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MVP Health Care is dedicated to healthier living for your retirees and making it easy for you to work with us. Having up to date, accurate information makes managing your retiree benefits simpler.

This handbook includes the latest information to help you manage your MVP Medicare Advantage health plans. You will find information on:

• Medicare
• Eligibility requirements for Medicare and MVP Medicare Advantage plans
• The enrollment and billing processes
• Answers to commonly asked questions

Please note that the information in this handbook was correct at the time of publication. Updates are published as necessary.
THE ABCs AND PART D OF MEDICARE

Medicare Eligibility
A person who is eligible for Social Security will become eligible for Medicare:

• at age 65, or by virtue of a disability as defined by Social Security.
• if they worked at least 10 years in Medicare-covered employment.
• if they are a U.S. citizen/permanent U.S. resident.
• due to End Stage Renal Disease (ESRD). However, they may not join a Medicare Advantage plan unless they were covered previously through a commercial plan with the same company when they developed ESRD, or MVP has exclusive coverage for an employer.

Medicare Part A
Part A helps cover hospital inpatient care and skilled nursing facilities (not custodial or long term care). It also helps cover hospice and home health care. Most people receive Part A automatically when they turn age 65 and pay no monthly premium. This is because they or a spouse paid Medicare taxes while working. If individuals do not automatically receive premium-free Part A, they may be able to purchase it if:

• They or their spouse aren’t entitled to Social Security because they did not work or did not pay enough Medicare taxes while working, and they are age 65 or older.
• They are disabled but no longer receive premium-free Part A because they returned to work.

Medicare Part B
Part B covers medical and doctor services, outpatient hospital care and other services. The member pays an annual deductible and 20 percent coinsurance. Members continue to pay the Part B premium monthly out of their Social Security check.

If a person declines Part B when first eligible, the cost of enrolling in Part B at a later date may be increased by 10 percent for each full 12-month period that they should have had Part B. The Part B penalty can be waived if a person is still actively employed or their spouse is actively employed and the person has health insurance coverage under an employer/union group health care plan (the employer must have more than 20 employees).

Under Part B, if a person did not sign up when first eligible because they or their spouse were still working and were covered under a group health plan from an employer or union, they may sign up for Part B at any time while covered under the group health plan based on that employment. They may also pick up Part B during the eight-month period that begins the month the employment ends or the group health plan coverage ends, whichever comes first. Usually if they join Part B during this special open enrollment period, a penalty will not apply. Part B premiums are based on income and may increase every year.

Medicare Part C
Part C refers to a Medicare Advantage health plan offered by a private insurance company.

In an HMO-POS (Health Maintenance Organization–Point of Service) the primary care physician coordinates the member’s health care. The benefits available under an HMO-POS are usually better than those available under Original Medicare. Members are able to choose doctors who may or may not be in MVP’s network. They pay more for care received from non-network providers. If they receive care from an in-network provider, they pay their in-network copay. If the care they receive is given by providers outside of MVP’s network, MVP covers 70 percent of their out-of-network costs, up to $5,000 annually.

In a PPO (Preferred Provider Organization) members are not required to have a primary care physician or seek a referral to see another doctor. Some services may require a prior authorization. GoldAnywhere works similarly to our HMO-POS plans. However, with GoldAnywhere your out-of-network coverage is unlimited. A PPO gives the member the choice of receiving services within the participating provider network or outside of
the provider network. The cost to the member will be more for services provided outside of the PPO’s provider network. Residency requirements vary based on product.

Medicare Part D

Part D is the Medicare prescription drug benefit offered by private insurance companies. Part D provides access to prescription drug insurance coverage for individuals who are enrolled in Medicare Part A and/or enrolled in Part B.

Part D benefits are not directly available through Medicare like Parts A and B. The benefits are purchased through a health plan or stand-alone prescription drug provider.

If a person does not sign up for Part D when first eligible and enrolls at a later date, they may pay a late enrollment penalty for each month not enrolled, plus the current Part D premium for as long as they have a Part D plan.

Not all employer group commercial prescription drug riders are creditable coverage. To be creditable, the prescription benefit must provide a benefit that is at least as good as Medicare Part D. Any benefit with a calendar year maximum is not creditable. High deductible health plans—where the prescription drugs are subject to the deductible—are not always creditable. When a person’s coverage is not creditable and they join a Part D plan after they turn 65, they may be subject to a late enrollment penalty.

If a person was eligible but did not enroll in a Part D plan previously because they had creditable prescription drug coverage, they must produce a creditable coverage certificate(s) when they do want to enroll. The certificate(s) is provided by the employer annually. The certificate(s) must show continuous creditable coverage back to the start of Medicare Part D, January 1, 2006, or when the person was first eligible for Part D.

MVP offers Medicare Advantage plans with Part D prescription drug coverage. When a person enrolls in an MVP Medicare plan with prescription drugs, the person is enrolled in Medicare Part D.

A Word About Higher Part D Premiums for Seniors With Higher Incomes and Income Related Monthly Adjustment Amounts (IRMAA)

The Patient Protection and Affordable Care Act provides for a reduction in the Medicare Part D premium subsidy for Medicare beneficiaries who earn a higher income. The new provision parallels the Medicare Part B premium adjustments and the result is that people with an annual income over $85,000 (or over $170,000 for couples filing jointly) will pay a higher monthly Part D premium. The increased premium will be a percentage based on the national base Part D premium. The amount of the additional premium will be deducted directly from the beneficiary’s Social Security check, regardless of the premium payment method chosen by the beneficiary.

MEDICARE ADVANTAGE
HMOs AND PPOs

The Centers for Medicare & Medicaid Services (CMS) pays MVP a monthly premium for each Medicare-eligible person enrolled in a Medicare Advantage plan. CMS reimbursement varies by county, which determines regional premiums.

ELIGIBILITY REQUIREMENTS

A person is eligible to enroll in an MVP Medicare Advantage plan if they:

• Are enrolled in Medicare Parts A and B by virtue of being age 65, or have Medicare
Parts A and B due to a disability.

- **Are not actively working for an employer of 20 or more employees.** However, if they get Medicare Parts A and B, and decline the employer’s commercial plan, then they are eligible to enroll in a direct bill Medicare Advantage plan.

- **Reside for six months or more per calendar year in the MVP service area, except for those enrolled in USA Care PPO.**

- **Do not have End Stage Renal Disease (ESRD) prior to enrolling, unless:**
  - They developed ESRD while enrolled as an MVP commercial health plan member.
  - They are diagnosed after the date of signature on the enrollment form.
  - An employer group converts to MVP Health Care exclusively.

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**Frequently Asked Eligibility Questions**

**Q:** If a person turns age 65 on August 22 and another person turns 65 on September 1, what is the effective date of Medicare for each of them?

**A:** The first person is eligible on the first of the month in which they turn 65, or August 1. The second person would also become eligible for Medicare on August 1. Individuals born on the first of a month become eligible for Medicare on the first of the previous month.

**Q:** Is a person always eligible for Medicare when they turn age 65?

**A:** Not always. If someone has not paid enough Medicare taxes (40 quarters or 10 years in Medicare-covered employment), they will not be eligible for Medicare. They may be eligible for Medicare through their spouse.

**Q:** What if the employee is age 65 and not eligible for Medicare, but their spouse is age 60 and still working?

**A:** In this case, the employee is not eligible until the spouse goes on Social Security or becomes eligible for Medicare. Call your broker or MVP account representative for more information.

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**THE ENROLLMENT PROCESS**

The employer designates a time period as its group open enrollment period.

Your retiree should complete an MVP Medicare Advantage plan Employer Group enrollment form and return it to you 60 days before the retiree’s Medicare effective date. This will allow you enough time to review and return the form to MVP for processing.

MVP will process the enrollment and send the enrollment information electronically to CMS. The enrollment should be sent to us at least 30 days before the requested effective date. Exceptions can be made to the 30 days. If enrollment forms are received and processed outside the 30-day time frame, there may be a delay in sending out member ID cards and benefit information.

When the enrollment is processed, a letter will be sent to the potential member informing them that their application was received and sent to CMS for approval.

Our Enrollment Department can accept a complete enrollment form up until the last work day of the month and still have the enrollee effective on the first day of the next month. The member signature on the enrollment form must be dated prior to the effective date.

CMS notifies MVP of the approval of the enrollment, and the member is officially enrolled. The member will receive identification cards and an Evidence of Coverage (contract).

Per CMS regulations, MVP only covers single contracts. Spouses must complete their own enrollment form.
Frequently Asked Enrollment Processing Questions

Q: How far in advance of the effective date can a person sign and date an enrollment form?
A: A person whose health care coverage is sponsored by an employer group may sign an enrollment form up to 90 days prior to the effective date.

Q: How far back may a person retroactively enroll?
A: A person whose health coverage is sponsored by an employer group plan may be retroactively enrolled in a Medicare Advantage product up to 90 days, provided the enrollment form was **signed and dated prior to the retroactive effective date**. Also, employer authorization must be date stamped prior to the effective date. If the requested enrollment effective date is January 1, the signature and employer authorization stamp need to be dated before January 1. **Retroactive enrollment can take CMS up to 90 days to approve or deny.**

Q: Is the first of the month always the effective date for enrollment and disenrollment?
A: Yes.

