

# Farm Bureau Select Rx Farm Bureau Essential Rx

(PDP) - S2668-006, 005 Plan Service Area: Tennessee January 1, 2024 - December 31, 2024

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## 2024 Summary of Benefits Farm Bureau Health Plans

This booklet gives you a summary of what **Farm Bureau Select Rx** (PDP) and **Farm Bureau Essential Rx** (PDP) covers and what you pay. It doesn't list every service that we cover or every limitation or exclusion. To get a complete list of services we cover, you can view our *Evidence of Coverage* online at <u>**fbhp.com/part-d**</u> or call Member Services for more information or to request an *Evidence of Coverage*.

#### Who can join?

To join Farm Bureau Health Plans, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in Tennessee.

#### Enrollment information: 1-844-368-8738 (TTY/TDD: 711)

8 a.m. through 8 p.m. local time, seven days a week,October 1 through March 31.8 a.m. through 8 p.m. local time, Monday throughFriday, April 1 through September 30.

#### Member Services: 1-866-643-6924 (TTY/TDD: 711)

8 a.m. through 8 p.m. local time, seven days a week,October 1 through March 31.8 a.m. through 8 p.m. local time, Monday throughFriday, April 1 through September 30.

#### Visit us online

www.fbhp.com/part-d

#### Medicare:

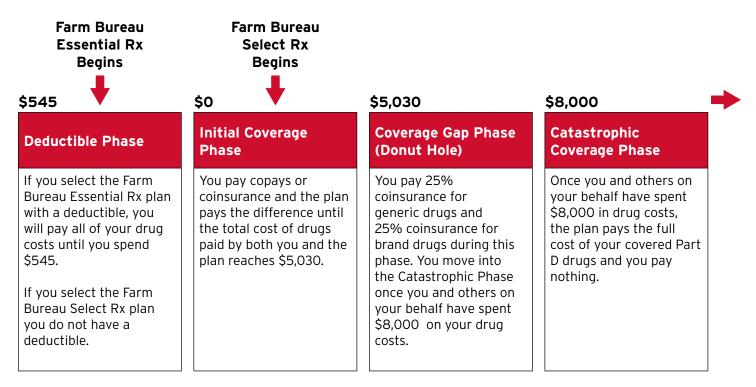
**1-800-MEDICARE (1-800-633-4227)** (TTY/TDD: 1-877-486-2048) 24 hours a day, 7 days a week

Website: medicare.gov

#### Social Security Administration: 1-800-772-1213 (TTY/TDD: 1-800-325-0778)

7 a.m. to 7 p.m., Monday through Friday

## **Phases of Coverage**



You may be able to get Extra Help to pay for your prescription drug premiums, deductibles and costs. To see if you qualify for Extra Help, call the Social Security office at 1-800-772-1213, 7 a.m. to 7 p.m., Monday-Friday. TTY users should call 1-800-325-0778.

#### Are you a diabetic?

You won't pay more than \$35 for a one-month supply of insulin, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.



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## Farm Bureau Select Rx Plan

Medicare Part D Pr	escription Drug	Plan:	Farm Bu	reau Select	Rx Plan	
Monthly Premium			\$76.70			
If you have Part B, you must continue to pay your Part B premiums.						
Annual Deductible			\$0			
Are you a diabetic?						
You won't pay mor matter what cost-s			ply of each i	nsulin produ	ct covered by o	ur plan, no
Initial Coverage Sta	age					
During this stage, the Plan pays its share of the cost of your drugs and you pay your share of the cost. <b>You stay in this stage until your total drug costs for the year total \$5,030.</b> Total drugs costs are your payments plus the Plan's payments.						
Preferred Pharmac	у					
The Preferred Cos	t-Sharing Pharm	acies for the Fai	rm Bureau S	elect Rx plar	n are Kroger and	l Walmart.
Copay/ Coinsurance	The Preferred Cost-Sharing Pharmacies for the Farm Bureau Select Rx Plan are Kroger and Walmart.		Network Pha Mail Order (Standard Cost Pharmac		ost-Sharing	
Tier Level	30 - Day Supply	100 - Day Supply	30 - Day Supply	100 - Day Supply	30 - Day Supply	100 - Day Supply
Tier 1 - Preferred Generic	\$1	\$3	\$0	\$0	\$15	\$45
Tier 2 - Generic	\$9	\$27	\$0	\$0	\$20	\$60
Tier 3 - Preferred Brand	\$42	\$126	\$42	\$126	\$47	\$141
Tier 4 - Non- Preferred Brand	45% of drug cost	45% of drug cost	33%	33%	50% of drug cost	50% of drug cost
Tier 5 - Specialty*	33% of drug cost	Not covered	33%	Not covered	33% of drug cost	Not covered

\*Tier 5 drugs outside of 30 day supply are not covered.

