

# Essentials and Premier Plans

2012 Summary of Benefits



Oregon - Region 1

## Section I - Introduction to Summary of Benefits

### Essentials 2 (HMO) and Essentials 801 (HMO)

Thank you for your interest in PacificSource Medicare Essentials 2 (HMO) and Essentials 801 (HMO). Our plans are offered by PacificSource Community Health Plans, Inc./PacificSource Medicare, a Medicare Advantage Health Maintenance Organization (HMO).

### Premier 1 (HMO-POS)

Thank you for your interest in PacificSource Medicare Premier 1 (HMO-POS). Our plan is offered by PacificSource Community Health Plans, Inc./PacificSource Medicare, a Medicare Advantage Health Maintenance Organization (HMO), with a point-of-service option (POS).

This Summary of Benefits tells you some features of our plans. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call PacificSource Medicare Essentials 2 (HMO), PacificSource Medicare Essentials 801 (HMO), or PacificSource Medicare Premier 1 (HMO-POS) and ask for the "Evidence of Coverage".

### **You Have Choices in Your Health Care**

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like PacificSource Medicare Essentials 2 (HMO), PacificSource Medicare Essentials 801 (HMO), or PacificSource Medicare Premier 1 (HMO-POS). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

You may join or leave a plan only at certain times. Please call PacificSource Medicare Essentials 2 (HMO), PacificSource Medicare Essentials 801 (HMO), or PacificSource Medicare Premier 1 (HMO-POS) at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

### **How Can I Compare My Options?**

You can compare PacificSource Medicare Essentials 2 (HMO), PacificSource Medicare Essentials 801 (HMO), PacificSource Medicare

Premier 1 (HMO-POS), and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare Plan covers. Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

### **Where is PacificSource Medicare Available?**

There is more than one plan listed in this Summary of Benefits. If you are enrolled in one plan and wish to switch to another plan, you may do so only during certain times of the year. Please call Customer Service for more information.

- Essentials 2 (HMO) and Essentials 801 (HMO)

The service area for this plan includes: Crook, Deschutes, Grant, Hood River, Jefferson, Klamath\*, Lake\*, Sherman, Wasco, Wheeler Counties, OR. You must live in one of these areas to join the plan.

- Premier 1 (HMO-POS)

The service area for this plan includes: Deschutes, Grant, Hood River, Jefferson, Klamath\*, Lake\*, Sherman, Wasco, Wheeler Counties, OR. You must live in one of these areas to join the plan.

\* denotes partial county. Klamath County includes zip codes 97731, 97733, 97735, 97737, and 97739. Lake County includes zip codes 97638, 97641, 97735, and 97739.

### **Who is Eligible to Join PacificSource Medicare?**

#### Essentials 2 (HMO) and Premier 1 (HMO-POS)

You can join PacificSource Medicare Essentials 2 (HMO) or PacificSource Medicare Premier 1 (HMO-POS) if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with End-Stage Renal Disease are generally not eligible to enroll in PacificSource Medicare Essentials 2 (HMO) or PacificSource Medicare Premier 1 (HMO-POS) unless they are members of our organization and have been since their dialysis began.

#### Essentials 801 (HMO)

You can join PacificSource Medicare Essentials 801 (HMO) if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. You must also meet the public employer eligibility

## Section I - Introduction to Summary of Benefits

requirements determined by the Oregon Public Employees Retirement System (PERS). Please contact PERS for more information. However, individuals with End-Stage Renal Disease are generally not eligible to enroll in PacificSource Medicare Essentials 801 (HMO) unless they are members of our organization and have been since their dialysis began.

### **Can I Choose My Doctors?**

#### Essentials 2 (HMO) and Essentials 801 (HMO)

PacificSource Medicare Essentials 2 (HMO) and PacificSource Medicare Essentials 801 (HMO) have formed a network of doctors, specialists, and hospitals. You can only use doctors who are part of our network. The health providers in our network can change at any time.

#### Premier 1 (HMO-POS)

PacificSource Medicare Premier 1 (HMO-POS) has formed a network of doctors, specialists, and hospitals. You can use any doctor who is part of our network. In some cases, you may also go to doctors outside of our network. The health providers in our network can change at any time.

