

Valor Health Plan (HMO-SNP) offered by TSG Guard, Inc.

Annual Notice of Changes for 2025

You are currently enrolled as a member of *Valor Health Plan*. Next year, there will be changes to the plan's costs and benefits. ***Please see page 4 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at www.valorhealthplan.com. You can also review the separately mailed *Evidence of Coverage* to see if other benefit or cost changes affect you. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including coverage restrictions and cost sharing.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
 - Check the changes in the 2025 "Drug List" to make sure the drugs you currently take are still covered.
 - Compare the 2024 and 2025 plan information to see if any of these drugs are moving to a different cost-sharing tier or will be subject to different restrictions, such as prior authorization, step therapy, or a quantity limit, for 2025.
- Check to see if your primary care doctors, specialists, hospitals, and other providers, including pharmacies, will be in our network next year.
- Check if you qualify for help paying for prescription drugs. People with limited incomes may qualify for "Extra Help" from Medicare.
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at the www.medicare.gov/plan-compare website or review the list in the back of your

Medicare & You 2025 handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.

- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. CHOOSE: Decide whether you want to change your plan

- If you don't join another plan by December 7, 2024, you will stay in *Valor Health Plan*.
- To change to a **different plan**, you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.
- If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

Additional Resources

- Please contact our Member Services number at 1-800-485-3793 for additional information. (TTY users should call 711.) Hours are October 1 – March 31, 8:00 a.m. to 8:00 p.m. with interactive voice response system for Thanksgiving and Christmas Day. April 1 – September 30, hours are 8:00 a.m. to 8:00 p.m. with interactive voice response system for Saturdays, Sundays and Federal Holidays. This call is free.
- This document may be available in an alternate format (braille, large format, etc.) Please contact Member Services for more information.
- **Coverage under this plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About *Valor Health Plan*

- Valor Health Plan (HMO-SNP) is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means *TSG Guard, Inc. (Valor Health Plan)*. When it says “plan” or “our plan,” it means *Valor Health Plan*.

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Summary of Important Costs for 2025

The table below compares the 2024 costs and 2025 costs for *Valor Health Plan* in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher than this amount. See Section 1.1 for details.</p>	\$40.90	\$39.30
<p>Deductible</p>	<p>\$240 (except for insulin furnished through an item of durable medical equipment.)</p>	<p>\$240 (except for insulin furnished through an item of durable medical equipment.)</p> <p><i>These are 2024 cost-sharing amounts and may change for 2025. Valor Health Plan will provide updated rates as soon as they are released.</i></p>
<p>Maximum out-of-pocket amount</p> <p>This is the <u>most</u> you will pay out of pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	\$8,850	\$9,350
<p>Doctor office visits</p>	<p>Primary care visits: 20% per visit</p> <p>Specialist visits: 20% per visit</p>	<p>Primary care visits: 20% per visit</p> <p>Specialist visits: 20% per visit</p>

Cost	2024 (this year)	2025 (next year)
<p>Inpatient hospital stays</p>	<p>You pay a \$1,632 deductible for days 1-60</p> <p>You pay a \$408 copay per day for days 61-90</p> <p>You pay a \$816 per lifetime reserve day</p> <p>Cost shares are applied starting on the first day of admission and do not include the date of discharge.</p>	<p>You pay a \$1,632 deductible for days 1-60</p> <p>You pay a \$408 copay per day for days 61-90</p> <p>You pay a \$816 per lifetime reserve day</p> <p>Cost shares are applied starting on the first day of admission and do not include the date of discharge.</p> <p><i>These are 2024 cost-sharing amounts and may change for 2025. Valor Health Plan will provide updated rates as soon as they are released.</i></p>
<p>Part D prescription drug coverage (See Section 1.5 for details.)</p>	<p><u>Deductible:</u> \$545 (except for covered insulin products and most adult Part D vaccines)</p> <p><u>Initial Coverage Stage:</u> Drug Tier 1: 25% You pay up to \$35 per month supply of each covered insulin product on this tier.</p> <p><u>Catastrophic Coverage:</u> During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</p>	<p><u>Deductible:</u> \$590 (except for covered insulin products and most adult Part D vaccines)</p> <p><u>Initial Coverage Stage:</u> Drug Tier 1: 25% You pay up to \$35 per month supply of each covered insulin product on this tier.</p> <p><u>Catastrophic Coverage:</u> During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</p>

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2024 (this year)	2025 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$40.90	39.30

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 7 regarding “Extra Help” from Medicare.

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out of pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2024 (this year)	2025 (next year)
Maximum out-of-pocket amount	\$8,850	\$9,350
Your costs for covered medical services (such as copays and deductibles) count toward your maximum out-of-pocket amount.	Once you have paid \$8,850 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.	Once you have paid \$9,350 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.
Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.		

Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at www.valorhealthplan.com. You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2025 Provider Directory** (www.valorhealthplan.com) **to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2025 Pharmacy Directory** (www.valorhealthplan.com) **to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

Section 1.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2024 (this year)	2025 (next year)
<i>Emergency Care</i>	20% of the cost for Medicare covered services <i>(Up to \$100).</i>	20% of the cost for Medicare covered services <i>(Up to \$110).</i>

Cost	2024 (this year)	2025 (next year)
<p><i>Inpatient Hospital Care</i></p>	<p>You pay a \$1,632 deductible for days 1-60</p> <p>You pay a \$408 copay per day for days 61-90</p> <p>You pay a \$816 per lifetime reserve day</p> <p>Cost shares are applied starting on the first day of admission and do not include the date of discharge.</p>	<p>You pay a \$1,632 deductible for days 1-60</p> <p>You pay a \$408 copay per day for days 61-90</p> <p>You pay a \$816 per lifetime reserve day</p> <p>Cost shares are applied starting on the first day of admission and do not include the date of discharge.</p> <p><i>These are 2024 cost sharing amounts and may change for 2025. Valor Health Plan will provide updated rates as soon as they are released.</i></p>
<p><i>Inpatient Services in a Psychiatric Hospital</i></p>	<p>You pay a \$1,632 deductible for days 1-60</p> <p>You pay a \$408 copay per day for days 61-90</p> <p>You pay a \$816 per lifetime reserve day</p> <p>Cost shares are applied starting on the first day of admission and do not include the date of discharge.</p>	<p>You pay a \$1,632 deductible for days 1-60</p> <p>You pay a \$408 copay per day for days 61-90</p> <p>You pay a \$816 per lifetime reserve day</p> <p>Cost shares are applied starting on the first day of admission and do not include the date of discharge.</p> <p><i>These are 2024 cost sharing amounts and may change for 2025. Valor Health Plan will provide updated rates as soon as they are released.</i></p>

Cost	2024 (this year)	2025 (next year)
<p>Inpatient Stay: Covered services received in a hospital or SNF during a non-covered inpatient stay</p>	<p>You pay nothing for the first 20 days of each benefit period.</p> <p>You pay \$204 per day for days 21 – 100.</p> <p>You pay all costs for each day after day 100.</p>	<p>You pay nothing for the first 20 days of each benefit period.</p> <p>You pay \$204 per day for days 21 – 100.</p> <p>You pay all costs for each day after day 100.</p> <p><i>These are 2024 cost sharing amounts and may change for 2025. Valor Health Plan will provide updated rates as soon as they are released.</i></p>
<p>Skilled Nursing Facility (SNF) Care</p>	<p>You pay nothing for the first 20 days of each benefit period.</p> <p>You pay \$204 per day for days 21 – 100.</p> <p>You pay all costs for each day after day 100.</p>	<p>You pay nothing for the first 100 days of each benefit period.</p> <p>You pay all costs for each day after day 100.</p>
<p>Urgently Needed Services</p>	<p>20% of the cost for Medicare covered services (up to \$55) and up to 3 days</p>	<p>20% of the cost for Medicare covered services (up to \$45) and up to 3 days</p>
<p>Over-the-counter (OTC) items</p>	<p>\$107 per calendar quarter for OTC items</p>	<p>\$146 per calendar quarter for OTC items</p>

Section 1.5 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or Drug List. A copy of our Drug List is provided electronically. **You can get the complete Drug List** by calling Member Services (see the back cover) or visiting our website (www.valorhealthplan.com).

If you are affected by a change in drug coverage during the year, please review Chapter 9 of your *Evidence of Coverage* and talk to your doctor to find out your options, such as asking for a

temporary supply, applying for an exception, and/or working to find a new drug. You can also contact Member Services for more information.

We made changes to our “Drug List,” which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs, or moving them to a different cost-sharing tier. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the plan year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you are taking, we will send you a notice about the change.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your *Evidence of Coverage* and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception, and/or working to find a new drug. You can also contact Member Services for more information.

Starting in 2025, we can immediately replace original biological products with certain biosimilars. This means, for instance, if you are taking an original biological product that is being replaced by a biosimilar, you may not get notice of the change 30 days before we make it or get a month’s supply of your original biological product at a network pharmacy. If you are taking the original biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of drug types, please see Chapter 12 of your *Evidence of Coverage*. The Food and Drug Administration (FDA) also provides consumer information on drugs. See FDA website: <https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients>. You may also contact Member Services or ask your health care provider, prescriber, or pharmacist for more information.

Starting in 2025, we may immediately remove brand name drugs or original biological products on our Drug List if we replace them with new generics or certain biosimilar versions of the brand name drug or original biological product with the same or fewer restrictions. Also, when adding a new version, we may decide to keep the brand name drug or original biological product on our Drug List, but immediately add new restrictions.