Q: Per CMS guidelines, what constitutes proof of a person’s legal, permanent address?
A: To enroll in an MVP Medicare Advantage plan (except for USA Care PPO) a person must permanently reside in the plan service area. Per CMS, permanent residence may be validated using any of the following:

- Voter registration
- Property tax records
- Utility bill
- Driver’s license

A post office box is not acceptable as proof of permanent residence.

Q: Can a person who lives in a county outside the plan service area enroll in an MVP Medicare Advantage health plan?
A: A person must reside in the plan service area (except for USA Care PPO).

Q: How long may an MVP Medicare Advantage plan member live outside the plan service area?
A: Per CMS regulations, these members may temporarily reside out of the plan service area for up to six consecutive months (except for USA Care PPO members).

If a member permanently moves out of the plan service area, they will be disenrolled. The effective date of the termination will be the first day of the month following the date of the move. Written verification of the move by the member or the employer group will be accepted.

In some cases, CMS may become aware of the member’s permanent move out of the plan service area and will automatically terminate the member.

AGE-IN PROCESS

Monthly reports are sent to employers listing their members who are turning age 65 in 90 days. This allows the employer group to know who will receive Medicare enrollment information. Some employer groups are excluded from this process.

Commercial MVP members are notified by MVP at four checkpoints between ages 64.6 and 65 to determine if they will continue working past age 65 or retire. If retiring, they are sent a packet that explains the plan coverage appropriate to them, based on the Medicare Advantage plan offered through the employer. If the employer does not offer an MVP Medicare Advantage plan, the member is eligible to enroll in an MVP Medicare Advantage individual bill plan.
Frequently Asked Age-in Processing Questions

Q: How and when are MVP commercial plan members who are about to become Medicare eligible notified by MVP that they are eligible to enroll in an MVP Medicare Advantage plan?

A: Each month, reports are generated listing all the MVP (non-Medicare) members who will be turning 65 in 90 days. Enrollment information is provided to the members on this list. Some members are excluded from this process.

Q: What if a member continues to work past age 65?

A: If an MVP member continues to work after age 65, the member will need to complete an Actively Employed Information form (included in the age-in packet) for notification that they or their spouse will be working. The member also needs to notify Social Security that they will still be employed after age 65.

Special rules apply. See section titled Medicare Secondary Payer on page 11 for more information.

ENROLLMENT FORM COMPLETION INSTRUCTIONS

The first step in the enrollment process is to have your retiree and their spouse each complete an employer group enrollment form. You need to review the information to make sure all sections are complete. After your review, the forms may be sent to MVP by:

- email to goldenrollment@mvphealthcare.com
- fax to 585-327-2227
- mail to MVP Health Care Medicare Enrollment, 220 Alexander St. Rochester, NY 14607

When a form is received:

- It will be date stamped on the date it is received.
- It will be reviewed to make sure all the information is complete.
- Verification of the enrollee’s Medicare eligibility will be done.
- When the enrollment form meets all the eligibility criteria, it will be processed within five business days or less.
COMPLETING THE EMPLOYER GROUP ENROLLMENT FORM

Step 1: Plan enrollment selection for employer group or union members
1. Enter the employer or union name and group number.
2. Check the appropriate MVP Medicare Advantage health plan.

Step 2: Member information
1. Enter the retiree’s last name, first name and middle initial.
2. Enter the retiree’s permanent street address and mailing address, if different.
3. Enter the retiree’s date of birth and gender.
4. Retiree’s email address is optional.

Step 3: Medicare card information
1. Review the retiree’s red, white and blue Medicare card.
2. Fill out the retiree’s name exactly as it appears on the Medicare card.
3. Fill in the Medicare claim number.
4. Fill in the dates for hospital (Part A) and medical (Part B). The retiree must have effective dates for Parts A and B.

Note: MVP does not need a copy of the Medicare card.

Step 4: Primary care physician (PCP)
Each retiree and spouse enrolled in the Preferred Gold HMO-POS plan must choose a primary care physician (PCP) within the MVP provider network. Retirees enrolled in the GoldAnywhere PPO plan or USA Care PPO plan are not required to select a PCP. Providers are listed in the MVP provider directory of health care professionals. The most up-to-date listing is found at www.mvphealthcare.com.

1. Enter the PCP’s full name. Note: Primary care physician selection is not required for a PPO plan.
2. Check the appropriate box to indicate whether the employee is or is not an existing patient.

Step 5: Please read and answer these important questions
Each of the questions in this section must be answered.

Step 6: Signature and authorization
1. The retiree provides his or her signature and date after the disclosure and release of information.
2. An authorized representative with Power of Attorney or a Court Appointed Guardian may sign the enrollment form. A copy of the Power of Attorney or Court Appointed Guardian form must be provided if requested by MVP or by Medicare.
3. A copy of creditable coverage notices will be required when a Medicare eligible member has been enrolled in coverage other than Part D coverage. If creditable coverage has not been determined upon enrollment, a Creditable Coverage Attestation packet will be mailed to the enrollee. If the questionnaire is not completed and returned within 30 days from the date of the letter, a late enrollment penalty could be charged.
4. Member information will be audited after it is processed. This confirms the information to create the ID card.
5. If the retiree is being moved from other coverage that was creditable, the employer may provide attestation of the creditable coverage using MVP’s Attestation of Creditable Coverage (see sample on page 17 of this handbook).
New members can expect to receive their dental ID card within two weeks after the enrollment is approved by CMS.

Dental ID cards do not have an end date. Dental ID cards are not automatically reissued on a yearly basis if the information on the card remains the same.

If the member requests a replacement card, allow up to two weeks to receive a new card. If a member needs a card to receive services, they can print one through the member portal on the MVP Health Care website.

Members must present their MVP dental plan ID card, not their Medicare card, for dental services. Members have access to the DenteMax dental network of more than 100,000 dentists and dental practices throughout the United States. Generally, members’ costs will be lower if they are treated by a dentist in the DenteMax network—dentists have agreed to charge a standard, fixed amount as payment in full for a wide range of dental services.

If members choose to go to a dentist who is not part of the DenteMax network, they may pay more if the dentist’s charge for services is more than the fixed DenteMax amount.
2015 MEDICARE PLAN DENTAL BENEFIT CHANGES

Fee Schedule and Balance Billing

- All Medicare plan-covered dental benefits pay up to the DenteMax network maximum fee.
- Members who use a DenteMax dentist will not be balance billed and generally have lower out-of-pocket costs.
- Members who choose to go to a dentist who is not part of the DenteMax network may be balance billed if the dentist’s charge for services is more than the DenteMax maximum fee. The balance billed amount may be more than the member paid for services in 2014.
- Members may also use DenteMax network dentists to save on services not covered by MVP.
- Members are responsible for all costs above annual allowance ($240/year for HMO-POS; $300 for PPO).

<table>
<thead>
<tr>
<th>PREVENTIVE SERVICES COVERED</th>
<th>MAXIMUM FEE</th>
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<td>Comprehensive oral exam</td>
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<tr>
<td>X-rays—single periapical film</td>
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<td>$14</td>
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<tr>
<td>X-rays—each additional periapical film</td>
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<td>$17</td>
<td>$12</td>
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<tr>
<td>X-rays—bitewings (set of two films)</td>
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<td>X-rays—bitewings (set of four films)</td>
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<td>X-rays—panoramic film (full mouth film)</td>
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<tr>
<td>Prophylaxis—adult cleaning</td>
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<td>$49</td>
</tr>
<tr>
<td>Periodontal maintenance</td>
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</tbody>
</table>

The Medicare plan dental fee schedule changed from MVP’s fee schedule to the DenteMax network fee schedule for 2015. As a result, members may be balance billed a different amount for services than they were in 2014 (see chart at left).

Annual Dental Allowance

Preferred Gold with Part D–Rider
$240 per year for preventive services: exams, adult prophylaxis (cleaning), periodontal maintenance, or x-rays.

GoldAnywhere with Part D–Rider and USA Care with Part D–Rider
$300 per year for any dental service (not limited to preventive services).

DISENROLLMENT/TERMINATION

Voluntary Disenrollment (Member Initiated)

MVP may accept disenrollment requests directly from the Employer Group or Union without obtaining a written disenrollment request from the member. Disenrollments may only be prospective from the date the request is received by the employer group or union.

Involuntary Disenrollment (Employer Group Initiated)

The employer must notify the member of the disenrollment intent 30 days prior to the disenrollment effective date. Prospective notice must include information about other plan options and how to request enrollment in those options, such as an MVP direct bill plan. A copy of this notification must be provided to MVP’s Medicare Enrollment Department 30 days prior to contract termination when an employer group or union:

- terminates its contract with MVP, or
- determines that a member is no longer eligible to participate in the group/union sponsored plan, the employer/union will provide MVP with a 30-day notice of contract termination or the ineligibility of a member to participate in the sponsored plan.

This notice must be prospective, not retrospective.

If the employer/union-sponsored plan was a Medicare Advantage plan with Part D, the member must be advised that the disenrollment action means they will no longer have Medicare.
Part D drug coverage and the potential of a later enrollment penalty if they do not enroll in other coverage within 63 days.