You can ask for a current provider directory. For an updated list, visit us at

<http://medicare.pacificsource.com/Tools/ProviderDirectory.aspx>.

Our customer service number is listed at the end of this introduction.

### **What Happens if I Go to a Doctor Who's Not in Your Network?**

#### Essentials 2 (HMO) and Essentials 801 (HMO)

If you choose to go to a doctor outside of our network, you must pay for these services yourself except in limited situations (for example, emergency care). Neither the plans nor the Original Medicare Plan will pay for these services.

#### PacificSource Medicare Premier 1 (HMO-POS)

Generally, you are restricted to a doctor who is part of your network. However, we will cover your care from any provider for emergency or urgently needed care. Also, our point of service benefit allows you to get care from providers not in your network under certain

conditions. For more information, please call the customer service number listed at the end of this introduction.

### **Does My Plan Cover Medicare Part B or Part D drugs?**

PacificSource Medicare Essentials 2 (HMO), PacificSource Medicare Essentials 801 (HMO), and PacificSource Medicare Premier 1 (HMO-POS) do cover Medicare Part B prescription drugs. PacificSource Medicare Essentials 2 (HMO), PacificSource Medicare Essentials 801 (HMO), and PacificSource Medicare Premier 1 (HMO-POS) do NOT cover Medicare Part D prescription drugs.

### **What are My Protections in this Plan?**

All Medicare Advantage Plans agree to stay in the program for a full calendar year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, the plans can decide whether to continue to participate with Medicare Advantage. A plan may continue in their entire service area (geographic area where the plan accepts members) or choose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan. Even if your Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of PacificSource Medicare Essentials 2 (HMO), PacificSource Medicare Essentials 801 (HMO), or PacificSource Medicare Premier 1 (HMO-POS), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem

## Section I - Introduction to Summary of Benefits

with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

### What Types of Drugs May be Covered Under Medicare Part B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact PacificSource Medicare Essentials 2 (HMO), PacificSource Medicare Essentials 801 (HMO), or PacificSource Medicare Premier 1 (HMO-POS) for more details.

- Some Antigenes: If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- Osteoporosis Drugs: Injectable drugs for osteoporosis for certain women with Medicare.
- Erythropoietin (Epoetin Alfa or Epogen®): By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- Hemophilia Clotting Factors: Self-administered clotting factors if you have hemophilia.
- Injectable Drugs: Most injectable drugs administered incident to a physician's service.
- Immunosuppressive Drugs: Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- Some Oral Cancer Drugs: If the same drug is available in injectable form.
- Oral Anti-Nausea Drugs: If you are part of an anti-cancer chemotherapeutic regimen.
- Inhalation and Infusion Drugs administered through DME.

### Where can I Find Information on Plan Ratings?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and Customer Service). If you have access to the web, you may use the web tools on [www.medicare.gov](http://www.medicare.gov) and select

"Health and Drug Plans" then "Compare Drug and Health Plans" to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for this plan. Our Customer Service number is listed below.

Please call PacificSource Medicare Essentials 2 (HMO), PacificSource Medicare Essentials 801 (HMO), or PacificSource Medicare Premier 1 (HMO-POS). Visit us at [www.Medicare.PacificSource.com](http://www.Medicare.PacificSource.com) or, call us:

Customer Service Hours: Monday, Tuesday, Wednesday, Thursday, Friday, 8:00 a.m. - 8:00 p.m. Pacific

- Current and Prospective members should call toll-free (888) 863-3637 for questions related to the Medicare Advantage Program. (TTY/TDD (800) 735-2900).
- Current and Prospective members should call locally (541) 385-5315 for questions related to the Medicare Advantage Program. (TTY/TDD (800) 735-2900).

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call (877) 486-2048. You can call 24 hours a day, 7 days a week. Or, visit [www.medicare.gov](http://www.medicare.gov) on the web.