## Farm Bureau Essential Rx Plan

Medicare Part D Prescription Drug Plan	: Farm Bureau E	Essential Rx Plan
Monthly Premium	\$37.10	
If you have Part B, you must continue to p premiums.	ay your Part B	
Annual Deductible	\$545	
Are you a diabetic?		
You won't pay more than \$35 for a one- matter what cost-sharing tier it's on, eve		
Beneficiaries who qualify for Medicare's out-of-pocket costs. If you already received		
Deductible Stage		
The Deductible Stage is the first stage o prescription of the year. During this stag Once you have paid \$545 for your dru	je, you pay the full cost of your dru	igs.
Coverage Stage.		
Coverage Stage. Initial Coverage Stage During this stage, the Plan pays its share You stay in this stage until your total payments plus the Plan's payments.	· · ·	
Initial Coverage Stage During this stage, the Plan pays its share You stay in this stage until your total	drug costs for the year total \$5,	
Initial Coverage Stage During this stage, the Plan pays its share You stay in this stage until your total payments plus the Plan's payments.	drug costs for the year total \$5,	<b>,030.</b> Total drugs costs are you
Initial Coverage Stage During this stage, the Plan pays its share You stay in this stage until your total payments plus the Plan's payments. Copay/Coinsurance Tier Level	drug costs for the year total \$5, Network	,030. Total drugs costs are your
Initial Coverage Stage During this stage, the Plan pays its share You stay in this stage until your total payments plus the Plan's payments. Copay/Coinsurance Tier Level Tier 1 - Preferred Generic	drug costs for the year total \$5, Network 30 - Day Supply	Pharmacy 100 - Day Supply
Initial Coverage Stage During this stage, the Plan pays its share You stay in this stage until your total payments plus the Plan's payments. Copay/Coinsurance Tier Level Tier 1 - Preferred Generic Tier 2 - Generic	drug costs for the year total \$5, Network 30 - Day Supply \$5	Pharmacy 100 - Day Supply \$15
Initial Coverage Stage During this stage, the Plan pays its share You stay in this stage until your total payments plus the Plan's payments. Copay/Coinsurance	drug costs for the year total \$5, Network 30 - Day Supply \$5 \$12	Pharmacy 100 - Day Supply \$15 \$36



## Important things to know

#### Additional Copay Information

- If you use a network Long Term Care Pharmacy, the Standard Cost-Sharing Pharmacy copayments and coinsurance apply to a 31-day supply.
- If you use a network Home Infusion Pharmacy, the Standard Cost-Sharing Pharmacy copayments and coinsurance apply to a 30-day supply.

#### Coverage Gap Stage

During this stage, the Medicare Coverage Gap Discount Program provides **70% manufacturer discounts on brand name drugs.** This discount is automatically applied when your pharmacy charges you for your prescription. You also receive some coverage for generic drugs during the Coverage Gap Stage.

For brand name drugs, you pay 25% (plus a portion of the dispensing fee) and the plan pays the remaining 5%.

For generic drugs, you pay 25% of the price and the Plan pays 75%.

#### You stay in this stage until your year-to-date outof-pocket costs reach \$8,000.

Your out-of-pocket costs include amounts you have paid for your prescription drugs plus manufacturer discount amounts for your brand drugs. The out-of-pocket amount does not include what the Plan has paid.

Our plan covers most Part D vaccines at no cost to you even if you haven't paid your deductible.

#### **Catastrophic Stage**

Once your out-of-pocket costs reach \$8,000, you enter the Catastrophic Stage. During this stage, the Plan will pay the full cost of your covered Part D drugs and you pay nothing.

