

**First Choice VIP Care Plus (Medicare-Medicaid Plan) offered by
Select Health of South Carolina, Inc.**

Annual Notice of Changes for 2025

Introduction

You are currently enrolled as a member of First Choice VIP Care Plus. Next year, there will be changes to the plan's benefits, coverage, and rules. This document tells you about the changes and where to find more information about them. To get more information about costs, benefits, or rules please review the *Member Handbook*, which is located on our website at www.firstchoicevipcareplus.com. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

If you have questions, please call First Choice VIP Care Plus at 1-888-978-0862 (TTY 711), seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit www.firstchoicevipcareplus.com.



Table of Contents

A. Disclaimers.....	3
B. Reviewing your Medicare and Medicaid coverage for next year	3
B1. Additional resources.....	4
B2. Information about First Choice VIP Care Plus	4
B3. Important things to do:	5
C. Changes to the network providers and pharmacies	6
D. Changes to benefits for next year	6
D1. Changes to benefits for medical services	6
D2. Changes to prescription drug coverage.....	7
E. How to choose a plan.....	10
E1. How to stay in our plan.....	10
E2. How to change plans.....	10
F. How to get help	13
F1. Getting help from First Choice VIP Care Plus.....	13
F2. Getting help from the state enrollment broker, South Carolina Healthy Connections Choices.....	13
F3. Getting help from the Healthy Connections Prime Advocate	13
F4. Getting help from the State Health Insurance Assistance Program (SHIP).....	14
F5. Getting help from Medicare	14
F6. Getting help from Healthy Connections Medicaid	14



A. Disclaimers

- ❖ This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the First Choice VIP Care Plus *Member Handbook*.
- ❖ First Choice VIP Care Plus is a health plan that contracts with both Medicare and South Carolina Healthy Connections Medicaid to provide benefits of both programs to enrollees.

B. Reviewing your Medicare and Medicaid coverage for next year

It is important to review your coverage now to make sure it will still meet your needs next year. If it does not meet your needs, you may be able to leave the plan. Refer to section E2 for more information.

If you leave our plan, you will still be in the Medicare and South Carolina Healthy Connections Medicaid programs as long as you are eligible.

- If you leave our plan, you can choose to enroll in a different Medicare-Medicaid Plan, or you can return to getting your Medicare and Healthy Connections Medicaid services separately.
- If you do not want to enroll in a different Medicare-Medicaid Plan, you will have a choice about how to get your Medicare benefits (refer section E2) to find out your options).



B1. Additional resources

- **You can get this document for free in other formats, such as large print, braille, or audio. Call 1-888-978-0862 (TTY 711), seven days a week, 8 a.m. to 8 p.m. The call is free.**
- You can make a request to get this document, in another format simply by calling Member Services at **1-888-978-0862 (TTY 711)**, seven days a week, 8 a.m. to 8 p.m. The calls are free.
- We'll also ask for your preference during our welcome call and later in the year, when you contact the plan. The plan will store your request and continue to send future documents in the requested language or format unless you ask us to cancel or change the request. You can cancel or change your request at any time, simply by calling Member Services.

B2. Information about First Choice VIP Care Plus

- First Choice VIP Care Plus (Medicare-Medicaid Plan) is a health plan that contracts with both Medicare and South Carolina Healthy Connections Medicaid to provide benefits of both programs to enrollees.
- Coverage under First Choice VIP Care Plus is qualifying health coverage called “minimum essential coverage.” It satisfies the Patient Protection and Affordable Care Act’s (ACA) individual shared responsibility requirement. Visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information on the individual shared responsibility requirement.
- First Choice VIP Care Plus is offered by Select Health of South Carolina, Inc. When this *Annual Notice of Changes* says “we,” “us,” or “our,” it means Select Health of South Carolina, Inc. When it says, “the plan” or “our plan,” it means First Choice VIP Care Plus.



B3. Important things to do:

- **Check if there are any changes to our benefits that may affect you.**
 - Are there any changes that affect the services you use?
 - It is important to review benefit changes to make sure they will work for you next year.
 - Look in section D for information about benefit changes for our plan.
- **Check if there are any changes to our prescription drug coverage that may affect you.**
 - Will your drugs be covered? Are they in a different tier? Can you continue to use the same pharmacies? Will there be any changes such as prior authorization, step therapy, or quantity limits?
 - It is important to review the changes to make sure our drug coverage will work for you next year.
 - Look in section D2 for information about changes to our drug coverage.
- **Check to find out if your providers and pharmacies will be in our network next year.**
 - Are your doctors, including your specialists, in our network? What about your pharmacy? What about the hospitals or other providers you use?
 - Look in section C for information about our *Provider and Pharmacy Directory*.
- **Think about your overall costs in the plan.**
 - How do the total costs compare to other coverage options?
- **Think about whether you are happy with our plan.**

If you decide to stay with First Choice VIP Care Plus:

If you want to stay with us next year, it's easy – you don't need to do anything. If you don't make a change, you will automatically stay enrolled in our plan.