Disenrollment notification can be sent to MVP by:
- email to goldenrollment@mvphealthcare.com
- fax to 585-327-2227
- mail to MVP Health Care, Medicare Enrollment, 220 Alexander St. Rochester, NY 14607

Retroactive Disenrollment

Disenrollments may be made retroactive under extremely limited circumstances. They must be justified in writing by the employer or member (or a representative). Supporting documentation must be produced to prove that information was received timely by the employer and the employer failed to inform MVP of the termination prior to the effective date. It may take 90 days or more to receive approval from CMS for retroactive disenrollments.

Please note: If the member is enrolling in another Medicare Advantage plan, do not complete a disenrollment form; enrollment in the other Medicare Advantage plan will automatically trigger the disenrollment.

If the member is enrolling in a non-Medicare Advantage plan—such as a supplemental plan—they will not automatically be disenrolled from their MVP Medicare Advantage plan. In this case, you will need to complete a disenrollment form.

MEDICARE CARVE-OUT

If you decide that you are going to allow Medicare-eligible retirees to remain in your MVP commercial plan after they become Medicare eligible, you must contact your MVP account manager to facilitate this process. There are some important things you need to know if you allow this:
- Medicare is still primary.
- We will coordinate our benefits with Medicare.
- MVP is responsible for coverage only to the extent that Medicare would not have covered a service or item, whether or not the member elects to take Part B. If the member does not elect to take Part B, the portion of the claim that would have been covered by Part B must be paid by the member; it will not be paid by MVP.
- Your contribution to premium payments must be the same amount or percentage as for your retirees who elect an MVP Medicare Advantage plan.
- The option must be offered to all retirees. Once the retiree leaves the commercial plan, they will not be allowed back into it.

Frequently Asked COBRA Questions

Q: What happens if a person has COBRA and enrolls in Medicare?
A: If a member already has continuation coverage under COBRA when they enroll in Medicare, the COBRA coverage may end. The employer has the option to cancel the continuation coverage at this time. The length of time a spouse may receive coverage under COBRA may change when the member enrolls in Medicare.

Q: What happens if a person has Medicare and chooses to get COBRA?
A: If a person is already enrolled in Medicare, they can elect COBRA coverage during the COBRA election period. If they only have Medicare Part A when their group health plan coverage ends (based on current employment), they can enroll in Medicare Part B during a Special Enrollment Period without having to pay a higher Medicare Part B premium. They have to sign up for Medicare Part B within eight months after the group health plan coverage ends (the coverage that allowed you to go on COBRA, not the COBRA coverage) or when the employment ends,
MEDICARE SECONDARY PAYER

To preserve Medicare for future generations, Congress passed a series of laws delineating who is primary and who is secondary when Medicare is involved, as well as expanding the time when a commercial health plan is primary to Medicare.

• These laws affect active employees and dependents of active employees.
• Medicare is always primary once the employee retires.

Medicare Secondary Payer applies to employees and spouses age 65 or older, who are entitled to Medicare and who are still actively employed and eligible for health coverage through the employer’s health plan.

Working Aged: Medicare Secondary Payer rules require an employer with 20 or more employees to make group health coverage available to active employees age 65 or older and to active employees’ spouses who are eligible for Medicare. Medicare-eligible individuals, who have elected the group health plan as the primary insurer, may delay purchasing Medicare Part B until they are no longer eligible for the employer’s health plan.

When Medicare is no longer secondary through a change in employment status or a change in the employer size, the member is eligible for a Special Enrollment Period to obtain Part B without a penalty.

If an individual qualifies for Medicare due to partial or total disability, the employer group health plan is always primary until the member qualifies for Medicare.

• Medicare-eligible disabled individuals who are no longer working due to their disability, regardless of employer size, will have Medicare as their primary insurer.
• Medicare is the secondary payer for disabled individuals who continue to work, as well as for disabled spouses of active employees, for an employer group with more than 100 employees.
• Medicare is the primary payer for disabled individuals who continue to work, as well as for disabled spouses of active employees, for an employer group with less than 100 employees.
Frequently Asked Medicare Secondary Payer Questions

Q: If an employee who is Medicare eligible decides not to take group health plan coverage from the employer, what other type of health insurance can the employer offer?
A: The employer can offer a plan to the retiree that will pay for services Medicare doesn’t cover, such as hearing aids or routine dental checkups. The employer can’t offer a plan that pays supplemental benefits for Medicare-covered services or pays for these benefits in another way. For example: the employer cannot provide a Medicare Advantage plan or supplemental plan.

Q: How do you count the “20 employees” rule?
A: The rule applies if an employer has had 20 or more employees on each working day of 20 calendar weeks of the current year. The employer is then required to offer primary coverage for the remainder of that year and throughout the following year, even if the number of employees subsequently drops below 20.

Q: Do Medicare Secondary Payer laws apply to Part D (Prescription Drugs)?
A: Yes, the same laws and processing rules apply as does a late enrollment penalty for not enrolling when a person is first eligible for Part D.

Who is Primary?

Below is a summary of which plan is primary in specific situations:

<table>
<thead>
<tr>
<th>NUMBER OF FULL TIME EMPLOYEES</th>
<th>MEMBER STATUS</th>
<th>WHO IS PRIMARY?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 20</td>
<td>Active employee or dependent</td>
<td>Medicare</td>
</tr>
<tr>
<td>Under 20</td>
<td>Retired employee or dependent</td>
<td>Medicare</td>
</tr>
<tr>
<td>Over 20</td>
<td>Active employee or dependent</td>
<td>Commercial Plan</td>
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<tr>
<td>Over 20</td>
<td>Retired employee or dependent</td>
<td>Medicare</td>
</tr>
<tr>
<td>Under 100</td>
<td>Disabled active employee or dependent</td>
<td>Medicare</td>
</tr>
<tr>
<td>Under 100</td>
<td>Disabled retired employee or dependent</td>
<td>Medicare</td>
</tr>
<tr>
<td>Over 10</td>
<td>Disabled active employee or dependent</td>
<td>Commercial Plan</td>
</tr>
<tr>
<td>Over 100</td>
<td>Disabled retired employee or dependent</td>
<td>Medicare</td>
</tr>
</tbody>
</table>


PREMIUM INVOICE

Information on Your Invoice

Your premium invoice is based on your group’s enrollment information at the time the invoice is produced. The invoice will reflect all additions, terminations, and changes received at least four business days before the invoice is produced. Changes may occur in your invoice statement based on information received from CMS, such as Low Income Subsidy and Late Enrollment Penalty notifications. Changes to your retiree’s status concerning their eligibility for low income subsidies for Medicare Part D will change their monthly premium rate. Please also see the Low Income Subsidy section describing the subsidy classifications on page 13.
Reconciling and Paying Your Invoice

Reconciling your invoice each month will help you confirm the accuracy of your payment. Check your invoice before sending in your payment to make sure you are being billed for the correct members. Your invoice will give you all the information you need to compare your records to ours.

Changes or adjustments to your group’s membership must be emailed directly to goldenrollment@mvphealthcare.com or faxed to 518-386-7885. Please note that MVP has retroactivity guidelines that must be followed. To avoid possible denial of your changes, please ensure that all membership changes are submitted timely.

Full payment of the invoice amount is necessary in order to avoid delinquency letters and possible termination. Your invoice total can be found on page 1 of your bill. Full payment must be made within 30 days of the due date.

Mail payments to the address noted on the invoice and please include both your group and subgroup number on the check. This will ensure timely and accurate posting of your payment. Please do not submit membership changes with your payment.

DUAL ELIGIBLES–FULL/PARTIAL AND LOW INCOME SUBSIDY BENEFIT DESCRIPTIONS

Full Benefit Dual (FBD) Eligibles

CMS notifies MVP of the dual eligibility status of your retirees and requires the plan to enroll the retiree in their current MVP Medicare Advantage plan. This could be retroactive based on the full dual eligibility effective date.

Dual eligible individuals have Medicaid coverage with prescription drug benefits that are covered under Part D. Individuals residing in nursing homes have no copay for Part D drugs. Individuals not residing in an institution, but who are Full Benefit Dual Eligible, may have a small copay for Part D drugs.

Premium

You will see a different premium amount on your monthly billing statement for those retirees in a Full Dual Benefit category based on the low income subsidy amount for Part D that CMS pays. Due to the fact that CMS notification may take a month or two, you will most likely see a retroactive adjustment. Retirees with dual eligible subsidies will appear on the employer group bill with a reduced premium.

Employer groups must credit the person’s bill with the Low Income Subsidy Eligible (LIS) subsidy amount. Please note that these amounts are generally one month behind.

If the retiree pays any portion of their premium, this LIS amount must be used to reduce the retiree’s premium.

Low Income Subsidy (LIS) Eligibles

Retirees may qualify for a subsidy for Medicare Part D based on their income/assets. The subsidy provides assistance with the premium, deductible, and copayments of the Part D program. Retirees may apply for the Low Income Subsidy (LIS) with the Social Security Administration or with the New York State Medicaid agency.