## Important pharmacy information

#### **Out-of-Network Pharmacy Coverage**

In most cases, your prescription drugs are covered only if they are filled at a network pharmacy. However, there are some circumstances when the Plan will cover prescriptions filled at an out-ofnetwork pharmacy, such as:

- The prescription is for a medical emergency or urgent care.
- You are unable to get a drug timely because there are no 24-hour network pharmacies within a reasonable driving distance.
- The prescription is for a drug that is out of stock at an accessible network pharmacy.

You will likely pay more than your normal cost-share if you get your drugs at an out-of-network pharmacy. You may be required to pay the difference between what you paid for the drug and the cost of the drug at a network pharmacy.

In addition, you will likely have to submit documentation to receive reimbursement from the Plan.

#### **Network Pharmacies**

A network pharmacy is a pharmacy that has contracted with the Plan to provide your covered prescription drugs. There are certain network pharmacies that have agreed to special pricing, known as Preferred Cost-Sharing Pharmacies. Your copay and coinsurance may be lower when using a Preferred pharmacy. Preferred Cost-Sharing Pharmacies are only available with membership in a Farm Bureau Select Rx plan.

**To locate a network pharmacy**, you can look in your Pharmacy Directory, visit our website at <u>**fbhp.com**</u>/ <u>**part-d**</u> or call Member Services.

#### Which drugs are covered?

You should review the **list of covered drugs** (Formulary) to make sure your prescription drugs are covered and to determine if there are any restrictions, such as quantity limits or prior authorization. The Formulary will also show you the drug's Tier so you can determine what the drug will cost you in the Initial Coverage Stage. You can view the Formulary by visiting our website at <u>fbhp.com/</u> <u>part-d</u> or by calling Member Services to have a copy sent to you.



## When to enroll

It is important for you to know when you can enroll, disenroll, or make changes to your prescription drug plan. If you do not enroll when you are first eligible, you may have to pay a late enrollment penalty.

#### Who can enroll?

You can enroll in a Part D plan if you meet the basic eligibility requirements:

- You must be entitled to Medicare Part A and/or be enrolled in Part B; and
- You must live within the service area, which is the state of Tennessee.

#### Medicare Initial Enrollment Period (IEP)

You can enroll in a Part D plan when you are first eligible for Medicare. The Initial Enrollment Period is a 7-month period that includes the three months before you turn age 65, the month you turn age 65, and the 3 months after you turn age 65.

#### Medicare Annual Enrollment Period (AEP)

You can enroll in, cancel, or change your prescription drug plan during the AEP, which is each year from October 15 to December 7.

# Medicare Advantage Open Enrollment Period (OEP)

If you are currently enrolled in a Medicare Advantage plan you can switch to another Medicare Advantage plan with or without drug coverage, or choose to enroll in Original Medicare. These changes may allow you to select a Prescription Drug plan. This period is January 1 to March 31 each year.

#### Special Enrollment Period (SEP)

You can enroll in a prescription drug plan if you qualify for an SEP. You may qualify for an SEP if you have certain life events or if you are eligible for Extra Help with your prescription costs.

#### More information about Medicare:

If you want to know more about Medicare enrollment periods or the coverage and costs of Original Medicare, look in your current Medicare & You handbook.

You can view the Medicare & You handbook online at medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY/TDD users should call 1-877-486-2048.

## Information on Extra Help

#### Extra Help

If you get extra help from Medicare to pay for your Medicare prescription drug plan costs, your monthly plan premium will be at no cost for Farm Bureau Essential Rx. This does not include any Medicare Part B premiums you may have to pay. Members of Farm Bureau Select Rx do not qualify for Extra Help.

This table shows you what your monthly plan premium will be if you get extra help. This does not include any Medicare Part B premium you may have to pay.

For additional plan details, see the Evidence of Coverage (EOC), which is located on our website at **<u>fbhp.com/part-d</u>** or call Member Services to request a copy.

