



## Pre-Enrollment Checklist

Before you make 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 customer service representative. For the institutional special needs plan, call 1-855-969-5861 (TTY 711); for the chronic condition plan, call 1-855-969-5869 (TTY 711).

## Understanding the Benefits

- Review the full list of benefits in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit [www.communicare-advantage.com](http://www.communicare-advantage.com) or call the appropriate number above to view a copy of the EOC.
- Review the Provider Directory (or ask your doctor) to make sure that the providers you see now are in the network. If they are not listed, it means you will likely have to select a new provider.
- Review the Pharmacy Directory to make sure that the pharmacy you use for prescription medicine is in the network. If they are not listed, call Member Services to make sure your provider is in 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 Plan premium, you must continue to pay your Medicare Part B premium unless your Part B premium is paid for you by Medicaid or another party. The Part B premium is normally taken out of your Social Security check each month.
- Benefits, premiums and cost-sharing may change on January 1 of each year.
- Except in emergency or urgent situations, or if you are new to our plan, we do not cover out-of-network providers. When you are new to our plan, we will cover important care for a limited period of time (no more than 90 days) until your services can be moved to an in-network doctor or provider.

This plan is a special needs plan:

- If you are considering the institutional special needs plan (ISNP), your ability to enroll will be based on verification that your condition makes it likely that either the length of stay or the need for an institutional level of care would be at least 90 days.
- If you are considering the chronic condition special needs plan (CSNP), your ability to enroll will be based on verification that you have a qualifying specific severe or disabling chronic condition.