CMS will notify MVP if any of your retirees are eligible for a LIS. Upon notification, MVP is mandated by CMS to enroll these retirees into the appropriate LIS level.

Employer groups must credit the person’s bill with the LIS subsidy amount. Please note that these amounts are generally one month behind.
Late Enrollment Penalty (LEP)
Medicare beneficiaries who do not join a Medicare drug plan when they are first eligible for Medicare Part A and/or Part B, and who go without creditable prescription drug coverage for 63 days or more, may have to pay a late enrollment penalty to join a Part D plan later. Late Enrollment Penalty (LEP) penalty amounts will always be a month behind. Employers may include this amount in the member’s monthly premium payment. This penalty amount changes every year. The beneficiary will have to pay it each month as long as he or she has Medicare prescription drug coverage.

IF YOU HAVE QUESTIONS
Call your broker or MVP account representative for help with questions on completing the enrollment form or benefit questions. Call your accounts receivable representative for billing questions.

If your retirees have questions about their health care coverage, they may contact MVP’s Medicare Customer Care Center at the telephone numbers listed below. These numbers also appear on the back of their MVP member ID cards.

MVP representatives can help with:
• Changing doctors
• Benefit details
• Appeals/grievances/complaints
• Claims
• An updated list of providers
• Updating or replacing an ID card
• Change of address
• And more!

CONTACTS
Retirees can call MVP at:
1-800-665-7924
TTY: 1-800-662-1220
Or visit www.mvphealthcare.com

Medicare:
1-800-MEDICARE (633-4227)
TTY: 1-877-486-2048
Or visit www.medicare.gov
Click on the following links to access commonly requested MVP Medicare member forms:

- Medicare Advantage HealthDollars™ Reimbursement form
- Medical Benefits Reimbursement Request form
- MVP Medicare Dental Claim form
- Eye Glasses/Contact Lens Reimbursement form
- Medicare Advantage Hearing Aid Reimbursement form
- Flu Shot Reimbursement form
- CVS/caremark Medicare Part D Prescription Claim form (includes Vaccine Reimbursement)
- CVS/caremark Prescription Mail Service Order form
FORMS & LETTERS
REFERENCE
Attestation of Creditable Coverage

More information about Creditable Coverage can be found at http://www.mvphealthcare.com/Creditable-Coverage

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Attestation of Creditable Coverage Prescription Drug Coverage for Part D Employer/Union Retiree Group Plans

“Creditable prescription drug coverage” generally means prescription drug coverage that is expected to pay at least as much as Medicare's standard prescription drug coverage. Creditable prescription drug coverage includes, but is not limited to: some employer-based prescription drug coverage, including the Federal Employees Health Benefits program; qualified State Pharmaceutical Assistance Programs; military-related coverage (e.g., VA, TRICARE); and certain Medicare supplemental (Medigap) policies. For detailed information on Creditable Coverage, please visit: http://www.cms.gov/CreditableCoverage/.

Employers and unions who enroll groups of beneficiaries into Medicare prescription drug coverage may attest to their members’ creditable coverage history by completing the following question:

Are your prescription drug plans Creditable?

☐ All of our employees are covered by a prescription drug plan that is Creditable.

☐ Some or None of our employees are covered by a prescription drug plan that is creditable. Time period Creditable Coverage was not in force:
From date: ________________  to date: _______________

NOTE:
If the first box is checked, MVP will not send out any Creditable Coverage questionnaires to your retirees or eligible spouses on your group health plan. If the second box is checked, MVP will send out Creditable Coverage questionnaires to your retirees or eligible spouses on your group health plan.

Please send the completed form to:
MVP Health Care – Medicare Enrollment
220 Alexander St., Rochester, NY 14607
Fax:  1-585-327-2227
Email: goldenrollment@mvphealthcare.com

___________________________________    _____________________________
Group Name:              Group Number:

_______________________________________________     _______________________________________
Authorized Representative Signature     Date

________________________________________________________________________
Authorized Representative Name and Title (Please Print)

Y0051_1371 (05/2012)
Re: Notice to Acknowledge Receipt of Completed Enrollment Request and Confirm Enrollment

Dear <FIRSTNAME-C; MIDDLENAME-C; LASTNAME-C; SUFFIX-C>:

Thank you for enrolling in <plan name>. Medicare has approved your enrollment in <plan name> beginning <effective date>.

How will this plan work?
Beginning <effective date>, you must see your <plan name> doctor(s) for your health care. This means that starting <effective date>, all of your health care, except emergency or urgently needed care, or out-of-area dialysis services, must be given or arranged by a <plan name> doctor(s). You will need to pay your plan co-payments and co-insurance at the time you get health care services, as provided in your member materials. Please remember that, except for emergency or out-of-area urgent care, or out-of-area dialysis services, if you get health care services from a non-<plan name> doctor without prior authorization, you will have to pay for these services yourself.

[MA PPO plans use the following paragraph in place of paragraph above: Thank you for enrolling in <plan name>. Medicare has approved your enrollment in <plan name> beginning <effective date>. Beginning <effective date>, you must get your health care as provided in your “Evidence of Coverage”. You will need to pay your plan co-payments and co-insurance at the time you get health care services, as provided in your member materials.]

This letter is proof of insurance that you should show during your doctor appointments until you get your member card from us. [MA-PD: This letter is also proof of your prescription drug coverage. You should show this letter at the pharmacy until you get your member card from us.]

[MA-PD plans insert the following two paragraphs if no low-income subsidy:

What are my costs on this plan?
The monthly premium for your plan is <insert premium>.
Can I get help paying my premiums and other out-of-pocket costs?
People with limited incomes may qualify for extra help to pay for their prescription drug costs. If you qualify, Medicare could pay for 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and co-insurance. Additionally, those who qualify won’t have a coverage gap or a late enrollment penalty. Many people qualify for these savings and don’t even know it. For more information about this extra help, contact your local Social Security office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You can also apply for extra help online at www.socialsecurity.gov/prescriptionhelp. If you think you qualify for extra help with your prescription drug costs, but you don’t have or can’t find proof, please contact <plan name>.

[MA-PD plans add the following paragraph if low-income subsidy applicable:]

What are my costs since I qualify for extra help?
Because you qualify for extra help with your prescription drug costs, you will pay no more than:

- A monthly premium of <insert premium less amount of premium assistance for which the individual is eligible>,

- <insert appropriate LIS deductible amount> for your yearly prescription drug plan deductible,

- <insert appropriate LIS copay amount> copayment when you fill a prescription covered by <plan name>.

If you believe this is incorrect and you have proof that the extra help amounts should be different, please contact <plan name>.

Will I pay a late enrollment penalty as part of my premium?

[MA-PD plans insert the following for new members with an existing LEP:]
Your premium continues to reflect a late enrollment penalty amount that was based on information sent by your previous plan. Your plan should have told you about this penalty. If you have questions about the late enrollment penalty, call <plan name> at the phone number provided at the end of this letter. You can also get information by visiting www.medicare.gov 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.

[MA-PD plans, if previous paragraph not applicable, insert the following for all other new members:]
The late enrollment penalty is an amount added to your monthly Medicare drug plan (Part D) premium for as long as you have Medicare prescription drug coverage. This penalty is required by law and is designed to encourage people to enroll in a Medicare drug plan when they are first eligible or keep other prescription drug coverage that meets Medicare’s minimum standards. You may owe a late enrollment penalty if you
didn’t join a Medicare drug plan when you were first eligible for Medicare Part A and/or Part B, and:

• You didn’t have other prescription drug coverage that met Medicare’s minimum standards; OR

• You had a break in coverage of at least 63 days.

If we determine that you owe a late enrollment penalty, we will notify you of your new monthly premium amount.

Zero premium plans do not include the following:

How do I pay my premium?
Your enrollment form included the options for paying your plan premium. If you did not choose one of these options when you enrolled, we will bill you directly. If you chose to have your monthly plan premium automatically deducted from your Social Security or Railroad Retirement Board check, we may have to send you a bill for your first month or two of enrollment if the deduction doesn’t start right away. Generally, you must stay with the option you choose for the rest of the year. If you have any questions, please call the MVP Medicare Customer Care Center at 1-800-665-7924, Monday – Friday from 8 am to 8 pm Eastern Time. TTY users may call 1-800-662-1220. From October 1 – February 14, call seven days a week from 8 am to 8 pm. “Members who fail to pay the monthly plan premium may be disenrolled from <plan name>”.

MA-PD plans with a premium include the following: If you qualify for extra help with your Medicare prescription drug coverage costs, Medicare may cover all or some portion of your plan premium. [Zero premium plans do not include the following: We will bill you for the portion of your monthly premium that you owe.]

