

## **Information regarding changes under the CDPHP Choices PPO plan and the MVP Gold PPO plan for January 1, 2015**

**CDPHP Medicare Choices PPO plan will require co-payments for simple (x-rays, ultrasounds, etc.) and complex (CT, MRI, PET scans) radiology**

**As of January 1, 2015, all CDPHP Medicare Choices PPO members will now have to pay the specialist co-payment (\$15) for any simple radiology (this includes x-rays, ultrasounds, etc.)**

**Additionally, as of January 1, 2015, CDPHP Medicare Choices PPO members will have to pay two times the specialist co-pay (\$30) for any complex radiology (MRI, CT, PET scans).**

**The laboratory co-payment of \$15 will continue to be waived for 2015 if the provider is preferred.**

**MVP Gold anywhere PPO will have a \$0 preferred generic drug tier as of January 1, 2015**

**As of January 1, 2015, there will be a \$0 co-payment for generic drugs listed as tier 1 under the MVP Gold Anywhere PPO plan drug formulary.**

Each health insurance plan has a drug formulary listing, which is a list of covered medications under that health plan. What tier a medication falls under on formulary determines its co-payment.

Health plans can have from a 3-tier up to a 5-tier rating system for covered drugs.

The same drug can have different co-payments under each health plan, depending upon where it falls on that plan's formulary.

**The MVP Gold Anywhere PPO plan has a 6-tier formulary system, meaning drugs listed as tier 1 preferred generics on their formulary have \$0 co-payment beginning January 1, 2015.**

If you are interested in changing to this, or any other Medicare Advantage plan offered, you should check to be sure your medications and doctors are covered under the plan you are interested in changing to.