



# NEW WEST MEDICARE

MEDICARE SIMPLIFIED

## Why Choose the MUST \$155 Medicare Advantage (MUST-MA) Plan?

- \$155 Monthly Premium *per Enrollee* includes Medical Services, Prescription Drugs, Vision & Preventive Dental Care
- \$3400 Out-of-Pocket Maximum for In- & Out-of-Network (combined) Medical Benefits
- Rich Benefits - No Medical Deductible - Simple Co-pays
- New West Medicare, a Preferred Provider Organization (PPO), allows you the freedom to choose any Network or Out-of-Network provider. Out-of-network providers have higher out-of-pocket costs for some services except Urgent and Emergency care.
- Excellent Customer Care provided by New West Medicare Customer Service Specialists
- Worldwide Coverage for Urgent and Emergency Care
- No Balance Billing with New West Medicare Providers

## Plan HIGHLIGHTS SIMPLE CO-PAYS

### IN-NETWORK BENEFITS

#### **No deductible!**

- \$10 Physician & Specialist Office Visit Co-pay
- \$10 Hearing Exams
- \$30 Urgent Care Co-pay
- \$50 Emergency Room Co-pay
- \$10/\$50 Outpatient Surgery Co-pay
- \$400 Inpatient Hospital per Admission

### GREAT IN-NETWORK PREVENTIVE BENEFITS

- \$ 0 Physical
- \$ 0 Flu & Pneumonia Immunizations
- \$ 0 Pap Tests/Pelvic Exams
- \$ 0 Mammogram
- \$ 0 Colorectal Screening
- \$ 0 Smoking Cessation Counseling
- \$ 0 Prostate Cancer Screening
- \$ 0 Bone Mass Measurement
- \$200 Preventive Dental Annual Allowance (includes Periodontal Exam)

### OUT-OF-NETWORK BENEFITS

#### **No deductible!**

- \$30 Physician & Specialist Office Visit Co-pay
- \$30 Hearing Exams
- \$30 Urgent Care Co-pay
- \$50 Emergency Room Co-pay
- \$30/\$150 Outpatient Surgery Co-pay
- \$600 Inpatient Hospital per Admission

### PRESCRIPTION DRUGS

#### **Open 4-Tier Formulary**

- All Medicare Part D Drugs are covered.
- \$100 Annual Deductible at Retail or Specialty Pharmacy
- \$1200 Annual Out-of-Pocket Maximum Limits your Liability
- 30-Day Medication Supply Co-pays:
  - Generic \$10 or 20%
  - Preferred Brand \$20 or 30%
  - Non-Preferred Brand \$30 or 40%
  - Specialty Drugs \$40 or 50%

### VISION CARE

- \$10 Eye Exam Co-pay
- \$100 Eyewear Annual Allowance

## Commonly Asked Questions and Answers

May I go to any Doctor or Hospital I choose?

**YES. You have the freedom to use any doctor or hospital you choose.** However, you receive the best price for services and owe the least amount out-of-pocket when accessing New West Medicare Providers and Hospitals.

Do I have to enroll in Medicare Parts A and B to participate?

**YES.** To enroll in MUST-MA you must be eligible for Part A and enrolled in Part B, continuing to pay your Part A premium (if applicable) and your Part B premium. Most people do not have a Medicare Part A premium.

**I didn't enroll in Part B when I first became eligible. Can I enroll now without paying a premium penalty?**

**YES.** If you did not enroll in Medicare Part B when first eligible because you had coverage through your employer health plan, you may enroll in Part B anytime while still covered by an active employer plan, or during the 8 months following the end of your employer coverage.

Do I have coverage while traveling outside of Montana?

**YES. You are covered anywhere you travel in the United States.** Higher out-of-network co-pays apply for routine, elective care when accessing a non-participating provider. The in-network co-pay applies for urgent and emergency services. With the MUST-MA, you also have **worldwide** coverage for urgent and emergency care.

Can I still participate if I live outside of Montana during the winter months?

**YES.** You may participate if your permanent residence is Montana and you are not absent from Montana for more than six months at a time.

Who do I contact for more information regarding coverage for my specific health conditions?

Please call **New West Medicare Customer Service at the number below.** If you are currently undergoing medical treatment, please contact the New West Medical Management team at 1-800-290-3657, Option 2 for transition of care assistance to assure there are no interruptions in your current medical treatment.

Will New West Medicare (Medicare Advantage) go away with health care reform?

**NO.** Medicare Advantage is a strong, viable program in Montana, and with the new health care reform law, will remain so for years to come. New West is committed to the Medicare Advantage program for the long-term.

Anything else I should know?

- Beneficiaries must use network pharmacies to access their prescription drug benefit, except in non-routine circumstances. Quantity limitations and restrictions may apply.
- The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact New West Health Services.
- Benefits, formulary, pharmacy network, premium and/or co-pays/co-insurance may change for the next plan year.
- Limitations, co-pays, co-insurance, and restrictions may apply.
- Members may enroll in the plan only during specific times of the year. Contact your HR department for more information.
- This information may be available in a different format, including large print. Please call Customer Service at the number listed below if you need plan information in another format.
- You may be able to get extra help paying for your prescription drug premiums and costs. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users 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; or your local Montana Medicaid office.

***New West Health Services is a Medicare Advantage organization with a Medicare Contract***  
**If you are unable to attend an informational meeting or if you have QUESTIONS**

**please call**

**CUSTOMER SERVICE at 1-888-873-8049; TTY users, please call 1-888-290-3658 M-F 8 AM- 5 PM**