

What People on Medicare need to know about Private Fee-for-Service plans



Sierra Optima (PFFS) plans are Medicare Advantage Private Fee-for-Service plans authorized by the Centers for Medicare & Medicaid Services (CMS). A PFFS plan is different than Original Medicare or an HMO, PPO, or Medicare supplement plan.

Sierra Optima gives you the ability to choose your health care provider. However, not all providers may accept this plan, even Medicare providers may not accept this plan. If you choose this plan, it is very important that all the providers you choose know, before providing services to you, that you have Sierra Optima coverage in place of Medicare. This gives your provider the right to choose whether or not to accept Sierra Optima's terms and conditions of payment for treating you. Providers have the right to decide if they will accept Sierra Optima each time they see you. This is why you must show your Sierra Optima ID card every time you visit a health care provider.

If your provider agrees to Sierra Optima's terms and conditions of payment

If your provider decides to accept the Sierra Optima plan, they must follow our plan's terms and conditions for payment. They must thereafter bill Sierra Optima for those services. However, providers have the right to decide if they will accept Sierra Optima each time they see you.

If your provider does not agree to Sierra Optima's terms and conditions of payment

A provider may decide not to accept Sierra Optima's terms and conditions of payment. If this happens, you will need to find another provider that will. You may contact us at **1-888-274-2207**; **TTY: 1-800-349-3538** for assistance locating another provider in your area willing to accept our plan's terms and conditions of payment.

What happens if a provider declines to accept Sierra Optima's terms and conditions of payment?

1. They should not provide services to you except for emergencies.
2. If they choose to provide services, they may not bill you. They must bill Sierra Optima for your covered health care services. You must pay the appropriate copays or coinsurance at the time of service.

For more information about PFFS plans, see Beneficiary Qs & As at CMS's Web site

<http://www.cms.hhs.gov/PrivateFeeforServicePlans/>. If you have questions about Sierra Optima, please call our Member Services Department at **1-888-274-2207**; **TTY: 1-800-349-3538**.

Member Services Hours:

From March 2 through November 14, we are open Monday - Friday from 8 am to 8 pm. Calls on Saturday, Sunday and holidays will be received by our automated phone system (where you can leave a detailed message and a representative will return your call as soon as possible). From November 15 through March 1, we are open seven days a week from 8 am to 8 pm.

Sierra Optima Select (PFFS), Sierra Optima Select Rx (PFFS), Sierra Optima Choice (PFFS) and Sierra Optima Choice Rx (PFFS) are Medicare Advantage plans offered by Sierra Health and Life Insurance Company, Inc., a UnitedHealthcare Company. Sierra Health and Life Insurance Company, Inc. is a health plan with a Medicare contract. Anyone with Medicare Parts A & B may apply. You must continue to pay your Medicare Part B premium. A Medicare Advantage Private Fee-for-Service plan works differently than a Medicare supplement plan. Your doctor or hospital can continue to treat you if it agrees to accept our terms and conditions of payment, and thus may choose not to treat you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may choose not to provide health care services to you, except in emergencies. Providers can find the plan's terms and conditions on our website at www.sierraoptima.com.

What Health Care Providers need to know about Private Fee-for-Service plans



Sierra Optima (PFFS) plans are Medicare Advantage Private Fee-for-Service plans authorized by the Centers for Medicare & Medicaid Services (CMS). A PFFS plan is different than an HMO, PPO, or Medicare supplement plan.

A beneficiary who enrolls in a Medicare Advantage PFFS plan is free to use any provider willing to treat the enrollee and accept our plan's terms and conditions of payment. You can view our terms and conditions of payment by visiting our Web site at www.sierraoptima.com, and if you have questions, then you can call us at **1-888-274-2207**. Enrollees must inform you, before obtaining services from you, that they have purchased Sierra Optima for their Medicare coverage. This gives you the right to choose to accept Sierra Optima enrollees. You have a right to make that choice each time service is needed by a Sierra Optima enrollee. You do not have to sign a contract to see Sierra Optima enrollees.

If you decide to accept Sierra Optima's terms and conditions of payment

Your agreement to our plan's terms and conditions of payment is inherent in your decision to treat a Sierra Optima enrollee. If you decide to treat a Sierra Optima enrollee, you will be subject to our plan's terms and conditions of payment and must bill Sierra Optima for covered services. However, you have the right to decide, on a patient-by-patient and visit-by-visit basis, whether to treat Sierra Optima enrollees. You may learn our terms and conditions of payment and other information about our plan on our Web site at www.sierraoptima.com or by calling us at **1-888-274-2207**.

If you decide not to accept Sierra Optima's terms and conditions of payment

If you decide not to treat a Sierra Optima enrollee, you should not provide services to the enrollee, except for emergencies.

If you choose to provide services, then you have by default agreed to our terms and conditions of payment and you must bill Sierra Optima for covered health care services. You must collect from the enrollee only the appropriate Sierra Optima copays or coinsurance at the time of service. You may at any time, on a patient-by-patient and visit-by-visit basis, decide that you do not want to treat a Sierra Optima enrollee.

We will follow CMS requirements for timely payment of claims. You may learn our billing requirements on our Web site at www.sierraoptima.com or by calling us at **1-888-274-2207**.

For more information about PFFS plans, see Provider Qs & As at CMS's web site <http://www.cms.hhs.gov/PrivateFeeforServicePlans/>. If you have questions about Sierra Optima, please call our Member Services Department at **1-888-274-2207**.

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