If you decide to change plans:

If you decide other coverage will better meet your needs, you may be able to switch plans (refer to section E2 for more information). If you enroll in a new plan, your new coverage will begin on the first day of the following month.



If you decide to stay with First Choice VIP Care Plus:

If you decide to change plans:

Look in section E2 to learn more about your choices.

C. Changes to the network providers and pharmacies

Our provider and pharmacy networks have changed for 2025.

Please review the 2025 *Provider and Pharmacy Directory* to find out if your providers or pharmacy are in our network. An updated *Provider and Pharmacy Directory* is located on our website listed at the bottom of the page. You may also call Member Services at the number at the bottom of the page for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

It is important that you know that we may also make changes to our network during the year. If your provider does leave the plan, you have certain rights and protections. For more information, refer to Chapter 3 of your *Member Handbook*.

D. Changes to benefits for next year

D1. Changes to benefits for medical services

We are changing our coverage for certain medical services next year. The table below describes these changes.

	2024 (<i>this year</i>)	2025 (<i>next year</i>)
Over the Counter Benefit (OTC)	Naloxone not covered as a Part C OTC benefit,	Naloxone is covered as a Part C OTC benefit.

If you have questions, please call First Choice VIP Care Plus at **1-888-978-0862 (TTY 711)**, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit www.firstchoicevipcareplus.com.



	2024 (this year)	2025 (next year)
Personal Care Services	The copay is \$0 for personal care services covered by Medicare. The copay is \$3.30 for personal care services covered only by Healthy Connections Prime Medicaid.	The copay is \$0 for personal care services covered by Medicare. The copay is \$0 for personal care services covered only by Healthy Connections Prime Medicaid.
Durable Medical Equipment (DME)	The copay is \$0 for durable medical equipment covered by Medicare. The copay is \$3.40 for durable medical equipment covered only by Healthy Connections Prime Medicaid.	The copay is \$0 for durable medical equipment covered by Medicare. The copay is \$0 for durable medical equipment covered only by Healthy connections Prime Medicaid.
Prosthetic Medical Supplies	The copay is \$0 for prosthetics medical supplies covered by Medicare. The copay is \$3.40 for prosthetics medical supplies covered only by Healthy Connections Prime.	The copay is \$0 for prosthetics medical supplies covered by Medicare. The copay is \$0 for prosthetics medical supplies covered only by Healthy Connections Prime.

D2. Changes to prescription drug coverage

Changes to our *Drug List*

An updated *List of Covered Drugs* is located on our website listed at the bottom of the page. You may also call Member Services at the number at the bottom of the page for updated drug information or to ask us to mail you a *List of Covered Drugs*.

We made changes to our *Drug List*, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs.

Most of the changes in the *Drug List* are new for the beginning of each year. However, we might make other changes that are allowed by Medicare and/or the state that will affect you during the

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First Choice VIP Care Plus ANNUAL NOTICE OF CHANGES FOR 2025

plan year. We update our online *Drug List* at least monthly to provide the most up to date list of drugs. If we make a change that will affect a drug you are taking, we will send you a notice about the change.

Review the *Drug List* to **make sure your drugs will be covered next year** and to find out if there will be any restrictions.

If you are affected by a change in drug coverage, we encourage you to:

- Work with your doctor (or other prescriber) to find a different drug that we cover.
 - You can call Member Services at the number at the bottom of the page or contact your care coordinator to ask for a list of covered drugs that treat the same condition.
 - This list can help your provider find a covered drug that might work for you.
- Ask the plan to cover a temporary supply of the drug.
 - In some situations, we will cover a **temporary** supply of the drug during the first 180 days of the calendar year.
 - This temporary supply will be for up to 30 days. (To learn more about when you can get a temporary supply and how to ask for one, refer to Chapter 5 of the *Member Handbook*.)
 - When you get a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.
- If you used a drug in 2024 that is not on our list of drugs, you may be able to keep using it in 2025. You will need a current prescription.
 - Maintenance drugs are ones that you take on a regular basis. They are for things like chronic and long-term health issues.
 - Non-maintenance drugs are ones that you take for a short time. They are things like antibiotics.

