



IMPORTANT NOTICE: Your Medicare plan won't be offered in 2019.

October 2, 2018

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

Dear Member,

Fidelis Legacy Plan won't offer your Medicare plan in 2019. This means your coverage through Medicare Advantage Flex will end December 31, 2018. You need to make some decisions about your Medicare coverage. It is important you take action before December 31, or you will lose your prescription drug coverage and only have Original Medicare starting January 1, 2019.

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

If you don't take action before December 31, 2018, you will lose your prescription drug coverage and only be covered by Original Medicare starting January 1, 2019. Because your plan will no longer be offered, you can join a new plan anytime between October 15, 2018 and February 28, 2019. If you don't join a plan with prescription drug coverage by February 28, 2019, you won't have prescription drug coverage in 2019 and you may have to pay a lifetime Part D late-enrollment penalty if you join a Medicare prescription drug plan later. If you choose a plan after December 31, 2018, but before February 28, 2019, 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:

Option 1: You can join another Medicare health plan. Call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week or visit Medicare.gov to choose a new 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.

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- **Call the State Health Insurance Assistance Program called Health Insurance Information, Counseling and Assistance Program (HIICAP) office at 1-800-701-0501.** 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.** Click on "Supplements & Other Insurance" for information on Medigap policies and tools that can help you find plans available in your area.
 - **Click "Find health & drug plans"** to compare the plans in your area.

Please disregard any 2019 plan materials you received before October 1, 2018.

For information on Medigap plans, please call the New York State Department of Financial Service at 1-800-342-3736.

If you need more information, please call our Member Services Department at 1-800-247-1447 (TTY: 711). Hours are 8:00 a.m. to 8:00 p.m. Member Services is available seven days per week between October 1st and March 31st. For the period of April 1st to September 30th, Member Services is available Monday through Friday. Tell the member service representative you got this letter.

We thank you for your membership in our plan and apologize for any inconvenience this may cause.

Sincerely,

Fidelis Legacy Plan

Fidelis Legacy Plan is an HMO plan with a Medicare contract. Enrollment in Fidelis Legacy Plan depends on contract renewal.
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The chart below is a listing of options available to you. Please contact that plan directly for information on their benefits.

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H2775	AMERICAN PROGRESSIVE LIFE & HLTH INS COMPANY OF NY	Albany, Clinton, Columbia, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Montgomery, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren, Washington, Westchester	(866) 422-5009	711	Local PPO
H2816	AMERICAN PROGRESSIVE LIFE & HLTH INS COMPANY OF NY	Albany, Clinton, Columbia, Essex, Franklin, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Sullivan, Warren, Washington	(866) 568-8921	711	PFSS
H3018	CENTERS PLAN FOR HEALTHY LIVING, LLC	Bronx, Kings, New York, Queens, Richmond	(800) 466-2745	(800) 421- 1220	Medicare- Medicaid Plan HMO/HMOPOS
H3305	MVP HEALTH PLAN, INC.	Albany, Columbia, Dutchess, Essex, Fulton, Greene, Montgomery, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren, Washington, Westchester	(800) 665-7924	(800) 662- 1220	HMO/HMOPOS
H3307	OXFORD HEALTH PLANS (NY), INC.	Bronx, Dutchess, Kings, New York, Orange, Putnam, Queens, Richmond, Rockland, Sullivan, Ulster, Westchester	(800) 643-4845	711	HMO/HMOPOS
H3312	AETNA HEALTH INC. (NY)	Albany, Bronx, Clinton, Columbia, Dutchess, Franklin, Greene, Kings, Montgomery, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Suffolk, Sullivan, Ulster, Westchester	(800) 282-5366	711	HMO/HMOPOS

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H3387	UNITEDHEALTHCARE OF NEW YORK, INC.	Albany, Bronx, Clinton, Columbia, Dutchess, Essex, Greene, Hamilton, Kings, Montgomery, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren, Washington, Westchester	(800) 514-4912	711	HMO/HMOPOS
H3388	CAPITAL DISTRICT PHYSICIANS' HEALTH PLAN, INC.	Albany, Clinton, Columbia, Essex, Franklin, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington	(888) 248-6522	711	HMO/HMOPOS
H3533	HUMANA HEALTH COMPANY OF NEW YORK, INC.	Albany, Bronx, Kings, Nassau, New York, Queens, Rensselaer, Richmond, Saratoga, Schenectady, Suffolk, Warren, Washington	(800) 457-4708	711	HMO/HMOPOS
H3930	SPARTAN PLAN NY, INC.	Kings, Nassau, Richmond, Suffolk	(844) 896-0628	711	HMO/HMOPOS
H4868	WELLCARE OF NEW YORK, INC.	Albany, Bronx, Dutchess, Kings, Nassau, New York, Orange, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Suffolk, Ulster, Westchester	(800) 278-5155	711	HMO/HMOPOS
H4922	AGEWELL NEW YORK, LLC	Bronx, Kings, Nassau, New York, Queens, Suffolk, Westchester	(866) 586-8044	(800) 662-1220	HMO/HMOPOS
H5441	HEALTHFIRST HEALTH PLAN, INC.	Bronx, Kings, Nassau, New York, Queens, Richmond, Westchester	(855) 675-7630	711	Medicare-Medicaid Plan HMO/HMOPOS

