Summary of Benefits

Thank you for your interest in our Medicare Advantage plans

Anthem Blue Cross offers benefits to help support your health and help you manage your healthcare costs. This plan includes hospital and medical benefits, and prescription drug coverage.

Medicare Advantage and Part D

Plan year: January 1 – December 31, 2027

California

Ventura county

Anthem Dual Advantage (HMO D-SNP)

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Anthem Dual Advantage (HMO D-SNP)

Our service area includes this county in CA: Ventura.

Do you have questions?

You can learn more on our website, **shop.anthem.com/medicare/ca**. Please call us toll-free at **1-844-591-2078** (TTY: **711**). Hours of operation: 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

The Summary of Benefits does not list every covered service or rule.
The Evidence of Coverage includes full details. Call us to request a copy.

This is a Dual Eligible Special Needs Plan (D-SNP)

Anthem Dual Advantage (HMO D-SNP) is a Medicare Advantage plan. To join this plan, the following must apply to you†:

- You're entitled to Medicare Part A.
- You're enrolled in Medicare Part B and California Medi-Cal (Medicaid) (the state's Medicaid program).
- You live in our service area.

Eligibility

To be enrolled in this plan, you must also receive some level of Medical Assistance from California Medi-Cal (Medicaid) (the state Medicaid program) as described below:

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† This plan is available to anyone who has both Medical Assistance from the State and Medicare.

- If you have **Full Medicaid coverage (Full Benefit Dual Eligible (FBDE))** status, you are eligible for the California Medi-Cal (Medicaid) program. This may cover your share of Medicare costs, such as premiums for Part A and Part B, deductibles, coinsurance, and copayments.

- If you have **Qualified Medicare Beneficiary Plus (QMB+)** status, you are eligible for the California Medi-Cal (Medicaid) program, which pays your Medicare premiums, deductibles, and cost sharing. You are also eligible to receive full Medicaid benefits.

- If you have **Specified Low-Income Medicare Beneficiary Plus (SLMB+)** status, you receive help paying your Part B premiums. You are also eligible for full Medicaid benefits. In some situations, you may receive assistance from your state Medicaid program to help pay your Medicare cost share. If the service is covered by both Medicare and Medicaid, your cost share could be $0. There may be times when you are responsible for cost sharing if a service or benefit is not covered by Medicaid.

Medicare coverage that goes beyond Original Medicare

- Medicare Advantage plans cover everything Original Medicare covers — Part A (hospital services) and Part B (medical services) — plus more.
- Medicare Advantage Prescription Drug Plans cover Medicare Part D drugs and Part B drugs.
- If Medicaid eligibility changes, your cost may also change. You must recertify your Medicaid enrollment to keep receiving your Medicare cost-sharing coverage.

If you choose a PCP that is part of an independent practice/physician association (IPA) or medical group, the specialists, ancillary providers, and hospitals available to you may be limited to only those contracted with the PCP's IPA or medical group.

Is your PCP in our plan's network of doctors?

If you need to change your primary care physician (PCP), give us a call and we'll help. Doctors can join or leave the network at any time, so check if they're in-network with our Find a Doctor tool online. Follow the steps listed.

How to find a doctor or provider in our plan:

- Go to **shop.anthem.com/medicare/ca**
  1. Enter your ZIP code and county. Then select **View All Plans**.
  2. Select the **Medicare Advantage** or **Medicare Advantage Special Needs** tab.
  3. Select **Add Providers**.
  4. Enter your search details (doctor's name, specialty, or provider type).
  5. Check that the doctor or provider is **in your plan's network** for this plan.
- Or, ask for the Provider Directory. The phone number is on page 2.

Find a pharmacy

Our plans include the majority of pharmacies in America. Check the Pharmacy Directory to confirm your pharmacy is in-network. If your pharmacy is not in this plan, you could end up paying more for your drugs.

To confirm your pharmacy is in your plan's network (or to find a new one), go to **shop.anthem.com/medicare/ca** to view the Pharmacy Directory. Enter your ZIP code and county, and then select **View All Plans.** Next, select **Medicare Advantage** or **Medicare Advantage Special Needs** tab and choose **Add Providers**. Select **Search for Pharmacies**, and enter your search details. Or you can call us and we'll send you the directory.

How to check if your prescriptions (or an acceptable alternative) are covered and what they may cost:

- Visit **shop.anthem.com/medicare/ca**
    1. Enter your ZIP code and county. Then select **View All Plans**.
    2. Select the **Medicare Advantage** or **Medicare Advantage Special Needs** tab.
    3. Select **Add Drugs**.
    4. Enter your prescription details (drug name, dosage, quantity, refill frequency). Then **Add Drug**.
    5. To add another prescription, select **Add another drug**. When you're ready, select **Select Pharmacy.**
    6. Open **Plan Details.** Select the **Prescriptions** tab, and then select **Drug Cost** to see coverage and cost details.
- You can also call us at the number on page 2 for a copy of the Formulary.

For more information about Medicare, you can read the Medicare & You handbook. If you don't have a copy of this booklet, you can access it online at the Medicare website (medicare.gov/medicare-and-you) or request a copy 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.



Summary of 2027 medical benefits

Anthem Dual Advantage (HMO D-SNP)

How much is my premium (monthly payment)?

$0.00 per month

Your Part B premium is covered by your state's Medicaid agency for D-SNP enrollees.

How much is my deductible?

This plan does not have a medical deductible.

If you receive Extra Help from Medicare, the Part D deductible does not apply to you.

If you do not qualify for Extra Help, the deductible is **$700.00** per year for Part D prescription drugs. Drugs listed on Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug, and Tier 5: Specialty Tier are included in the Part D deductible.

The Part D deductible does not apply to Insulin drugs.

Anthem Dual Advantage (HMO D-SNP)

Is there a limit on how much I will pay for my covered medical services? (does not include Part D drugs)

$9,850.00 per year from doctors and facilities in our plan

Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.

Services you receive from doctors or facilities in our plan go toward your yearly limit. If you reach the limit on out-of-pocket costs, you will not have to pay any out-of-pocket costs for covered Part A and Part B services for the rest of the year.

Inpatient Hospital[1]

Facilities in our plan: **$0.00** copay per stay

Our plan covers 90 days for an inpatient hospital stay.

Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. Once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

Outpatient Hospital[1,2]

Doctors and facilities in our plan: **$0.00** copay

Anthem Dual Advantage (HMO D-SNP)

Ambulatory Surgical Center[1,2]

Doctors and facilities in our plan: **$0.00** copay

Doctor's Office Visits

Primary care physician (PCP) visit:

PCPs in our plan: **$0.00** copay

Specialist visit:[7]

Doctors in our plan: **$0.00** copay

Preventive Care Screenings and Annual Physical Exams

Preventive care screenings:

Doctors in our plan: **$0.00** copay

Annual physical exam:

Doctors in our plan: **$0.00** copay

Preventive Care Screenings and Annual Physical Exams

Covered preventive care screenings:

- Abdominal aortic aneurysm screening
- Annual wellness visit
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)
- Cardiovascular disease screening tests
- Cervical and vaginal cancer screening
- Colorectal cancer screenings
- Depression screening
- Diabetes screening
- Diabetes self-management training, diabetic services, and supplies
- Health and wellness education programs
- HIV screening
- Immunizations
- Medical nutrition therapy
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screening and therapy to promote sustained weight loss
- Pre-exposure prophylaxis (PrEP) for HIV prevention
- Prostate cancer screening exams
- Screening and counseling to reduce alcohol misuse
- Screening for Hepatitis C Virus infection
- Screening for lung cancer with low dose computed tomography (LDCT)
- Screening for sexually transmitted infections (STIs) and counseling to prevent STIs
- Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)
- Vision care
- “Welcome to Medicare” preventive visit (one-time)

Any extra preventive services approved by Medicare during the contract year will be covered. When you use doctors in our plan, **100%** of the cost of preventive care screenings and annual physical exams will be covered.

Anthem Dual Advantage (HMO D-SNP)

Emergency Care

$0.00 copay

Emergency and Urgent Care Worldwide Coverage
$0.00 copay

This plan covers urgent care and emergency services, including emergency transportation, when traveling outside of the United States for less than six months. This benefit is limited to **$100,000** per year.

Urgently Needed Services

$0.00 copay

Diagnostic Services, Labs, and Imaging[1,2]

Diagnostic Radiology Services	
CT scans, MRI, MRA, PET at a physician's office or free-standing provider facilities in our plan:	**$0.00 copay**
CT scans, MRI, MRA, PET at hospital outpatient facilities in our plan:	**$0.00 copay**
Ultrasounds at a physician's office or free-standing provider facilities in our plan:	**$0.00 copay**
Ultrasounds at hospital outpatient facilities in our plan:	**$0.00 copay**

Anthem Dual Advantage (HMO D-SNP)

Diagnostic Services, Labs, and Imaging[1,2]

Diagnostic Tests and Procedures	
Physician's office or free-standing provider facilities in our plan:	**$0.00 copay**
Hospital outpatient facilities in our plan:	**$0.00 copay**
Lab Services	
Physician's office or free-standing provider facilities in our plan:	**$0.00 copay**
Hospital outpatient facilities in our plan:	**$0.00 copay**
Outpatient X-rays	
Physician's office in our plan:	**$0.00 copay**
Hospital outpatient facilities in our plan:	**$0.00 copay**
Free-standing facility or at-home portable X-ray services in our plan:	**$0.00 copay**

Anthem Dual Advantage (HMO D-SNP)

Diagnostic Services, Labs, and Imaging[1,2]

Therapeutic Radiology Services (such as radiation treatment for cancer) Physician's office, free-standing provider, or hospital outpatient facilities in our plan:	**$0.00 copay**

Hearing Services

Medicare-covered hearing services (Exam to diagnose and treat hearing and balance issues):[1,2]

Doctors in our plan: **$0.00** copay

Routine hearing services:[1,2]

This plan covers 1 routine hearing exam every year. **$300** maximum plan benefit for over-the-counter hearing aids OR 1 routine hearing aid fitting evaluation and a **$3,000** maximum plan benefit for prescribed hearing aids every year.

Doctors in our plan: **$0.00** copay for routine hearing exam(s). **$0.00** copay for hearing aids up to the maximum plan benefit amount.

Dental Services

Medicare-covered dental services (this does not include services for care, treatment, filling, removal or replacement of teeth):[1]

Doctors and dentists in our plan: **$0.00** copay

Preventive and Comprehensive[1] Dental Combined Allowance:

This plan covers up to a **$1,000** allowance for covered preventive and comprehensive dental services every year.

Any amount not used at the end of the plan year will expire.

Preventive dental services:

Dentists in our plan: **$0.00** copay

This plan covers 2 oral exams, 2 cleanings, 2 fluoride treatments, and 2 dental X-rays every year.

Comprehensive dental services:

Doctors and dentists in our plan: **$0.00** copay

Please refer to Chapter 4 in the plan's Evidence of Coverage for more details on prior authorizations, covered dental services, limitations, and exclusions.

To find a dental provider in our plan, follow the same steps as the "How to find a doctor/PCP in our plan" box at the beginning of this booklet. Then select **Dental Provider** under **Provider Type**.

Anthem Dual Advantage (HMO D-SNP)

Vision Services

Medicare-covered vision services:

Exam to diagnose and treat diseases and conditions of the eye:

Doctors in our plan: **$0.00** copay

Eyeglasses or contact lenses after cataract surgery:

Doctors in our plan: **$0.00** copay

Routine vision services:

Routine vision exam:

This plan covers 1 routine eye exam(s) every year.

Doctors in our plan: **$0.00** copay

Routine eyewear (lenses and frames)**:**

This plan covers up to **$275** for eyeglasses or contact lenses every year.

Doctors in our plan: **$0.00** copay

To find a vision provider in our plan, follow the same steps as the "How to find a doctor/PCP in our plan" box at the beginning of this booklet. Then select **Vision Provider** under **Provider Type**.

Mental Health Care

Inpatient visit:[1]

Doctors and facilities in our plan: **$0.00** copay per stay

Our plan has a lifetime limit of 190 days for inpatient mental health care in a psychiatric hospital. This limit does not apply to inpatient mental health services provided in a general hospital.

Our plan covers 90 days for an inpatient hospital stay.

Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. Once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

Outpatient individual and group therapy services:[7]

Doctors and facilities in our plan: **$0.00** copay

Skilled Nursing Facility (SNF)[1]

Doctors and facilities in our plan: **$0.00** copay per stay

Our plan covers up to 100 days in a Skilled Nursing Facility (SNF).

Physical Therapy[1,2]

Doctors and facilities in our plan: **$0.00** copay

Anthem Dual Advantage (HMO D-SNP)

Ambulance[1]

Ground/Water Ambulance:

Emergency transportation services in our plan: **$0.00** copay per trip

Air Ambulance:

Emergency transportation services in our plan: **$0.00** copay per trip

Transportation

Plan approved health related locations
You pay a **$0.00** copay. This plan offers coverage for 48, one-way, routine transportation services every year. Trips are limited to 60 miles.

Routine transportation coverage is limited to plan-approved locations (within the local service area) provided by contracted transportation vendors in our plan. If you need a ride, call us at least 48 hours ahead of time (excluding weekends).

Medicare Part B Drugs

Insulin furnished through an insulin pump:

Drugs obtained from doctors and facilities in our plan: **$0.00** copay

Other Part B Drugs:[1]

Drugs obtained from doctors and facilities in our plan: **$0.00** copay

Chemotherapy drugs:[1]

Drugs obtained from doctors and facilities in our plan: **$0.00** copay

Additional benefits

Anthem Dual Advantage (HMO D-SNP)

Acupuncture

Medicare-covered acupuncture services:[1,2]

Providers in our plan: **$0.00** copay

Available for people with chronic low back pain under certain circumstances. Please see the Evidence of Coverage for more information.

California Integrated Care Management (CICM)

$0.00 copay

Benefit eligibility includes:

- Adults Experiencing Homelessness
- Adults At Risk for Avoidable Hospital or ED Utilization
- Adults with Serious Mental Health and/or SUD Needs
- Adults Transitioning from Incarceration
- Adults Living in the Community and At Risk for Long-Term Care (LTC) Institutionalization
- Adult Nursing Facility Residents Transitioning to the Community
- Adults who are Pregnant or Postpartum and Subject to Racial and Ethnic Disparities
- Adults with Documented Dementia Needs

California Integrated Care Management (CICM)

Please contact your care coordinator to get information on how to access these services. Through CICM, we will coordinate both medical and non-medical services, including Community Supports, that support social drivers of health such as housing, home modifications, or medically-tailored meals.

Chiropractic Care[1,2]

Medicare-covered chiropractic services:

Providers in our plan: **$0.00** copay

Medicare coverage includes manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position).

Anthem Dual Advantage (HMO D-SNP)

Diabetic Monitors, Supplies, and Services[1]

Continuous glucose monitors (CGMs) and sensors:
Suppliers in our plan: **$0.00** copay

Blood glucose monitors:
Suppliers in our plan: **$0.00** copay

Blood glucose test strips and lancets:
Suppliers in our plan: **$0.00** copay

Coverage limitations may apply. Please refer to your Evidence of Coverage for complete coverage details.

Everyday Options Allowance

This plan offers a spending allowance of **$75** every month for:

- **Assistive Devices:** ADA toilet seats, shower stools, hand-held shower heads, reaching devices, temporary wheelchair threshold ramps, and more.
- **Over-the-Counter (OTC) products:** Health and wellness items like vitamins, first aid supplies, pain-relievers, and more.

If you qualify for Special Supplemental Benefits for the Chronically Ill (SSBCI), you may also be able to use this allowance on:

- **Healthy Foods:**[6] Healthy food items that assist in meeting your nutritional needs such as dairy products, fresh fruits, vegetables, meat, seafood, and other healthy pantry staples.
- **Utilities:**[6] Use toward the payment of gas for your home, electric, water, cable, internet, or cell phone services.

Unused amounts expire at the end of each month.

Foot Care (podiatry services)[1,2]

Medicare-covered podiatry:

Doctors in our plan: **$0.00** copay

Foot exams and treatment are covered if you have diabetes-related nerve damage and/or meet certain conditions.

Routine foot care:

Doctors in our plan: **$0.00** copay

This plan covers: Unlimited routine foot care visits every year.

Healthy Meals - Post Discharge

$0.00 copay for up to 2 meals a day for 5 days (maximum 10 meals) following your discharge from the hospital or skilled nursing facility (SNF).

You must use network providers.

Home Health Care[1,2]

Doctors and facilities in our plan: **$0.00** copay

Anthem Dual Advantage (HMO D-SNP)

LiveHealth® Online

You pay a **$0.00** copay. Lets you talk to a board-certified doctor or licensed psychiatrist, psychologist, or therapist by live, two-way video on a computer, smartphone, or tablet.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

Medical Equipment/Supplies

Durable Medical Equipment (wheelchairs, oxygen, etc.):[1]

Suppliers in our plan: **$0.00** copay

Medical supplies and prosthetic devices (braces, artificial limbs, etc.):[1]

Suppliers in our plan: **$0.00** copay

Anthem Dual Advantage (HMO D-SNP)

Outpatient Rehabilitation

Cardiac (heart) rehab services (with a limit of two, one-hour sessions per day and a maximum of 36 sessions within a 36-week period):[1]

Doctors and facilities in our plan: **$0.00** copay

Pulmonary (lung) rehab services (with a limit of two, one-hour sessions per day and a maximum of 36 sessions):[1]

Doctors and facilities in our plan: **$0.00** copay

Occupational therapy visit:[1,2]

Doctors and facilities in our plan: **$0.00** copay

Outpatient Substance Abuse[7]

Individual & Group therapy visit:

Doctors and facilities in our plan: **$0.00** copay

Personal Emergency Response System (PERS) coverage

You pay a **$0.00** copay for PERS coverage that includes the monitoring device and monitoring service. To start and install services, give us a call. We can help you.

Anthem Dual Advantage (HMO D-SNP)

Renal Dialysis

Doctors and facilities in our plan: **$0.00** copay

SilverSneakers®†† Fitness program

You pay a **$0.00** copay for the SilverSneakers Fitness Program. When you become our member, you can sign up for SilverSneakers. It's included in our plan. To learn more details, go to **silversneakers.com** or call SilverSneakers at 1-855-741-4985 (TTY: 711), Monday to Friday, 8 a.m. to 8 p.m. ET.