When can I make changes to my coverage?
Once enrolled in our plan, you can make changes only during certain times of the year. From October 15th through December 7th each year, anyone can make any type of change. From January 1 through February 14 (except an MSA plan), anyone enrolled in a Medicare Advantage Plan has an opportunity to disenroll from that plan and return to Original Medicare. Anyone who disenrolls from a Medicare Advantage plan during this time can join a stand-alone Medicare Prescription Drug Plan during the same period. [Plans with drug benefit: If you join a Medicare Prescription drug plan, you will be automatically disenrolled from our plan and returned to Original Medicare.] Generally, you may not make changes at other times unless you meet certain special exceptions, such as if you move out of the plan’s service area, want to join a plan in your area with a 5-star rating, or qualify for extra help paying for prescription drug coverage. If you qualify for extra help with your prescription drug costs you may enroll in, or disenroll from, a plan at any time. If you lose this extra help during the year, your opportunity to make a change continues for two months after you are notified that you no longer qualify for extra help.
What if I have a Medigap (Medicare Supplement Insurance) policy?
Now that we have confirmed your enrollment, you may cancel any Medigap or supplemental insurance that you have. Please note that if this is the first time that you are a member of a Medicare Advantage or Medicare Cost plan, you may have a trial period during which you have certain rights to leave (disenroll from) <plan name> and buy a Medigap policy. Please contact 1-800-MEDICARE (1-800-633-4227) anytime, 24 hours a day, 7 days a week for further information. TTY users should call 1-877-486-2048.

If you have any questions, please call the MVP Medicare Customer Care Center at 1-800-665-7924, Monday – Friday from 8 am to 8 pm Eastern Time. TTY users may call 1-800-662-1220. From October 1 – February 14, call seven days a week from 8 am to 8 pm.

Thank you.

<signature/title>

<Member # >
<RxGroup>
<RxBin>
<RxPCN>
Dear <FIRSTNAME-C; MIDDLENAME-C; LASTNAME-C; SUFFIX-C>:

Thank you for your request to change your enrollment with MVP Health Care. Medicare has approved your enrollment in <plan name> beginning <effective date>.

How will this plan work?
Beginning <effective date>, you must see your <new plan name> doctor(s) for your health care. This means that starting <effective date>, all of your health care, except emergency or urgently needed care, or out-of-area dialysis services, must be given or arranged by a <new plan name> doctor(s). You will need to pay your plan co-payments and co-insurance at the time you get health care services, as provided in your member materials. Please remember that, except for emergency or out-of-area urgent care, or out-of-area dialysis services, if you get health care services from a non-<plan name> doctor without prior authorization, you will have to pay for these services yourself.

[MA PPO plans use the following paragraph in place of paragraphs above: Thank you for your request to change your enrollment with MVP Health Care. Medicare has approved your enrollment in <new plan name> beginning <effective date>. Beginning <effective date>, you must get your health care as provided in your "Evidence of Coverage". You will need to pay your plan co-payments and co-insurance at the time you get health care services, as provided in your member materials.]

This letter is proof of insurance that you should show during your doctor appointments until you get your member card from us. [MA-PD: This letter is also proof of your prescription drug coverage. You should show this letter at the pharmacy until you get your member card from us.]

[MA-PD plans insert the following two paragraphs if no low-income subsidy:]

What are my costs on this plan?
The monthly premium for your plan is <insert premium>.

Can I get help paying my premiums and other out-of-pocket costs?
People with limited incomes may qualify for extra help to pay for their prescription drug costs. If you qualify, Medicare could pay for 75% or more of your drug costs including monthly

Y0051_1611 Accepted 09/13/2012
prescription drug premiums, annual deductibles, and co-insurance. Additionally, those who qualify won’t have a coverage gap or a late enrollment penalty. Many people qualify for these savings and don’t even know it. For more information about this extra help, contact your local Social Security office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You can also apply for extra help online at www.socialsecurity.gov/prescriptionhelp. If you think you qualify for extra help with your prescription drug costs, but you don’t have or can’t find proof, please contact <plan name>.

**MA-PD plans add the following paragraph if low-income subsidy applicable:**

What are my costs since I qualify for extra help?

Because you qualify for extra help with your prescription drug costs, you will pay no more than:

- A monthly premium of <insert premium less amount of premium assistance for which the individual is eligible>,
- <insert appropriate LIS deductible amount> for your yearly prescription drug plan deductible,
- <insert appropriate LIS copay amount> copayment when you fill a prescription covered by <plan name>.

If you believe this is incorrect and you have proof that the extra help amounts should be different, please contact <plan name>.

Will I pay a late enrollment penalty as part of my premium?

**MA-PD plans insert the following for new members with an existing LEP:**

Your premium continues to reflect a late enrollment penalty amount that was based on information we had from your previous enrollment in <old plan name>. If you have questions about the late enrollment penalty, call <plan name> at the phone number provided at the end of this letter. You can also get information by visiting www.medicare.gov 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.

**MA-PD plans insert the following for new members who don’t have an existing LEP:**

The late enrollment penalty is an amount added to your monthly Medicare drug plan (Part D) premium for as long as you have Medicare prescription drug coverage. This penalty is required by law and is designed to encourage people to enroll in a Medicare drug plan when they are first eligible or keep other prescription drug coverage that meets Medicare’s minimum standards. You may owe a late enrollment penalty if you didn’t join a Medicare drug plan when you were first eligible for Medicare Part A and/or Part B, and:

- You didn’t have other prescription drug coverage that met Medicare’s minimum standards; OR
- You had a break in coverage of at least 63 days.

Y0051_1611 Accepted 09/13/2012
As you did not previously have a late enrollment penalty with us, you will not have a late enrollment penalty with this enrollment change.

[Zero premium plans do not include the following:]

**How do I pay my premium?**

Your enrollment form included the options for paying your plan premium. If you did not choose one of these options when you enrolled, we will bill you directly. If you chose to have your monthly plan premium automatically deducted from your Social Security or Railroad Retirement Board check, we may have to send you a bill for your first month or two of enrollment if the deduction doesn’t start right away. Generally, you must stay with the option you choose for the rest of the year. If you have any questions about how to pay your plan premium, please call the MVP Medicare Customer Care Center at 1-800-665-7924, Monday – Friday from 8 am to 8 pm Eastern Time. TTY users may call 1-800-662-1220. From October 1 – February 14, call seven days a week from 8 am to 8 pm. “Members who fail to pay the monthly plan premium may be disenrolled from <plan name>”.

[MA-PD plans with a premium include the following: If you qualify for extra help with your Medicare prescription drug coverage costs, Medicare may cover all or some portion of your plan premium.]

[Zero premium plans do not include the following:] We will bill you for the portion of your monthly premium that you owe.

**When can I make changes to my coverage?**

Once enrolled in our plan, you can make changes only during certain times of the year. From October 15th through December 7th each year, anyone can make any type of change. From January 1 through February 14 (except an MSA plan), anyone enrolled in a Medicare Advantage Plan has an opportunity to disenroll from that plan and return to Original Medicare. Anyone who disenrolls from a Medicare Advantage plan during this time can join a stand-alone Medicare Prescription Drug Plan during the same period. [Plans with drug benefit:] If you join a Medicare Prescription drug plan, you will be automatically disenrolled from our plan and returned to Original Medicare. Generally, you may not make changes at other times unless you meet certain special exceptions, such as if you move out of the plan’s service area, want to join a plan in your area with a 5-star rating, or qualify for extra help paying for prescription drug coverage. If you qualify for extra help with your prescription drug costs you may enroll in, or disenroll from, a plan at any time. If you lose this extra help during the year, your opportunity to make a change continues for two months after you are notified that you no longer qualify for extra help.

What if I have a Medigap (Medicare Supplement Insurance) policy?

Now that we have confirmed your enrollment, you may cancel any Medigap or supplemental insurance that you have. Please note that if this is the first time that you are a member of a Medicare Advantage or Medicare Cost plan, you may have a trial period during which you have certain rights to leave (disenroll from) <plan name> and buy a Medigap policy. Please contact 1-800-MEDICARE (1-800-633-4227) anytime, 24 hours a day, 7 days a week for further information. TTY users should call 1-877-486-2048.
If you have any questions, please call the MVP Medicare Customer Care Center at 1-800-665-7924, Monday – Friday from 8 am to 8 pm Eastern Time. TTY users may call 1-800-662-1220. From October 1 – February 14, call seven days a week from 8 am to 8 pm. Please be sure to keep a copy of this letter for your records.

Thank you.

<signature/title>

<Member #>
<RxGroup>
<RxBin>
<RxPCN>

Y0051_1611 Accepted 09/13/2012
Re: Confirmation of Enrollment (MA)

Dear <FIRSTNAME-C; MIDDLENAME-C; LASTNAME-C; SUFFIX-C>:

Thank you for enrolling in <plan name>. Medicare has approved your enrollment in <plan name> beginning <effective date>. Please be sure to keep a copy of this letter for your records.

What are my costs in this plan?
[MA-only plans with a premium insert the following:
The monthly premium for your plan is: <premium amount>.
]

What if I have a Medigap (Medicare Supplement Insurance) policy or other supplemental insurance?
Now that we have confirmed your enrollment, you may cancel any Medigap policy or supplemental insurance that you have. Please note that if this is the first time that you are a member of a Medicare Advantage or Medicare Cost plan, you may have certain rights to leave (disenroll from) <plan name> and buy a Medigap policy. Please contact 1-800-MEDICARE (1-800-633-4227) anytime, 24 hours a day, 7 days a week for further information about Medigap policies. TTY users should call 1-877-486-2048.

