

<DATE>

<FIRST NAME> <LAST NAME>
<ADDRESS>
<CITY>, <STATE> <ZIP CODE>

KEEP THIS NOTICE FOR YOUR RECORDS

IMPORTANT: Your health and drug plan is changing.

Dear <Member Name>,

We are writing to let you know about important changes to your medical and prescription drug coverage. As your Medicaid plan, we'd like to thank you for your membership in Sentara Community Plan, offered by Sentara Health Plans.

Because you will be eligible for Medicare soon, Sentara Health Plans **will automatically enroll you into Sentara Community Complete (HMO D-SNP) for your Medicare benefits. This coverage will start on <MEDICARE BEGIN DATE>, the same day your Medicare benefits start.**

You currently have Sentara Community Plan (Medicaid). Sentara Community Complete offered by Sentara Health Plans, helps your Medicare and Medicaid benefits work together.

If you don't want Sentara Community Complete to provide your Medicare coverage, you can choose to get your Medicare coverage through another plan or through Original Medicare. **If you don't make another choice by <Date Before Medicare Begin Date>, you'll be enrolled with Sentara Community Complete starting <MEDICARE BEGIN DATE>.**

Your Sentara Community Plan coverage won't change due to enrollment in Sentara Community Complete, Original Medicare, or another Medicare health plan. You will continue to get your Sentara Community Plan coverage through Sentara Health Plans.

You don't have to do anything unless you don't want to be automatically enrolled in Sentara Community Complete. If you don't make another choice by **<Date Before Medicare Begin Date>**, your new coverage will start on **<MEDICARE BEGIN DATE>**.

For more information about your Sentara Community Complete and the benefits and services your new plan covers, **or to find out if you can still see your current providers in your new plan and whether your new plan covers all of your prescription drugs**, call Sentara

Community Complete at 1-800-927-6048. TTY users should call 711. We are open from October 1 through March 31, 7 days a week, from 8 a.m. to 8 p.m. and April 1 through September 30, Monday through Friday, from 8 a.m. to 8 p.m. After business hours and on weekends and holidays our automated phone system will answer your call.

Frequently Asked Questions

What is Sentara Community Complete (HMO D-SNP)?

Sentara Community Complete (HMO D-SNP) is a Medicare Advantage health plan that includes prescription drug coverage and other supplemental benefits. Enrolling in Sentara Community Complete will allow us to coordinate all of your Medicare and Sentara Community Plan (Medicaid) benefits, including your hospital, medical, prescription drug, and long-term care needs. You will be eligible for Sentara Community Complete as long as you have both Medicare and Sentara Community Plan coverage and continue to live within the approved plan service area.

How much will I pay for Sentara Community Complete (HMO D-SNP)?

Like with Sentara Community Plan, you won't have a monthly premium in Sentara Community Complete.

Your costs for prescription drugs in Medicare, including in Sentara Community Complete will be no more than:

- \$0/\$1.55/ \$4.50 or 15% for each prescription of generic/preferred multi-source drugs and \$0/\$4.60/\$11.20 or 15% for each prescription for all other drugs. This is a little more than what you pay now under Sentara Community Plan, which is \$0.
- You will get extra help with your prescription drug costs as long as you qualify for Medicaid. Your costs will vary based on your level of Medicaid eligibility, but you will pay no more than:
 - \$0 monthly premium
 - \$0 yearly deductible
- For hospital stays, you will pay \$0 in Sentara Community Complete. You now pay \$0 for hospital visits in Sentara Community Complete.
- Like with Sentara Community Plan, you won't have any costs for doctor or hospital visits with Sentara Community Complete.

How do I get Medicare services through Sentara Community Complete (HMO D-SNP)?

You can continue to see your current Primary Care Physician (PCP) for your health care needs

with Sentara Community Complete.

How do I access care?

After your effective date with Sentara Community Complete you should access care from providers who are in the Sentara Community Complete network. Our members enjoy broad access to physicians, hospitals, and other providers. You will also have access to in-network preventative services, inpatient hospital care (including psychiatric inpatient), outpatient care physician, specialist services (including psychiatric outpatient visits), skilled nursing facility care, home health care, hospice care, prescription drugs, and durable medical equipment.

Beginning on the date your Sentara Community Complete coverage begins, you must get all of your Medicare healthcare services from Sentara Community Complete providers, with the exception of emergency or urgently needed services or out-of-area dialysis services.

Services authorized by Sentara Community Complete and other services contained in the Evidence of Coverage document (also known as a member contract or subscriber agreement) will be covered. If you go to a provider not in the Sentara Community Complete network without authorization, **neither Medicare nor Sentara Community Complete will pay for Medicare-covered services.**

Once you are a member of Sentara Community Complete, you have the right to appeal plan decisions about payment or services if you disagree. Read the Evidence of Coverage from Sentara Community Complete when you get it to know which plan rules you must follow to get coverage with this plan.

