

Medicare Advantage Things That You Should Know

Because Fidelis wants you to have all of the information you need to select the right Medicare Advantage plan for you, below are some things you should know:

- **Low Income Subsidy (LIS)** - You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for getting Extra Help, call:
 - ✓ 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7days 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; or
 - ✓ Your State Medicaid Office.”

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If eligible, Medicare could pay for seventy five (75) percent of drug costs including monthly prescription drug premiums, annual deductibles, and co-insurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it. For more information about this Extra Help, contact your local Social Security office or call 1-800-MEDICARE (1-800-633-4227), 24 hours per day, 7 days per week. TTY users should call 1-877-486-2048.

- **Plan Ratings** – the Centers for Medicare & Medicaid Services (CMS) has depending a rating systems that service and quality measurement information. For 2009, Fidelis Medicare plans were rated as follows:

Prescription Drug Quality Summary – 3 out 5 stars

Health Plan Quality Summary – not enough data to calculate score

- **Fidelis Dual Advantage and Fidelis Dual Advantage Flex** - These plans are available to anyone who has both Medical Assistance from the State and Medicare. Premiums, co-pays, co-insurance, and deductibles may vary based on the level of help that beneficiaries may receive and that the beneficiary should contact the plan for further details.

You must use plan providers except in emergent or urgent care situations or for out-of-area renal dialysis. If you obtain routine care from out-of-network providers neither Medicare nor Fidelis Care will be responsible for the costs.

- **Enrollment Periods** - members may enroll in a plan only during specific times of the year. Contact our Member Service Department to obtain more information. Medicare beneficiaries who are also eligible for Medicaid can enroll at any time.
- **Premium Information** - You must continue to pay your Medicare Part B premium” with premium information, even if the plan premium is \$0. You have the option to have your monthly plan premium deducted from your Social Security check. If you decide to switch to premium withhold or move from premium withhold to direct bill, it could take up to three months for it take effect and they will ultimately be held responsible for those premiums.
- **Benefits Information** - For full information on Fidelis Medicare Advantage or Fidelis Dual Advantage benefits, call our Member Service Department at 1-800-247-1447. From November 15 to March 1 our office hours are 8:00 a.m. to 8:00 p.m. seven days a week

and from March 2 through November 14, our office hours are Monday through Friday, 8:00 a.m. to 8:00 p.m. TTY users should call 1-800-695-8544.

- **Pharmacy Network Information** - eligible beneficiaries must use network pharmacies to access their prescription drug benefit, except under non-routine circumstances when they cannot reasonably use network pharmacies.

The type of pharmacies included in our network include retail, mail order, long term care pharmacies, Indian Health Service / Tribal / Urban Indian Health Program (I/T/U) pharmacies, and home infusion pharmacies.

- You can call our Member Services Department at 1-800-247-1447. From November 15 to March 1 our office hours are 8:00 a.m. to 8:00 p.m. seven days a week and from March 2 through November 14, our office hours are Monday through Friday, 8:00 a.m. to 8:00 p.m. to obtain more information regarding mail-order prescription drug service. TTY users should call 1-800-695-8544. Up to a ninety (90) supply of drugs can be obtained through our mail order pharmacy.
- **Online Enrollment** – you can enroll in a Fidelis Medicare Advantage plan online at www.fideliscare.org. Medicare beneficiaries may also enroll in a Fidelis Medicare Advantage plan through the Centers for Medicare & Medicaid Services Online Enrollment Center, located at www.medicare.gov. For more information contact the Fidelis at 1-800-247-1447. From November 15 to March 1 our office hours are 8:00 a.m. to 8:00 p.m. seven days a week and from March 2 through November 14, our office hours are Monday through Friday, 8:00 a.m. to 8:00 p.m. TTY users should call 1-800-695-8544.
- **Alternate Material Format** – our material is available in alternate formats or languages. For more information contact the Fidelis at 1-800-247-1447. TTY users should call 1-800-695-8544.
- **Grievance, coverage/organization determination (including exceptions) and appeals** – Fidelis accepts grievances, coverage/organization determinations (including exceptions) and appeals by telephone, FAX or in writing. You file a grievance when you want to make a complaint about us or one of our network providers or pharmacies, including a complaint concerning the quality of your care. An organizational determination is filed when Fidelis, or one of our providers, makes a decision about whether services are covered or how much you have to pay for covered services and you disagree with that decision. If you disagree with a decision to deny a request for health care services or prescription drugs or payment for services or drugs you already received, you can file an appeal. You may also make an appeal if you disagree with a decision to stop services that you are receiving.
- **Annual Plan Changes** - Benefits, formulary, pharmacy network, premium and/or co-payments/co-insurance may change on January 1, 2011. Please contact Fidelis Care for details.
- **Contract Termination** - plan sponsors can choose to not renew their contract with CMS and CMS may also refuse to renew the contract, thus resulting in a termination or non-renewal. This may result in termination of the beneficiary's enrollment in the plan. In addition, the plan sponsor may reduce its service area and no longer offer services in the area where the beneficiary resides. Fidelis Care New York has a contract with CMS through December 31, 2010.