



MARTIN'S POINT®

MEDICARE ADVANTAGE PLANS

GENERATIONS ADVANTAGE

Welcome

*We're here to guide you on your
first steps as a new member.*



MARTIN'S POINT®

MEDICARE ADVANTAGE PLANS

GENERATIONS ADVANTAGE

Welcome to Martin's Point Generations Advantage!

Congratulations on making an excellent choice for your Medicare coverage. Please review the enclosed information about your new plan and don't hesitate to call us if you have any questions at all.

Member Services

Our team is here to answer your questions and offer help when you need it. Please don't hesitate to call! We are available 8 am–8 pm, seven days a week, from October 1 to March 31; and Monday through Friday the rest of the year. 1-866-544-7504 (TTY: 711)

For a list of common insurance terms and definitions, see the glossary on page 10.



**Find more helpful information online
at MartinsPoint.org/WelcomeGA**

Get Off to a Great Start

Please take these important steps within the first few weeks of your membership to help us serve you better.

1

Fill Out Important Forms

Please complete the enclosed forms. See Page 5.

2

Get to Know Your Medicare Plan

Learn all about your benefits and how to use them.

3

Create Portal Account

Set up your online account and learn what you can do.

4

Take Health Risk Assessment

Learn about your health risks with this online questionnaire.

5

Schedule 2024 Preventive Care

Maintain your best health with yearly preventive care.

Taking these actions as soon as you can will help ensure you have the best experience interacting with your health plan. If you have any questions along the way, please call Member Services. We will be happy to help!



1

Fill Out Important Forms

We encourage you to complete and return these forms in the enclosed envelopes as soon as you can. The information you provide will help us ensure you have a positive experience when using your health plan.

Forms to return in the enclosed green envelope:

- ☐ **Permission To Speak With Others**
To allow us to speak with designated family member(s), friend(s), or others about your health care, please fill out the enclosed form and return it to us in the enclosed green envelope as soon as possible. If you have a designated power of attorney, please also send that documentation along with this completed form.
- ☐ **VA Health Coverage**
If you also receive health benefits through the Veterans Administration, please fill out and sign the enclosed VA Record Release form and return to us in the enclosed green envelope.

Form to return in the enclosed CVS envelope:

- ☐ **Mail-Order Prescriptions**
If your plan includes Part D Prescription Drug coverage and you would like to receive your prescription by mail, please fill out the enclosed CVS Caremark Mail-Order form and mail to CVS using the enclosed CVS envelope.

Additional Actions

- ☐ **Other Health Insurance**
If you have other health insurance, please respond to the letter we send or call Member Services as soon as possible so we can coordinate your benefits correctly.
- ☐ **Premium Autopay**
If your plan has a monthly premium, you can set up automatic recurring payments. Go to MartinsPoint.org/WelcomeGA and complete the Automatic Payment Form or call Member Services for help.

2

Get to Know Your Medicare Plan

Understanding your benefits is an important first step toward taking full advantage of your health plan. Enclosed in this packet, you'll find documents relating to your plan. We urge you to read them soon and, if you have any questions, please don't hesitate to contact Member Services. We are here to help!

Evidence of Coverage (EOC)

This booklet includes your plan's covered services and benefits, our obligations, and your rights and responsibilities.

Prescription Drug Formulary

If you chose a plan with Part D Prescription Drug coverage, this is a list of the medications covered by your plan. For the most up-to-date list throughout the year, please visit our website.

Provider Network List

You can find the most current list of health care providers and facilities who participate in your plan's network on our website. For help finding an in-network provider, you can always call Member Services.

Extra Benefits

Review the Extra Benefits Guide enclosed in this packet.

A Note about Your Member ID Card

Always keep your Generations Advantage member identification card with you. In most cases, you will present ONLY this card when receiving health care services (including at the pharmacy if your plan covers Part D prescriptions). You will rarely need to present your red, white, and blue Medicare card.

Plan documents and information are always available online.

MartinsPoint.org/WelcomeGA

3

Create Portal Account

Setting up your online account allows you to:



View Communications
and Plan Materials



View Claims and
Authorizations



Update Your Primary
Care Provider (PCP)



Make One-Time Plan
Premium Payments



Request a Member
ID Card



Access CVS Caremark
Medication Explanations
of Benefits (EOBs)

**Sign up *after* the effective date
listed on your member ID card.**

MartinsPoint.org/MyAccount



4

Take Health Risk Assessment (HRA)

Take your Health Risk Assessment—an online questionnaire to help you understand your health and health risks and guide you toward being as healthy as possible.

To take the HRA (at no additional charge) you must first have an online portal account. You can find the Health Risk Assessment at MartinsPoint.org/HRA. Log in with your portal username and password or click “Register” if

this is your first time logging in. When prompted, enter your Generations Advantage member ID number and follow the instructions. This website will allow only you to see your results anytime.

