

TEAMStar Medicare Part D (PDP)
TEAMStar Bronze Plan
offered by
The International Brotherhood of Teamsters
Voluntary Employee Benefits Trust

Annual Notice of Changes for 2018

You are currently enrolled as a member of TEAMStar Medicare Part D. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **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.
 - It's important to review your coverage now to make sure it will meet your needs next year.
 - Do the changes affect the services you use?
 - Look in Sections 2.1 and 2.3 for information about benefit and cost changes for our plan.
- Check the changes in the booklet to our prescription drug coverage to see if they affect you.
 - Will your drugs be covered?
 - Are your drugs in a different tier, with different cost sharing?
 - Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
 - Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
 - Review the 2018 Drug List and look in Section 2.3 for information about changes to our drug coverage.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- 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 personalized search feature on the Medicare Plan Finder at <https://www.medicare.gov> website. Click "Find health & drug plans."

- Review the list in the back of your Medicare & You handbook.
- Look in Section 3.2 to learn more about your choices.

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 want to **keep** TEAMStar Medicare Part D, you don't need to do anything. You will stay in TEAMStar Medicare Part D.
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. **ENROLL:** To change plans, join a plan between **October 15** and **December 7, 2017**

- If you **don't join by December 7, 2017**, you will stay in TEAMStar Medicare Part D.
- If you join by December 7, 2017, your new coverage will start on January 1, 2018.

Additional Resources

- This information is available for free in other languages. Please contact our Customer Service number at 1-866-524-4173 for additional information. (TTY/TDD users should call 711). Hours are 8:00AM to 8:00PM, 7 days a week, in your local time zone. Customer Service also has free language interpreter services available for non-English speakers (phone numbers are in Section 7.1 of this booklet).
- Esta información está disponible gratuitamente en otros idiomas. Para obtener información adicional por favor póngase en contacto con nuestro Servicios al Cliente al número 1-866-524-4173. (Los usuarios de TTY/TDD deben llamar al 711). Las horas son 8:00AM a 8:00PM, siete días a la semana en su zona horaria local. Servicio al cliente también un servicio de intérprete de lengua que es gratis disponible para no hablantes de inglés. (números de teléfono están en la sección 7.1 de este folleto).
- This information is also available in Braille and large print.

About TEAMStar Medicare Part D

- TEAMStar Medicare Part D is a PDP with a Medicare contract. Enrollment in TEAMStar Medicare Part D depends on contract renewal.
- When this booklet says "we," "us," or "our," it means The International Brotherhood of Teamsters Voluntary Employee Benefits Trust. When it says "plan" or "our plan," it means TEAMStar Medicare Part D.

Summary of Important Costs for 2018 TEAMStar Bronze Plan

The table below compares the 2017 costs and 2018 costs for TEAMStar Medicare Part D in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this *Annual Notice of Changes*** and review the enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

Cost	2017 (this year)	2018 (next year)
Monthly plan premium* *Your premium may be higher or lower than this amount. See Section 2.1 for details.	Premium: \$37.00	Premium: \$39.00
Part D prescription drug coverage (See Section 2.3 for details)	Deductible: \$400.00	Deductible: \$405.00
	Copayments/Coinsurance during the Initial Coverage Stage: Low Cost Generics filled at a Union-Designated Pharmacy: \$2.00 ----- Other Drugs filled at a network pharmacy with standard cost-sharing: Tier 1: \$6.00 Tier 2: \$9.00 Tier 3: \$45.00 Tier 4: 25% Tier 5: 25%	Copayments/Coinsurance during the Initial Coverage Stage: Low Cost Generics filled at a Union-Designated Pharmacy: \$2.00 ----- Other Drugs filled at a network pharmacy with standard cost-sharing: Tier 1: \$6.00 Tier 2: \$9.00 Tier 3: \$45.00 Tier 4: 25% Tier 5: 25%

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SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in TEAMStar Medicare Part D in 2018

If you do nothing to change your Medicare coverage by December 7, 2017, we will automatically enroll you in our TEAMStar Medicare Part D. This means starting January 1, 2018, you will be getting your prescription drug coverage through TEAMStar Medicare Part D. If you want to, you can change to a different Medicare prescription drug plan. You can also switch to a Medicare health plan. If you want to change, you must do so between October 15 and December 7. If you are eligible for Low Income Subsidies, you can change plans at any time.

