

Health Benefit Changes

The health benefits provided by the HealthChoice Medicare Supplement Plans are designed to provide supplemental benefits to Medicare Part A and Part B. HealthChoice benefits will be adjusted effective January 1, 2013, to coincide with any changes made by Medicare.

Enrollment Periods

There are three time periods when you can enroll in or disenroll from the HealthChoice Medicare Supplement Plans.

- ◆ **Initial Enrollment Period** – This is the time period when you first become eligible for enrollment in a Medicare Part D plan.
- ◆ **The Annual Coordinated Election Period** – The HealthChoice annual Option Period (Annual Coordinated Election Period) runs from October 15 through December 7, 2012. All enrollments and plan changes must be completed and returned by December 7. Once the annual Option Period ends, plan changes cannot be made until the next annual Option Period.
- ◆ **Special Enrollment Periods** – Special Enrollment Periods are allowed under certain situations. Coverage is effective following the processing of your paperwork. Examples include:
 - You move outside the United States.
 - CMS or HealthChoice terminates the Plans' participation in the Part D Program.
 - You lose Creditable Coverage for reasons other than failure to pay premiums.
 - You meet other exception rules as set out by CMS.
 - For more information on Special Enrollment Periods, contact HealthChoice Member Services. See *Help Lines* on pages 48 and 49.

ID Cards

HealthChoice members have two ID cards, one for health and/or dental benefits, and another for pharmacy benefits. If you are currently a HealthChoice member, continue using your current ID cards. If you are new to HealthChoice, you will be issued new ID cards.

Pharmacy Benefit Changes

Pharmacy benefits generally cover up to a **30-day supply** or a **90-day supply**. Specific therapeutic categories, medications, and/or dosage forms may have more restrictive quantity and/or duration of therapy limitations.