security check
4. Automatic withdrawal from the Railroad Retirement Board (RRB)

Please note: If you choose payment option #3 or #4, it could take up to three months from the time of your request for premiums to actually be withheld from your Social Security or RRB payment. We will bill you using a paper invoice and you’ll need to pay Health New England directly for your monthly premium until your Social Security/RRB withholding goes into effect.

Once you are enrolled in a Health New England Medicare Advantage plan, you must continue to pay your Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.

Eligibility Requirements
You can generally join a Medicare Advantage plan if you enroll during a valid election period and:
- You are entitled to Medicare Part A and are enrolled in Medicare Part B.
- You live in our service area: Berkshire, Franklin, Hampden and Hampshire counties in Massachusetts.
- You do not have End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Enrollment Periods
There are certain timeframes when you are able to enroll, change plans or disenroll. The following is a summary of each of these enrollment periods.

Initial Coverage Enrollment Period
Timing varies based on when you are turning 65
The Initial Coverage Enrollment Period (ICEP) is the seven-month period during which people who are newly eligible for Medicare can enroll in a Medicare Advantage plan. The ICEP begins three months before you turn 65 and ends three months after you turn 65. It also applies for individuals who may not be 65, but reach their 25th month of disability. During this time when you are newly eligible for Medicare, you can enroll in a Medicare Advantage plan. The following chart explains when your coverage begins.
Annual Enrollment Period  
*October 15 – December 7*

The Federal government has set a designated timeframe each year, known as Annual Enrollment Period (AEP), when individuals enrolled in Medicare may enroll in or change health plans or make changes to their plan types. During AEP, you may choose to keep your current coverage, switch to another Medicare Advantage plan or Medicare Supplement plan, or choose Original Medicare (with a stand-alone Part D drug plan). Your coverage will begin on January 1 of the following year, as long as the plan receives your enrollment request by December 7.

Open Enrollment Period  
*January 1 - March 31*

During this period, individuals enrolled in a Medicare Advantage plan, including newly Medicare Advantage-eligible individuals, are allowed to make a one-time election to go to another Medicare Advantage plan or to Original Medicare. If you are using this period to make a change, you may also make a change to add or drop Part D coverage.

Special Election Period  
*Timing varies based on circumstances*

In most cases, you must stay enrolled for the calendar year in which the date your coverage begins. However, there are Special Election Periods during which you can join, switch or drop a Medicare Advantage plan. The following circumstances can be considered a Special Election Period:

- If you move out of your plan’s service area
- If you have both Medicare and Medicaid
- If you qualify for Prescription Advantage or Extra Help to pay for your prescription drug costs
- If you live in an institution (like a nursing home)
- If you lose employer group coverage

Completing Your Enrollment

Health New England will send you an acknowledgment letter confirming that we have received your enrollment request. We will send your enrollment to Medicare, and Medicare will make the final determination regarding your enrollment. When Medicare finishes its review, we will send you a letter to confirm that your enrollment has been accepted with Health New England Medicare Advantage. If Health New England requires any additional information to complete your enrollment request, we will communicate this in writing to you. It is important that you respond to that request within the specified time frames or we may need to deny your enrollment until that information can be collected. Additionally, Health New England may call you to verify your enrollment information and to ensure you understand the plan rules. If we are not able to speak with you on the phone, we will send you a letter explaining key features of the plan.

<table>
<thead>
<tr>
<th>If you enroll</th>
<th>Your coverage begins</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-3 months before the month you turn age 65</td>
<td>The first day of the month you turn age 65</td>
</tr>
<tr>
<td>The month you turn age 65</td>
<td>The first day of the following month</td>
</tr>
<tr>
<td>1-3 months after the month you turn age 65</td>
<td>The first day of the following month</td>
</tr>
</tbody>
</table>
Other Important Information
If you enroll in one of our Medicare Advantage HMO/HMO-POS plans, you may go to any network provider without a referral from your primary care provider. Members enrolled in our Health New England Medicare Premium NoRx (HMO), Health New England Medicare Basic NoRX (HMO), Health New England Medicare Plus (HMO), Health New England Medicare Premium (HMO), and Health New England Medicare Value (HMO) plans must use Health New England network providers for all routine medical care.

If you enroll in the Health New England Medicare Select (HMO-POS) plan, you can choose to get routine medical care from network providers or use your Point of Service benefit to get care from non-network providers. You pay more when you use non-network providers for routine medical care. Out-of-network/non-contracted providers are under no obligation to treat Health New England members, except in emergency situations. Please call our Member Services number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

For questions regarding your enrollment, or to enroll by phone, please call Member Services at the numbers listed below and ask to speak with a member of the Medicare Enrollment team. A Medicare Enrollment Representative is available Monday through Friday, from 8:00 a.m. to 5:00 p.m. If you’d like to come to our office and meet with a Health New England Medicare Advantage Specialist (a licensed health insurance sales representative), appointments are available from 9:00 a.m. to 4:00 p.m., Monday through Friday. Call Member Services at the numbers below to schedule a visit.

Local: (413) 787-0010 | Toll-Free: (877) 443-3314 | TTY: 711
Hours: 8 a.m. - 8 p.m. / Mon. - Fri. (Oct. 1 - Mar. 31: 8 a.m. - 8 p.m., seven days a week)

For questions related to Prescription Drug coverage, please contact our Pharmacy Benefit Manager OptumRx at (800) 393-0395, 24 hours a day, 7 days a week. TTY users should call 711.

Full notices and additional information can be found in the Legal Notices section of the Summary of Benefits booklet.

To be a member of our plan, you must live in our service area, be entitled to Medicare Part A and be enrolled in Medicare Part B, and not have End Stage Renal Disease (ESRD), with limited exceptions. Our service area consists of Berkshire, Franklin, Hampden and Hampshire Counties in Massachusetts.

Health New England Medicare Advantage is an HMO and HMO-POS Plan with a Medicare contract. Enrollment in Health New England Medicare Advantage depends on contract renewal. For accommodations of persons with special needs at meetings, call (877) 443-3314 or TTY 711. Health New England complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ATTENTION: If you speak any language other than English, language assistance services, free of charge, are available to you. Call (413) 787-0010 or TTY 711. Health New England cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (413) 787-0010 o TTY 711. Health New England cumpre as leis de direitos civis federais aplicáveis e não exerce discriminação com base na raça, cor, nacionalidade, idade, deficiência ou sexo. ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, gratuitos. Ligue para (413) 787-0010 ou TTY 711.