



October 31, 2009

Annual Notice of Change

Dear Member,

Here are three documents with important information for you.

1. Please start by reading the **Notice of Changes for 2010**. It gives you a summary of changes to your benefits and costs for next year. These changes will take effect on January 1, 2010.
 - Please take a moment very soon to look through this summary and see how the changes might affect you.
 - If you decide to stay with Mercy Care Advantage (HMO) for 2010 – you do not have to tell us or fill out any paperwork. You will automatically remain enrolled as a member of Mercy Care Advantage (HMO).
 - If you decide to leave Mercy Care Advantage (HMO), you can switch to a different Medicare Advantage Plan or to Original Medicare from November 15 through December 31 each year. The *Notice of Changes* tells you more.
2. We're including a copy of next year's **Evidence of Coverage**. It's the legal, detailed description of your benefits and costs for 2010 if you stay enrolled as a member of Mercy Care Advantage (HMO). It also explains your rights and rules you need to follow when using your coverage for medical care and prescription drugs. Please look through this document so you know what's in it, then keep it handy for reference.
3. We're also including a copy of Mercy Care Advantage (HMO) plan's **List of Covered Drugs (Formulary)**, ("Drug List" for short) effective in January 2010.

If you have questions, we're here to help. Please call Member Services at (602) 263-3000 in the Phoenix Metro Area or (800) 624-3879 (TTY/TDD only, call (866) 602-1982). Hours are 24 hours a day, 7 days a week and calls to these numbers are free. You can also visit our website, www.MercyCareAdvantage.com.

We value your membership and hope to continue to serve you next year.

Sincerely,

Member Services

H5580_10_110

Mercy Care Advantage (HMO) Notice of Changes for 2010

If you remain enrolled in Mercy Care Advantage (HMO) for 2010, there will be some changes to your benefits and what you pay

You are currently enrolled as a member of Mercy Care Advantage (HMO). We are pleased to be providing your Medicare health care coverage, including your prescription drug coverage.

We're sending you this *Notice of Changes* to tell you how your benefits and costs as a member of Mercy Care Advantage (HMO) will change next year from your current benefits. The changes take effect on January 1, 2010. Medicare has approved these changes.

What should you do?

We want you to know what's ahead for next year, **so please read this document very soon to see how the changes in benefits and costs will affect you if you stay enrolled in Mercy Care Advantage (HMO) for 2010.**

To decide what's best for you, compare this information we're sending with the benefits and costs of other Medicare Advantage plans in your area and with Original Medicare. You can see what plans are available by visiting <http://www.Medicare.gov>. We hope to keep you as a member of Mercy Care Advantage (HMO). But if you want to make a change for 2010, see "*When can you change*" in Section [X] for time periods when you can make a change.

We are here to help!

We are available for phone calls 24 hours a day, 7 days a week. Calls to these numbers are free.

(602) 263-3000 in Phoenix Metro Area or (800) 624-3879

TTY/TDD (866) 602-1982

Website: www.MercyCareAdvantage.com

Do you need large print or another format?

To get this material in other formats, including large type, Braille, and translations in other languages, call Member Services.

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Section 1. Important things to know

This Notice of Changes is only a summary (see your Evidence of Coverage for the details)

This Notice of Changes gives you a summary of the changes in your benefits and what you pay in 2010.

- To get the details, you can look in the 2010 Evidence of Coverage for Mercy Care Advantage (HMO). The Evidence of Coverage is the legal, detailed description of your benefits and costs for 2010. It explains your rights and the rules you need to follow to get your covered services and prescription drugs. (We have included you a copy of the Evidence of Coverage in the same envelope with this Notice of Changes. If you do not have this copy, call Member Services.)
- If you have questions or need more information, you can always call Member Services at (602) 263-3000 in Phoenix Metro Area or (800) 624-3879 (TTY/TDD only, call (866) 602-1982). Hours are 24 hours a day, 7 days a week and calls to these numbers are free.

There are programs to help people with limited resources pay for their prescription drugs

You might qualify to get help in paying for your drugs. There is one basic kind of help:

- “Extra Help” from Medicare. This program is also called the “low-income subsidy” or LIS. People whose yearly income and resources are below certain limits can qualify for this help. See Section III of the new Medicare & You 2010 Handbook or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.

Section 2. Medical Services: Changes to your benefits and what you pay

Changes to your benefits

As shown below, Mercy Care Advantage (HMO) is adding benefits next year. For details, see Chapters 3 and 4 in your *Evidence of Coverage*.

	2009 (this year)	2010 (next year)
Comprehensive Dental	Not covered	Covered Comprehensive Dental benefit up to \$100 every year.

Changes to what you pay

The chart below summarizes changes to what you will pay as your share of the cost of covered medical services. For details, see Chapter 4, *Medical benefits chart (what is covered and what you pay)*, in your *Evidence of Coverage*.

	2009 (this year)	2010 (next year)
Hearing Services	\$2,000 limit for hearing aids every year..	\$1,200 limit for hearing aids every year.

Section 3: Part D Prescription Drugs: Changes to your benefits and what you pay

Changes to your benefits

Mercy Care Advantage (HMO) has a “*List of Covered Drugs (Formulary)*” – or “Drug List” for short. It tells which Part D prescription drugs are covered by the plan. (Chapter 5, Section 1.1 of your *Evidence of Coverage* explains about Part D drugs.)

