

# Pre-Enrollment Checklist



**MARTIN'S POINT**<sup>®</sup>  
MEDICARE ADVANTAGE PLANS  
GENERATIONS ADVANTAGE

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Health Plan Specialist at 1-888-408-8285 (TTY: 711), 8 am–8 pm, seven days a week from October 1 to March 31; and Monday through Friday the rest of the year.

## 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 you can call a Health Plan Specialist at 1-888-408-8285 (TTY: 711) to view a copy of the *EOC*.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- 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 for your prescriptions.

## 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.
- For the Alliance (HMO) plan, we do not cover services by out-of-network providers except for emergency or urgent care.
- The Prime (HMO-POS) and Value Plus (HMO-POS) plans allow you to see out-of-network (noncontracted) providers for some covered services. The Access (LPPO) and Select (LPPO) plans allow you to see out-of-network (noncontracted) providers for all covered services. The noncontracted 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 from noncontracted providers.
- Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage health care coverage will end once your new Medicare Advantage coverage starts. If you have TRICARE<sup>®</sup> your coverage may be affected once your new Medicare Advantage coverage starts. Please contact TRICARE for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.

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. 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.