

MCS Classicare Hero (HMO) offered by MCS Advantage, Inc. (MCS Classicare)

Annual Notice of Changes for 2025

You are currently enrolled as a member of MCS Classicare Hero (HMO). Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at www.mcsclassicare.com. You may also call our Call Center to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
-

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including coverage restrictions and cost sharing.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
 - Check the changes in the 2025 "Drug List" to make sure the drugs you currently take are still covered.
 - Compare the 2024 and 2025 plan information to see if any of these drugs are moving to a different cost-sharing tier or will be subject to different restrictions, such as prior authorization, step therapy, or a quantity limit, for 2025.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies, will be in our network next year.
- Check if you qualify for help paying for prescription drugs. People with limited incomes may qualify for "Extra Help" from Medicare.
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at the www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. CHOOSE: Decide whether you want to change your plan

- If you don't join another plan by December 7, 2024, you will stay in MCS Classicare Hero (HMO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2025**. This will end your enrollment with MCS Classicare Hero (HMO).
- If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Call Center number at 787-620-2530 (Metro Area), 1-866-627-8183 (Toll Free) for additional information. (TTY users should call 1-866-627-8182.) Hours are Monday through Sunday from 8:00 a.m. to 8:00 p.m. from October 1 to March 31 and 8:00 a.m. to 8:00 p.m. Monday through Friday and Saturday from 8:00 a.m. to 4:30 p.m. from April 1 to September 30. This call is free.
- This information is available in different formats including, large print, braille, and audio CD. Please call our Call Center at the numbers listed above if you need plan information in another format or language.
- **Coverage under this plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About MCS Classicare Hero (HMO)

- MCS Classicare is an HMO plan with a Medicare contract and a contract with Puerto Rico

Medicaid program. Enrollment in MCS Classicare depends on contract renewal.

- When this document says “we,” “us,” or “our,” it means MCS Advantage, Inc. (MCS Classicare). When it says “plan” or “our plan,” it means MCS Classicare Hero (HMO).

H5577_0500624_M

Annual Notice of Changes for 2025
Table of Contents

Summary of Important Costs for 2025 5

SECTION 1 Changes to Benefits and Costs for Next Year 7

 Section 1.1 – Changes to the Monthly Premium 7

 Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount..... 7

 Section 1.3 – Changes to the Provider and Pharmacy Networks..... 8

 Section 1.4 – Changes to Benefits and Costs for Medical Services 8

 Section 1.5 – Changes to Part D Prescription Drug Coverage..... 10

SECTION 2 Administrative Changes 14

SECTION 3 Deciding Which Plan to Choose 14

 Section 3.1 – If you want to stay in MCS Classicare Hero (HMO)..... 14

 Section 3.2 – If you want to change plans 14

SECTION 4 Deadline for Changing Plans 15

SECTION 5 Programs That Offer Free Counseling about Medicare..... 16

SECTION 6 Programs That Help Pay for Prescription Drugs..... 16

SECTION 7 Questions? 17

 Section 7.1 – Getting Help from MCS Classicare Hero (HMO) 17

 Section 7.2 – Getting Help from Medicare 17

Summary of Important Costs for 2025

The table below compares the 2024 costs and 2025 costs for MCS Classicare Hero (HMO) in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher than this amount. See Section 1.1 for details.</p>	\$0	\$0
<p>Maximum out-of-pocket amount</p> <p>This is the <u>most</u> you will pay out of pocket for your covered Part A and Part B services.</p> <p>(See Section 1.2 for details.)</p>	\$3,400	\$3,400
<p>Doctor office visits</p>	<p>Primary care visits: \$11 copayment per visit</p> <p>Specialist visits: \$20 copayment per visit</p>	<p>Primary care visits: \$11 copayment per visit</p> <p>Specialist visits: \$20 copayment per visit</p>
<p>Inpatient hospital stays</p>	<p>\$100 copayment for each inpatient hospital stay for Special Network (SN) Providers</p> <p>\$200 copayment per each inpatient hospital stay for General Network (GN) Providers</p>	<p>\$100 copayment for each inpatient hospital stay for Special Network (SN) Providers</p> <p>\$200 copayment per each inpatient hospital stay for General Network (GN) Providers</p>
<p>Part D prescription drug coverage</p> <p>(See Section 1.5 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment/ Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> Drug Tier 1: \$5 copayment 	<p>Deductible: \$0</p> <p>Copayment/ Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> Drug Tier 1: \$0 copayment