We make changes to the plan’s Drug List from time to time throughout the year. In addition, there are a number of changes to the Drug List that will take effect on January 1, 2010. Changes to the plan’s Drug List have been approved by Medicare.

- We have added some new drugs to the list.
- We have replaced some expensive drugs with less costly drugs that have been shown to work just as well or better.
- We have added some new restrictions to certain drugs.

Please check to see if any of these changes to drug coverage affect the drugs you use.

- You can look for your drugs on the Drug List we sent with this *Notice of Change*.
- The Drug List we sent includes many of the drugs that we cover, but it does not include all of our covered drugs. If you can’t find some of your drugs on this Drug List, you may find them on a complete Drug List, which includes all the drugs we cover. You can get the complete Drug List by calling Member Services or visiting our website (www.MercyCareAdvantage.com).

Changes to what you pay

The chart below summarizes changes to what you will pay as your share of the cost of covered prescription drugs. These changes affect Part D prescription drugs only.

- Medicare allows us to change what you pay for a drug only once a year. The changes shown below will take effect on January 1, 2010, and stay the same for the entire plan year.

	2009 (this year)	2010 (next year)
Generic drugs	\$0, \$1.10, or \$2.40 (each prescription)	\$0, \$1.10, or \$2.50 (each prescription)
All other drugs	\$0, \$3.20, or \$6.00 (each prescription)	\$0, \$3.30, or \$6.30 (each prescription)

What if changes for 2010 affect drugs you are taking now?

What if a drug you are taking now is not on the Drug List for 2010? In some situations, the plan will cover a **one-time, temporary supply** of your drug when your current supply runs out. This temporary supply will be for a maximum of 30 days, or less if your prescription is written for fewer days. Chapter 5, Section 6.2 explains when you can get a temporary supply and how to ask for one.

Meanwhile, you and your doctor will need to decide what to do before your temporary supply of the drug runs out.

- Perhaps you can find a different drug covered by the plan that might work just as well for you. You can call Member Services to ask for a list of covered drugs that treat the same medical condition. This list can help your doctor to find a covered drug that might work for you.

Section 4: What about changes to the plan's network of providers?

Will your doctors and other providers still be in the plan's network next year?

There are a few changes to the network of providers for 2010. In addition, it's possible for the network of plan providers to change at any time during the year.

- **Please check with your doctors and other providers you currently use** to make sure they will continue to be part of the provider network for Mercy Care Advantage (HMO) in 2010.
- For the most up-to-date information on the network of providers, check our website (www.MercyCareAdvantage.com) or call Member Services (see phone numbers on the front cover).

Section 5: Do you want to stay in the plan or make a change?

Do you want to stay with Mercy Care Advantage (HMO)?

If you want to keep your membership in Mercy Care Advantage (HMO) for 2010, it's easy. You don't need to tell us or fill out any paperwork. You will automatically remain enrolled as a member.

Do you want to make a change?

If you decide to leave Mercy Care Advantage (HMO), you can switch to a different Medicare Advantage plan or to Original Medicare (either with or without a separate Medicare prescription drug plan).

If you want to change to a different plan, there are many choices.

When can you change?

- During the **yearly enrollment period (called the “annual coordinated election period”) from November 15 through December 31, 2009**, you can change to any other Medicare Advantage plan or to Original Medicare (either with or without a separate Medicare prescription drug plan). Your new coverage will begin on January 1, 2010.
- **You also have another, more limited enrollment period from January 1 through March 31, 2010.** During this period (called the “open enrollment period), you could switch to a different Medicare Advantage Plan with Part D prescription drug coverage or switch to the Original Medicare Plan plus a Medicare Prescription Drug Plan. For more information about your choices during the January 1 through March 31 open enrollment period, please see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

Are these the only times of year to choose a different plan?

For most people, yes. Certain individuals, such as those with Medicaid, those who get Extra Help paying for their drugs, or those who move out of the geographic service area, can make changes at other times. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

How do you make a change?

See Chapter 10 of the enclosed *Evidence of Coverage* document. It tells what you need to do to make a change from Mercy Care Advantage (HMO) to another plan.

Things to check on before you make a change

- **Are you a member of an employer or retiree group?** If you are, please check with the benefits administrator of your employer retiree group before you switch to another way of getting medical care.

Section 6: Do you need some help? Would you like more information?

We have information and answers for you

To learn more, read the information we sent in the same package with this Notice of Changes. This includes a copy of the Evidence of Coverage and of the List of Covered Drugs (Formulary).

If you have any questions, we are here to help. Please call us at Mercy Care Advantage (HMO) Member Services. We are available for phone calls 24 hours a day, 7 days a week. Calls to these numbers are free: (602) 263-3000 in Phoenix Metro Area or (800) 624-3879 (TTY/TDD only, call (866) 602-1982).

You can get help and information from your State Health Insurance Assistance Program

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

The Arizona State Health Insurance Assistance Program is independent (not connected with any insurance company or health plan). The Arizona State Health Insurance Assistance Program 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 the Arizona State Health Insurance Assistance Program at (800) 432-4040 or the Department of Economic Security Services (DES), 1789 W. Jefferson St., Phoenix, AZ 85007..

You can get help and information from Medicare

Here are three ways to get information directly from Medicare:

- 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 (www.medicare.gov).
- Read Medicare & You 2010. Every year in October, 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 (www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227).