If you have any questions, please call the MVP Medicare Customer Care Center at 1-800-665-7924, Monday – Friday from 8 am to 8 pm Eastern Time. TTY users may call 1-800-662-1220. From October 1 – February 14, call seven days a week from 8 am to 8 pm.

Thank you.

Y0051_0947 File & Use 08/31/2011
Re: Notice on Employer Group Failure to Pay Plan Premiums - Advance Notification of Reduction in Coverage

<Dear FIRSTNAME-C; MIDDLENAME-C; LASTNAME-C; SUFFIX-C;>

Our records show that we have not received payment for your plan premium as of <premium due date>.

If we do not receive payment in full from your employer by <date grace period expires>, we will enroll you in an Individual bill contract beginning <date>. This change may reduce the amount of health care coverage you have in <plan name>.

If you get medical assistance (Medicaid) from your State (including paying your premiums, deductibles, or coinsurance), you should check with your State Medicaid Agency to find out if they have been paying for, or have stopped paying for, your plan premium. If you are no longer eligible for assistance from Medicaid, you may have a special temporary right to buy a Medigap policy if you voluntarily disenroll from our plan. If you have questions about Medigap policies, you should contact your State Health Insurance Program, "Health Insurance Information Counseling and Assistance Program (HIICAP)" at 1-800-701-0501 to get more information.

If you wish to disenroll from <plan name> and change to Original Medicare now, you should do one of these two things:

1. Send us a signed, written request including your Member ID, at 220 Alexander St Rochester, NY 14607, Attn: Medicare Enrollment Dept.

2. Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Remember, there are limits to when you can change the way you get Medicare:

From October 15th through December 7th, anyone with Medicare can switch from one way of getting Medicare to another for the following year, including adding or dropping Medicare prescription drug coverage.

Generally, you will only be able to make changes during this times, unless you meet certain special exceptions, such as if you move out of the plan’s service area or qualify for extra
help paying for prescription drug coverage. If you qualify for extra help, you may enroll in, or disenroll from, a plan at any time. If you lose this extra help during the year, your opportunity to make a change continues for two months after you are notified that you no longer qualify for extra help.

People with limited incomes may qualify for extra help to pay for their prescription drug costs. If you qualify, Medicare could pay for 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and co-insurance. Additionally, those who qualify will not have a coverage gap or a late enrollment penalty. Many people qualify for these savings and do not even know it. For more information about this extra help, contact your local Social Security office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You can also apply for extra help online at www.socialsecurity.gov/prescriptionhelp.

If you think we have made a mistake, or if you have any questions, please call the MVP Medicare Customer Care Center at 1-800-665-7924, Monday – Friday from 8 am to 8 pm Eastern Time. TTY users may call 1-800-662-1220. From October 1 – February 14, call seven days a week from 8 am to 8 pm.

We appreciate the opportunity to help you take on life and live well!

Sincerely,

<signature/title>

<Member # >
<RxGroup>
<RxBin>
<RxPCN>

Y0051_0449R1 (05/2011)
Re: Medicare (CMS) Involuntary Disenrollment for Failure to Pay the Part D-IRMAA

<FIRSTNAME-C; MIDDLENAME-C; LASTNAME-C; SUFFIX-C>
<ADDRESS-1>
<ADDRESS-2>
<CITY;,; STATE  ZIP>

Dear <FIRSTNAME-C; MIDDLENAME-C; LASTNAME-C; SUFFIX-C>:

Important – You have been disenrolled from your Medicare Advantage Prescription Drug Plan

Medicare has disenrolled you from <MA-PD plan name> because you didn’t pay the extra amount (called the Part D-Related Monthly Adjustment Amount or Part D-IRMAA). As of <effective date>, you will no longer have coverage through <MA-PD plan name>. Your Medicare prescription drug coverage ended on the same date. Since the disenrollment has already processed, you can’t pay the owed amounts now to keep your Part D coverage.

Before you were disenrolled, Medicare (or the Railroad Retirement Board) sent you notices that showed the amount that you owed and provided information on how to pay this amount. If your plan premium was paid for any month after <disenrollment effective date>, you’ll get a refund from us within 30 days of this letter.

The decision to disenroll you was made by Medicare, not by <plan name>.

What if I think there’s been a mistake?
If you paid the Part D-IRMAA or think that there has been a mistake, please call Medicare at 1-800-MEDICARE (1-800-633-4227).

I had an emergency that kept me from sending my Part D-IRMAA payment. What can I do?
You can ask Medicare to review this decision if you can show “good cause” (a good reason) for not paying your Part D-IRMAA. A good reason would have to be an emergency or unexpected situation. If Medicare approves your request, you will have to pay all owed plan premium amounts and all owed Part D-IRMAA owed amounts within 3 months of your disenrollment in order to get your coverage back. Call Medicare at 1-800-MEDICARE (1-800-633-4227) anytime, 24 hours a day, 7 days a week, to make a request as soon as possible, but no later than <insert the date that is 60 calendar days after the disenrollment effective date>. TTY users should call 1-877-486-2048.
Please remember, if you don’t request reinstatement within 60 days and pay all owed amounts within 3 months, you will not get your coverage back and will have to wait for another opportunity to enroll. If you don’t get your coverage back and go without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”), you may have to pay a late enrollment penalty in addition to the monthly Part D-IRMAA and plan premium, if you enroll in Medicare prescription drug coverage in the future.

When can I get Part D coverage?
Medicare limits when you can make changes to your coverage. From October 15 through December 7 each year, you can enroll in a new Medicare Prescription Drug Plan or Medicare health plan for the following year. You may not enroll in a new plan during other times of the year unless you meet certain special exceptions, such as you move out of the plan’s service area, want to join a plan in your area with a 5-star rating, or you qualify for extra help with your prescription drug costs.

Who can I call to get more information?
You can call 1-800-MEDICARE (1-800-633-4227) anytime, 24 hours a day, 7 days a week if you have questions about your disenrollment because you didn’t pay the Part D-IRMAA. TTY users should call 1-877-486-2048. You can also call the MVP Medicare Customer Care Center at 1-800-665-7924, Monday – Friday from 8 am to 8 pm Eastern Time. TTY users may call 1-800-662-1220. From October 1 – February 14, call seven days a week from 8 am to 8 pm.

Thank you.

<signature/title>

<Member #>

Y0051_0953R1 Accepted 09/13/2012
By completing this enrollment application, I agree to the following:

MVP is a Medicare Advantage plan and has a contract with the Federal government. I will need to keep my Medicare Parts A and B. I can be in only one Medicare Advantage plan at a time and I understand that my enrollment in this plan will automatically end my enrollment in another Medicare Advantage health plan.

It is my responsibility to inform you of any prescription drug coverage that I have or may get in the future. I understand that if I don’t have Medicare prescription drug coverage, or creditable prescription drug coverage (as good as Medicare’s), I may have to pay a late enrollment penalty if I enroll in Medicare prescription drug coverage in the future. Enrollment in this plan is generally for the entire year. Once I enroll, I may leave this plan or make changes only at certain times of the year when an enrollment period is available (Example: Annual Enrollment Period from October 15 – December 7); or through my employer group.

MVP Health Plan, Inc. serves a specific service area. If I move out of the area that MVP serves, I need to notify the plan so I can disenroll and find a new plan in my new area. Once I am a member of MVP, I have the right to appeal plan decisions about payment or services if I disagree. I will read the Evidence of Coverage (contract) from MVP when I get it to know which rules I must follow to get coverage with this Medicare Advantage plan.

I understand that beginning on the date MVP coverage begins, I must get all of my health care from MVP, except for emergency or urgently needed services or out-of-area dialysis services. Services authorized by MVP and other services contained in my MVP Evidence of Coverage document (also known as a member contract or subscriber agreement) will be covered. Without authorization, NEITHER MEDICARE NOR MVP WILL PAY FOR THESE SERVICES.

I understand that if I am getting assistance from a sales agent, broker, or other individual employed by or contracted with MVP, he/she may be paid based on my enrollment in MVP.

Y0051_2353 (09/02/2014)
Step 1: Plan enrollment selection for employer group or union members

Employer or union name _____________________________________________ Group # ________________

Please check which employer group plan you are enrolling in:

- Preferred Gold HMO-POS with MVP Part D Prescription Drug
- GoldAnywhere PPO with MVP Part D Prescription Drug
- USA Care PPO with MVP Part D Prescription Drug

Date coverage should begin: __/__/__

Step 2: Member information

LAST Name ____________________________ FIRST Name ____________________________ Mid. Init. ______

Permanent Residence (Home) Street Address (P.O. Box is not allowed) ________________________________

__________________________________________________________

City ____________________________ State ________ ZIP Code ________ County ____________________________

Home Phone Number (          ) __________________ Date of Birth / / Sex: □ M □ F

Mailing Address (only if different from your home address)

Street Address ________________________________

City ____________________________________________ State ________ ZIP Code ______________

Email Address: ________________________________________________________________

Step 3: Medicare card information

Please take out your Medicare card to complete this section.

- Please fill in these blanks so they match your red, white and blue Medicare card, OR
- Attach a copy of your Medicare card or your letter from Social Security or the Railroad Retirement Board.

You must have Medicare Part A and Part B to join a Medicare Advantage plan.