# To find out if you qualify for Extra Help Call:

#### Social Security Administration

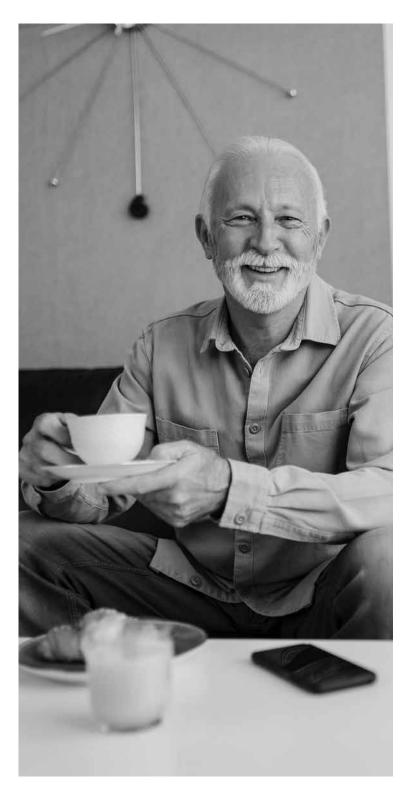
1-800-772-1213 TTY/TDD users should call 1-800-325-0778 7 a.m. to 7 p.m., Monday – Friday

#### Medicare

1-800-MEDICARE (1-800-633-4227) TTY/TDD users should call 1-877-486-2048 24 hours a day, 7 days a week <u>www.medicare.gov</u>

#### Your State Medicaid Office - TennCare

1-800-342-3145 TTY/TDD users should call 1-877-779-3103



## **Pre-enrollment checklist**

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Before making an enrollment decision, it is important that you fully understand Farm Bureau Health Plans benefits and rules. If you have any questions you can call and speak to a Member Services at 1-866-643-6924.

#### **Understanding the Benefits**

]	Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services
	that you routinely see a doctor. Visit <u><b>fbhp.com/part-d</b></u> or call 1-866-643-6924, TTY/TDD 711,
	to view a copy of the EOC.

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.

Review the formulary to make sure your drugs are covered.

#### **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/co-insurance may change on January 1, 2025.

Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

Your current health care coverage will end once your new Medicare coverage starts. For example, if you are in Tricare or a Medicare plan, you will no longer receive benefits from that plan once your new coverage starts.



### INDIVIDUAL ENROLLMENT REQUEST FORM TO ENROLL IN MEDICARE PRESCRIPTION DRUG PLAN (PART D)

#### Who can use this form?

People with Medicare who want to join a Medicare Prescription Drug Plan.

#### To join a plan, you must:

- Be a United States citizen or be lawfully present in the U.S.
- Live in the plan's service area

**Important:** To join a Medicare Prescription Drug Plan, you must also have either, or both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

#### When do I use this form?

You can join a plan:

- Between October 15–December 7 each year (for coverage starting January 1)
- Within 3 months of first getting Medicare
- In certain situations where you're allowed to join or switch plans

Visit Medicare.gov to learn more about when you can sign up for a plan.

#### What do I need to complete this form?

- Your Medicare Number (the number on your red, white, and blue Medicare card)
- Your permanent address and phone number

Note: You must complete all items in Section 1. The items in Section 2 are optional — you can't be denied coverage because you don't fill them out.

#### **Reminders:**

- If you want to join a plan during fall open enrollment (October 15–December 7), the plan must get your completed form by December 7.
- Your plan will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

#### What happens next?

Send your completed and signed form to:

Farm Bureau Health Plans P. O. Box 240 Columbia, TN 38402

Once they process your request to join, they'll contact you.

#### How do I get help with this form?

Call Farm Bureau Health Plans at 1-844-368-8738. TTY users can call 711. Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

**En español:** Llame a Farm Bureau Health Plans al 1-866-643-6924/TTY 711 o a Medicare gratis al 1-800-633-4227 y oprima el 2 para asistencia en español y un representante estará disponible para asistirle.

#### Individuals experiencing homelessness

• If you want to join a plan but have no permanent residence, a Post Office Box, an address of a shelter or clinic, or the address where you receive mail (e.g., social security checks) may be considered your permanent residence address

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1378. The time required to complete this information is estimated to average 20 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

IMPORTANT: Do not send this form or any items with your personal information (such as claims, payments, medical records, etc.) to the PRA Reports Clearance Office. Any items we get that aren't about how to improve this form or its collection burden (outlined in OMB 0938-1378) will be destroyed. It will not be kept, reviewed, or forwarded to the plan. See "What happens next?" on this page to send your completed form to the plan.

