

**HNE Medicare Secure Freedom (HMO-POS) Employer Group Waiver Plan
Scantic Valley Regional Health Trust
Changes for 2025**

Changes to the Monthly Premium

	2024 (this year)	2025 (next year)
Monthly Premium	\$367.40 (You must continue to pay your Medicare Part B premium.)	\$375.81 (You must continue to pay your Medicare Part B premium.)

Other Changes

Part D Benefit Changes

Beginning in 2025, the Inflation Reduction Act (IRA), also known as the prescription drug law, made several improvements to the basic Part D drug benefit. The Coverage Gap Stage has been eliminated resulting in three drug payment phases: the Yearly Deductible (if applicable), the Initial Coverage, and the Catastrophic Coverage. The Coverage Gap Discount Program will also be replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Initial Coverage Phase and the Catastrophic Coverage Phase. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.	
<i>Deductible</i>	Not Applicable
<i>Initial Coverage</i>	During this phase, the plan pays its share of the cost of your drugs, and you pay your share of the cost. Once you have paid \$2,000 out-of-pocket for Part D drugs, you will move to the next phase (the Catastrophic Coverage Phase).
<i>Catastrophic Coverage</i>	The Catastrophic Coverage is the final phase. Drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Catastrophic Coverage Phase. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs. If you reach the Catastrophic Coverage Phase, you pay nothing for your covered Part D drugs. You may have cost sharing for excluded drugs that are covered under our enhanced benefit.

<i>Medicare Prescription Payment Plan (M3P)</i>	The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January-December). To learn more about this payment option, please contact us toll-free at (800) 393-0395 or (TTY: 711) 24 hours a day, seven days a week or visit https://healthnewengland.org/m3p
--	---

New Programs for 2025

<i>Virta Health Program</i>	Virta is available for eligible Medicare Advantage members with type 2 diabetes, prediabetes, or a BMI of 25 or greater. Virta is a guided nutrition program for type 2 diabetes and prediabetes reversal, and for safe and sustainable weight loss. Powered by technology and digital health tools, Virta care team provides expert medical care, coaching, and on-demand virtual support. Virta's personalized approach will help you sustainably lose weight while controlling blood sugar with fewer or no medications. For members who qualify, Virta will contact you on behalf of Health New England with full program details. Participation is optional.
<i>Wellth: Digital Care Program</i>	For eligible Medicare Advantage members with certain health conditions, we are collaborating with Wellth, an app-based digital program, to help you manage your condition(s). Through digital tracking of daily activities, such as taking your medications as prescribed and checking blood pressure and/or glucose, etc., Wellth gives you the support and motivation you need to stay on track with your care plan in order to achieve better health. For members who qualify, Wellth, on behalf of Health New England, will provide you additional program information. Participation is optional.