

Pre-Enrollment Checklist

Before making 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 at **1-888-777-5536** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

	Understanding the Benefits
<input type="checkbox"/>	The <i>Evidence of Coverage</i> (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit kp.org/eocmas or call 1-888-777-5536 (TTY 711), to view a copy of the EOC.
<input type="checkbox"/>	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
<input type="checkbox"/>	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.
<input type="checkbox"/>	Review the formulary to make sure your drugs are covered.
	Understanding Important Rules
<input type="checkbox"/>	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.
<input type="checkbox"/>	Benefits, premiums and/or copayments/co-insurance may change on January 1, 2026.
<input type="checkbox"/>	For HMO plans, 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).
<input type="checkbox"/>	For HMO-POS plans, our plan allows you to see providers outside of the network (non-contracted providers). However, while we will pay for certain covered services, the provider must agree to treat you. Except in emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.
	Effect on Current Coverage
<input type="checkbox"/>	If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.