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Select the plan you want to join:I Farm Bureau Select Rx: - \$76.70 per monthFIRST name:LAST name:(Optional: Middle Initial)				
Birth date: (MM/DD/YYYY)Sex:Phone number:(//DMaleFemale(				
Permanent Residence street address (Don't enter a PO Box):				
City: (Required) County: State: ZIP Code:				
Mailing address, if different from your permanent address (PO Box allowed):				
Street address:City:State:ZIP Code:				
Your Medicare information:				
Medicare number:				
Hospital (Part A) Effective Date:				
Medical (Part B) Effective Date:				
Information is located on your red, white and blue Medicare card.				
Answer these important questions:				
Will you have other prescription drug coverage (like VA, TRICARE) in addition to Farm Bureau Select Rx/Essential Rx?  Yes  No				
If yes, name of other coverage:				
Member number for this coverage:				
Group/Policy number for this coverage:				
Effective date for this coverage:				
Do you work? 🛛 Yes 🖾 No				
If yes, do you have other health care coverage from your employer?  Yes No				
If yes, name of other coverage:				
Member number for this coverage:				
Group/Policy number for this coverage:				
Effective date for this coverage:				
Does your spouse work?  Yes  No				
If yes, do you have other health care coverage from your employer?  Yes				
If yes, name of other coverage:				
Member number for this coverage:				
Group/Policy number for this coverage:				
Effective date for this coverage:				

#### **IMPORTANT: Read and sign below:**

- I must keep both Hospital (Part A) or Medical (Part B) to stay in Farm Bureau Health Plans.
- By joining this Medicare Prescription Drug Plan, I acknowledge that Farm Bureau Health Plans will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below). Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- I understand that I can be enrolled in only one Part D plan at a time and that enrollment in this plan will automatically end my enrollment in another Part D plan.
- I understand that when my Farm Bureau Health Plans coverage begins, I must get all of my prescription drug benefits from Farm Bureau Health Plans. Benefits and services provided by Farm Bureau Health Plans and contained in my Farm Bureau Health Plans "Evidence of Coverage" document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor Farm Bureau Health Plans will pay for benefits or services that are not covered.
- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:
  - 1) This person is authorized under State law to complete this enrollment, and
  - 2) Documentation of this authority is available upon request by Medicare.

Signature:	Today's date:		
If you're the authorized representative, sign above and fill out these fields:			
Name:	Address:		
Phone number:	Relationship to enrollee:		
Broker Information			
Broker/Agent name: Broker/Agent ID number:			
Section 2 – All fields in this section are optional			
Answering these questions is your choice. You can't be denied coverage because you don't fill them out.			
Are you Hispanic, Latino/a, or Spanish origin? Select all that apply.			
Are you Hispanic, Latino/a, or Spanish origin? Select all	that apply.		
□ No, not of Hispanic, Latino/a, or Spanish origin? Select all	that apply. Particular American, Chicano/a		
□ No, not of Hispanic, Latino/a, or Spanish origin	□ Yes, Mexican, Mexican American, Chicano/a		

What's your race? Select all that apply.				
American Indian or Alaska Native	Black or African American			
Asian: Native Hawaiian and Pacific Islander:				
🗖 Asian Indian	🗖 Guamanian or Chamorro			
Chinese  Native Hawaiian				
□ Filipino	□ Samoan			
□ Japanese	Other Pacific Islander			
□ Korean □ White				
□ Vietnamese □ I choose not to answer.				
□ Other Asian				
Select one if you want us to send you information in	an accessible format.			
□ Braille □ Large print □ Audio CD				
other than what's listed above. Our office hours are 8				
Additional Contact Information				
Email Address:				
Alternate Phone Number:				
	r plan premiums			
owe by mail, Electronic Funds Transfer (EFT), credit c	ny late enrollment penalty that you currently have or may ard each month. <b>You can also choose to pay your</b> ur Social Security or Railroad Retirement Board (RRB)			
Direct Bill Direct Bill	rawal (EFT) 🛛 🖾 Social Security or RRB			
If you have to pay a Part D-Income Related Monthly extra amount in addition to your plan premium. DON	<b>Adjustment Amount (Part D-IRMAA), you must pay this</b> V'T pay Farm Bureau Health Plans the Part D-IRMAA.			
Office Use Only:				
SEP Type:				
·····				
PRIVACY ACT STATEMENT				

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

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# Attestation of Eligibility for an Enrollment Period

PO Box 240 Columbia, TN 38402

Typically, you may enroll in a Medicare Prescription Drug Plan only during the annual enrollment period from October 15 through December 7 of each year. Additionally, there are exceptions that may allow you to enroll in a Medicare Prescription Drug Plan outside of the annual enrollment period.

