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## **Prescription Blue<sup>SM</sup> Group PDP offered by Blue Cross Blue Shield of Michigan**

# **Annual Notice of Changes for 2025**

## **Trust VEBA Groups- Low PDP – Option 5**

You are currently enrolled as a member of Prescription Blue Group PDP. Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 for a Summary of Important Costs. For premium information, please contact your group plan administrator or Customer Service (Customer Service phone numbers are in Section 7.1 of this document).***

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.bcbsm.com/medicare](http://www.bcbsm.com/medicare). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

**Contact your group plan administrator for your deadline to make changes to your Medicare coverage for next year.**

**If you would like to view other plan options, please visit [www.bcbsmgroupmedicareplan.com](http://www.bcbsmgroupmedicareplan.com) or call 1-800-284-6994. TTY users, call 711.**

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### **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 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 the drugs you take move 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.

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- 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](http://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 want to **keep** Prescription Blue Group PDP, you don’t need to do anything. You will stay in Prescription Blue Group PDP.
- If you decide other coverage will better meet your needs, please contact your group plan administrator or Customer Service (Customer Service phone numbers are in Section 7.1 of this document).

## 4. **ENROLL:** To change plans, please contact the benefits administrator of your employer, union, or retiree group. If you do not have a benefits administrator, contact Customer Service.

- If you join a new plan, your new coverage will start on January 1, 2025.

### **Additional Resources**

- Please contact our Customer Service number at 1-866-684-8216 for additional information. (TTY users should call 711.) Hours are Monday through Friday 8:30 a.m. to 5 p.m., Eastern time. From October 1 through March 31, we are available seven days a week from 8 a.m. to 9 p.m., Eastern time. This call is free.
- This information is available in a different format, including large print. Please call Customer Service; phone numbers are in Section 7.1 of this document.

### **About Prescription Blue Group PDP**

- Blue Cross Blue Shield of Michigan is a PDP plan with a Medicare contract. Enrollment in Blue Cross Blue Shield of Michigan depends on contract renewal.
  - When this document says “we,” “us,” or “our,” it means Blue Cross Blue Shield of Michigan. When it says “plan” or “our plan,” it means Prescription Blue Group PDP.
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## Summary of Important Costs for 2025

The table below compares the 2024 costs and 2025 costs for Prescription Blue Group PDP in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
<p><b>Monthly plan premium*</b>                      * Your premium may be higher or lower than <b>this</b> amount. See Section 1.1 for details.</p>	<p>Plan premium information is available through your group plan administrator or Customer Service. (Phone numbers are in Section 7.1).</p>	<p><b>You may have changes.</b> Contact your group plan administrator or Customer Service for details. (Phone numbers are in Section 7.1).</p>
<p><b>Part D prescription drug coverage</b>                      (See Section 1.3 for details.)</p>		<p>See Section 1.3 for information on changes.</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)
<p><b>Monthly premium</b>  <b>(You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)</b></p>	<p>Plan premium information is available through your group plan administrator or Customer Service. (Phone numbers are in Section 7.1).</p>	<p><b>You may have changes.</b> Contact your group plan administrator or Customer Service for details. (Phone numbers are in Section 7.1).</p>

- 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.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 6 regarding “Extra Help” from Medicare.

### Section 1.2 – 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. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. We included a Material Notice that tells you where to locate your *Pharmacy Directory*. An updated *Pharmacy Directory* is located on our website at [www.bcbsm.com/pharmaciesmedicare](http://www.bcbsm.com/pharmaciesmedicare). You may also call Customer Service for updated provider information or to ask us to mail you a *Pharmacy Directory* or *Pharmacy Locator* (for members outside Michigan). **Please review the 2025 Pharmacy Directory (for Michigan residents) or Pharmacy Locator (for members outside Michigan) to see which pharmacies are in our network.**

It is important that you know that we may make changes to the pharmacies that are part of your plan during the year. If a mid-year change in our pharmacies affects you, please contact Customer Service so we may assist (phone numbers are in Section 7.1).

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## Section 1.3 – Changes to Part D Prescription Drug Coverage

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### 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 7 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 Customer Service 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 10 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 Customer Service or ask your health care provider, prescriber, or pharmacist for more information.**

### There are no changes to the amounts you pay for prescription drugs

Your prescription drug costs will be exactly the same in 2025 as they are in 2024.