This means, for instance, if you are taking a brand name drug or biological product that is being replaced by a generic or biosimilar version, you may not get notice of the change 30 days before we make it or get a month’s supply of your brand name drug or biological product at a network pharmacy. If you are taking the brand name drug or biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of the drug types that are discussed throughout this chapter, please see Chapter 12 of your *Evidence of Coverage*. The Food and Drug Administration (FDA) also provides consumer information on drugs. See FDA website: <https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients>. You may also contact Member Services or ask your health care provider, prescriber, or pharmacist for more information.

Changes to Prescription Drug Benefits and Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs does not apply to you.** We sent you a separate insert, called the *Evidence of Coverage Rider for People Who Get “Extra Help” Paying for Prescription Drugs* (also called the *Low-Income Subsidy Rider* or the *LIS Rider*), which tells you about your drug costs. If you receive “Extra Help” and didn’t receive this insert with this packet, please call Member Services and ask for the *LIS Rider*.

Beginning in 2025, there are three **drug payment stages:** the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit.

The Coverage Gap Discount Program will also be replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan’s full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

Changes to the Deductible Stage

Stage	2024 (this year)	2025 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your brand name drugs until you have reached the yearly deductible. The deductible doesn’t apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.</p>	<p>The deductible is \$545</p>	<p>The deductible is \$590</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2024 (this year)	2025 (next year)
<p>Stage 2: Initial Coverage Stage Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost. Most adult Part D vaccines are covered at no cost to you.</p>	<p>You pay 25% of the total cost.</p> <hr/> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage). <i>Once</i> you have paid \$8,000 out of pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>	<p>You pay 25% of the total cost.</p> <hr/> <p>Once you have paid \$2,000 out of pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>

Stage	2024 (this year)	2025 (next year)
<p>Stage 3: Catastrophic During this stage, the plan pays its share of the cost of your drugs and you pay nothing for your covered Part D drugs. Most adult Part D vaccines are covered at no cost to you.</p>	<p>The plan will pay most of the cost of your drugs for the rest of the calendar year (through December 31, 2024).</p>	<p>The plan will pay most of the cost of your drugs for the rest of the calendar year (through December 31, 2025).</p>

Changes to the Catastrophic Coverage Stage

The Catastrophic Coverage Stage is the third and final stage. Beginning in 2025, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

For specific information about your costs in the Catastrophic Coverage Stage, look at Chapter 6, Section 6 in your *Evidence of Coverage*.

SECTION 2 Deciding Which Plan to Choose

Section 2.1 – If you want to stay in *Valor Health Plan*

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our *Valor Health Plan*.

Section 2.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2025 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- – *OR* – You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 4), or call Medicare (see Section 6.2).

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from *Valor Health Plan*.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from *Valor Health Plan*.
- To **change to Original Medicare without a prescription drug plan**, you must either:

- Send us a written request to disenroll. Contact Member Services if you need more information on how to do so.
- – *OR* – Contact **Medicare** at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 3 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2025.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2025, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2025.

If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

SECTION 4 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In *Ohio*, the SHIP is called ***Ohio Senior Health Insurance Information Program (OSHIIP)***.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. ***Ohio Senior Health Insurance Information Program*** counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call *OSHIIP* at 1-800-686-1578. You can learn more about *OSHIIP* by visiting their website (<https://insurance.ohio.gov/about-us/divisions/oshiip>).

SECTION 5 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, yearly deductibles, and coinsurance. Additionally, those who qualify will not have a late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day, 7 days a week;
 - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call 1-800-325-0778; or
 - Your State Medicaid Office.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the *Ohio AIDS Drug Assistance Program*, Ohio Department of Health, 246 N. High Street, Columbus, Ohio 43215. For information on eligibility criteria, covered drugs, or how to enroll in the program, or if you are currently enrolled how to continue receiving assistance, call 1-800-777-4775. Be sure, when calling, to inform them of your Medicare Part D plan name of policy number.

SECTION 6 Questions?

Section 6.1 – Getting Help from *Valor Health Plan*

Questions? We’re here to help. Please call Member Services at 1-800-485-3793. (TTY only, call 711). We are available for phone calls *October 1 – March 31, 8:00 a.m. to 8:00 p.m. CST with interactive voice response system for Thanksgiving and Christmas Day. April 1 – September 30, hours are 8:00 a.m. to 8:00 p.m. CST with interactive voice response system for Saturdays, Sundays and Federal Holidays.* Calls to these numbers are free.

Read your 2025 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2024. For details, look in the *2024 Evidence of Coverage for Valor Health Plan*. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.valorhealthplan.com You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.valorhealthplan.com. As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*) and our *List of Covered Drugs (Formulary/"Drug List")*.

Section 6.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read *Medicare & You 2025*

Read the *Medicare & You 2025* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.