

2014 Summary of Benefits

HealthMarkets Insurance Company

S0128-003, S0128-004, S0128-005, S0128-006, S0128-007, S0128-008, S0128-009, S0128-010, S0128-011, S0128-012, S0128-014, S0128-015, S0128-016, S0128-017, S0128-018, S0128-019, S0128-020, S0128-023, S0128-024, S0128-025, S0128-026, S0128-027, S0128-028, S0128-030, S0128-031, S0128-032, S0128-033, S0128-034

January 1, 2014 - December 31, 2014

Section I – Introduction to Summary of Benefits

Thank you for your interest in HealthMarkets Value Rx (PDP). Our plan is offered by HealthMarkets Insurance Company which is also called HealthMarkets Medicare, a Medicare Prescription Drug Plan that contracts with the Federal government. This Summary of Benefits tells you some features of our plan. It doesn't list every drug we cover, every limitation, or exclusion. To get a complete list of our benefits, please call HealthMarkets Value Rx (PDP) and ask for the "Evidence of Coverage".

You have choices in your Medicare prescription drug coverage

As a Medicare beneficiary, you can choose from different Medicare prescription drug coverage options. One option is to get prescription drug coverage through a Medicare Prescription Drug Plan, like HealthMarkets Value Rx (PDP). Another option is to get your prescription drug coverage through a Medicare Advantage Plan that offers prescription drug coverage. You make the choice.

How can I compare my options?

The charts in this booklet list some important drug benefits. You can use this Summary of Benefits to compare the benefits offered by HealthMarkets Value Rx (PDP) to the benefits offered by other Medicare Prescription Drug Plans or Medicare Advantage Plans with prescription drug coverage.

Where is HealthMarkets Value Rx (PDP) available?

The service area for this plan includes: Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Texas, Utah, Vermont, Virginia, Washington D.C., Washington, West Virginia, Wisconsin, and Wyoming. You must live in one of these areas to join this plan.

Who is eligible to join?

You can join this plan if you are entitled to Medicare Part A and/or enrolled in Medicare Part B and live in the service area. If you are enrolled in an MA coordinated care (HMO or PPO) plan or an MA PFFS plan that includes Medicare prescription drugs, you may not enroll in a PDP unless you disenroll from the HMO, PPO or MA PFFS plan.

Enrollees in a private fee-for-service plan (PFFS) that does not provide Medicare prescription drug coverage, or an MA Medical Savings Account (MSA) plan may enroll in a PDP. Enrollees in an 1876 Cost plan may enroll in a PDP.

Where can I get my prescriptions?

HealthMarkets Value Rx (PDP) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We will not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases.

HealthMarkets Value Rx (PDP) has a list of preferred pharmacies. At these pharmacies, you may get your drugs at a lower co-pay or coinsurance. You may go to a non-preferred pharmacy, but you may have to pay more for your prescription drugs.

The pharmacies in our network can change at any time. You can ask for a Pharmacy Directory or visit us at <http://www.hmic-medicare.com>. Our Customer Care number is listed at the end of this introduction.

What if my doctor prescribes less than a month's supply?

In consultation with your doctor or pharmacist, you may receive less than a month's supply of certain drugs. Also, if you live in a long-term care facility, you will receive less than a month's supply of certain brand [and generic] drugs. Dispensing fewer drugs at a time can help reduce cost and waste in the Medicare Part D program, when this is medically appropriate.

The amount you pay in these circumstances will depend on whether you are responsible for paying coinsurance (a percentage of the cost of the drug) or a copay (a flat dollar amount for the drug). If you are responsible for coinsurance for the drug, you will continue to pay the applicable percentage of the drug cost. If you are responsible for a copay for the drug, a "daily cost-sharing rate" will be applied. If your doctor decides to continue the drug after a trial period, you should not pay more for a month's supply than you otherwise would have paid. Contact your plan if you have questions about cost-sharing when less than a one-month supply is dispensed.

Does my plan cover Medicare Part B or Part D drugs?