Please read the following statements carefully and check the box if the statement applies to you. By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

- $\Box$  I am new to Medicare.
- □ I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP).
- □ I recently moved outside of the service area for my current plan, or I recently moved and this plan is a new option for me. I moved on (insert date)\_\_\_\_\_.
- □ I recently was released from incarceration. I was released on (insert date)\_\_\_\_\_.
- □ I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on (insert date)\_\_\_\_\_.
- □ I recently obtained lawful presence status in the United States. I got this status on (insert date)
- □ I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on (insert date)\_\_\_\_\_.
- □ I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (insert date)
- □ I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.
- □ I am moving into, live in, or recently moved out of a Long-Term Care Facility (for example, a nursing home or long-term care facility). I moved/will move into/out of the facility on (insert date)

□ I recently left a PACE program on (insert date)\_\_\_\_\_.

- □ I recently involuntarily lost my creditable prescription drug coverage (coverage as good as Medicare's). I lost my drug coverage on (insert date)\_\_\_\_\_.
- $\Box$  I am leaving employer or union coverage on (insert date)\_\_\_\_\_.
- $\Box$  I belong to a pharmacy assistance program provided by my state.
- $\Box$  My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan.
- □ I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. My enrollment in that plan started on (insert date)\_\_\_\_\_.
- □ I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date)\_\_\_\_\_.
- □ I was affected by an emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA) or by a Federal, state, or local government entity. One of the other statements here applied to me, but I was unable to make my enrollment request because of the disaster.

If none of these statements applies to you or you're not sure, please contact Farm Bureau Health Plans at 1-844-368-8738 (TTY users should call 711) to see if you are eligible to enroll. Our hours of operation are 8 a.m. to 8 p.m. local time, 7 days a week October 1 – March 31 during which time our automated phone system may answer your call on Thanksgiving and Christmas day. April 1 – September 30 our hours are 8 a.m. to 8 p.m., Monday – Friday. Our automated phone system may answer your call on the system and federal holidays. TTY user should call 711.

Farm Bureau Health Plans is a Prescription Drug Plan (PDP) with a Medicare contract. Enrollment in Farm Bureau Health Plans depends on contract renewal.

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## Notes



P.O. Box 240 Columbia, TN 38402

#### PART D PLANS MEMBER PREMIUM BILLING/PAYMENT FACT SHEET

#### **Premium Payment Options**

#### **Option 1 – Direct Member Pay via Check**

- Members will receive invoices approximately ten (10) days in advance of the due date.
- Members can mail a check directly to the remittance address on the invoice and must include their payment coupon.
- Members can elect to pay the current month or prepay for subsequent months.
- Depending on when the member's payment is received, the payment may not be reflected until next month's invoice. Members can call Member Services or their bank to confirm a payment was received and processed.
- Members should allow up to five (5) business days for the payment to be received, processed, and posted to their account.

#### **Option 2 – Direct Member Pay via Credit/Debit Card (one time)**

- Members will receive invoices approximately ten (10) days in advance of the due date.
- Tennessee Members can call Invoice Cloud at 1-844-798-0496 or pay online by visiting the website address <u>http://www.invoicecloud.com/tnfbmembershealth</u>.
- Members will use their Subscriber ID, Last Name, and Zip Code to pull up their invoice that is due.
- When paying an active invoice, members can choose to pay the current month's premium or pay multiple months in advance.

#### **Option 3 – Automatic Deduction of Premium from Checking Account**

 Members must complete a Bank Withdrawal Pre- Authorization Form and mail the form to the FBHP Part D Billing Department, P.O. Box 240 Columbia, TN 38402 before payments can be processed. Note that for checking accounts, a voided check MUST BE attached to the form. Federal law prohibits an employer from making Medicare premium payments for an active employee.