The information in this document tells you about the differences between your current benefits in TEAMStar Medicare Part D and the benefits you will have on January 1, 2018 as a member of TEAMStar Medicare Part D.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2017 (this year)	2018 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	\$37.00	\$39.00

- If you pay premiums by monthly bank draft, your monthly premium for 2018 will be reduced to \$38.00
- 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 enroll in Medicare prescription drug coverage in the future.
- 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.
- Your monthly premium will be less if you are receiving “Extra Help” with your prescription drug costs.

Section 2.2 – Changes to the Pharmacy Network

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. TEAMStar Medicare Part D has a Low Cost Generic program where certain Preferred Generic drugs are available during the Initial Coverage Stage at only \$2.00 for a one month supply when filled at a Union-Designated Pharmacy. Details on this Low Cost Generic program and the applicable Union-Designated Pharmacies are enclosed.

There are changes to our network of pharmacies for next year. An updated Pharmacy Directory is located on our website at <http://www.teamstarpartd.com/Pharmacies.aspx>. You may call Customer Service for updated provider information or to ask us to mail you a Pharmacy Directory. **Please review the 2018 Pharmacy Directory to see which pharmacies are in our network.**

Section 2.3 – 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 in this envelope.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

If you are affected by a change in drug coverage you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. **We encourage current members** to ask for an exception before the next year.
 - To learn what you must do to ask for an exception, see Chapter 7 of your Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)) or call Customer Service.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Customer Service to ask for a list of covered drugs that treat the same medical condition.

In some situations, we will cover a **one-time**, temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of the membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 3, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

Formulary exceptions can span from one benefit period to the next depending on when it was originally approved. Prior authorization for a coverage determination does not need to be resubmitted at the beginning of the year unless the prior authorization has expired. When you file a prior authorization request the letter of approval will explain the time frame covered by the authorization.

Changes to Prescription Drug 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.** We have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug cost. If you receive “Extra Help” and didn’t receive this insert with this packet, please call Customer Service and ask for the “LIS Rider.” Phone numbers for Customer Service are in Section 7.1 of this booklet.

There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 4, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 4, Sections 6 and 7, in the enclosed *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2017 (this year)	2018 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Part D drugs until you have reached the yearly deductible.</p>	<p>The deductible is:</p> <p style="text-align: center;">\$400.00</p> <p>During this stage, you pay \$2.00 cost-sharing for Low Cost Generic drugs when filled at a Union Pharmacy and the full cost of drugs on tiers 1-5 until you have reached the yearly deductible.</p>	<p>The deductible is:</p> <p style="text-align: center;">\$405.00</p> <p>During this stage, you pay \$2.00 cost-sharing for Low Cost Generic drugs when filled at a Union Pharmacy and the full cost of drugs on tiers 1-5 until you have reached the year deductible.</p>

Changes to Your Copayments in the Initial Coverage Stage

To learn how copayments and coinsurance work, look at Chapter 4, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs in your Evidence of Coverage.*

Stage	2017 (this year)	2018 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row 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 long-term supplies or mail order prescriptions, look in Chapter 4, Section 5 of your Evidence of Coverage.</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>Your cost for a one-month supply of Low Cost Generics filled at a Union-Designated Pharmacy is \$2.00.</p> <p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p style="text-align: center;">Tier 1: You pay \$6.00 per prescription</p> <p style="text-align: center;">Tier 2: You pay \$9.00 per prescription</p> <p style="text-align: center;">Tier 3: You pay \$45.00 per prescription</p> <p style="text-align: center;">Tier 4: You pay 25% of the total cost</p> <p style="text-align: center;">Tier 5: You pay 25% of the total cost</p> <p>Once your total drug costs have reached \$3,700, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply of Low Cost Generics filled at a Union-Designated Pharmacy is \$2.00.</p> <p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p style="text-align: center;">Tier 1: You pay \$6.00 per prescription</p> <p style="text-align: center;">Tier 2: You pay \$9.00 per prescription</p> <p style="text-align: center;">Tier 3: You pay \$45.00 per prescription</p> <p style="text-align: center;">Tier 4: You pay 25% of the total cost</p> <p style="text-align: center;">Tier 5: You pay 25% of the total cost</p> <p>Once your total drug costs have reached \$3,750, you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.**

For information about your costs in these stages, look at Chapter 4, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If You Want to Stay in TEAMStar Medicare Part D

To stay in our plan you don't need to do anything. If you do not sign up for a different plan by December 7, you will automatically stay enrolled as a member of our plan for 2018.