If you have questions, please call First Choice VIP Care Plus at **1-888-978-0862 (TTY 711)**, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit www.firstchoicevipcareplus.com.



First Choice VIP Care Plus ANNUAL NOTICE OF CHANGES FOR 2025

We currently can immediately remove a brand name drug on our Drug List if we replace it with a new generic drug version and with the same or fewer rules as the brand name drug it replaces. Also, when adding a new generic drug, we may also decide to keep the brand name drug on our Drug List, but immediately add new rules.

Starting in 2025, we can immediately replace original biological products with certain biosimilars. This means, for instance, if you are taking an original biological product that is being replaced by a biosimilar, you may not get notice of the change 30 days before we make it or get a month's supply of your original biological product at a network pharmacy. If you are taking the original biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of drug types, please see Chapter 12 of your Member Handbook. The Food and Drug Administration (FDA) also provides consumer information on drugs. Refer to the FDA website:

www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients.

You may also contact Member Services at the number at the bottom of the page or ask your health care provider, prescriber, or pharmacist for more information."

Changes to prescription drug costs

There are no changes to the amount you pay for prescription drugs in 2025. Read below for more information about your prescription drug coverage.

The table below shows your costs for drugs in each of our three drug tiers.

	2024 (this year)	2025 (next year)
Drugs in Tier 1 (Part D generic drugs) Cost for a one-month supply of a drug in Tier 1 that is filled at a network pharmacy	Your copay for a one-month (30-day) supply is \$0 copay per prescription.	Your copay for a one-month (30-day) supply is \$0 copay per prescription.

If you have questions, please call First Choice VIP Care Plus at **1-888-978-0862 (TTY 711)**, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit www.firstchoicevipcareplus.com.



	2024 (this year)	2025 (next year)
<p>Drugs in Tier 2 (Part D brand name drugs)</p> <p>Cost for a one-month supply of a drug in Tier 2 that is filled at a network pharmacy</p>	<p>Your copay for a one-month (30-day) supply is \$0 copay per prescription.</p>	<p>Your copay for a one-month (30-day) supply is \$0 copay per prescription.</p>
<p>Drugs in Tier 3 (Non-Medicare covered drugs and over-the-counter drugs)</p> <p>Cost for a one-month supply of a drug in Tier 3 that is filled at a network pharmacy</p>	<p>Your copay for a one-month (30-day) supply is \$0 copay per prescription.</p>	<p>Your copay for a one-month (30-day) supply is \$0 copay per prescription.</p>

E. How to choose a plan

E1. How to stay in our plan

We hope to keep you as a member next year.

You do not have to do anything to stay in your health plan. If you do not sign up for a different Medicare-Medicaid Plan, change to a Medicare Advantage Plan, or change to Original Medicare, you will automatically stay enrolled as a member of our plan for 2025.

E2. How to change plans

You can end your membership at any time during the year by enrolling in another Medicare Advantage Plan, enrolling in another Medicare-Medicaid Plan, or moving to Original Medicare.

These are the four ways people usually end membership in our plan:

If you have questions, please call First Choice VIP Care Plus at **1-888-978-0862 (TTY 711)**, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit www.firstchoicevipcareplus.com.



<p>1. You can change to:</p> <p>A different Medicare-Medicaid Plan</p>	<p>Here is what to do:</p> <p>Call South Carolina Healthy Connections Choices at 1-877-552-4642, Monday through Friday from 8 a.m. to 6 p.m. TTY users should call 1-877-552-4670. Tell them you want to leave First Choice VIP Care Plus and join a different Medicare-Medicaid Plan. If you are not sure what plan you want to join, they can tell you about other plans in your area.</p> <p>Your coverage with First Choice VIP Care Plus will end on the last day of the month that we get your request.</p>
<p>2. You can change to:</p> <p>A Medicare health plan, such as a Medicare Advantage Plan or a Program of All-inclusive Care for the Elderly (PACE)</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> • Call the State Health Insurance Assistance Program (SHIP) at 1-800-868-9095. TTY users should call 711. In South Carolina, the SHIP is called the Insurance Counseling Assistance and Referrals for Elders (I-CARE) program. <p>You will automatically be disenrolled from First Choice VIP Care Plus when your new plan's coverage begins.</p>