This document may be available in other formats such as Braille, large print or other alternate formats. This document may be available in a non-English language. For additional information, call customer service at the phone number listed above. If you have any questions about this plan's benefits or costs, please contact PacificSource Medicare for details.

## Section II - Summary of Benefits

| Benefit  | Original Medicare   | Essentials 2<br>(HMO)  | Essentials 801<br>(HMO)   | Premier 1<br>(HMO-POS)  |
|--|---|--|---|---|
| <b>Important Information</b>                     |   |  |   |   |
| <b>1-Premium and Other Important Information</b> | <p>In 2011 the monthly Part B Premium was \$96.40 and may change for 2012 and the yearly Part B deductible amount was \$162 and may change for 2012.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p> <p>Most people will pay the standard monthly Part B premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call (877) 486-2048. You may also call Social Security at (800) 772-1213. TTY users should call (800) 325-0778.</p> | <p><b>General</b><br/>\$19 monthly plan premium in addition to your monthly Medicare Part B premium. Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call (877) 486-2048. You may also call Social Security at (800) 772-1213. TTY users should call (800) 325-0778.</p> <p><b>In-Network</b><br/>\$3,400 out-of-pocket limit for Medicare-covered services.</p> | <p><b>General</b><br/>For information concerning the actual premiums you will pay, please contact PERS or your employee group benefits plan administrator. Your total premium is set by PERS and includes other benefits. Contact PERS for more information.</p> <p>Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call (877) 486-2048. You may also call Social Security at (800) 772-1213. TTY users should call (800) 325-0778.</p> | <p><b>General</b><br/>\$100 monthly plan premium in addition to your monthly Medicare Part B premium. Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call (877) 486-2048. You may also call Social Security at (800) 772-1213. TTY users should call (800) 325-0778.</p> <p><b>In-Network</b><br/>\$3,400 out-of-pocket limit for Medicare-covered services.</p> |

## Section II - Summary of Benefits

| Benefit   | Original Medicare  | Essentials 2<br>(HMO)  | Essentials 801<br>(HMO)  | Premier 1<br>(HMO-POS)   |
|---|--|--|--|--|
|   |  |  | <b>In-Network</b><br>\$3,400 out-of-pocket limit for Medicare-covered services.  | <b>In and Out-of-Network</b><br>\$5,100 out-of-pocket limit for Medicare-covered services.   |
| <b>2-Doctor and Hospital Choice</b><br>(For more information, see Emergency Care-#15 and Urgently Needed Care-#16.) | You may go to any doctor, specialist or hospital that accepts Medicare.  | <b>In-Network</b><br>You must go to network doctors, specialists, and hospitals. No referral required for network doctors, specialists, and hospitals.   | <b>In-Network</b><br>You must go to network doctors, specialists, and hospitals. No referral required for network doctors, specialists, and hospitals.   | <b>In-Network</b><br>No referral required for network doctors, specialists, and hospitals.   |
| <b>Inpatient Care</b>   |  |  |  |  |
| <b>3-Inpatient Hospital Care</b><br>(includes Substance Abuse and Rehabilitation Services)                          | <p>In 2011 the amounts for each benefit period were:</p> <p><u>Days 1-60:</u><br/>\$1,132 deductible</p> <p><u>Days 61-90:</u><br/>\$283 per day</p> <p><u>Days 91-150:</u><br/>\$566 per lifetime reserve day</p> <p>These amounts may change for 2012. Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days. Lifetime reserve days can only be used once. A "benefit period" starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the</p> | <p><b>In-Network</b><br/>No limit to the number of days covered by the plan each hospital stay.</p> <p>For Medicare-covered hospital stays:<br/><u>Days 1-6:</u><br/>\$275 copay per day<br/><u>Days 7-90:</u><br/>\$0 copay per day</p> <p>\$0 copay for each additional hospital day.</p> <p>\$1,650 out-of-pocket limit every stay. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> | <p><b>In-Network</b><br/>No limit to the number of days covered by the plan each hospital stay.</p> <p>For Medicare-covered hospital stays:<br/><u>Days 1-4:</u><br/>\$125 copay per day<br/><u>Days 5-90:</u><br/>\$0 copay per day</p> <p>\$0 copay for each additional hospital day.</p> <p>\$500 out-of-pocket limit every stay. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> | <p><b>In-Network</b><br/>No limit to the number of days covered by the plan each hospital stay.</p> <p>For Medicare-covered hospital stays:<br/><u>Days 1-5:</u><br/>\$175 copay per day<br/><u>Days 6-90:</u><br/>\$0 copay per day</p> <p>\$0 copay for each additional hospital day.</p> <p>\$875 out-of-pocket limit every stay. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> |

