


# Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call a Health Plan Specialist.

 **1-833-953-3487 (TTY: 711)**

8am–8pm, every day from Oct. 1–Mar. 31 and weekdays from Apr. 1–Sep. 30.

## Understanding the Benefits

Review the full list of benefits found in the *Evidence of Coverage (EOC)*, especially for those services for which you routinely see a doctor. Visit [MartinsPoint.org/LearnMore](https://MartinsPoint.org/LearnMore) or call a Health Plan Specialist at 1-833-953-3487 (TTY: 711) to view a copy of the *EOC*.

Review the provider directory or ask your doctor(s) to make sure the doctors you see now are in the network. If they are not listed, you will likely have to select a new doctor unless you choose a plan that includes out-of-network benefits.

Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy.

## Understanding Important Rules

In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.

Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

Except in emergency or urgent situations, our Alliance (HMO) plan does not cover services by out-of-network providers (doctors who are not listed in the provider directory). See next item for exceptions.

Our Prime (HMO-POS) and Value Plus (HMO-POS) plans allow you to see out-of-network (noncontracted) providers for many covered services. Our Select (LPPO) and Access (LPPO) plans allow you to see out-of-network (noncontracted) providers for most covered services. However, while we will pay for certain covered services provided by a noncontracted provider, the provider must agree to treat you. Except in emergency or urgent situations, noncontracted providers may deny care. In addition, you will pay a higher copay or cost share for most services received by noncontracted providers.