HealthMarkets Value Rx (PDP) does not cover drugs that are covered under Medicare Part B as prescribed and dispensed. Generally, we only cover drugs, vaccines, biological products and medical supplies associated with the delivery of insulin that are covered under the Medicare Prescription Drug Benefit (Part D) and that are on our formulary.

What is a Prescription Drug Formulary?

HealthMarkets Value Rx (PDP) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected members before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at <http://www.hmic-medicare.com>.

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

What should I do if I have other insurance in addition to Medicare?

If you have a Medigap (Medicare Supplement) policy that includes prescription drug coverage, you must contact your Medigap Issuer to let them know that you have joined a Medicare Prescription Drug Plan. If you decide to keep your current Medigap supplement policy, your Medigap Issuer will remove the prescription drug coverage portion of your policy. Call your Medigap Issuer for details.

If you or your spouse has, or is able to get, employer group coverage, you should talk to your employer to find out how your benefits will be affected if you join HealthMarkets Value Rx (PDP). Get this information before you decide to enroll in this plan.

How can I get extra help with my prescription drug plan costs or get extra help with other Medicare costs?

You may be able to get extra help to pay for your prescription drug premiums and costs as well as get help with other Medicare costs. To see if you qualify for getting extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week; and see <http://www.medicare.gov> 'Programs for People with Limited Income and Resources' in the publication Medicare & You.
- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778; or
- Your State Medicaid Office.

What are my protections in this plan?

All Medicare Prescription Drug Plans agree to stay in the program for a full calendar year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, plans can decide whether to continue to participate with the Medicare Prescription Drug Program. A plan may continue in their entire service area (geographic area where the plan accepts members) or choose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan. Even if your Medicare Prescription Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of HealthMarkets Value Rx (PDP), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy.

Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

What is a Medication Therapy Management (MTM) Program?

A Medication Therapy Management (MTM) Program is a free service we offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact HealthMarkets Value Rx (PDP) for more details.

Where can I find information on plan ratings?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on <http://www.medicare.gov> and select “Health and Drug Plans” then “Compare Drug and Health Plans” to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for these plans. Our Customer Care number is listed below.

Please call HealthMarkets Medicare for more information about HealthMarkets Value Rx (PDP).

Visit us at <http://www.hmic-medicare.com> or, call us:

Customer Care Hours for October 1 - February 14:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8:00 a.m. - 2:00 a.m. Eastern

Customer Care Hours for February 15 - September 30:

Monday, Tuesday, Wednesday, Thursday, Friday, 8:00 a.m. - 2:00 a.m. Eastern

Current and Prospective members should call toll-free (888)-630-9137 (TTY/TDD 711)

Current and Prospective members should call locally (888)-630-9137 (TTY/TDD 711)

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week.

Or, visit <http://www.medicare.gov> on the web.

This document may be available in other formats such as Braille, large print or other alternate formats. This document may be available in a non-English language. For additional information, call Customer Care at the phone number listed above.

Este documento puede estar disponible en otros formatos, como Braille, letra grande u otros formatos alternativos. Este documento puede estar disponible en un idioma no inglés. Para obtener información adicional, llame a atención al cliente al número de teléfono indicado.

If you have any questions about this plan's benefits or costs, please contact HealthMarkets Medicare for details.

Section II – Summary of Benefits

Benefit	Original Medicare	HealthMarkets Value Rx (PDP)
PRESCRIPTION DRUG BENEFITS		
Outpatient Prescription Drugs	Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.	<p>Drugs covered under Medicare Part D</p> <p>General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.hmic-medicare.com/formulary on the web.</p> <p>Different out-of-pocket costs may apply for people who:</p> <ul style="list-style-type: none"> • have limited incomes, • live in long term care facilities, or • have access to Indian/Tribal/Urban (Indian Health Service) providers. <p>Please refer to the Premium table at the end of this section to find out the premium in your area.</p> <p>Most people will pay their Part D premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p> <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p>
		Total yearly drug costs are the total drug costs paid by both you and a Part D plan.
		The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.
		Some drugs have quantity limits.