## Section II - Summary of Benefits

| Benefit                               | Original Medicare  | Essentials 2<br>(HMO)   | Essentials 801<br>(HMO)   | Premier 1<br>(HMO-POS)  |
|---------------------------------------|--|---|---|---|
|                                       | inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.  |   |   |   |
| <b>4-Inpatient Mental Health Care</b> | <p>In 2011 the amounts for each benefit period were:</p> <p><u>Days 1-60:</u><br/>\$1,132 deductible</p> <p><u>Days 61-90:</u><br/>\$283 per day</p> <p><u>Days 91-150:</u><br/>\$566 per lifetime reserve day</p> <p>These amounts may change for 2012. You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> | <p><b>In-Network</b><br/>You get up to 190 days of inpatient Psychiatric Hospital care in a lifetime. Inpatient psychiatric hospital services county toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>For Medicare-covered hospital stays:<br/><u>Days 1-6:</u><br/>\$275 copay per day<br/><u>Days 7-90:</u><br/>\$0 copay per day</p> <p>\$1,650 out-of-pocket limit every stay. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> | <p><b>In-Network</b><br/>You get up to 190 days of inpatient Psychiatric Hospital care in a lifetime. Inpatient psychiatric hospital services county toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>For Medicare-covered hospital stays:<br/><u>Days 1-4:</u><br/>\$125 copay per day<br/><u>Days 5-90:</u><br/>\$0 copay per day</p> <p>\$500 out-of-pocket limit every stay. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> | <p><b>In-Network</b><br/>You get up to 190 days of inpatient Psychiatric Hospital care in a lifetime. Inpatient psychiatric hospital services county toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>For Medicare-covered hospital stays:<br/><u>Days 1-5:</u><br/>\$175 copay per day<br/><u>Days 6 - 90:</u><br/>\$0 copay per day</p> <p>\$875 out-of-pocket limit every stay. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> |

## Section II - Summary of Benefits

| Benefit   | Original Medicare   | Essentials 2<br>(HMO)  | Essentials 801<br>(HMO)  | Premier 1<br>(HMO-POS)  |
|---|---|--|--|---|
| <b>5-Skilled Nursing Facility (SNF)</b><br>(in a Medicare-certified skilled nursing facility)   | In 2011 the amounts for each benefit period after at least a 3-day covered hospital stay were:<br><u>Days 1-20:</u><br>\$0 per day<br><u>Days 21-100:</u><br>\$141.50 per day<br><br>These amounts may change for 2012. 100 days for each benefit period. A "benefit period" starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have. | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>Plan covers up to 100 days each benefit period. No prior hospital stay is required.<br><br>For SNF stays:<br><u>Days 1-20:</u><br>\$10 copay per day<br><u>Days 21-100:</u><br>\$75 copay per day | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>Plan covers up to 100 days each benefit period. No prior hospital stay is required.<br><br>\$0 copay for SNF services | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>Plan covers up to 100 days each benefit period. No prior hospital stay is required.<br><br>For SNF stays:<br><u>Days 1-20:</u><br>\$0 copay per day<br><u>Days 21-100:</u><br>\$25 copay per day |
| <b>6-Home Health Care</b><br>(includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.) | \$0 copay.  | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>\$0 copay for Medicare-covered home health visits.  | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>\$0 copay for Medicare-covered home health visits.  | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>\$0 copay for Medicare-covered home health visits.   |