If you don't have internet access, call a Generations Advantage care manager for help at 1-877-659-2403 (TTY: 711) and leave a message. We will return your call within two business days.

5

Schedule 2024 Preventive Care Visits

Your Generations Advantage plan covers your annual routine physical exam and Medicare Annual Wellness Visit at \$0 copays if performed in network.

Schedule both services as early as possible each year to help prevent, manage, or identify chronic conditions or other health concerns.

Annual Physical Exam

A hands-on examination where your provider will normally check your overall physical and mental health.



Medicare Annual Wellness Visit

A conversation with your provider about your health goals, scheduling preventive screenings and immunizations, and more.



Comprehensive Visit

For your convenience, **ask your doctor to schedule both of these preventive care services *on the same day*** in one “Comprehensive Visit.”

Note: Separate copays may apply if additional services are provided during your visit.

***Learn about the coverage and costs for various vaccines
at MartinsPoint.org/VaccinesGA***

Glossary of Terms

Coinsurance: When you and your insurance plan share the cost of care based on a percentage. For example, a plan might pay 80% of the cost for a service and you pay the remaining 20%. Percentages vary by plan and service.

Copayment (Copay): When you and your insurance plan share costs based on a flat dollar amount that you pay. For example, at an office visit or a pharmacy, you may be asked to pay a \$10 or \$20 “copay” or other flat fee.

Deductible: The amount you must pay each year for health care or prescriptions before your insurance begins to share costs with you. ***Generations Advantage plans do not include hospital or medical deductibles.***

Drug Formulary: A list of covered drugs selected by Martin’s Point Generations Advantage in consultation with a team of health care providers, which represents the prescription therapies believed to be a necessary part of a quality treatment program. Martin’s Point Generations Advantage will generally cover the drugs listed in our formulary as long as the drug is medically necessary, the prescription is filled at a Martin’s Point Generations Advantage network pharmacy, and other plan rules are followed.

Maximum Out-of-Pocket: The total amount that you will have to pay “out-of-pocket” each year for hospital and medical copays and coinsurances before your insurance will start paying 100% of these costs for covered services.

NOTE: Monthly premiums and prescription drug costs are not included when figuring out-of-pocket costs.

Network: A set of health care providers who are contracted to provide health care services to patients with a particular health insurance plan. ***The Generations Advantage network includes over 15,000 providers.***

Premium: The amount you pay to the government or to an insurance company each month/quarter in order to have health or prescription drug coverage.

Our Notice of Privacy Practices is available on our website at [**MartinsPoint.org/PrivacyGA**](https://MartinsPoint.org/PrivacyGA). You may request a paper copy by calling Member Services.



MARTIN'S POINT[®]

HEALTH CARE

Martin's Point Generations Advantage is a health plan with a Medicare contract offering HMO, HMO-POS, and Local PPO products. Enrollment in a Martin's Point Generations Advantage plan depends on contract renewal. Martin's Point Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Martin's Point Health Care:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Martin's Point Generations Advantage Member Services Team.

If you believe that Martin's Point Health Care has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with Member Services: Member Services, Martin's Point Generations Advantage, PO Box 9746, Portland, ME 04104, 1-866-544-7504, TTY: 711, Fax: 207-828-7847. (We're available 8 am–8 pm, seven days a week from October 1 to March 31; and Monday through Friday the rest of the year.) You can file a grievance in person, by mail, or by fax. If you need help filing a grievance, the Martin's Point Generations Advantage Member Services Team is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019 (TDD: 1-800-537-7697)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.



24-Hour Nurse Line

Do you need to speak to a nurse about a health problem? The free 24-hour nurse line is available to you at all times. Call **1-800-530-1021 (TTY: 711)**

Find Out If You Qualify for Financial Help

Our partner, My Advocate™, works with plan members to see if they qualify for a Medicare Savings Program or Medicare Part D Extra Help. If you qualify, My Advocate can help you sign up for the programs. There is no cost to you. Contact My Advocate directly at 1-866-274-0369 (TTY: 1-855-368-9643). They're available Monday through Friday, 9 am–6 pm. Or visit their website at MyAdvocateHelps.com.

How Are We Doing?

Please go to MartinsPoint.org/Survey and use our survey to tell us about your Martin's Point experience. Thank you!

Have a friend who *deserves the great benefits you have?*

Refer them! If you're pleased with your Generations Advantage plan, we hope you won't keep it a secret. Please let your friends and family know they, too, can enjoy the highest-quality Medicare benefits and service available in Maine and New Hampshire. Ask them to call **1-833-436-0770 (TTY: 711)** They will thank you, and so will we!