



October 2, 2015

IMPORTANT NOTICE: Your Medicare plan won't be offered in 2016.

Keep this letter. It's proof that you have a special right to buy a Medigap policy or join a Medicare plan.

Dear Member,

UnitedHealthcare MedicareDirect Essential (PFFS) won't offer your Medicare plan in 2016. This means your coverage through UnitedHealthcare MedicareDirect Essential (PFFS) will end December 31, 2015. You need to make some decisions about your Medicare coverage. It is important you take action before December 31, or you will only have Original Medicare starting January 1, 2016.

What happens if you don't join another Medicare plan?

If you don't take action before December 31, you will only have Original Medicare starting January 1, 2016. Because your plan will no longer be offered, you can join a new plan anytime between October 15, 2015 and February 29, 2016. If you are already enrolled in a separate prescription drug plan, your prescription drug coverage will not be affected by this change. If you choose a plan after December 31, 2015 but before February 29, 2016, your coverage will begin the first day of the month after you make a selection.

What do you need to do?

You need to choose how you want to get your health and prescription drug coverage. Review your options for Medicare coverage and decide which is best for you:

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Option 1: You can join another Medicare health plan. A Medicare health plan is offered by a private company that contracts with Medicare to provide benefits. Medicare health plans cover all services that Original Medicare covers and may offer extra coverage such as vision, hearing or dental. Most Medicare health plans include prescription drug coverage. If they don't, you must join a separate Medicare prescription drug plan to get prescription drug coverage.

Option 2: You can change to Original Medicare. Original Medicare is fee-for-service coverage managed by the Federal government. If you choose Original Medicare, you need to join a separate Medicare prescription drug plan to get prescription drug coverage. You may also want to buy a Medicare Supplement Insurance (Medigap) policy to fill in the gaps in Original Medicare coverage. See below for more information on Medigap policies.

Please note if you change to Original Medicare, if you currently pay a reduced Part B premium, you will lose access to this benefit effective January 1, and will have the full Part B premium deducted from your monthly Social Security check.

Important Information:

Medigap Policies - If you're 65 or older, you have a special right to buy a Medigap policy because your plan is ending. This letter is your proof that you have a special right to buy a Medigap policy. You'll have this special right for 63 days after your coverage with UnitedHealthcare MedicareDirect Essential (PFFS) ends. See the enclosed Medigap fact sheet for more information on your Medigap rights. You'll likely need to join a separate Medicare prescription drug plan if you want Medicare drug coverage.

If you have End-Stage Renal Disease (ESRD), you have a one-time right to join a new Medicare Advantage plan because your plan is ending. Keep a copy of this letter as proof of your right to join a new Medicare Advantage plan.

If you have an employer or union group health plan, VA benefits, or TRICARE for Life, contact your insurer or benefits administrator. Ask how joining another plan or returning to Original Medicare affects your coverage.

If you only have Medicare Part B, you'll also need to get Part A if you want to join a Medicare Advantage Plan or buy a Medigap policy. Contact Social Security at 1-800-772-1213 for information on enrolling in Part A. TTY users should call 1-800-325-0778.

Get help comparing your options

It's important to find a plan that covers your doctor visits and prescription drugs.

Please visit [Medicare.gov](https://www.Medicare.gov) or refer to your Medicare & You Handbook for a list of all Medicare health and prescription drug plans in your area. If you want to join one of these plans, call the plan to get information about their costs, rules, and coverage. Please note Medicare isn't part of the Health

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Insurance Marketplace. Following the instructions in this letter will ensure that you are reviewing Medicare plans and not Marketplace options.

You can also get help comparing plans if you:

- **Call Department of Disabilities, Aging and Independent Living at 1-802-871-3069.** Counselors are available to answer your questions, discuss your needs, and give you information about your options. All counseling is **free**. TTY users should call 711.
- **Call 1-800-MEDICARE (1-800-633-4227).** Tell them you got a letter saying your plan isn't going to be offered next year and you want help choosing a new plan. This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- **Visit Medicare.gov.** Medicare's official web site has tools that can help you compare plans and answer your questions.
 - **Click** "Find health & drug plans" to compare the plans in your area.