Cost	2024 (this year)	2025 (next year)
	<ul style="list-style-type: none"> • Drug Tier 2: \$10 copayment • Drug Tier 3: \$30 copayment • Drug Tier 4: 25% coinsurance • Drug Tier 5: 33% coinsurance • Drug Tier 6: \$5 copayment <p>Catastrophic Coverage: During this payment stage, the plan pays the full cost for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit. You pay nothing.</p>	<ul style="list-style-type: none"> • Drug Tier 2: \$0 copayment • Drug Tier 3: \$5 copayment • Drug Tier 4: \$15 copayment • Drug Tier 5: 33% coinsurance • Drug Tier 6: \$0 copayment <p>Catastrophic Coverage: During this payment stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.</p>

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2024 (this year)	2025 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0
Part B Premium Reduction (Your Part B monthly premium is reduced by the amounts shown.)	\$164.90	\$167

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out of pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2024 (this year)	2025 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$3,400	\$3,400 Once you have paid \$3,400 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider and Pharmacy Networks

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Updated directories are located on our website at www.mcsclassicare.com. You may also call our Call Center for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2025 Providers and Pharmacies Directory www.mcsclassicare.com to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2025 Providers and Pharmacies Directory www.mcsclassicare.com to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact our Call Center so we may assist.

Section 1.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2024 (this year)	2025 (next year)
<p>Te Paga Card Home Assistance Transportation for Non-Medical Needs</p>	<p>To be eligible for these additional benefits, you must meet the following requirements:</p> <ul style="list-style-type: none"> Special Supplemental Benefits for the Chronically Ill (SSBCI) <p>You must have been diagnosed with one or more comorbid</p>	<p>To be eligible for these additional benefits, you must meet the following requirements:</p> <ul style="list-style-type: none"> Special Supplemental Benefits for the Chronically Ill (SSBCI) <p>You must have been diagnosed with one or more comorbid</p>

Cost	2024 (this year)	2025 (next year)
	<p>and medically complex chronic conditions that are life-threatening or significantly limit your health or general functioning. Please refer to your Evidence of Coverage for the list of conditions identified by the plan. In addition, you must have a high risk of hospitalization or other adverse health outcomes; and must require intensive care coordination.</p>	<p>and medically complex chronic conditions that are life-threatening or significantly limit your health or general functioning and meet certain eligibility criteria. Please refer to your Evidence of Coverage for the list of conditions identified by the plan. In addition, you must have a high risk of hospitalization or other adverse health outcomes; and must require intensive care coordination.</p> <p>Or</p> <ul style="list-style-type: none"> • Value-Based Insurance Design (VBID) Model <p>You must live in geographic areas that meet certain criteria. Please refer to your Evidence of Coverage or contact the plan for the list of medical conditions and plan criteria for eligibility under SSBCI or to know if you reside within an eligible geographic area under VBID.</p>
<p>Medicare Part B prescription drugs - Chemotherapy/Radiation drugs</p>	<p>You pay 0% of the total cost for Medicare Part B Radiation Drugs.</p> <p>You pay 5% of the total cost for Medicare Part B Chemotherapy Drugs.</p>	<p>You pay 0% of the total cost for Medicare Part B generic Chemotherapy drugs and Radiation drugs.</p> <p>You pay 20% of the total cost for Medicare Part B brand Chemotherapy drugs.</p>

