

Evidence of Coverage Wrap Plan

This supplies information regarding your Wrap coverage that accompanies your Part D prescription drug coverage.

In 2019, Tufts Health Plan will include Wrap coverage in conjunction with your Part D drug coverage. Depending on which benefit stage you are in, the Wrap may cover a portion of the cost of the drug. **This Wrap is additional coverage to your Tufts Medicare Preferred HMO Plan and is offered through Tufts Insurance Company. Please refer to the updated table below for how the Wrap works in the different stages.**

Medicare Coverage Gap Discount Program

The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs in the Coverage Gap Stage. A 70% discount on the negotiated price (excluding the dispensing fee) will be applied to the cost of the drug for those brand name drugs from manufacturers that have agreed to pay the discount.

Deductible Stage	Initial Stage	Coverage Gap Stage	Catastrophic Stage
<p>You begin in this stage when you fill your first prescription of the year.</p> <p>During this stage,</p> <ul style="list-style-type: none"> You pay the appropriate copayment based on the tier of drug that you obtain. The Wrap will cover up to the Medicare Part D deductible (\$415). <p>You stay in this stage until your year-</p>	<p>You stay in this stage until your year-to-date “total drug costs” (your payments plus any Part D plan’s payments) total \$3,820.</p> <p>During this stage,</p> <ul style="list-style-type: none"> You pay the appropriate copayment based on the tier of drug that you obtain. The Wrap will pay the balance of the cost after your copayment up to 25% of the cost of the drug. 	<p>For generic drugs on Tier 1, you pay the Tier 1 copay. The Wrap will pay the balance of the cost of the generic drug until you move into the Catastrophic Stage.</p> <p>The Wrap Plan does not cover any prescription drugs in other Tiers filled during this stage.</p>	<p>The Wrap does not cover any prescription drugs filled during this stage.</p> <p>Please see your 2019 Evidence of Coverage for cost share information during this stage.</p>

Deductible Stage	Initial Stage	Coverage Gap Stage	Catastrophic Stage
to-date “total drug costs” (your payments plus any Wrap payments) total \$415 (Medicare Part D Deductible).	<ul style="list-style-type: none"> <li data-bbox="586 275 841 449">• Tufts Medicare Preferred HMO Plan will pay for 75% of the cost of the drug. 		

If your claim for benefits has been denied in whole or in part, you have the right to request a review (appeal) of this denial. If you, or someone acting on your behalf, would like to file an appeal for coverage, you or this person may call the Customer Relations Department or submit the request in writing to: Tufts Health Plan Medicare Preferred Member Appeals Department, P.O. Box 9193, 705 Mt. Auburn Street, Watertown, MA 02471-9193