Pre-Enrollment Checklist

Before making an enrollment decision, it's important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative.

PA plans, call 1-800-685-5209 (TTY: 711),
October 1 – March 31, 8 a.m. – 8 p.m., seven days a week.
April 1 – September 30, 8 a.m. – 8 p.m., Monday through Friday.

DE plans, call 1-844-722-5837 (TTY: 711),
October 1 – March 31, 8 a.m. – 8 p.m., seven days a week.
April 1 – September 30, 8 a.m. – 8 p.m., Monday through Friday.

WV plans, call 1-833-957-0025 (TTY: 711),
October 1 – March 31, 8 a.m. – 8 p.m., seven days a week.
April 1 – September 30, 8 a.m. – 8 p.m., Monday through Friday.

Understanding the benefits

- [ ] The evidence of coverage (EOC) provides a complete list of all coverage and services. It's important to review plan coverage, costs, and benefits before you enroll. To access a copy of the EOC:
  PA plans, call 1-800-685-5209 (TTY: 711) or visit Highmark.com/Wholecare/Medicare.

  DE plans, call 1-844-722-5837 (TTY: 711) or visit Highmark.com/HHODuals/DE.

  WV plans, call 1-833-957-0025 (TTY: 711) or visit Highmark.com/HHODuals/WV.
- [ ] Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they're 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

- [ ] If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage health care 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. Depending on your level of Extra Help, part or all of this premium could be paid by Medicare. If Medicare pays only a portion of this premium, we will bill you for the amount that Medicare doesn't cover. For more information about this Extra Help, contact your local Social Security office, or call Social Security at **1-800-772-1213** (**TTY: 1-800-325-0778**). You can also apply for Extra Help online at **ssa.gov/medicare/part-d-extra-help**.

- [ ] Benefits, premiums, and/or copayments/co-insurance may change on January 1 following the plan year.

- [ ] 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. Other restrictions may apply.