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- Due to the timing of the receipt of this form and processing, the bank withdrawal authorization may not be processed in time for the current month's premium and, as such, either a one-time credit card payment will be required, or the member will need to pay via check.
  - The request could take up to a month to auto-debit the member's account. The member may get an invoice and will need to pay until the bank processes the form to complete the process. The member can also reach out to the bank to confirm the status of their auto-debit.
- This form can be downloaded from the Farm Bureau Health Plans Medicare Part D website <u>https://fbhp.com/part-d/documents-forms-1/</u>.
- Members should retain a copy of their completed authorization form.
- If a member has elected to have the recurring payments from a checking account, <u>no</u> <u>invoice will be provided</u>, and their checking account statement shall serve as their receipt.
- Members cannot set up automatic deduction of premium from a checking account over the phone. The completion of a Bank Withdrawal Pre-Authorization Form is required.

#### **Option 4 – Automatic Deduction of Premium through Credit/Debit Card**

- Tennessee Members will sign up for automatic recurring Auto Pay Credit/Debit Card monthly payments by visiting <u>http://www.invoicecloud.com/tnfbmembershealth</u> to register their policy and set up Auto Pay.
- Members will use their Subscriber ID, Last Name, and Zip Code to pull up their invoice that is due.
- Members will select Register Policy at the bottom of the page and will be asked to include an email address and set up a password.
- Members will need to add a credit or debit card to their account and select the Auto Pay option to complete their Auto Pay set up.
- If a member has elected to have the recurring payments from a credit card, <u>no invoice</u> <u>will be provided</u>, and their credit card statement shall serve as their receipt.

#### **Option 5 – Automatic Deduction of Premium from Social Security or Railroad Retirement Board Check**

 Members may request their Part D premiums be withheld from their Social Security check by calling Member Services at 866-643-6924 (TTY 711) to request the deduction be set up. Our hours of operation are 8 a.m. to 8 p.m. local time, 7 days a week October 1–

Farm Bureau Health Plans is a Prescription Drug Plan (PDP) with a Medicare contract. Enrollment in Farm Bureau Health Plans depends on contract renewal.

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March 31 during which time our automated phone system may answer your call on Thanksgiving and Christmas day. April 1 – September 30 our hours are 8 a.m. to 8 p.m., Monday – Friday. Our automated phone system may answer your call on weekends and federal holidays.

If a member chooses to have the premium withheld from their Social Security or Railroad Retirement Board benefit check, you may receive an invoice for your first month or two of enrollment if the deduction does not start right away or does not start at all. If a member has elected to have their premiums deducted from their social security check, their monthly check remittance from SSA will serve as their receipt and no invoice will be provided.

#### Members who fail to pay the monthly premium may be disenrolled from Farm Bureau Health Plans.

If you have questions or want more information, call Farm Bureau Health Plans at 1-866-643-6924. Our hours of operation are 8 a.m. to 8 p.m. local time, 7 days a week October 1 - March 31 during which time our automated phone system may answer your call on Thanksgiving and Christmas day. April 1 – September 30 our hours are 8 a.m. to 8 p.m., Monday – Friday. Our automated phone system may answer your call on weekends and federal holidays. TTY users should call 711.

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## **Bank Withdrawal Pre-Authorization Form**

Name of Account Holde	e
	(Please print)
Name of Member	ID Number
(If d	fferent than Account Holder)
Bank Name	Bank Address
City	State
Account Type: (check or	e) Checking Savings
	draft will occur on the 1 <sup>st</sup> of the month. If the 1 <sup>st</sup> of the month falls on a your draft will occur on the next banking day.
-	ly: (For Checking Accounts, please attach a blank, voided check
below)	
Bank Routing #:	Account #:
through monthly check of Health Plans (the Compar denied, the Company will and that, if I provide, vert	k or financial organization named above to pay my plan premium electronic account debits drawn by and payable to Farm Bureau y). I understand and agree that, if any payment authorized hereby is contact me to make arrangements for an alternate form of payment, ally or in writing, corrected information for the account, this authority for the Company to charge the account using such corrected
Х	Date
	ign as signature appears on signature card at bank)
ci	use tape (do not staple) a blank, voided neck in the space that you would like
yc yc	ur premium payment deducted from.