What if Medicaid pays for my prescription drugs now?

Medicaid won't cover drugs after **<MEDICARE BEGIN DATE>**. **Now you must get drug coverage from Medicare.** To continue to have prescription drug coverage, you must be enrolled in a Medicare prescription drug plan. By enrolling in Sentara Community Complete, you will get this coverage.

Do I have to join Sentara Community Complete (HMO D-SNP)?

No. You can decide to join a different Medicare plan or Original Medicare. If you do not want to get your Medicare benefits through Sentara Community Complete, please call us at 1-800-927-6048 by **<Date Before Medicare Begin Date>**. TTY users should call 711. Our hours of operation are October 1 through March 31, 7 days a week, from 8 a.m. to 8 p.m. and April 1 through September 30, Monday through Friday, from 8 a.m. to 8 p.m. After business hours and on weekends and holidays our automated phone system will answer your call.

You can also send a written opt-out notice to: Sentara Health Plans, Attention: Medicare Enrollment Department, PO Box 66189, Virginia Beach, VA 23466.

If you choose not to enroll in Sentara Community Complete at this time, you will still keep your Sentara Community Plan (Medicaid) membership.

Do I have other choices for how I get my Medicare?

Yes. If you don't want to be enrolled in Sentara Community Complete, you have other choices in how you get your Medicare coverage, including:

Option 1: You can join another Medicare health plan, sometimes called a Medicare Advantage plan. You will want to check whether your providers and prescription drugs are covered by the plan.

A Medicare health plan is offered by a private company that contracts with Medicare to provide benefits. Medicare health plans cover all services that Original Medicare covers and most also include your prescription drug coverage. They may also offer extra coverage such as vision, hearing, or dental services. Make sure the plan you want to join receives your enrollment request before <MEDICARE BEGIN DATE>. If you don't join another Medicare health plan during this time, you'll only be able to change plans during certain times of the year or in certain situations.

Option 2: You can change to Original Medicare and join a Medicare drug plan.

Original Medicare is coverage managed directly by the Federal government.

- To change to Original Medicare, call Sentara Community Complete at 1-800-927-6048. Call 1-800-828-1140 or 711 if you use TTY. October 1 through March 31, 7 days a week, from 8 a.m. to 8 p.m. and April 1 through September 30, Monday through Friday, from 8 a.m. to 8 p.m. Tell them you don't want to be in Sentara Community Complete (you want to "opt out"). An enrollment specialist will spend time with you on the phone to go over your benefits and tell you if your providers are in their network. You may also visit sentarahealthplans.com to learn more.
- If you change to Original Medicare, you need to enroll in a separate Medicare prescription drug plan. You should pick a plan that covers the drugs you take. (See the question below for help in choosing.) If you don't enroll in a drug plan yourself, Medicare will enroll you in a Medicare prescription drug plan and send you a letter telling you the name of your new drug plan.

How can I get help comparing my Medicare plan choices?

It's important to find a plan that covers your doctor visits and prescription drugs. You can get help comparing your plan choices if you:

- **Call the Virginia Insurance Counseling and Assistance Program (VICAP)** at 1-800-552-3402. Representatives provide free, personalized health insurance counseling. VICAP counselors are not affiliated with any health plan.

- **Visit Medicare.gov.** Medicare’s website has tools that can help you compare plans and answer your questions. Click “Find health & drug plans” to compare plans in your area.
- **Call 1-800-MEDICARE (1-800-633-4227).** Tell them you got a letter saying you have Medicaid now and are going to be eligible for Medicare. Say that you want help with your Medicare choices. This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- **Refer to your Medicare & You Handbook** for a list of all Medicare health and prescription drug plans in your area. If you want to join one of these plans, you can call the plan to get information about their costs, rules, and coverage.

What’s Next?

- We will send you a membership card to show when you use health services or go to the pharmacy after **<MEDICARE BEGIN DATE>**.
- Enclosed with this letter is a Summary of Benefits, that explains your plan benefits.
- We will send you a notice on how you can view or download your plan’s Evidence of Coverage online and how to request a printed copy.
- We will call you to welcome you and answer any questions you have.

If you have questions about your Sentara Community Plan coverage please call 1-800-881-2166. This includes questions about staying enrolled in Sentara Community Plan for your Medicaid benefits. Call 711 if you use TTY.

If you have any other questions, call Sentara Community Complete at 1-800-927-6048. Call 711 if you use TTY. We are open October 1 through March 31, 7 days a week, from 8 a.m. to 8 p.m. and April 1 through September 30, Monday through Friday, from 8 a.m. to 8 p.m. After business hours and on weekends and holidays our automated phone system will answer your call.

Keep a copy of this letter for your records.

Sincerely,



Kristyn Greifer, M.D.
Senior Vice President, Chief Medical Officer

Enclosures: Notice of Nondiscrimination
Multi-Language Insert