†† SilverSneakers is a registered trademark of Tivity Health, Inc. All rights reserved. Tivity Health, Inc. is an independent company providing a fitness program on behalf of this plan.

24/7 Nurseline

You pay a **$0.00** copay for 24-hour access to a nurse line, seven days a week, 365 days a year.

Footnotes

Services with a 1 may need prior authorization (preapproval) from the plan.

Services with a 2 may need a referral from your doctor or Primary Care Physician (PCP).

Benefits with a 6: The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as Chronic Kidney Diseases, Chronic Lung Disorders, Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. For a full list of chronic conditions or to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please refer to Chapter 4 in the plan's Evidence of Coverage.

Services with a 7 may need a prior authorization and referral for some services, but they are not required for an initial mental health assessment.

Summary of Medicaid-covered benefits

Services available through California Medi-Cal (Medicaid):

Medi-Cal Benefits covered outside of Anthem Dual Advantage (HMO D-SNP). There are some services that you can get that aren't covered by Anthem Dual Advantage (HMO D-SNP) but are covered by Medi-Cal. You might receive these services through a Medi-Cal managed care plan, the State (Medi-Cal fee-for-service), or a county agency. The benefits listed in this chart reflect California Medi-Cal (Medicaid) coverage at the time this Summary of Benefits was published. This isn't a complete list.

Call Member Services at the number listed on Page 2, for a representative that will help coordinate Medi-Cal benefits. For the most current Medicaid benefit information, visit your state Medicaid website dhcs.ca.gov/services/medi-cal-resources/.

Medi-Cal coverage is based on your eligibility. Please check your Medi-Cal contract for a full list of services.

- Medi-Cal DME (not covered by Medicare)
- Transportation
- Hearing Benefits
- Vision Benefits
- Community-Based Adult Services (CBAS)
- Skilled Nursing Facility Services
- Community Supports
- Dental Services
- In-Home Support Services (IHSS)
- County Behavioral Health Services (Specialty Mental Health, etc.)
- Home and Community-Based Services (HCBS) Waivers

The categories above are not intended to be a complete list of benefits and are subject to the coverage and limitation policies listed in your Medicaid contract.

Cost sharing and cost-sharing protections for all members

You pay no cost sharing for the Medicare-covered benefits described in this Summary of Benefits. When you receive health services, the provider should not bill you. They should only bill the plan for those services and cost-sharing amounts.

If you receive care from a noncontracted provider, the provider may not understand the plan or these billing rules. If you receive a bill for Medicare-covered services, please call the Member Services phone number listed on your plan ID card.

Have Questions?

What you pay for covered services may depend on your level of Medicaid eligibility. If you have questions about your Medicaid eligibility and what benefits you are entitled to, please call: 1-800-541-5555, 8:00 a.m. - 5:00 p.m. PT, Monday - Friday. TTY users should call 1-800-430-7077.



Summary of 2027 prescription drug coverage

Anthem Dual Advantage (HMO D-SNP)

Stage 1: Yearly Deductible

If you receive Extra Help from Medicare, the Part D deductible does not apply to you.

If you do not qualify for Extra Help, the deductible is **$700.00** per year for Part D prescription drugs. Drugs listed on Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug, and Tier 5: Specialty Tier are included in the Part D deductible.

The Part D deductible does not apply to Insulin drugs.

Stage 2: Initial Coverage

After you pay your yearly deductible (if your plan has one), you move to the Initial Coverage Stage. In this stage, you pay the amounts listed in the table on the following pages, until your total year-to-date out-of-pocket costs reach **$2,400**.

You may get your covered drugs at retail pharmacies and mail-order pharmacies in our plan. Generally, you may get your covered drugs from pharmacies not in our plan only when you are unable to get your prescription drugs from a pharmacy that is in our plan.

Important message about what you pay for vaccines and insulin:
This plan covers most Part D vaccines at no cost to you. If you receive Extra Help, you pay **$0.00 - $14.40** for a one-month supply of any covered insulin. If you do not qualify for Extra Help, you will not pay more than **$35** for a one-month supply of any covered insulin.

Stage 2: Initial Coverage

Cost Sharing	Anthem Dual Advantage (HMO D-SNP)
Tier 1: Preferred Generic	
Standard retail one-month supply	**$0.00***
Mail order three-month supply[100]	**$0.00***
Tier 2: Generic	
Standard retail one-month supply	**$0.00***
Mail order three-month supply	**$0.00***
Tier 3: Preferred Brand	
Standard retail one-month supply	**$0.00 - $14.40 OR 25%‡**
Mail order three-month supply	**$0.00 - $14.40 OR 25%‡**
Tier 4: Non-Preferred Drug	
Standard retail one-month supply	**$0.00 - $14.40 OR 25%‡**
Mail order three-month supply	**$0.00 - $14.40 OR 25%‡**
Tier 5: Specialty Tier	
Standard retail one-month supply	**$0.00 - $14.40 OR 25%‡**
Mail order three-month supply	**Not available**

* Your deductible will not apply for these drugs.

‡ If you receive Extra Help, the amount you pay is determined by your Extra Help low-income subsidy (LIS) coverage and whether you use a generic or brand drug. Please refer to your LIS Rider for your specific copayment amount. If you do not qualify for Extra Help, you pay the coinsurance.

[100] The three-month supply for this tier on this plan is 100 days.

Stage 3: Catastrophic Coverage

During this stage, you pay nothing for your covered Part D drugs.

If you need emergency or urgent care, call 911 or go to the nearest doctor or facility that can help you. Most times, you must use doctors in our plan to receive covered medical care, except for emergencies and urgently needed care when doctors in our plan are not available, or dialysis services when you are out of the service area. If you receive routine care from doctors outside our plan, neither Medicare nor Anthem Blue Cross will pay for it.

Benefits with a 6: The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as Chronic Kidney Diseases, Chronic Lung Disorders, Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. For a full list of chronic conditions or to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please refer to Chapter 4 in the plan's Evidence of Coverage.

Discrimination is against the law. That's why we comply with applicable Federal civil rights laws and do not discriminate, exclude people or treat them differently on the basis of race, color, national origin, sex, age or disability.

