

2013 Annual Notice of Change

Please read this HealthChoice Annual Notice of Change. Each year, Medicare prescription drug plans may change premiums, cost-sharing amounts, and benefits. These changes may include increasing premiums, increasing or decreasing cost-sharing amounts, and adding or subtracting benefits. This notice provides a summary of how HealthChoice benefits and costs will change and what you will pay for services beginning January 1, 2013.

Federal Contracting Statement for Medicare Part D

The Oklahoma State and Education Employees Group Insurance Board (OSEEGIB), a division of the Office of Management and Enterprise Services, contracts with the Centers for Medicare and Medicaid Services (CMS), a division of the federal government, to provide Part D coverage. The HealthChoice Employer PDP Medicare Supplement Plans With Part D are Medicare approved Part D plans. OSEEGIB is a Medicare approved Part D sponsor and its contract with CMS is renewed annually and is not guaranteed beyond the 2013 contract year. OSEEGIB has the right to refuse to renew its contract with CMS, or CMS may refuse to renew its contract with OSEEGIB. Termination or non-renewal of the contract will result in the termination of your enrollment in a HealthChoice Medicare Supplement Plan With Part D.

HealthChoice Employer PDP Medicare Supplement Plans With Part D

The Plans with Part D benefits include Medicare Part D prescription drug coverage.

HealthChoice Medicare Supplement Plans Without Part D

The Plans without Part D include pharmacy benefits, but they are not Medicare Part D plans. These plans are specifically designed for members who:

- ◆ Already have Medicare Part D coverage through another plan or employer.
- ◆ Receive a subsidy for prescription drug benefits from their or their spouse's employer.
- ◆ Receive Veterans Administration health benefits for prescription drugs.

Note: Premiums for the plans without Part D are higher because HealthChoice does not receive a subsidy from Medicare for members enrolled in these plans.

Enrolling in a HealthChoice Medicare Supplement Plan With Part D

If you are enrolling in or changing your coverage to a HealthChoice Employer PDP Medicare Supplement Plan With Part D, you must complete and return the *Application for Medicare Supplement With Part D* to OSEEGIB along with your *Option Period Enrollment/ Change Form*.