Medicare Health Insurance

Name ____________________________________________ Medicare Claim # ____________________________

Is Entitled To: Hospital (Part A) / / Medical (Part B) / / ______

Step 4: Primary Care Physician (PCP) - not required for GoldAnywhere PPO or USA Care PPO plans

Primary Care Physician (full name required) ______________________________________________________

Existing patient? □ Yes □ No
Step 5: Please read and answer these important questions

1. Are you the retiree? ☐ Yes ☐ No
   If yes, retirement date (month/day/year) ______________ If no, name of retiree ______________

2. Are you covering a spouse or dependents under this employer or union plan? ☐ Yes ☐ No
   If yes, name of spouse __________________________ Names of dependents __________________________

3. Do you or your spouse work? ☐ Yes ☐ No
4. Do you have End Stage Renal Disease (ESRD)? ☐ Yes ☐ No
   If you have had a successful kidney transplant and/or you don't need regular dialysis any more, please attach a note or records from your doctor showing you have had a successful kidney transplant or you don't need dialysis, otherwise we may need to contact you to obtain additional information.

5. Some individuals may have other drug coverage, including other private insurance, Worker's Compensation, VA benefits, EPIC (in New York) or V-Pharm (in Vermont). Will you have other prescription drug coverage in addition to MVP? ☐ Yes ☐ No
   If yes, refer to the ID card for your other drug coverage for the following information:
   Name of other coverage __________________________
   Effective Date: ______________ Rx ID #: __________________________ Rx Group #: __________________________
   Rx BIN #: __________________________ Rx PCN: __________________________

Step 6: Signature and Authorization

Release of information: By joining this Medicare health plan, I acknowledge that the Medicare health plan will release my information to Medicare and other plans as is necessary for treatment, payment and health care operations. I also acknowledge that MVP will release my information, including my prescription drug event data, to Medicare, who may release it for research and other purposes which follow all applicable Federal statutes and regulations. The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.

I understand that my signature (or the signature of the person authorized to act on my behalf under the laws of the State where I live) on this application means that I have read and understand the contents of this application. If signed by an authorized individual (as described above) this signature certifies that:
1) This person is authorized under State law to complete this enrollment, and
2) Documentation of this authority is available upon request from Medicare.

PLEASE SIGN BELOW

Signature ____________________________ Today’s Date __________________________

If you are the authorized representative, you must sign above and provide the following information:

Name ____________________________
Address ____________________________
Phone Number ____________________________ Relationship to Enrollee ____________________________
Please contact MVP if you need this information explained to you in another language, or provided in a different format (Braille).

Our office hours are:
Monday – Friday, 8 am – 5 pm Eastern Time
From October 1 - February 14,
representatives are available every day from 8 am – 8 pm
1-888-280-6205
TTY: 1-800-662-1220

MVP Health Plan, Inc. is an HMO-POS/PPO organization with a Medicare contract. Enrollment in MVP Health Plan, Inc. depends on contract renewal. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayment, and restrictions may apply. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Part B premium.

For Office Use Only

Previous ID #:______________________________________________________
Name of staff member/agent/broker (if assisted in enrollment):______________________________________________________
Agent License #:______________________________________________________

11659
TO THE EMPLOYEE: Take this form to your employer to complete together.

TO THE EMPLOYER: Complete this form if the employee will continue working past age 65 OR if the employee will continue to work and cover his/her spouse who is turning 65.

By completing this form you (the employer) are validating that:

1. Your company employs **20 or more employees**;
2. The employee who carries the MVP policy is not retiring but will continue to work for you as an active employee past age 65, or will continue to work when his/her spouse turns 65; and
3. You will continue to provide the same health benefits under the same conditions to Medicare eligible employees and the Medicare eligible spouses of employees, as you provide to employees and spouses who are not Medicare eligible. You are required to notify MVP upon retirement of the employee.

Return completed form to: MVP Health Care, Coordination of Benefits, P.O. Box 2207, Schenectady, NY 12301-9884.

<table>
<thead>
<tr>
<th>Group Name:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Group Number:</td>
<td>Group Phone Number:</td>
</tr>
<tr>
<td>Group Representative Signature:</td>
<td>Date:</td>
</tr>
<tr>
<td>Employee / Subscriber’s Name:</td>
<td>Date of Birth:</td>
</tr>
<tr>
<td>Employee / Subscriber’s MVP Member ID Number:</td>
<td></td>
</tr>
</tbody>
</table>

**WHO IS TURNING AGE 65? Check: □ EMPLOYEE or □ EMPLOYEE’S SPOUSE**

Please provide the following information on the person turning age 65:

| Name of individual turning 65: |  |
| Effective Date Medicare Part A (hospital): | If not eligible for Part A, why: |
| Effective Date Medicare Part B (medical): | If not electing Part B at this time, check here: □ |
| Medicare Health Insurance Claim Number: |  |

Y0051_0868R2 12/2013
# Health & Wellness Assessment Survey

1. In general, how would you rate your overall health?
   - Excellent
   - Very good
   - Good
   - Fair
   - Poor

2. In the past 12 months, how many times have you stayed overnight as a patient in a hospital?
   - Never
   - 1 time
   - 2 to 3 times
   - 4 or more times

3. In the past 12 months, how many times have you visited a physician or clinic?
   - Never
   - 1 time
   - 2 to 3 times
   - 4 to 6 times
   - 7 or more times

4. In the past 12 months, have you been told by a doctor that you have diabetes or are you being treated for diabetes?
   - Yes
   - No

5. Have you ever had coronary artery disease (hardening of the arteries)?
   - Yes
   - No

6. Have you ever had pains associated with the heart and chest (angina pectoris)?
   - Yes
   - No

7. Have you ever had a heart attack or myocardial infarction?
   - Yes
   - No

---

Please return the questionnaire to:

Health Services Research  
MVP Health Care  
Box PO Box  
220 Alexander Street  
Rochester, NY 14607

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Member ID  
Survey  
Response

---
8. Have you ever had any other heart conditions such as problems with heart valves or the rhythm of your heartbeat?
   1. O Yes
   2. O No

9. Is there a friend, relative or neighbor who would take care of you for a few days, if necessary?
   1. O Yes
   2. O No

10. On average, how many days per week do you do cardiovascular exercises such as jogging, cardio machines, aerobics, brisk walking, swimming for at least 30 minutes to the point where (1) your heart and breathing rate increases, and (2) you start to sweat but you can still talk.
    1. O I do not exercise regularly
    2. O Less than 1 day per week
    3. O 1 to 2 days per week
    4. O 3 to 4 days per week
    5. O 5 or more days per week

11. On average, how many days per week do you do strength-building exercises, including weightlifting, push-ups, sit-ups, yoga, Pilates, or any other such exercise?
    1. O I do not exercise regularly
    2. O Less than 1 day per week
    3. O 1 to 2 days per week
    4. O 3 to 4 days per week
    5. O 5 or more days per week

12. How much difficulty, on average, do you have with stooping, crouching or kneeling?
    1. O Unable to do
    2. O A lot of difficulty
    3. O Some difficulty
    4. O A little difficulty
    5. O No difficulty

13. How much difficulty, on average, do you have with lifting or carrying objects as heavy as 10 pounds?
    1. O Unable to do
    2. O A lot of difficulty
    3. O Some difficulty
    4. O A little difficulty
    5. O No difficulty

14. How much difficulty, on average, do you have with reaching or extending arms above shoulder level?
    1. O Unable to do
    2. O A lot of difficulty
    3. O Some difficulty
    4. O A little difficulty
    5. O No difficulty

15. How much difficulty, on average, do you have with writing, or handling and grasping small objects?
    1. O Unable to do
    2. O A lot of difficulty
    3. O Some difficulty
    4. O A little difficulty
    5. O No difficulty
16. How much difficulty, on average, do you have with doing heavy housework such as scrubbing floors or washing windows?
1. Unable to do
2. A lot of difficulty
3. Some difficulty
4. A little difficulty
5. No difficulty

17. During the past 30 days, how much did pain interfere with any work outside the home or day to day activities such as housework?
1. Not at all
2. A little bit
3. Somewhat
4. Quite a bit
5. Very much

18. In the past 7 days, how would you rate your pain on average?
0 – No pain
1
2
3
4
5
6
7
8
9
10 – Worst imaginable pain

19. Has your doctor or other health provider ever talked with you the benefits of aspirin to prevent heart attack or stroke?
1. Yes
2. No

20. Do you now take aspirin daily or every other day?
1. Yes
2. No

21. Are you male or female?
1. Male → GO TO QUESTION 24
2. Female → GO TO QUESTION 22

22. A mammogram is an x-ray of each breast to look for breast cancer. In the past 2 years, have you had a mammogram?
1. Yes
2. No

23. A Pap smear, also called a Pap test, is a procedure to test for cervical cancer in women. How long has it been since you had your last Pap smear or Pap test?
1. Within the past 1 year
2. Within the past 3 years
3. 4 or more years ago

24. Have you ever been checked for colon cancer by a doctor, either through (1) stool testing for blood within the last year, or (2) a sigmoidoscopy with the last 5 years, or (3) a colonoscopy within the last 10 years?
1. Yes
2. No
### 25. In the past 7 days, on how many days did you have 5 or more servings of fruits and vegetables?