See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

Anthem Blue Cross is an HMO D-SNP plan with a Medicare contract and a contract with the California Medicaid program. Enrollment in Anthem Blue Cross depends on contract renewal. Anthem Blue Cross is the trade name of Blue Cross of California Partnership Plan LLC. Independent licensee of the Blue Cross Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English – ATTENTION: If you need help in your language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call **1-844-671-5714** (TTY: **711**). Hours of operation are 8 a.m. to 8 p.m. local time, seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

Español (Spanish) – ATENCIÓN: Si necesita ayuda en su idioma, tiene a su disposición servicios gratuitos de asistencia en otros idiomas. También puede obtener ayudas y servicios auxiliares adecuados gratuitos para proporcionar información en formatos accesibles. Llame al número de teléfono indicado anteriormente. El horario de atención es de 8 a.m. a 8 p.m. hora local, los siete días de la semana (excepto el Día de Acción de Gracias y Navidad) desde el 1.º de octubre hasta el 31 de marzo, y de lunes a viernes (excepto los días feriados) desde el 1.º de abril hasta el 30 de septiembre.

العربية (Arabic) – تنبيه: إذا كنت تحتاج إلى المساعدة بلغتك، فإن خدمات المساعدة اللغوية المجانية متاحة لك. كما تتوفر مساعدات وخدمات مساعدة مناسبة لتوفير المعلومات بأشكال يسهل الوصول إليها مجانا. اتصل على رقم الهاتف المذكور أعلاه. ساعات العمل من الساعة 8 صباحًا حتى الساعة 8 مساءً على مدار الأسبوع (ما عدا أيام عيد الشكر وعيد الميلاد) بدايةً من 1 أكتوبر حتى 31 مارس، ومن الاثنين حتى الجمعة (ما عدا أيام العطلات) من 1 أبريل حتى 30 سبتمبر.

Հայերեն (Armenian) – ՈՒՇԱԴՐՈՒԹՅՈՒՆ. եթե ձեզ օգնություն է հարկավոր ձեր լեզվով, ապա ձեզ հասանելի են անվճար լեզվական օգնության ծառայություններ: Մատչելի ձևաչափերով տեղեկատվություն տրամադրելու համար համապատասխան օժանդակ միջոցներն ու ծառայությունները նույնպես հասանելի են անվճար: Զանգահարեք վերը նշված հեռախոսահամարով: Աշխատանքային ժամերն են՝ 8 a.m.-ից 8 p.m.-ը, շաբաթը յոթ օր (բացառությամբ Գոհաբանության և Սուրբ Ծննդյան տոների) հոկտեմբերի 1-ից մարտի 31-ը, և երկուշաբթիից ուրբաթ (բացառությամբ տոնական օրերի) ապրիլի 1-ից սեպտեմբերի 30-ը:

简体中文 (Chinese Simplified) – 注意：如果您在您的语言方面需要帮助，我们可以为您提供免费的语言协助服务。我们还免费提供适当的辅助工具和服务，以可访问的格式提供信息。请拨打上面列出的电话号码。营业时间：10 月 1 日至 3 月 31 日，每周七天（感恩节和圣诞节除外），4 月 1 日至 9 月 30 日，周一至周五（节假日除外），当地时间上午 8 时至晚上 8 时。

繁體中文 (Chinese Traditional) – 注意：如果您在您的語言方面需要協助，我們可以為您提供免費的語言協助服務。我們還免費提供適當的輔助工具和服務，以無障礙格式提供資訊。請撥打上面列出的電話號碼。營業時間：10 月 1 日至 3 月 31 日，每週七天（感恩節和耶誕節除外），4 月 1 日至 9 月 30 日，週一至週五（節假日除外），當地時間上午 8 時至晚上 8 時。

فارسی (Farsi) – توجه: اگر نیاز به کمک به زبان خودتان دارید، خدمات کمک زبانی رایگان قابل ارائه به شما است. وسایل و خدمات کمکی مناسب برای ارائه اطلاعات در قالب‌های مناسب معلولان نیز به‌صورت رایگان قابل ارائه است. با شماره تلفن بالا تماس بگیرید. ساعات کاری: از 8 صبح تا 8 شب به وقت محلی از 1 اکتبر تا 31 مارس (به‌جز کریسمس و روز شکرگزاری) در هفت روز هفته و از 1 آوریل تا 30 سپتامبر از دوشنبه تا جمعه (به‌جز تعطیلات).

ʻŌlelo Hawai ʻi (Hawaiian) – HO ʻOLOHE MAI: Loa ʻa nā kōkua unuhi makuahine manuahi inā makemake ʻoe i kēia mau kōkua ʻōlelo. Loa ʻa pū kekahi mau kōkua a me kāko ʻo kūpono manuahi nā ho ʻolako kōkua kōko ʻolua a me nā pono lako kōkua a me nā hulu launa ʻē a ʻe kekahi. E kāhea i ka helu kelepona i ha ʻi ʻia ma luna iho nei. ʻO nā hola hemo ai he 8 am ā hiki i 8 pm manawa kūloko, ʻehiku lā o ka pule (koe nā lā Thanksgiving a me ke Kalikimaka) mai ʻOkakopa 1 ā hiki i Malaki 31, a mai me ka Pō ʻakahi ā hiki i ka Pō ʻalima (koe nā lā ho ʻomaha) mai ʻApelila 1 ā hiki i Kepakemapa 30.

हिंदी (Hindi) – ध्यान दें: यदि आपको अपनी भाषा में सहायता चाहिए, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध हैं। पहुँच योग्य प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। ऊपर दिए गए फ़ोन नंबर पर कॉल करें। कामकाज के घंटे, 1 अक्टूबर से 31 मार्च तक सप्ताह के सातों दिन (थैंक्सगिविंग और क्रिसमस को छोड़कर), और 1 अप्रैल से 30 सितंबर तक सोमवार से शुक्रवार (छुट्टियों को छोड़कर), स्थानीय समय अनुसार सुबह 8 बजे से रात 8 बजे तक हैं।

Hmoob (Hmong) – CEEB TOOM: Yog koj xav tau kev pab ua koj yam lus, muaj kev pab txhais lus pab dawb rau koj. Muaj cov khoom pab cuam thiab kev pab cuam txog lus raws qhov tsim nyog kom muab tau tej ntaub ntawv ua cov qauv ntawv uas siv tau yam tsis sau nqi dab tsi. Hu rau tus npawb xov tooj muaj npe saum toj no. Cov sij hawm yog 8 teev sawv ntxov txog 8 teev tsaus ntuj, sij hawm hauv zos, xya hnub rau ib vij (tsis suav hnub Ua Tsaug Tswv Ntuj thiab Khiv Xis Maj) txij thaum Lub Kaum Hlis Ntuj Tim 1 mus txog Lub Peb Hlis Ntuj Tim 31, thiab hnub Monday mus txog hnub Friday (tsis suav cov hnub so) thaum Lub Plaub Hlis Ntuj Tim 1 mus txog Lub Cuaj Hlis Ntuj Tim 30.