Do you want to choose a different TEAMStar Plan?

If you want to choose a different TEAMStar plan, there are options. As a reminder, TEAMStar Medicare Part D offers other Medicare prescription drug plans in addition to the plan you are enrolled in. TEAMStar offers a Bronze Plan, a Silver Plan and a Platinum Plan. If you want to switch TEAMStar plans for 2018, please call Customer Service. The other plans may differ in coverage, monthly premiums and cost-sharing amounts.

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 for 2018 follow these steps:

Step 1: Learn about and compare your choices

- You can change to a different TEAMStar plan,
- --OR-- You can join a different Medicare prescription drug plan,
- --OR-- You can change to a Medicare health plan. Some Medicare health plans also include Part D prescription drug coverage,
- --OR-- You can keep your current Medicare health coverage and drop your Medicare prescription drug coverage.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2018*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to <http://www.medicare.gov> and click "Find health & drug plans." **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

Please note that because TEAMStar Medicare Part D is not available to the general public, it does not appear on the list of plans on the Medicare website. To compare TEAMStar Medicare Part D to other plans, please visit <http://www.teamstarpard.com> or call Customer Service.

As a reminder, TEAMStar Medicare Part D offers other Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums and cost-sharing amounts.

Step 2: Change your coverage

- To switch **to a different TEAMStar plan**, please call Customer Service. You will still be in TEAMStar Medicare Part D.
- To change **to a different Medicare prescription drug plan**, enroll in the new plan. You will automatically be disenrolled from TEAMStar Medicare Part D.
- To **change to a Medicare health plan**, enroll in the new plan. Depending on which type of plan you choose, you may automatically be disenrolled from TEAMStar Medicare Part D.
 - You will automatically be disenrolled from TEAMStar Medicare Part D if you enroll in any Medicare health plan that includes Part D prescription drug coverage. You will also automatically be disenrolled if you join a Medicare HMO or Medicare PPO, even if that plan does not include prescription drug coverage.
 - If you choose a Private Fee-For-Service plan without Part D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that new plan and keep TEAMStar Medicare Part D for your drug coverage. Enrolling in one of these plan types will not automatically disenroll you from TEAMStar Medicare Part D. If you are enrolling in this plan type and want to leave our plan, you must ask to be disenrolled from TEAMStar Medicare Part D. To ask to be disenrolled, you must send us a written request or contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY users should call 1-877-486-2048).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).
 - – *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 prescription drug plan or to a Medicare health plan for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2018.

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

In certain situations, changes are also allowed at other times of the year. For example, 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 are allowed to make a change at other times of the year. For more information, see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. Contact information for the SHIP in your state can be found in the Appendix of your Evidence of Coverage.

The State Health Insurance Assistance Program (SHIP) is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. State Health Insurance Assistance Program (SHIP) 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 will find contact information for the State Health Insurance Assistance Program (SHIP) in your state in the Appendix of your Evidence of Coverage.

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:

- 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, annual deductibles and co-insurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don’t even know it. 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 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** State Pharmaceutical Assistance Program is a program that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 5 of this booklet).
- **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. 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 ADAP in your state. For information on eligibility criteria, covered drugs, or how to enroll in the program, please see the Appendix in the *Evidence of Coverage* for contact information.

SECTION 7 Questions?

Section 7.1 – Getting Help from TEAMStar Medicare Part D

Questions? We're here to help. Please call Customer Service at 1-866-524-4173 (TTY/TDD only, call 711.) We are available for phone calls from 8:00AM to 8:00PM in your local time zone. Calls to these numbers are free.

Read your 2018 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 2018. For details, look in the 2018 *Evidence of Coverage* for TEAMStar Medicare Part D. 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 included in this envelope.

Visit our Website

You can also visit our website at <http://www.teamstarpartd.com>. As a reminder, our website has the most up-to-date information about our pharmacy network (Pharmacy 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

You can visit the Medicare website (<https://www.medicare.gov>). It has information about cost, coverage, and quality ratings to help you compare Medicare prescription drug plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to <https://www.medicare.gov> and click on "Review and Compare Your Coverage Options.")

Read Medicare & You 2018

You can read the *Medicare & You 2018* Handbook. Every year in the fall, this booklet 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 booklet, you can get it at the Medicare website (<https://www.medicare.gov>) 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.