

Changes to the  
Mount Carmel MediGold EGWP (HMO)  
2025  
Evidence of Coverage

10/20/2024

Dear Valued Member,

**This is important information on changes in your Mount Carmel MediGold EGWP (HMO) coverage.**

We previously notified you that your Evidence of Coverage (EOC) which provides information about your coverage as an enrollee in our plan, was posted on our website. This notice is to let you know there were errors in your EOC. Below you will find information describing and correcting the errors. Please keep this information for your reference. The correct EOC can be found on our website at [www.thpmedicare.org/mount-carmel](http://www.thpmedicare.org/mount-carmel).

## Changes to your EOC

| Where you can find the error in your 2025 EOC   | Original Information  | Corrected Information  | What does this mean for you?  |
|---|---|--|---|
| <p>On page 46 in Chapter 3 Section 7.1 Rules for ownership of durable medical equipment, please see the changes to the following paragraph:</p> | <p>In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. As a member of Mount Carmel MediGold EGWP (HMO) however, you will not acquire ownership of rented DME items no matter how many copayments you make for the item while a member of our plan, even if you made up to 12 consecutive payments for the DME item under Original Medicare before you joined our plan.</p> | <p>In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. As a member of Mount Carmel MediGold EGWP (HMO) however, you usually will not acquire ownership of rented DME items no matter how many copayments you make for the item while a member of our plan, even if you made up to 12 consecutive payments for the DME item under Original Medicare before you joined our plan. Under certain limited circumstances, we will transfer ownership of the DME item to you. Call Member Services for more information.</p> | <p>In certain circumstances, we may transfer ownership of the DME to you.</p> |
| <p>On Page 46 in Chapter 3 Section 7.1</p> <p>See the changes to Example 1:</p>   | <p>Example 1: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. The payments you made in Original Medicare do not count.</p>  | <p>Example 1: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. The payments you made in Original Medicare do not count. You will have to make 13 payments in our plan before owning the item.</p>   | <p>You will have to make 13 payments in our plan before owning the item.</p>  |

You are not required to take any action in response to this document, but we recommend you keep this information for future reference. If you have any questions, please call us at 1-800-240-3851 (TTY: 711) 8 a.m. to 8 p.m., seven days per week.

Mount Carmel MediGold (HMO/PPO) is a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on contract renewal. Mount Carmel MediGold complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, sex (defined as sex at birth, legal sex and/or sex stereotyping), and gender (includes gender identity, gender expression and/or pregnancy). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-240-3851 (TTY: 711). 注意：如果使用繁體中文，可以免費獲得語言援助服務。請致電 1-800-240-3851 (TTY : 711).