

EXHIBIT F. Example of Sections 5 and 6 (information for reference)

The pages that follow show an example of Sections 5 and 6 of the draft revised Model Part D Explanation of Benefits (EOB). These sections are:

SECTION 5. If you see mistakes on this summary or have questions, what should you do?

SECTION 6. Important things to know about your drug coverage and your rights

The example in this exhibit is for a fictional MA-PD plan called “Birchwood Medicare Plus.” It shows a version of the Part D EOB for a plan member with LIS. We chose to show a version for LIS because it includes additional text in Section 6 that directs the member to their LIS rider for the details about what they pay for their drugs. (In the non-LIS version, members are only directed to their Evidence of Coverage for this information.)

To minimize burden on the readers and keep a consistent layout, the draft revised Model Part D EOB maintains a landscape orientation for all pages. To keep line lengths short enough to be easy to read, the document uses two columns. As shown in the example that follows, these columns are of equal size for Sections 5 and 6. Having a continuous flow of double-column text for these sections helps minimize the overall length of the document.

SECTION 5. If you see mistakes on this summary or have questions, what should you do?

Do you think there's something wrong in your monthly summary?

- Maybe we made a mistake, or someone at the pharmacy made a mistake.
- Maybe you didn't understand something about how the drug plan works.

We want to get it right. If you think something looks wrong, or you have questions, call us at Birchwood Member Services:

- Call 1-800-222-3333 (1-888-444-5555 for TTY / TDD only). We are available Monday through Friday from 8 am to 5 pm. Calls to these numbers are free.
- You can also find answers to many questions at our website: <http://www.birchwood.com>.

What if you think someone is trying to cheat Medicare?

For example, what if this monthly summary shows drugs you're not taking? Or maybe there's something else that makes you wonder if someone might be trying to cheat Medicare.

It might be an honest mistake, or it might not. Although fraud is not common, it does happen.

If you think someone might be trying to cheat Medicare, please tell us:

- Call us at Birchwood Member Services: Call 1-800-222-3333 (1-888-444-5555 for TTY / TDD only). We are

available Monday through Friday from 8 am to 5 pm. Calls to these numbers are free.

- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.

SECTION 6. Important things to know about your drug coverage and your rights

Your “Evidence of Coverage” and “LIS Rider” have the details about your drug coverage and costs

The *Evidence of Coverage* is your benefits booklet for Birchwood Medicare Plus. It explains your drug coverage and the rules you need to follow when you are using your drug coverage. Your *LIS Rider* (“Evidence of Coverage Rider for People Who Get Extra Help Paying for their Prescriptions”) is a very short separate document that tells what you pay for your prescriptions.

We have sent you a copy of the *Evidence of Coverage* and *LIS Rider*. If you need another copy of either of these, please call us (phone numbers for Birchwood Member Services are on the cover of this monthly summary).

What if you have problems related to coverage or payments for your drugs?

Your *Evidence of Coverage* has step-by-step instructions that explain what to do if you have problems related to your drug coverage and costs. Here are the chapters to look for:

- Chapter 7. Asking the plan to pay its share of a bill you have received for covered services or drugs
- Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Here are things to keep in mind:

- When we decide whether a drug is covered for you and how much you must pay, it's called a "coverage decision." If you disagree with a coverage decision we have made, you can appeal our decision (see Chapter 9 of the *Evidence of Coverage*).
- Medicare has set the rules for how coverage decisions and appeals are handled. These are legal procedures and the deadlines are important. The process can be done if your doctor tells us that your health requires a quick decision.

Please ask for help if you need it. Here's how:

- You can call us at Birchwood Member Services (phone numbers are on the cover of this monthly summary).
- You can call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- You can call your State Health Insurance Assistance Program (SHIP). The name and phone numbers for this organization are in Chapter 2, Section 3 of your *Evidence of Coverage*.

Did you know there are programs to help people pay for their drugs?

- **"Extra Help" from Medicare.** This program is also called the "low-income subsidy" or LIS. People whose yearly income and resources are below certain limits can qualify for this help. See Section 3 of your *Medicare & You 2009* Handbook or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.

- **Help from your state's pharmaceutical assistance program.** Many states have State Pharmaceutical Assistance Programs (SPAPs) that help some people pay for prescription drugs based on financial need, age, or medical condition. Each state has different rules. Check with your State Health Insurance Assistance Program (SHIP). The name and phone numbers for this organization are in Chapter 2, Section 3 of your *Evidence of Coverage*.