Please disregard any 2016 plan materials you received before October 2, 2015.

For information on Medigap plans, please call the Department of Financial Regulation at 1-802-828-3301. TTY users should call 711.

If you need more information, please call us at 1-855-322-0061, TTY 711, 8 a.m. to 8 p.m. local time, 7 days a week. Tell the customer service representative you got this letter.

Sincerely,

UnitedHealthcare

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

This information is available for free in other languages. Please call our customer service number at 1-855-322-0061, TTY 711, 8 a.m. - 8 p.m. local time, 7 days a week.

Esta información está disponible sin costo en otros idiomas. Comuníquese con nuestro Servicio al Cliente al número 1-855-322-0061, TTY 711, de 8 a.m. – 8 p.m. hora local, los 7 días de la semana.

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What You Should Know About Medigap

Medigap Basics

A Medigap policy (also called Medicare Supplement Insurance) is private health insurance that supplements Original Medicare. This means it helps pay some of the costs (“gaps”) that Original Medicare doesn’t cover (like copayments, coinsurance, and deductibles). If you have Original Medicare and a Medigap policy, Medicare will pay its share for covered health care costs then your Medigap policy pays its share.

Medigap coverage is different from your UnitedHealthcare MedicareDirect Essential (PFFS) coverage. Medigap policies only help pay if you are in Original Medicare. You don’t need a Medigap policy if you’re in a Medicare health plan.

Medigap policies must follow Federal and state laws designed to protect you. In most states, Medigap insurance companies can only sell you a “standardized” Medigap policy identified by letters A through N. Each standardized Medigap policy must offer the same basic benefits, no matter which insurance company sells it. Cost is usually the only difference between Medigap policies with the same letter sold by different companies.

Your Right to Buy a Medigap Policy

Guaranteed issue rights (also called “Medigap protections”) are rights you have when insurance companies must offer you certain Medigap policies. In most cases, you have a guaranteed issue right when you lose coverage in your Medicare health plan. When you have guaranteed issue rights, the insurance company must sell you a policy, must cover pre-existing conditions, and can’t charge you more because of any health problems. If you’re under 65, you may not be able to buy a Medigap policy until you’re 65.

Because you’re losing coverage with UnitedHealthcare MedicareDirect Essential (PFFS), you may have a guaranteed issue right to buy a Medigap policy. Make sure you keep a copy of the letter that says your coverage is ending. To protect your rights, you must buy a Medigap policy no later than 63 calendar days after your coverage with UnitedHealthcare MedicareDirect Essential (PFFS) ends.

- Because your coverage under our plan ends December 31, 2015, you must buy a Medigap policy no later than March 3, 2016. If you leave our plan before December 31, 2015, you have 63 calendar days from the day your coverage ends to buy a Medigap policy.

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- If you're 65 or older, you have the right to buy Medigap Plan A, B, C, F, K, or L from any company selling these policies in VT.
- If you're under 65, you may not be able to buy a Medigap policy until you're 65. If you want to learn if Medigap policies are available to people under 65 in your state, you should call Department of Disabilities, Aging and Independent Living as soon as possible because you have a limited time to buy.

You may also have the right to buy any Medigap policy in these situations:

- You joined a Medicare Advantage plan or Programs of All-Inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first 12 months (in some cases 24 months) of joining, you decide you want to switch to Original Medicare.
- You dropped a Medigap policy to join a Medicare Advantage plan (or to switch to a Medicare SELECT policy) for the first time, you have been in the plan less than a year, and you want to switch back.
- You were initially enrolled in Part B based on disability before turning 65, and you turned 65 within the past 6 months.