Ilocano (Ilocano) – PAKDAAR: No masapulmo ti tulong iti lengguahem, adda maalam a libre a serbisio a tulong iti lengguahe. Maipaay met a libre dagiti tumutop a katulungan a ramit ken serbisio tapno maited ti impormasion kadagiti pormat a nalaka a maala. Tawagan ti numero ti telepono a nakalista iti ngato. Dagiti oras a silulukatda ket 8 a.m. agingga 8 p.m. lokal nga oras, pito nga aldaw ti makalawas (malaksid iti Aldaw ti Panagyaman ken Paskua) manipud Oktubre 1 agingga iti Marso 31, ken Lunes agingga Biernes (malaksid kadagiti piesta opisial) manipud Abril 1 agingga iti Setiembre 30.

日本語 (Japanese) – 注意：ご使用の言語でのサポートが必要な場合には、無料の言語支援サービスをご提供しています。適切な補助器具・サービスも、利用者がアクセスしやすい方法でご提供しています。こちらも無料でご利用いただけます。必要な情報取得にお役立てください。上記の電話番号にお電話ください。営業時間は、10 月 1 日から 3 月 31 日までは現地時間午前 8 時から午後 8 時まで週 7 日（感謝祭とクリスマスを除く）、および 4 月 1 日から 9 月 30 日まで（祝日を除く）は月曜日から金曜日までです。

ភាសាខ្មែរ (Khmer) – សូមយកចិត្តទុកដាក់៖ ប្រសិនបើអ្នកត្រូវការជំនួយជាភាសារបស់អ្នក សេវាជំនួយភាសាឥតគិតថ្លៃមានផ្តល់ជូនអ្នក។ មានផ្តល់ជូនដោយឥតគិតថ្លៃនូវសេវាកម្ម និងឧបករណ៍ជំនួយសមស្របដើម្បីផ្តល់ព័ត៌មានក្នុងទម្រង់បែបបទដែលអាចចូលប្រើបានផងដែរ។ ហៅទូរសព្ទទៅលេខទូរសព្ទដែលមាននៅខាងលើ។ ម៉ោងធ្វើការចាប់ពីម៉ោង 8 ព្រឹក ដល់ម៉ោង 8 យប់ ម៉ោងក្នុងស្រុក ប្រាំពីរថ្ងៃក្នុងមួយសប្តាហ៍ (លើកលែងតែថ្ងៃបុណ្យថ្លែងអំណរគុណ និងបុណ្យណូអែល) ចាប់ពីថ្ងៃទី 1 ខែតុលា ដល់ថ្ងៃទី 31 ខែមីនា និងថ្ងៃចន្ទ ដល់ថ្ងៃសុក្រ (លើកលែងតែថ្ងៃឈប់សម្រាក) ចាប់ពីថ្ងៃទី 1 ខែមេសា ដល់ថ្ងៃទី 30 ខែកញ្ញា។

한국어(Korean) – 주의: 귀하의 언어로 도움이 필요하신 경우, 무료 언어 지원 서비스를 이용하실 수 있습니다. 대체 형식으로 정보를 제공하기 위한 적절한 보조 장치 및 서비스도 무료로 제공됩니다. 위의 전화 번호로 전화해 주십시오. 운영 시간은 현지 시간 오전 8시부터 오후 8시까지이며 10월 1일부터 3월 31일까지는 주 7일(추수 감사절과 성탄절은 제외) 내내, 4월 1일부터 9월 30일까지는 월요일부터 금요일까지(휴일은 제외)입니다.

ພາສາລາວ (Laotian) – ເອົາໃຈໃສ່: ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອເປັນພາສາຂອງທ່ານ, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ນອກຈາກນີ້ຍັງມີການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເສີມທີ່ເໝາະສົມໃນການໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທຫາເບີໂທລະສັບທີ່ລະບຸໄວ້ຂ້າງເທິງ. ເວລາເຮັດວຽກແມ່ນ 8 ໂມງເຊົ້າ ຫາ 8 ໂມງແລງ ຕາມເວລາໃນທ້ອງຖິ່ນ, ເຈັດມື້ຕໍ່ອາທິດ (ຍົກເວັ້ນວັນຂອບໃຈພະເຈົ້າ ແລະ ວັນຄຣິດສມາດ) ຕັ້ງແຕ່ວັນທີ 1 ຕຸລາ ຫາ ວັນທີ 31 ມີນາ, ແລະ ວັນຈັນ ເຖິງ ວັນສຸກ (ຍົກເວັ້ນວັນພັກ) ຕັ້ງແຕ່ວັນທີ 1 ເມສາ ຫາ 30 ກັນຍາ.

Mienh (Mien) – CAU FIM JANGX LONGX: Beiv hnangv meih qiemx long mienh tengx porv benx meih wuov waac, ninh mbuo mbenc ziangx wangv henh tengx liuc leiz porv waac bun bei. Maaih jaa-dorngx tengx mienh aengx caux liepc ziangx gong-bou jauv-louc nyei waac-fienx bun bieqc muangx mv zuqc ndortv nyaanh cingv. Ziux ga'nguaaic zeiv-dauh wuov norm nam mber mborqv finx yaac duqv. Zoux gong nyei ziangh hoc se yiem 8 dimv lungh ndorm taux 8 dimv lungh muonx ziux buonh deic ziangh hoc oc, yietc norm leiz baaix zoux gong siec hnoi (cih njiec naaiv norm Thanksgiving hnoi aengx caux Christmas) yiem naaiv ziepc hlaax saengh 1 taux faah hlaax 31, aengx caux yiem leiz baaix yietv taux leiz baaix hmz (cih njiec gingc mv zoux gong nyei hnoi) yiem naaiv feix hlaax saengh 1 taux juov hlaax 30.

