2020 Evidence of Coverage for the Custom Wrap plan accompanying the Tufts Medicare Preferred HMO Plan

Evidence of Coverage Custom Wrap Plan

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

In 2020, Tufts Health Plan will include Custom Wrap coverage in conjunction with your Part D drug coverage. Depending on which benefit stage you are in, the Custom Wrap covers a portion of the cost of the drug. **This Custom 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 Custom 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
You begin in this stage when you fill your first prescription of the year. During this stage: • You pay the appropriate copayment based on the tier of the drug that you obtain. • The Custom Wrap will cover up to the Medicare Part D deductible ($435). You stay in this stage until your year-to-date **"total drug**	You stay in this stage until your year-to-date **"total drug costs"** (your payments, plus any Part D plan's payments) total $4,020. During this stage: • You pay the appropriate copayment based on the tier of the drug that you obtain. • The Custom Wrap will pay the balance of the cost after your copayment up to	Most people do not reach the Coverage Gap Stage. If you do, this stage begins when your total drug costs reach $4,020 and ends when your out-of-pocket costs reach $6,350. Your out-of-pocket costs include your copayments and the 70% manufacturer's discount on brand name drugs. For generic drugs on Tier 1, you pay the Tier 1 copayment. The Custom Wrap will pay the balance	Most people do not reach the Catastrophic Coverage Stage. If you do reach this stage, and your out-of-pocket costs for the year are greater than $6,350, you pay the following copayments or coinsurance for your Tufts Medicare Preferred HMO Plan: You pay $3.60 per prescription for generic drugs, $8.95 per prescription for brand name drugs, or 5% of the cost of

costs" (your payments, plus any Custom Wrap payments) total $435 (Medicare Part D deductible).	25% of the cost of the drug. • Tufts Medicare Preferred HMO Plan will pay for 75% of the cost of the drug.	of the cost of the generic drug until you move into the Catastrophic Stage. For all other drugs: • You pay 25% for all other Part D generic drugs. • You pay 25% for Part D brand drugs. The Custom Wrap plan does not cover any prescription drugs in other Tiers filled during this stage.	the drug, whichever is greater. The Custom Wrap does not cover any prescription drugs filled during this stage. Please see your 2020 *Evidence of Coverage* for cost share information during this stage.

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.