

AmeriHealth Disclaimers

AmeriHealth 65[®] *NJ HMO* is a health plan with a Medicare contract. *AmeriHealth 65 NJ HMO*'s contract with CMS is renewed annually and the availability of coverage beyond the end of the current contract year is not guaranteed. *AmeriHealth 65 NJ HMO* can choose to not renew its contract with CMS and CMS may also refuse to renew the contract, thus resulting in a termination or non-renewal. This may result in termination of the beneficiary's enrollment in the plan. In addition, the plan sponsor may reduce its service area and no longer offer services in the area where the beneficiary resides.

To join an *AmeriHealth 65 NJ HMO* plan, you must be entitled to Medicare Part A and enrolled in Medicare Part B. Please contact AmeriHealth HMO, Inc. for details. You must live in the *AmeriHealth 65 NJ HMO* service area (Burlington, Camden, Cumberland, Gloucester, and Salem counties, NJ). You may be enrolled in only one Part D Medicare prescription drug plan at a time. If you are enrolled in a Medicare Advantage (MA) coordinated care (HMO or PPO) plan or an MA Private Fee-for-Service (PFFS) plan that includes Medicare prescription drugs, you may not enroll in a stand alone prescription drug plan unless you disenroll from the HMO, PPO, or MA PFFS plan.

Enrolled members must also use *AmeriHealth 65 NJ HMO* plan providers except for in- or out-of-network emergency care or for out-of-area urgent care and renal dialysis within the United States.

Please note: The federal government will not allow us to accept people with End-Stage Renal Disease (ESRD) unless converting from AmeriHealth individual or employer group coverage during their initial coverage election period, or if their current plan stops providing coverage in their area. However, should you develop ESRD while a member of *AmeriHealth 65 NJ HMO*, you cannot be disenrolled for that reason.

Benefits underwritten or administered by AmeriHealth HMO, Inc.

Mailing address:

AmeriHealth 65 NJ HMO
Medicare Department
PO Box 7576
Philadelphia, PA 19101-7576

AmeriHealth[®] *Advantage PDP* and *AmeriHealth*[®] *Rx PDP* are stand-alone prescription drug plans with a Medicare contract. To join *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP*, you must be entitled to Medicare Part A or enrolled in Part B. You must live in the *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* service area (Pennsylvania or West Virginia). If you are enrolled in an MA coordinated care plan (HMO or PPO), you may not join *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* unless you are a member of an MA Private Fee-for-Service plan (MA PFFS) that does not provide Medicare Part D prescription drug coverage, a Medicare Savings Account MA Plan (MSA), or an 1876 Cost Plan.

AmeriHealth Advantage PDP or *AmeriHealth Rx PDP* can choose to not renew its contract with CMS and CMS may also refuse to renew the contract, thus resulting in a termination or non-renewal. This may result in termination of the beneficiary's enrollment in the plan. In addition, the plan sponsor may reduce its service area and no longer offer services in the area where the beneficiary resides.

Certain benefits of *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* contain annual limits, annual benefit payouts, and/or copayments. For full information about *AmeriHealth Advantage PDP*, call our Customer Service department at 1-866-456-1695 (TTY/TDD users should call 1-866-456-1683), 7 days a week, 8 a.m. – 8 p.m. For *AmeriHealth Rx PDP*, call our Customer Service department at 1-800-898-3492 (TTY/TDD users should call 1-877-219-5457), 7 days a week, 8 a.m. – 8 p.m.

Members must continue to pay Medicare Part A, if applicable and Part B premiums even if the plan premium is \$0. Formulary drugs are subject to change within a contract year. You will be notified at least 60 days in advance when drugs will be removed from the formulary.

If you decide to switch to premium withhold or move from premium withhold to direct bill, it could take up to three months for it to take effect and you will be ultimately held responsible for those premiums.

Benefits, formulary, pharmacy, network, premium and/or copayments/coinsurance may change on January 1, 2011. Please contact *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* for details.

You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for getting Extra Help, 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 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778; or
- Your State Medicaid Office.

In lots of cases, your prescriptions are covered under *AmeriHealth Advantage PDP* or *AmeriHealth Rx PDP* only if they are filled at a network pharmacy or through our mail-order pharmacy service. In general, benefits are only available at the contracted network pharmacies. There are thousands of network pharmacies, including:

- National chain independent retail pharmacies
- Long-term care and home-infusion pharmacies
- Indian Health Service/Tribal/Urban Indian Health (I/T/U) Program pharmacies

Low-Income Subsidy (LIS): People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If eligible, Medicare could pay for seventy-five (75) percent of drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not be subject to the coverage gap or a late-enrollment penalty. Many people are eligible for these savings and don't even know it. For more

information about this Extra Help, contact your local Social Security office or call 1-800-MEDICARE (1-800-633-4227), 24 hours per day, 7 days per week. TTY users should call 1-877-486-2048.

To learn more about mail-order pharmacy services, including quantity limitations, contact the toll-free number listed below.

For more information about *AmeriHealth Advantage PDP*, call 1-866-456-1695 (TTY/TDD users should call 1-866-456-1683), 7 days a week, 8 a.m. to 8 p.m. For *AmeriHealth Rx PDP*, call 1-800-898-3492 (TTY/TDD users should call 1-877-219-5457), 7 days a week, 8 a.m. – 8 p.m. For more information about *AmeriHealth 65 NJ HMO*, call 1-800-898-3492 (TTY/TDD users should call 1-877-219-5457), 7 days a week, 8 a.m. to 8 p.m.

In most cases, members may enroll in *AmeriHealth 65 NJ HMO*, *AmeriHealth Advantage PDP*, or *AmeriHealth Rx PDP* only during certain times of the year. For more information about enrollment periods for *AmeriHealth Advantage PDP*, call 1-866-456-1695 (TTY/TDD users should call 1-866-456-1683), 7 days a week, 8 a.m. to 8 p.m. For *AmeriHealth Rx PDP*, please contact us at 1-800-898-3492 (TTY/TDD users should call 1-877-219-5457), 7 days a week, 8 a.m. to 8 p.m. For *AmeriHealth 65 NJ HMO*, call 1-800-898-3492 (TTY/TDD users should call 1-877-219-5457), 7 days a week, 8 a.m. to 8 p.m.

Medicare beneficiaries may enroll in *AmeriHealth 65 NJ HMO*, *AmeriHealth Advantage PDP*, or *AmeriHealth Rx PDP* through the Centers for Medicare & Medicaid Services Online Enrollment Center, located at <http://www.medicare.gov>. For more information contact *AmeriHealth 65 NJ HMO* at 1-800-898-3492, *AmeriHealth Advantage PDP* at 1-866-456-1695, and *AmeriHealth Rx PDP* at 1-800-898-3492.