Please return this form to: P.O. Box 240, Columbia, TN 38402 or Fax to 1-800-784-1580

Farm Bureau Health Plans is a Part D plan with a Medicare contract. Enrollment in Farm Bureau Health Plans depends on contract renewal. S2668\_FBTNBL22208\_C Updated 3/22/2022

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# ELECTION FORM FOR PREMIUM WITHHOLD FROM SOCIAL SECURITY (SSA/RRB Withhold)

By completing this form, you are requesting to have your Farm Bureau Health Plans prescription drug benefit plan premium automatically deducted from your monthly Social Security (SSA) or Railroad Retirement Board (RRB) check. To ensure the best opportunity for approval, the request may be submitted for a future effective date of up to 90 days from the date of receipt. After your premium withhold form is processed, you will be notified of the effective date that your deduction is scheduled to begin. Until then, please continue to pay your plan premium. Generally, you must stay with the same premium payment option you choose for the rest of the year.

Name (Please Print)		Farm Bureau Health Plans Member ID#	
Street Address		City, State, Zip Code	
Yes, I would like to have my pren	nium deducted from my	monthly SSA or RRB benefit check.	
I receive monthly benefits from:	□ Social Security	□ Railroad Retirement Board	
<b>Remember:</b> Until you receive notification to begin, please continue to pay your month		th Plans that your deduction is scheduled	
*Signature		Date	
*If the individual cannot sign, a court-appo	ointed Legal Guardian or	person with Durable Power of Attorney for	

\*If the individual cannot sign, a court-appointed Legal Guardian or person with Durable Power of Attorney for Health Care (DPAHC), if authorized by state law, must sign this document. *Attach a copy of proof of Legal Guardian, DPAHC, or proof of authorization by state law.* 

\*If authorization form is for two members, both members must sign and provide their ID numbers for proper identification.

If you have any questions, please contact Farm Bureau Health Plans Customer Service at 1-866-643-6924. TTY users should call 711. From October 1 through March 31, our hours of operation are from 8:00 a.m. until 8:00 p.m. local time, seven days a week during which our automated phone system may answer your call on Thanksgiving and Christmas Day. From April 1 through September 30, our hours of operation are 8:00 a.m. until 8:00 p.m. local time, Monday through Friday. Outside these hours, you may leave us a message and a representative will return your call the next business day.

Farm Bureau Health Plans is a Part D plan with a Medicare contract. Enrollment in Farm Bureau Health Plansdepends on contract renewal.S2668\_FBTNBL22212\_CLast updated 3/9/2022

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## Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Farm Bureau Health Plans complies with applicable federal civil rights laws and does not discriminate, exclude or treat people differently on the basis of race, color, national origin, religion, disability, age, sex, gender identity, sexual orientation, health status, marital status, arrest or conviction record or military participation in the administration of the plan, including enrollment and benefit determinations.

Farm Bureau Health Plans:

- 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 any of these services, contact Member Services at 1-866-643-6924 (TTY 711). Our hours of operation are Oct. 1 - March 31, 8 a.m.– 8 p.m. 7 days/week local time, and April 1 - Sept. 30, 8 a.m.– 8 p.m., Monday - Friday local time.

If you believe Farm Bureau Health Plans has failed to provide these services or has discriminated in another way based on race, color, national origin, age, disability, or sex, health status, marital status, arrest or conviction record or military participation, you can file a complaint or grievance with us. You can mail your grievance to:

Farm Bureau Health Plans ATTN: Grievances P.O. Box 240 Columbia, TN 38402

If you need assistance filing a complaint or grievance, please call Member Services at the phone number listed above. You can also file a Civil Rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically or through the Office for Civil Rights Complaint Portal, available at <u>https://ocrportal.hhs.gov/ocr/portal/lobby/jsf</u>, 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 1-800-537-7697 (TDD)

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

#### Multi-Language Insert

#### Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-866-643-6924. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-866-643-6924. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。 如果您需要此翻译服务,请致电1-866-643-6924。我们的中文工作人员很乐意帮助您。这是 一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-866-643-6924。我們講中文的人員將樂意為您提供幫助。這是 一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-866-643-6924. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-866-643-6924. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-866-643-6924 sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-866-643-6924. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-866-643-6924 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-866-643-6924. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على . 6924-643-866-1سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-866-643-6924 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-866-643-6924. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-866-643-6924. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-866-643-6924. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-866-643-6924. Ta usługa jest bezpłatna.

Japanese: 当社の健康健康保険と薬品処方薬プランに関するご質問にお答えするために、無料の通訳サービスがありますございます。通訳をご用命になるには、 1-866-643-6924にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

Form CMS-10802 (Expires 12/31/25) S2668 FBTNLG24007MLI C