Cost	2024 (this year)	2025 (next year)
Medicare Part B prescription drugs - Part B drugs	<p>You pay 0% of the total cost for Medicare Part B opioid antagonists.</p> <p>You pay 10% of the total cost for all other Medicare Part B drugs.</p>	<p>You pay 0% of the total cost for Medicare Part B opioid antagonists.</p> <p>You pay 20% of the total cost for specialty Medicare Part B drugs.</p>
Medicare Part B prescription drugs - Insulins	<p>You pay 0% - 10% of the total cost, maximum \$35 copayment for insulin drugs.</p>	<p>You pay 0% of the total cost for Medicare Part B unbranded insulins and 20% of the total cost for Medicare Part B brand insulins, maximum \$35 copayment.</p>
Physician/Practitioner services, including doctor’s office visits (Telehealth services)	<p>Diabetes Self-Management Training is covered under Telehealth services.</p>	<p>Diabetes Self-Management Training is <u>not</u> covered under Telehealth services.</p>
Prior Authorizations Dental Services (Some X-Rays or CTs) Outpatient diagnostic tests and therapeutic services and supplies (Radiation (radium and isotope) therapy including technician materials and supplies)	<p>Prior Authorization is <u>not</u> required.</p> <p>Prior Authorization is <u>not</u> required.</p>	<p>Prior Authorization is required.</p> <p>Prior Authorization is required.</p>

Section 1.5 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or Drug List. A copy of our Drug List is provided electronically.

We made changes to our Drug List, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs, or moving them to a different cost-sharing tier. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the plan year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you are taking, we will send you a notice about the change.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your *Evidence of Coverage* and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception, and/or working to find a new drug. You can also contact our Call Center for more information.

We currently can immediately remove a brand name drug on our Drug List if we replace it with a new generic drug version on the same or a lower cost-sharing tier and with the same or fewer restrictions as the brand name drug it replaces. Also, when adding a new generic, we may also decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions or both.

Starting in 2025, we can immediately replace original biological products with certain biosimilars. This means, for instance, if you are taking an original biological product that is being replaced by a biosimilar, you may not get notice of the change 30 days before we make it or get a month's supply of your original biological product at a network pharmacy. If you are taking the original biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of drug types, please see Chapter 12 of your *Evidence of Coverage*. The Food and Drug Administration (FDA) also provides consumer information on drugs. See FDA website: <https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients>. You may also contact our Call Center or ask your health care provider, prescriber, or pharmacist for more information.

Changes to Prescription Drug Benefits and Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.**

Beginning in 2025, there are three **drug payment stages**: the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit.

The Coverage Gap Discount Program will also be replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward

out-of-pocket costs.

Changes to the Deductible Stage

Stage	2024 (this year)	2025 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

For drugs on the Non-Preferred Brand Drugs, and tiers, your cost sharing in the Initial Coverage Stage is changing from coinsurance to a copayment. Please see the following chart for the changes from 2024 to 2025.

Stage	2024 (this year)	2025 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing is:</p> <p>Tier 1: Preferred Generic Drugs : You pay \$5 per prescription.</p> <p>Tier 2: Generic Drugs: You pay \$10 per prescription.</p> <p>Tier 3: Preferred Brand Drugs: You pay \$30 per prescription.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing is:</p> <p>Tier 1: Preferred Generic Drugs: You pay \$0 per prescription.</p> <p>Tier 2: Generic Drugs: You pay \$0 per prescription.</p> <p>Tier 3: Preferred Brand Drugs: You pay \$5 per prescription.</p>

Stage	2024 (this year)	2025 (next year)
Stage 2: Initial Coverage Stage (continued)		
<p>For 2024 you paid 25% coinsurance for drugs on the Non-Preferred Brand Drugs tier. For 2025 you will pay a \$15 copayment for drugs on this tier.</p>	<p>Tier 4: Non-Preferred Brand Drugs: You pay 25% of the total cost.</p> <p>Tier 5: Specialty Tier Drugs: You pay 33% of the total cost.</p> <p>Tier 6: Select Care Drugs: You pay \$5 per prescription.</p>	<p>Tier 4: Non-Preferred Brand Drugs: You pay \$15 per prescription.</p> <p>Tier 5: Specialty Tier Drugs: You pay 33% of the total cost.</p> <p>Tier 6: Select Care Drugs: You pay \$0 per prescription.</p>
<p>The costs in this chart are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing.</p> <p>For information about the costs for a long-term supply, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Once you have paid \$2,000 out of pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>
<p>We changed the tier for some of the drugs on our "Drug List." To see if your drugs will be in a different tier, look them up on the "Drug List."</p> <p>Most adult Part D vaccines are covered at no cost to you.</p>		

Changes to the Catastrophic Coverage Stage

The Catastrophic Coverage Stage is the third and final stage. Beginning in 2025, drug manufacturers pay a portion of the plan’s full cost for covered Part D brand name drugs and biologics during the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

If you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.