*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 costs. If you receive “Extra Help” and didn’t receive this insert with this packet, please call Customer Service and ask for the LIS Rider.

### 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 your covered Part D drugs. You may have cost sharing for excluded drugs that are covered under our enhanced benefit.**

For specific information about your costs in the Catastrophic Coverage Stage, look at Chapter 4, Section 6 in your *Evidence of Coverage* and Chapter 4 excerpts in the *PDP Benefits Chart*.

## SECTION 2 Administrative Changes

Description	2024 (this year)	2025 (next year)
<b>Medicare Prescription Payment Plan</b>	Not applicable	<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 <b>monthly payments that vary throughout the year</b> (January – December).</p> <p>To learn more about this payment option, please contact us at 1-866-684-8216 or visit Medicare.gov.</p>



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## SECTION 3 Deciding Which Plan to Choose

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### Section 3.1 – If You Want to Stay in Prescription Blue Group PDP

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**To stay in our plan, you don't need to do anything.** If you do not sign up for a different plan, you will automatically be enrolled in our plan Prescription Blue Group PDP.

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### Section 3.2 – If You Want to Change Plans

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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 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, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://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, Blue Cross Blue Shield of Michigan offers other Medicare health plans and Medicare prescription drug 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 prescription drug plan**, enroll in the new plan. You will automatically be disenrolled from Prescription Blue Group PDP.
- 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 Prescription Blue Group PDP.
  - You will automatically be disenrolled from Prescription Blue Group PDP 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 Health Maintenance Organization (HMO) or Medicare Preferred Provider Organization (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 Prescription Blue Group PDP for your drug coverage. Enrolling in one of these plan types will not automatically disenroll you from Prescription Blue Group PDP. If you are enrolling in this plan type

and want to leave our plan, you must ask to be disenrolled from Prescription Blue Group PDP. 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 document).
  - – *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, please contact your group plan administrator or Customer Service. For more information, see Chapter 8 of the *Evidence of Coverage*.

If you don't like your plan choice for 2025, you can disenroll **at any time, but the timeframe in which you can enroll in another Medicare Advantage plan may be limited**. For more information, see Chapter 8 of the *Evidence of Coverage*, and contact your group plan administrator or Customer Service (phone numbers are in Section 7.1 of this document).

### 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 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 Michigan, the SHIP is called Michigan Medicare Assistance Program or MMAP. For a list of SHIPs in other states, refer to *Exhibit 1* in the Appendix at the back of the *Evidence of Coverage*.

It is a state program that gets money from the federal government to give **free** local health insurance counseling to people with Medicare. MMAP 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 MMAP at 1-800-803-7174. TTY users should call 711. You can learn more about MMAP by visiting their website ([www.mmapinc.org](http://www.mmapinc.org)).

## 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 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 8 a.m. and 7 p.m., 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.
- **Help from your state’s pharmaceutical assistance program (SPAP).** Some states have a SPAP that helps people pay for prescription drugs based on their financial need, age, or medical condition. Michigan does not have SPAPs. To learn more about the program, check with your State Health Insurance Assistance Program.
- **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 **Michigan HIV/AIDS Drug Assistance Program (MIDAP)**. 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 1-888-826-6565. 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 us at 1-866-684-8216 or visit Medicare.gov.

## SECTION 7 Questions?

### Section 7.1 – Getting Help from Prescription Blue Group PDP

Questions? We're here to help. Please call Customer Service at 1-866-684-8216. (TTY only, call 711. We are available for phone calls Monday through Friday, from 8:30 a.m. to 5:00 p.m., Eastern time. From October 1 through March 31, we are available seven days a week from 8 a.m. to 9 p.m., Eastern time. Calls to these numbers are free.

**Read your 2025 Evidence of Coverage and PDP Benefits Chart (they have 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 and PDP Benefits Chart* for Prescription Blue Group PDP. 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* and the *PDP Benefits Chart* are located on our website at [www.bcbsm.com/medicare](http://www.bcbsm.com/medicare). You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

#### Visit our website

You can also visit our website at [www.bcbsm.com/medicare](http://www.bcbsm.com/medicare). 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

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