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S4802	WELLCARE PRESCRIPTION INSURANCE, INC.	Albany, Bronx, Clinton, Columbia, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Kings, Montgomery, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, <u>Schenectady</u> , Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester	(888) 550-5252	711	PDP
S5552	HUMANA INSURANCE COMPANY OF NEW YORK	Albany, Bronx, Clinton, Columbia, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Kings, Montgomery, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester	(800) 281-6918	711	PDP
S5601	SILVERSCRIPT INSURANCE COMPANY	Albany, Bronx, Clinton, Columbia, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Kings, Montgomery, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester	(866) 235-5660	711	PDP

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H5992	SENIOR WHOLE HEALTH OF NEW YORK, INC.	Bronx, Kings, Nassau, New York, Queens, Westchester	(877) 353-0185	711	HMO/HMOPOS
H6435	ELDERSERVE HEALTH, INC.	Bronx, Kings, Nassau, New York, Queens, Richmond, Westchester	(800) 950-9000	711	Medicare-Medicaid Plan HMO/HMOPOS
H6776	ELDERSERVE HEALTH, INC.	Bronx, Kings, Nassau, New York, Queens, Richmond, Westchester	(800) 580-7000	711	HMO/HMOPOS
H6988	CENTERS PLAN FOR HEALTHY LIVING, LLC	Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland	(877) 940-9330	(800) 421-1220	HMO/HMOPOS
H8029	ELDERPLAN, INC.	Bronx, Kings, Nassau, New York, Queens, Richmond	(855) 462-3167	711	Medicare-Medicaid Plan HMO/HMOPOS
H8432	EMPIRE HEALTHCHOICE HMO, INC.	Albany, Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Suffolk, Westchester	(844) 887-6351	711	HMO/HMOPOS
H8457	LONGEVITY HEALTH PLAN OF NEW YORK, INC.	Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk, Westchester	(888) 885-7337	711	HMO/HMOPOS
H8490	VNS CHOICE	Bronx, Kings, Nassau, New York, Queens, Richmond	(866) 783-1444	711	Medicare-Medicaid Plan HMO/HMOPOS
H8851	SENIOR WHOLE HEALTH OF NEW YORK, INC.	Bronx, Kings, New York, Queens	(844) 861-3432	711	Medicare-Medicaid Plan HMO/HMOPOS
H9066	VISITING NURSE ASSOCIATION OF CENTRAL NEW YORK	Albany, Columbia, Greene	(888) 477-4663	711	HMO/HMOPOS
H9516	BRIGHT HEALTH INSURANCE COMPANY OF NEW YORK	Kings, New York, Queens	(844) 202-4974	711	Local PPO

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S5810	AETNA LIFE INSURANCE COMPANY	Albany, Bronx, Clinton, Columbia, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Kings, Montgomery, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester	(877) 238-6211	711	PDP
S5921	UNITEDHEALTHCARE INS. CO. & UHC INS. CO. OF NY	Albany, Bronx, Clinton, Columbia, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Kings, Montgomery, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester	(866) 460-8854	711	PDP
S5983	MEDCO CONTAINMENT INSURANCE COMPANY OF NEW YORK	Albany, Bronx, Clinton, Columbia, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Kings, Montgomery, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester	(800) 758-4570	(800) 716- 3231	PDP

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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 Fidelis Medicare Advantage Flex 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 a Fidelis Medicare Advantage Plan, 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 Fidelis Medicare Advantage ends.

- Because your coverage under our plan ends December 31, 2018, you must buy a Medigap policy no later than March 4, 2019. If you leave our plan before December 31, 2018, you have 63 calendar days from the day your coverage ends to buy a Medigap policy.
- You have the right to buy Medigap Plan A, B, C, F, K, or L from any company selling these policies in New York.

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.

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Fidelis Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Fidelis Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Fidelis 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 Fidelis Care Member Services Department at 1-800-247-1447 (TTY: 711).

If you believe that Fidelis 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:

Fidelis Care
Member Services Department - Nondiscrimination
95-25 Queens Boulevard
Rego Park, NY 11374
Phone: 1-800-247-1447 (TTY: 711)
Fax: 1-315-849-3885
Email: nondiscrimination@fideliscare.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Fidelis Care Member Services at 1-800-247-1447 (TTY: 711) 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 <https://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, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.