For specific information about your costs in the Catastrophic Coverage Stage, look at Chapter 6, Section 6, in your *Evidence of Coverage*.

SECTION 2 Administrative Changes

Description	2024 (this year)	2025 (next year)
<p>Medicare Prescription Payment Plan</p>	<p>Not applicable</p>	<p>The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December).</p> <p>To learn more about this payment option, please contact us at 1-866-627-8183 or visit Medicare.gov.</p>

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in MCS Classicare Hero (HMO)

To stay in our plan, you don’t need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our MCS Classicare Hero (HMO).

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2025 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan.
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to

decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2025* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

As a reminder, MCS Advantage, Inc. (MCS Classicare) offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from MCS Classicare Hero (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from MCS Classicare Hero (HMO).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact our Call Center if you need more information on how to do so.
 - -- *OR* -- Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it **from October 15 until December 7**. The change will take effect on January 1, 2025.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2025, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2025.

If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Puerto Rico, the SHIP is called Programa Estatal de Asistencia Sobre Seguros de Salud.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Programa Estatal de Asistencia Sobre Seguros de Salud 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 Programa Estatal de Asistencia sobre Seguros de Salud at 1-877-725-4300 (Metro Area), 1-800-981-0056 (Mayagüez Area) or 1-800-981-7735 (Ponce Area). You can learn more about Programa Estatal de Asistencia sobre Seguros de Salud by visiting their website (<https://agencias.pr.gov/agencias/oppea/educacion/Pages/ship.aspx>).

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, yearly deductibles, and coinsurance. Additionally, those who qualify will not have a late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call 1-800-325-0778; or
 - Your State Medicaid Office.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Health Insurance Assistance Program (HIAP) - Ryan White Part B / ADAP Program - Puerto Rico Department of Health. For information on eligibility criteria, covered drugs, how to enroll in the program or if you are currently enrolled, how to continue receiving assistance, call the Health Insurance Assistance Program (HIAP) - Ryan White Part B / ADAP Program - Puerto Rico Department of Health at 787-765-2929, exts. 5103, 5136, 5137. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.

- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a new payment option to help you manage your out-of-pocket drug costs, starting in 2025. This new payment option works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December). **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

“Extra Help” from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in this payment option, regardless of income level, and all Medicare drug plans and Medicare health plans with drug coverage must offer this payment option. To learn more about this payment option, please contact our Call Center at 787-620-2530 (Metro Area), 1-866-627-8183 (Toll Free). (TTY only, call 1-866-627-8182) or visit Medicare.gov.

SECTION 7 Questions?

Section 7.1 – Getting Help from MCS Classicare Hero (HMO)

Questions? We're here to help. Please call our Call Center at 787-620-2530 (Metro Area), 1-866-627-8183 (Toll Free). (TTY only, call 1-866-627-8182). We are available for phone calls Monday through Sunday from 8:00 a.m. to 8:00 p.m. from October 1 to March 31 and 8:00 a.m. to 8:00 p.m. Monday through Friday and Saturday from 8:00 a.m. to 4:30 p.m. from April 1 to September 30. Calls to these numbers are free.

Read your 2025 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2025. For details, look in the *2025 Evidence of Coverage* for MCS Classicare Hero (HMO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.mcsclassicare.com. You may also call our Call Center to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.mcsclassicare.com. As a reminder, our website has the most up-to-date information about our provider network (Providers and Pharmacies Directory) and our *List of Covered Drugs (Formulary/Drug List)*.

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can 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

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read *Medicare & You 2025*

Read the *Medicare & You 2025* handbook. Every fall, this document 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 document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.