## Section II - Summary of Benefits

| Benefit                        | Original Medicare  | Essentials 2<br>(HMO)   | Essentials 801<br>(HMO)   | Premier 1<br>(HMO-POS)  |
|--------------------------------|--|---|---|---|
| <b>7-Hospice</b>               | You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice.   | <b>General</b><br>You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.   | <b>General</b><br>You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.   | <b>General</b><br>You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.   |
| <b>Outpatient Care</b>         |  |   |   |   |
| <b>8-Doctor Office Visits</b>  | 20% coinsurance.   | <b>In-Network</b> <ul style="list-style-type: none"> <li>• \$15 copay for each primary care doctor visit for Medicare-covered benefits.</li> <li>• \$25 copay for each in-area, network urgent care Medicare covered visit.</li> <li>• \$35 copay for each specialist visit for Medicare-covered benefits.</li> </ul> | <b>In-Network</b> <ul style="list-style-type: none"> <li>• \$10 copay for each primary care doctor visit for Medicare-covered benefits.</li> <li>• \$15 copay for each in-area, network urgent care Medicare covered visit.</li> <li>• \$15 copay for each specialist visit for Medicare-covered benefits.</li> </ul> | <b>In-Network</b> <ul style="list-style-type: none"> <li>• \$10 copay for each primary care doctor visit for Medicare-covered benefits.</li> <li>• \$20 copay for each in-area, network urgent care Medicare covered visit.</li> <li>• \$25 copay for each specialist visit for Medicare-covered benefits.</li> </ul> |
| <b>9-Chiropractic Services</b> | Supplemental routine care not covered.<br><br>20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers. | <b>In-Network</b><br>\$15 copay for each Medicare-covered visit. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.                        | <b>In-Network</b><br>\$15 copay for each Medicare-covered visit. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.                        | <b>In-Network</b><br>\$10 copay for each Medicare-covered visit. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.                        |
| <b>10-Podiatry Services</b>    | Supplemental routine care not covered.   | <b>In-Network</b><br>\$35 copay for each  | <b>In-Network</b><br>\$15 copay for each  | <b>In-Network</b><br>\$25 copay for each  |

## Section II - Summary of Benefits

| Benefit                                   | Original Medicare  | Essentials 2<br>(HMO)  | Essentials 801<br>(HMO)  | Premier 1<br>(HMO-POS)   |
|---|--|--|--|--|
|   | 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.  | Medicare covered visit.<br>Medicare-covered podiatry benefits are for medically necessary foot care.   | Medicare covered visit.<br>Medicare-covered podiatry benefits are for medically necessary foot care.   | Medicare covered visit.<br>Medicare-covered podiatry benefits are for medically necessary foot care.   |
| <b>11-Outpatient Mental Health Care</b>   | <p>40% coinsurance for most outpatient mental health services.</p> <p>Specified copayment for outpatient partial hospitalization program services furnished by a hospital or community mental health center (CMHC). Copay cannot exceed the Part A inpatient hospital deductible.</p> <p>"Partial hospitalization program" is a structured program of active outpatient psychiatric treatment that is more intense than the care received in your doctor's or therapist's office and is an alternative to inpatient hospitalization.</p> | <p><b>General</b><br/>Authorization rules may apply.</p> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• \$35 copay for each Medicare- covered individual therapy visit.</li> <li>• \$35 copay for each Medicare- covered group therapy visit.</li> <li>• \$35 copay for each Medicare-covered individual therapy visit with a psychiatrist.</li> <li>• \$35 copay for each Medicare-covered group therapy visit with a psychiatrist.</li> <li>• \$275 copay for Medicare-covered partial hospitalization program services.</li> </ul> | <p><b>General</b><br/>Authorization rules may apply.</p> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• \$15 copay for each Medicare- covered individual therapy visit.</li> <li>• \$15 copay for each Medicare- covered group therapy visit.</li> <li>• \$15 copay for each Medicare-covered individual therapy visit with a psychiatrist.</li> <li>• \$15 copay for each Medicare-covered group therapy visit with a psychiatrist.</li> <li>• \$125 copay for Medicare-covered partial hospitalization program services.</li> </ul> | <p><b>General</b><br/>Authorization rules may apply.</p> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• \$25 copay for each Medicare- covered individual therapy visit.</li> <li>• \$25 copay for each Medicare- covered group therapy visit.</li> <li>• \$25 copay for each Medicare-covered individual therapy visit with a psychiatrist.</li> <li>• \$25 copay for each Medicare-covered group therapy visit with a psychiatrist.</li> <li>• \$175 copay for Medicare-covered partial hospitalization program services.</li> </ul> |
| <b>12-Outpatient Substance Abuse Care</b> | 20% coinsurance.   | <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• \$35 copay for Medicare-covered individual visits.</li> <li>• \$35 copay for Medicare-covered group visits.</li> </ul>   | <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• \$15 copay for Medicare-covered individual visits.</li> <li>• \$15 copay for Medicare-covered group visits.</li> </ul>   | <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• \$25 copay for Medicare-covered individual visits.</li> <li>• \$25 copay for Medicare-covered group visits.</li> </ul>   |
| <b>13-Outpatient Services/Surgery</b>     | 20% coinsurance for the doctor's services.   | <b>General</b><br>Authorization rules may apply.   | <b>General</b><br>Authorization rules may apply.   | <b>General</b><br>Authorization rules may apply.   |