		Your provider must get prior authorization from HealthMarkets Value Rx (PDP) for certain drugs.
		You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.
		If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.
		The plan charges a minimum cost sharing amount for certain low-cost drugs.
		If you request a formulary exception for a drug and HealthMarkets Value Rx (PDP) approves the exception, you will pay Tier 4: Non-Preferred Brand cost sharing for that drug.
		In-Network \$310 annual deductible.
		Initial Coverage After you pay your yearly deductible, you pay the following until total yearly drug costs reach \$2,850:
		Retail Pharmacy Contact your plan if you have questions about cost-sharing or billing when less than a one-month supply is dispensed.
		You can get drugs from a preferred and non-preferred pharmacy the following way(s):
		Tier 1: Preferred Generic <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy • \$0 copay for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy • \$1 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy • \$3 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p>

		<p>Tier 2: Non-Preferred Generic</p> <ul style="list-style-type: none"> • \$2 copay for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy • \$6 copay for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy • \$6 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy • \$18 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p>
		<p>Tier 3: Preferred Brand</p> <ul style="list-style-type: none"> • 25% coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy • 25% coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy • 25% coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy • 25% coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p>
		<p>Tier 4: Non-Preferred Brand</p> <ul style="list-style-type: none"> • 40% coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy • 40% coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred pharmacy • 40% coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy • 40% coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred pharmacy <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p>

		<p>Tier 5: Specialty Tier</p> <ul style="list-style-type: none"> • 25% coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy • 25% coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy
		<p>Long Term Care Pharmacy</p> <p>Long term care pharmacies must dispense brand name drugs in amounts less than a 14 days supply at a time. They may also dispense less than a month's supply of generic drugs at a time. Contact your plan if you have questions about cost-sharing or billing when less than a one-month supply is dispensed.</p>
		You can get drugs the following way(s):
		<p>Tier 1: Preferred Generic</p> <ul style="list-style-type: none"> • \$1 copay for a one-month (31-day) supply of drugs in this tier
		<p>Tier 2: Non-Preferred Generic</p> <ul style="list-style-type: none"> • \$6 copay for a one-month (31-day) supply of drugs in this tier
		<p>Tier 3: Preferred Brand</p> <ul style="list-style-type: none"> • 25% coinsurance for a one-month (31-day) supply of drugs in this tier
		<p>Tier 4: Non-Preferred Brand</p> <ul style="list-style-type: none"> • 40% coinsurance for a one-month (31-day) supply of drugs in this tier
		<p>Tier 5: Specialty Tier</p> <ul style="list-style-type: none"> • 25% coinsurance for a one-month (31-day) supply of drugs in this tier
		<p>Mail Order</p> <p>Contact your plan if you have questions about cost-sharing or billing when less than a one-month supply is dispensed.</p>
		You can get drugs the following way(s):
		<p>Tier 1: Preferred Generic</p> <ul style="list-style-type: none"> • \$1 copay for a one-month (30-day) supply of drugs in this tier • \$3 copay for a three-month (90-day) supply of drugs in this tier <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p>

		<p>Tier 2: Non-Preferred Generic</p> <ul style="list-style-type: none"> • \$6 copay for a one-month (30-day) supply of drugs in this tier • \$18 copay for a three-month (90-day) supply of drugs in this tier <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p>
		<p>Tier 3: Preferred Brand</p> <ul style="list-style-type: none"> • 25% coinsurance for a one-month (30-day) supply of drugs in this tier • 25% coinsurance for a three-month (90-day) supply of drugs in this tier <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p>
		<p>Tier 4: Non-Preferred Brand</p> <ul style="list-style-type: none"> • 40% coinsurance for a one-month (30-day) supply of drugs in this tier • 40% coinsurance for a three-month (90-day) supply of drugs in this tier <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p>
		<p>Tier 5: Specialty Tier</p> <ul style="list-style-type: none"> • 25% coinsurance for a one-month (30-day) supply of drugs in this tier
		<p>Coverage Gap</p> <p>After your total yearly drug costs reach \$2,850, you receive limited coverage by the plan on certain drugs. You will also receive a discount on brand name drugs and generally pay no more than 47.5% for the plan's costs for brand drugs and 72% of the plan's costs for generic drugs until your yearly out-of-pocket drug costs reach \$4,550.</p>
		<p>Catastrophic Coverage</p> <p>After your yearly out-of-pocket drug costs reach \$4,550, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% coinsurance, or • \$2.55 copay for generic (including brand drugs treated as generic) and a \$6.35 copay for all other drugs.
		<p>Out-of-Network</p> <p>Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy.</p> <p>You may have to pay more than your normal cost-sharing amount if you get your drugs at an</p>