ਪੰਜਾਬੀ (Punjabi) – ਧਿਆਨ ਦਿਓ: ਜੇਕਰ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਦੀ ਲੋੜ ਹੈ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫ਼ਤ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਉਪਲਬਧ ਹਨ। ਪਹੁੰਚਯੋਗ ਫਾਰਮੈਟਾਂ ਵਿੱਚ ਜਾਣਕਾਰੀ ਪ੍ਰਦਾਨ ਕਰਨ ਲਈ ਢੁਕਵੇਂ ਸਹਾਇਕ ਸਾਧਨ ਅਤੇ ਸੇਵਾਵਾਂ ਵੀ ਮੁਫ਼ਤ ਉਪਲਬਧ ਹਨ। ਉੱਪਰ ਦਿੱਤੇ ਫ਼ੋਨ ਨੰਬਰ 'ਤੇ ਕਾਲ ਕਰੋ। ਕੰਮਕਾਜ ਦੇ ਘੰਟੇ, 1 ਅਕਤੂਬਰ ਤੋਂ 31 ਮਾਰਚ ਤੱਕ ਹਫ਼ਤੇ ਦੇ ਸੱਤੇ ਦਿਨ (ਥੈਂਕਸਗਿਵਿੰਗ ਅਤੇ ਕ੍ਰਿਸਮਿਸ ਨੂੰ ਛੱਡ ਕੇ), ਅਤੇ 1 ਅਪ੍ਰੈਲ ਤੋਂ 30 ਸਤੰਬਰ ਤੱਕ ਸੋਮਵਾਰ ਤੋਂ ਸ਼ੁੱਕਰਵਾਰ (ਛੁੱਟੀਆਂ ਨੂੰ ਛੱਡ ਕੇ), ਸਥਾਨਕ ਸਮੇਂ ਅਨੁਸਾਰ ਸਵੇਰੇ 8 ਵਜੇ ਤੋਂ ਸ਼ਾਮ 8 ਵਜੇ ਤੱਕ ਹਨ।

Русский (Russian) – ВНИМАНИЕ: Если вам нужна помощь на вашем языке, вам могут предоставить бесплатные услуги переводчика. Также бесплатно предоставляются вспомогательные средства и услуги, позволяющие получать информацию в доступных форматах. Позвоните по вышеуказанному номеру телефона. Часы работы: с 08:00 до 20:00 в любой день недели (кроме Дня благодарения и Рождества) с 1 октября по 31 марта и с понедельника по пятницу (кроме праздничных дней) с 1 апреля по 30 сентября.

Gagana Samoa (Samoan) – FA‘ASILASILAGA TAUA: Afai e te mana‘omia se fesoasoani i lau gagana, e avanoa mo oe auaunaga fesoasoani i le gagana e aunoa ma se totogi. O loo avanoa fo‘i meafaigaluega ma auaunaga fesoasoani talafeagai e tuuina atu ai faamatalaga i fa‘atulagaga e faigofie ona maua, e aunoa ma se totogi. Faamolemole valaau i le numera o le telefoni o loo lisiina i luga. O itula faigaluega e amata mai le 8 i le taeao (8 a.m.) se‘ia oo i le 8 i le afiafi (8 p.m.), i aso e fitu o le vaiaso (sei vagana ai le Aso Fa‘afetai ma le Aso Kerisimasi) mai le Aso 1 o Oketopa se‘ia oo i le Aso 31 o Mati, ma mai le Aso Gafua i le Aso Faraile (sei vagana ai aso malolo) mai le Aso 1 o Aperila se‘ia oo i le Aso 30 o Setema.

Tagalog (Tagalog) – PAUNAWA: Kung kailangan mo ng tulong sa iyong wika, mayroong available na mga libreng serbisyo sa tulong sa wika para sa iyo. Ang naaangkop na mga karagdagang tulong at serbisyo para magbigay ng impormasyon sa mga naa-access na format ay available rin nang walang bayad. Tawagan ang numero ng telepono na nakalista sa itaas. Ang mga oras ng opisina ay 8 a.m. hanggang 8 p.m., lokal na oras, pitong araw sa isang linggo (maliban sa Thanksgiving at Pasko) mula Oktubre 1 hanggang Marso 31, at Lunes hanggang Biyernes (maliban sa mga holiday) mula Abril 1 hanggang Setyembre 30.

ภาษาไทย (Thai) – **หมายเหตุ: หากคุณต้องการความช่วยเหลือในภาษาของคุณ เรามีบริการช่วยเหลือด้านภาษาฟรีสำหรับคุณ นอกจากนี้ยังมีความช่วยเหลือและบริการเสริมที่เหมาะสม เพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่ายอีกด้วย โทรไปยังหมายเลขโทรศัพท์ที่ระบุไว้ด้านบน เวลาทำการคือ** 08.00 **น. ถึง** 20.00 **น. ตามเวลาท้องถิ่น เจ็ดวันต่อสัปดาห์ (ยกเว้นวันขอบคุณพระเจ้าและวันคริสต์มาส) ตั้งแต่วันที่** 1 **ตุลาคม ถึง** 31 **มีนาคม และวันจันทร์ถึงวันศุกร์ (ยกเว้นวันหยุด) ตั้งแต่วันที่** 1 **เมษายน ถึง** 30 **กันยายน**

Українська (Ukrainian) – УВАГА. Якщо вам потрібна допомога рідною мовою, ви можете скористатися безкоштовними послугами мовної підтримки. Відповідні допоміжні засоби й послуги для надання інформації в доступних форматах також можна отримати безкоштовно. Зателефонуйте за вказаним вище номером. Графік роботи: з 08:00 до 20:00 за місцевим часом, без вихідних (крім Дня подяки й Різдва) з 1 жовтня по 31 березня й із понеділка по п’ятницю (крім святкових днів) з 1 квітня по 30 вересня.