<p>3. You can change to:</p> <p>Original Medicare with a separate Medicare prescription drug plan</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> • Call the State Health Insurance Assistance Program (SHIP) at 1-800-868-9095. TTY users should call 711. In South Carolina, the SHIP is called the Insurance Counseling Assistance and Referrals for Elders (I-CARE) program. <p>You will automatically be disenrolled from First Choice VIP Care Plus when your Original Medicare and prescription drug plan coverage begins.</p>
<p>4. You can change to:</p> <p>Original Medicare without a separate Medicare prescription drug plan</p> <p>NOTE: If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don't want to join.</p> <p>You should only drop prescription drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call Insurance Counseling Assistance and Referrals for Elders (I-CARE) at 1-800-868-9095. TTY users should call 711.</p>	<p>Here is what to do:</p> <p>Call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>If you need help or more information:</p> <ul style="list-style-type: none"> • Call the State Health Insurance Assistance Program (SHIP) at 1-800-868-9095. TTY users should call 711. In South Carolina, the SHIP is called the Insurance Counseling Assistance and Referrals for Elders (I-CARE) program. <p>You will automatically be disenrolled from First Choice VIP Care Plus when your Original Medicare coverage begins.</p>

If you have questions, please call First Choice VIP Care Plus at **1-888-978-0862 (TTY 711)**, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit www.firstchoicevipcareplus.com.



F. How to get help

F1. Getting help from First Choice VIP Care Plus

Questions? We're here to help. Please call Member Services at the number at the bottom of the page. We are available for phone calls seven days a week 8 a.m. to 8 p.m.

Your 2025 Member Handbook

The *2025 Member Handbook* is the legal, detailed description of your plan benefits. It has details about next year's benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs.

The *2025 Member Handbook* will be available by October 15. An up-to-date copy of the *2025 Member Handbook* is available on our website listed at the bottom of the page. You may also call Member Services, at the number at the bottom of the page, to ask us to mail you a *2025 Member Handbook*.

Our website

You can also visit our website listed at the bottom of the page. As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our *Drug List (List of Covered Drugs)*.

F2. Getting help from the state enrollment broker, South Carolina Healthy Connections Choices

The enrollment broker helps people choose between the different Medicare-Medicaid Plans, enroll, change plans, or disenroll. The enrollment broker is called South Carolina Healthy Connections Choices, and it is not connected with any insurance company or health plan. You can call South Carolina Healthy Connections Choices at 1-877-552-4642, Monday through Friday from 8 a.m. to 6 p.m. TTY users should call 1-877-552-4670.

F3. Getting help from the Healthy Connections Prime Advocate

The Healthy Connections Prime Advocate is an ombudsman program that helps people enrolled in Healthy Connections Prime with service or billing problems. The Healthy Connections Prime Advocate can help you if you are having a problem with First Choice VIP Care Plus. The ombudsman's services are free.

- The Healthy Connections Prime Advocate is an ombudsman program that works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do.
- The Healthy Connections Prime Advocate makes sure you have information related to your rights and protections and how you can get your concerns resolved.

If you have questions, please call First Choice VIP Care Plus at **1-888-978-0862 (TTY 711)**, seven days a week, 8 a.m. to 8 p.m. The call is free. **For more information**, visit www.firstchoicevipcareplus.com.



- The Healthy Connections Prime Advocate is not connected with us or with any insurance company or health plan. The phone number for the Healthy Connections Prime Advocate is 1-844-477-4632. TTY users should call 711.

F4. Getting help from the State Health Insurance Assistance Program (SHIP)

You can also call the State Health Insurance Assistance Program (SHIP). In South Carolina, the SHIP is called the Insurance Counseling Assistance and Referrals for Elders (I-CARE) program. I-CARE counselors can help you understand your Medicare-Medicaid Plan choices and answer questions about switching plans. I-CARE is not connected with any insurance company or health plan. The I-CARE phone number is 1-800-868-9095. TTY users should call 711.

F5. Getting help from Medicare

To get information directly from Medicare, you can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Medicare's Website

You can visit the Medicare website (www.medicare.gov). If you choose to disenroll from your Medicare-Medicaid Plan and enroll in a Medicare Advantage plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare Medicare Advantage plans.

You can find information about Medicare Advantage plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to www.medicare.gov and click on "Find plans.")

Medicare & You 2025

You can read the *Medicare & You 2025* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare.

If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

F6. Getting help from Healthy Connections Medicaid

The phone number for Healthy Connections Medicaid is 1-888-549-0820. This call is free. TTY users should call 1-888-842-3620.