		out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from HealthMarkets Value Rx (PDP).
		You can get out-of-network drugs the following way:
		Out-of-Network Initial Coverage After you pay your yearly deductible, you will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until your total yearly drug costs reach \$2,850:
		Tier 1: Preferred Generic <ul style="list-style-type: none"> • \$1 copay for a one-month (30-day) supply of drugs in this tier
		Tier 2: Non-Preferred Generic <ul style="list-style-type: none"> • \$6 copay for a one-month (30-day) supply of drugs in this tier
		Tier 3: Preferred Brand <ul style="list-style-type: none"> • 25% coinsurance for a one-month (30-day) supply of drugs in this tier
		Tier 4: Non-Preferred Brand <ul style="list-style-type: none"> • 40% coinsurance for a one-month (30-day) supply of drugs in this tier
		Tier 5: Specialty Tier <ul style="list-style-type: none"> • 25% coinsurance for a one-month (30-day) supply of drugs in this tier
		You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.
		Out-of-Network Coverage Gap You will be reimbursed up to 28% of the plan allowable cost for generic drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,550. Please note that the plan allowable cost may be less than the out-of-network pharmacy price paid for your drug(s). You will be reimbursed up to 52.5% of the plan allowable cost for brand name drugs purchased out-of-network until your total yearly out-of-pocket drug costs reach \$4,550. Please note that the plan allowable cost may be less than the out-of-network pharmacy price paid for your drug(s).
		Out-of-Network Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$4,550, you will be reimbursed for drugs

		<p>purchased out-of-network up to the plan's cost of the drug minus your cost share, which is the greater of:</p> <ul style="list-style-type: none"> • 5% coinsurance, or • \$2.55 copay for generic (including brand drugs treated as generic) and a \$6.35 copay for all other drugs.
		<p>You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.</p>

Monthly Premium Table

Use this table to locate your state's monthly premium for each plan. The dollar amount shown next to your state is the monthly premium you pay for the HealthMarkets Value Rx (PDP) plan.

HealthMarkets Value Rx (PDP)			
Region	Plan #	State	Premium
Region 1	S0128 -003	ME/NH	\$28.40
Region 2	S0128 -004	CT/MA/RI/VT	\$25.30
Region 4	S0128 -005	NJ	\$34.10
Region 5	S0128 -006	DC/DE/MD	\$31.50
Region 6	S0128 -007	PA/WV	\$33.30
Region 7	S0128 -008	VA	\$27.50
Region 8	S0128 -009	NC	\$28.00
Region 9	S0128 -010	SC	\$37.10
Region 10	S0128 -011	GA	\$30.80
Region 11	S0128 -012	FL	\$30.30
Region 13	S0128 -014	MI	\$30.20
Region 14	S0128 -015	OH	\$26.80
Region 15	S0128 -016	IN/KY	\$33.40
Region 16	S0128 -017	WI	\$ 33.70
Region 17	S0128 -018	IL	\$ 28.30
Region 18	S0128 -019	MO	\$ 32.00
Region 19	S0128 -020	AR	\$ 31.20
Region 22	S0128 -023	TX	\$ 29.10
Region 23	S0128 -024	OK	\$29.80
Region 24	S0128 -025	KS	\$33.30
Region 25	S0128 -026	IA/MN/MT/ND/NE/SD/WY	\$30.70
Region 26	S0128 -027	NM	\$20.30
Region 27	S0128 -028	CO	\$37.20
Region 29	S0128 -030	NV	\$30.20
Region 30	S0128 -031	OR/WA	\$33.90
Region 31	S0128 -032	ID/UT	\$38.00
Region 32	S0128 -033	CA	\$24.50
Region 33	S0128 -034	HI	\$27.80