- 1 O Don't Know / Unsure
- 2 O 0 days / Never
- 3 O 1 to 2 days
- 4 O 3 to 4 days
- 5 O 5 to 7 days

### 26. On an average day, how many alcoholic drinks do you usually consume?

1 drink = 1 bottle of beer or wine cooler (12 ounces)  
1 glass of wine (5 ounces)  
1 shot of 80-proof distilled spirits (1.5 ounces)

- 1 O None
- 2 O 1 drink
- 3 O 2 drinks
- 4 O 3 drinks
- 5 O 4 or more drinks

### 27. How often do you wear your seatbelt when driving or riding in a car or truck?

- 1 O Never
- 2 O Sometimes
- 3 O Usually
- 4 O Always

### 28. Do you now smoke cigarettes or use tobacco (chew or snuff) every day, some days or not at all?

- 1 O Every day
- 2 O Some days
- 3 O Not at all  ➔ GO TO QUESTION 31
- 4 O Don't know  ➔ GO TO QUESTION 31

### 29. Have you ever thought about quitting smoking?

- 1 O Yes
- 2 O No

### 30. Have you ever talked with a doctor about things you can do to quit smoking?

- 1 O Yes
- 2 O No

### 31. During the past 30 days, did you accomplish less than you would like with your work or other regular daily activities as a result of your health or physical condition?

- 1 O No, not at all
- 2 O Yes, a little of the time
- 3 O Yes, some of the time
- 4 O Yes, most of the time
- 5 O Yes, all of the time

### 32. During the past 30 days, were you limited in the kind of work or other regular daily activities as a result of any health or physical condition?

- 1 O No, not at all
- 2 O Yes, a little of the time
- 3 O Yes, some of the time
- 4 O Yes, most of the time
- 5 O Yes, all of the time

### 33. During the past 30 days, were you limited in the kind of work or other regular daily activities as a result of any mental or emotional condition (such as feeling depressed or anxious)?

- 1 O No, not at all
- 2 O Yes, a little of the time
- 3 O Yes, some of the time
- 4 O Yes, most of the time
- 5 O Yes, all of the time
34. During the past 30 days, did you not do work or other daily activities as carefully as usual due to any **mental or emotional condition** (such as feeling depressed or anxious)?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No, not at all</td>
</tr>
<tr>
<td>2</td>
<td>Yes, a little of the time</td>
</tr>
<tr>
<td>3</td>
<td>Yes, some of the time</td>
</tr>
<tr>
<td>4</td>
<td>Yes, most of the time</td>
</tr>
<tr>
<td>5</td>
<td>Yes, all of the time</td>
</tr>
</tbody>
</table>

35. Over the past 2 weeks, how often have you felt **little interest or pleasure in doing things**?

<p>| | |</p>
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Not at all</td>
</tr>
<tr>
<td>2</td>
<td>Several days</td>
</tr>
<tr>
<td>3</td>
<td>More than half the days</td>
</tr>
<tr>
<td>4</td>
<td>Nearly everyday</td>
</tr>
</tbody>
</table>

36. Over the past 2 weeks, how often have you felt **down, depressed or hopeless**?

<p>| | |</p>
<table>
<thead>
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</thead>
<tbody>
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<tr>
<td>2</td>
<td>Several days</td>
</tr>
<tr>
<td>3</td>
<td>More than half the days</td>
</tr>
<tr>
<td>4</td>
<td>Nearly everyday</td>
</tr>
</tbody>
</table>

37. In the last month, how often have you felt **nervous and “stressed”**?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Never</td>
</tr>
<tr>
<td>2</td>
<td>Almost Never</td>
</tr>
<tr>
<td>3</td>
<td>Sometimes</td>
</tr>
<tr>
<td>4</td>
<td>Fairly Often</td>
</tr>
<tr>
<td>5</td>
<td>Very Often</td>
</tr>
</tbody>
</table>

38. In the last month, how often have you felt **confident** about your ability to handle your personal problems?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
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<td>1</td>
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<tr>
<td>2</td>
<td>Almost Never</td>
</tr>
<tr>
<td>3</td>
<td>Sometimes</td>
</tr>
<tr>
<td>4</td>
<td>Fairly Often</td>
</tr>
<tr>
<td>5</td>
<td>Very Often</td>
</tr>
</tbody>
</table>

39. In the last month, how often have you been **angered** because of things that were outside of your control?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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</tr>
<tr>
<td>2</td>
<td>Almost Never</td>
</tr>
<tr>
<td>3</td>
<td>Sometimes</td>
</tr>
<tr>
<td>4</td>
<td>Fairly Often</td>
</tr>
<tr>
<td>5</td>
<td>Very Often</td>
</tr>
</tbody>
</table>

40. In general, how strong are your social ties with your family and/or friends?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Very strong</td>
</tr>
<tr>
<td>2</td>
<td>About average</td>
</tr>
<tr>
<td>3</td>
<td>Weaker than average</td>
</tr>
<tr>
<td>4</td>
<td>Not sure</td>
</tr>
</tbody>
</table>

41. Over the last two weeks, how often have you felt **isolated from others**?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Not at all</td>
</tr>
<tr>
<td>2</td>
<td>Several days</td>
</tr>
<tr>
<td>3</td>
<td>More than half the days</td>
</tr>
<tr>
<td>4</td>
<td>Nearly every day</td>
</tr>
</tbody>
</table>

---

*survey*
42. For each of the activities listed below, please indicate if you are: (1) able to do this without help, (2) need some help, or (3) cannot do this at all without help.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Able to do this without help</th>
<th>Need some help</th>
<th>Cannot do this at all without help</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bathing or showering</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Dressing</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Eating</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Walking</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Climbing stairs</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Getting in and out of bed or chairs</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Grooming</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Brushing your teeth</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Using the toilet</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Using the telephone</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Driving</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Grocery shopping</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Preparing meals or cooking</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Doing housework or handyman work</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Doing laundry</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Taking and managing medications</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>Money management</td>
<td>O</td>
<td>O</td>
<td>O</td>
</tr>
</tbody>
</table>

43. Do you have any vision problems that require special reading materials or equipment?

1. O Yes
2. O No

44. Are you deaf or do you have serious difficulty hearing?

1. O Yes
2. O No

45. Does your home have any of the following home safety items?

<table>
<thead>
<tr>
<th>Item</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Grab bars in the bathroom</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>b. Security system for falls / emergency alert</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>c. Smoke detectors</td>
<td>O</td>
<td>O</td>
</tr>
<tr>
<td>d. Carbon monoxide detectors</td>
<td>O</td>
<td>O</td>
</tr>
</tbody>
</table>
ABOUT YOU

46. Has a doctor ever told you that you have any of the following conditions? (CHECK ALL THAT APPLY)
   1. Allergies
   2. Arthritis / Rheumatism
   3. Asthma
   4. COPD, or emphysema
   5. Chronic Bronchitis
   6. Chronic back pain
   7. Chronic insomnia or sleep disorder
   8. Congestive heart failure
   9. Crohn’s disease, ulcerative colitis, or inflammatory bowel disease
   10. Cancer
   11. Depression
   12. End Stage Renal Disease (ESRD)
   13. High cholesterol
   14. Hypertension / High blood pressure
   15. Lung disease
   16. Memory loss
   17. Osteoporosis
   18. Sciatica (pain / numbness that travels down your leg to below your knee)
   19. Stomach ulcer or peptic ulcer
   20. Stroke / Transient Ischemic Attack (TIA)
   21. Swelling of your ankles or legs
   22. Urinary problems (urine leakage)
   23. Other: ____________________________
   24. NONE

47. Have you had a flu (influenza) shot since August 1, 2013?
   1. Yes
   2. No

48. What is the highest grade or level of school that you have completed?
   1. 8th grade or less
   2. Some high school, but did not graduate
   3. High school graduate or GED
   4. Some college or 2-year degree
   5. 4-year college graduate
   6. More than 4-year college degree

49. In what year were you born?
   1 9

50. How much do you weigh in pounds (lbs.)?

   Lbs.

51. How tall are you without shoes on in feet (ft.) and inches (in.)? Please fill in BOTH feet and inches (e.g., 5 ft. 00 in.) If ½ inch, please round up.

   Feet   In.
52. Are you of Hispanic or Latino origin or descent?
- [ ] Yes, Hispanic or Latino
- [ ] No, not Hispanic or Latino

53. What is your race? Mark one or more.
- [ ] White
- [ ] Black or African American
- [ ] Asian
- [ ] Native Hawaiian or Other Pacific Islander
- [ ] American Indian or Alaskan Native
- [ ] Other

54. Do you live alone or with others?
- [ ] Alone
- [ ] With spouse / significant other
- [ ] With children / other relatives
- [ ] With non-relatives or paid caregiver

55. Where do you live?
- [ ] Independent house, apartment, condominium, or mobile home
- [ ] Assisted living apartment or board and care home
- [ ] Nursing home
- [ ] Other

56. What language do you speak most of the time at home?
- [ ] English
- [ ] Spanish
- [ ] Italian
- [ ] German
- [ ] Other: ___________________________