

ADDENDUM

AvMed Medicare 2023 Annual Notice of Changes (ANOC), Evidence of Coverage (EOC) and Summary of Benefits (SB) documents

Dear Member,

As an AvMed Medicare member, we want to keep you informed about important changes to your Medicare Advantage plan that will become effective during the year.

Last year, the Inflation Reduction Act (IRA) impacted plan benefits and there are additional benefit changes effective later this year. Along with putting a cap on the cost of insulin and providing coverage for additional vaccines, there is also going to be savings on cost shares with Part B drugs. The information below may or may not apply to you, but we are required to notify you of these changes.

Benefit Changes and Effective Dates

Benefit	Effective Date	Benefits Changes	What does this mean for you?
Medicare Part B Prescription Drugs	April 1, 2023	The cost-sharing for certain Medicare Part B Prescription Drugs may be subject to a lower coinsurance than what is listed in your member documents.	The cost-sharing for certain Part B drugs could be less.
Part B Insulin through an item of durable medical equipment (i.e., a medically necessary traditional insulin pump)	July 1, 2023	The cost-sharing for a one-month supply of this insulin would be no more than \$35. If the plan has a deductible, it would not apply to this insulin.	If you're diabetic and on an insulin pump, the cost of the insulin used through the pump would be no more than \$35 for a one-month's supply.

For Medicare Part B drugs, Medicare will review drug prices and if the price of a drug increases faster than the rate of inflation, drug manufacturers will be required to pay Medicare an inflation rebate. Medicare will adjust the coinsurance and provide us a list of these drugs. We will review the adjustments and if you paid for a listed drug, you could be reimbursed the difference between what you paid and the adjusted cost share.

You might not be utilizing these benefits, but as our member, we want to keep you informed any time there are changes to your plan benefits. Please keep this letter with your member

documents and if you have any questions about your plan benefits, you can call the phone number on the back of your member ID card.

Thank you,

Your AvMed Medicare Team