Tiếng Việt (Vietnamese) – CHÚ Ý: Nếu quý vị cần trợ giúp bằng ngôn ngữ của quý vị, các dịch vụ hỗ trợ ngôn ngữ miễn phí luôn sẵn sàng phục vụ quý vị. Các dịch vụ và hỗ trợ phụ trợ thích hợp cung cấp thông tin ở các định dạng có thể truy cập cũng được cung cấp miễn phí. Gọi số điện thoại nêu trên. Giờ làm việc từ 8 giờ sáng đến 8 giờ tối, giờ địa phương, bảy ngày một tuần (trừ Lễ Tạ ơn và Giáng sinh) từ ngày 1 Tháng Mười đến 31 Tháng Ba, và Thứ Hai đến Thứ Sáu (trừ các ngày lễ), từ ngày 1 Tháng Tư đến 30 Tháng Chín.

NONDISCRIMINATION NOTICE

Discrimination is against the law. Anthem Dual Advantage (HMO D-SNP) follows State and Federal civil rights laws. Anthem Dual Advantage (HMO D-SNP) does not unlawfully discriminate, exclude people, or treat them differently because of sex, race, color, religion, ancestry, national origin, ethnic group identification, age, mental disability, physical disability, medical condition, genetic information, marital status, gender, gender identity, or sexual orientation.

Anthem Dual Advantage (HMO D-SNP) provides:

- Free aids and services in a timely manner to people with disabilities to help them communicate better, such as:
  - ✓ Qualified sign language interpreters
  - ✓ Written information in other formats (large print, audio, accessible electronic formats, other formats)

- Free language services in a timely manner to people whose primary language is not English, such as:
  - ✓ Qualified interpreters
  - ✓ Information written in other languages

If you need these services, contact Anthem Dual Advantage (HMO D-SNP) between 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30 by calling **1-833-897-1342**. If you cannot hear or speak well, please call TTY: **711**. Upon request, this document can be made available to you in braille, large print, audiocassette, or electronic form. To obtain a copy in one of these alternative formats, please call or write to:

Anthem Dual Advantage (HMO D-SNP)
Customer Service
P.O. Box 60007
Los Angeles, CA 90060-0007
1-833-897-1342 (TTY: **711**)

HOW TO FILE A GRIEVANCE

If you believe that Anthem Dual Advantage (HMO D-SNP) has failed to provide these services or unlawfully discriminated in another way on the basis of sex, race, color, religion, ancestry, national origin, ethnic group identification, age, mental disability, physical disability, medical condition, genetic information, marital status, gender, gender identity, or sexual orientation, you can file a grievance with Anthem Dual Advantage (HMO D-SNP) Plan's Civil Rights Coordinator. You can file a grievance by phone, in writing, in person, or electronically:

- By phone: Contact Anthem Dual Advantage (HMO D-SNP) Plan's Civil Rights Coordinator between 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30 by calling **1-888-230-7338**. Or, if you cannot hear or speak well, please call **711**.

- In writing: Fill out a complaint form or write a letter and send it to:
  Anthem Dual Advantage (HMO D-SNP)
  Medicare Complaints, Appeals & Grievances
  Mailstop: OH0205-A537
  4361 Irwin Simpson Rd
  Mason, OH 45040

- In person: Visit your doctor's office or Anthem Dual Advantage (HMO D-SNP) and say you want to file a grievance.

- Electronically: Visit the Anthem Dual Advantage (HMO D-SNP) website at: www.anthem.com/ca/nondiscrimination.

OFFICE OF CIVIL RIGHTS - CALIFORNIA DEPARTMENT OF HEALTH CARE SERVICES

You can also file a civil rights complaint with the California Department of Health Care Services, Office of Civil Rights by phone, in writing, or electronically:

- By phone: Call **1-916-440-7370**. If you cannot speak or hear well, please call **711 (Telecommunications Relay Service)**.

- In writing: Fill out a complaint form or send a letter to:
  Deputy Director, Office of Civil Rights
  Department of Health Care Services
  Office of Civil Rights
  P.O. Box 997413, MS 0009
  Sacramento, CA 95899-7413

  Complaint forms are available at http://www.dhcs.ca.gov/Pages/Language_Access.aspx.

- Electronically: Send an email to CivilRights@dhcs.ca.gov.

OFFICE OF CIVIL RIGHTS - U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

If you believe you have been discriminated against on the basis of race, color, national origin, age, disability or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by phone, in writing, or electronically:

- By phone: Call **1-800-368-1019**. If you cannot speak or hear well, please call **TTY/TDD 1-800-537-7697**.

- In writing: Fill out a complaint form or send a letter to:
  U.S. Department of Health and Human Services
  200 Independence Avenue, SW
  Room 509F, HHH Building
  Washington, D.C. 20201

  Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

- Electronically: Visit the Office for Civil Rights Complaint Portal at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf.

IMPORTANT INFORMATION:
2027 Medicare Star Ratings

Official U.S. Government Medicare Information

CMS CENTERS FOR MEDICARE & MEDICAID SERVICES

Anthem Blue Cross - H4471

For 2027, Anthem Blue Cross - H4471 received the following Star Ratings from Medicare:

Overall Star Rating:	★★★☆☆
Health Services Rating:	★★★½☆
Drug Services Rating:	★★★☆☆

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

The number of stars show how well a plan performs.

★★★★★	EXCELLENT
★★★★☆	ABOVE AVERAGE
★★★☆☆	AVERAGE
★★☆☆☆	BELOW AVERAGE
★☆☆☆☆	POOR

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at **Medicare.gov/plan-compare.**

Questions about this plan?

Contact Anthem Blue Cross 7 days a week from 8 a.m. to 8 p.m., (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30 at 1-844-591-2078 (toll-free) or 711 (TTY).
Current members please call 1-833-897-1342 (toll-free) or 711 (TTY).

Anthem Blue Cross and Blue Shield, Anthem Blue Cross and Blue Shield HP and Anthem Blue Cross and Blue Shield Retiree Solutions are HMO, HMO-POS, and PPO plans with a Medicare contract. Anthem Blue Cross and Blue Shield is a SNP plan with a Medicare contract and a contract with the state Medicaid program. Enrollment in Anthem Blue Cross and Blue Shield and Anthem Blue Cross and Blue Shield Retiree Solutions depends on contract renewal.

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-844-591-2078** TTY: **711**, 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

Understanding the Benefits

- ☐ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit **https://shop.anthem.com/medicare/ca** or call **1-844-591-2078** to view a copy of the EOC.
- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ☐ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ☐ **Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- ☐ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2027.
- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- ☐ This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.