You Can Buy a Medigap Policy Now

If you want to buy a Medigap policy, follow these steps:

1. Call Department of Disabilities, Aging and Independent Living to learn more about which policies are available.
2. Contact the company that sells the Medigap policy and ask for an application.
3. Fill out the application, and make a copy of the letter that came with this mailing. It will prove that you have special rights to buy a Medigap policy.
4. Mail the application and a copy of the letter to the Medigap insurance company.

Remember, you must buy a Medigap policy no later than 63 days from the day your coverage in UnitedHealthcare MedicareDirect Essential (PFFS) ends. It's best to buy before your coverage with our plan ends so that your Medigap policy starts the same day as your Original Medicare coverage.

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Get Help Comparing Your Options

- **Call Department of Disabilities, Aging and Independent Living at 1-802-871-3069**
 . Counselors are available to answer your questions, discuss your needs, and give you information about your options and Medigap policies. All counseling is **free**. TTY users should call 711.
- **Visit [Medicare.gov](http://www.Medicare.gov).** Medicare’s official web site has tools that can help you find plans available in your area. Search for “Choosing a Medigap Policy” to view Medicare’s booklet on Medigap policies.
- **Call 1-800-MEDICARE (1-800-633-4227).** This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Contract Number	Organization Name	State	County	Customer Service Phone	Customer Service Phone TTY	Contract Type
H1944	UNITEDHEALTH CARE OF NEW ENGLAND, INC.	VT	Washington	(800) 643-4845	711	HMO/HMOPOS
R7444	UNITEDHEALTH CARE INSURANCE COMPANY	VT	Lamoille, Washington	(800) 643-4845	711	Regional CCP
S5820	UNITEDHEALTH CARE INSURANCE COMPANY	VT	Lamoille, Washington	(888) 867-5575	711	PDP
S5921	UNITEDHEALTH CARE INS. CO. AND UNITEDHEALTH CARE NY	VT	Lamoille, Washington	(866) 460-8854	711	PDP
H9615	MVP HEALTH PLAN, INC.	VT	Lamoille, Washington	(800) 665-7924	(800) 662-1220	Local PPO
H9859	MVP HEALTH PLAN, INC.	VT	Lamoille, Washington	(800) 665-7924	(800) 662-1220	HMO/HMOPOS

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S2893	ANTHEM INSURANCE CO. & BCBSMA & BCBSRI & BCBSVT	VT	Lamoille, Washington	(888) 543-4917	711	PDP
S5601	SILVERSCRIPT INSURANCE COMPANY	VT	Lamoille, Washington	(866) 235-5660	711	PDP
S5617	CIGNA HEALTH AND LIFE INSURANCE COMPANY	VT	Lamoille, Washington	(800) 222-6700	711	PDP
S5660	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	VT	Lamoille, Washington	(800) 758-4574	(800) 716-3231	PDP
S5755	UNITED AMERICAN INSURANCE COMPANY	VT	Lamoille, Washington	(866) 524-4169	(866) 524-4170	PDP
S5768	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	VT	Lamoille, Washington	(866) 865-0662	711	PDP
S5810	AETNA LIFE INSURANCE COMPANY	VT	Lamoille, Washington	(877) 238-6211	711	PDP
S5884	HUMANA INSURANCE COMPANY	VT	Lamoille, Washington	(800) 281-6918	711	PDP
S5967	WELLCARE PRESCRIPTION INSURANCE, INC.	VT	Lamoille, Washington	(888) 550-5252	(888) 816-5252	PDP

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Contract Number	Organization Name	State	County	Customer Service Phone	Customer Service Phone TTY	Contract Type
S7694	ENVISION INSURANCE COMPANY	VT	Lamoille, Washington	(866) 250-2005	711	PDP
S9579	STONEBRIDGE LIFE INSURANCE COMPANY	VT	Lamoille, Washington	(888) 672-7206	711	PDP

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