## Section II - Summary of Benefits

| Benefit   | Original Medicare   | Essentials 2<br>(HMO)   | Essentials 801<br>(HMO)   | Premier 1<br>(HMO-POS)  |
|---|---|---|---|---|
|   | <p>Specified copayment for outpatient hospital facility services. Copay cannot exceed the Part A inpatient hospital deductible.</p> <p>20% coinsurance for ambulatory surgical center facility charges.</p>   | <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• 20% of the cost for each Medicare-covered ambulatory surgical center visit.</li> <li>• 20% of the cost for each Medicare-covered outpatient hospital facility visit.</li> </ul> | <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• \$125 copay for each Medicare-covered ambulatory surgical center visit.</li> <li>• \$125 copay for each Medicare-covered outpatient hospital facility visit.</li> </ul>       | <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• \$175 copay for each Medicare-covered ambulatory surgical center visit.</li> <li>• \$175 copay for each Medicare-covered outpatient hospital facility visit.</li> </ul>       |
| <p><b>14-Ambulance Services</b><br/>(medically necessary ambulance services)</p>  | <p>20% coinsurance.</p>   | <p><b>General</b><br/>Authorization rules may apply.</p> <p><b>In-Network</b><br/>\$100 copay for Medicare-covered ambulance benefits.</p>  | <p><b>General</b><br/>Authorization rules may apply.</p> <p><b>In-Network</b><br/>\$50 copay for Medicare-covered ambulance benefits.</p>   | <p><b>General</b><br/>Authorization rules may apply.</p> <p><b>In-Network</b><br/>\$50 copay for Medicare-covered ambulance benefits.</p>   |
| <p><b>15-Emergency Care</b><br/>(You may go to any emergency room if you reasonably believe you need emergency care.)</p> | <p>20% coinsurance for the doctor's services. Specified copayment for outpatient hospital facility emergency services. Emergency services copay cannot exceed Part A inpatient hospital deductible for each service provided by the hospital. You don't have to pay the emergency room copay if you are admitted to the hospital for the same condition within 3 days of the emergency room visit. NOT covered outside the U.S. except under limited circumstances.</p> | <p><b>General</b><br/>\$65 copay for Medicare-covered emergency room visits.</p> <p><u>Worldwide coverage.</u></p> <p>If you are admitted to the hospital within 12 hours for the same condition, you pay \$0 for the emergency room visit.</p>   | <p><b>General</b><br/>\$50 copay for Medicare-covered emergency room visits.</p> <p><u>Worldwide coverage.</u></p> <p>If you are admitted to the hospital within 12 hours for the same condition, you pay \$0 for the emergency room visit.</p> | <p><b>General</b><br/>\$65 copay for Medicare-covered emergency room visits.</p> <p><u>Worldwide coverage.</u></p> <p>If you are admitted to the hospital within 12 hours for the same condition, you pay \$0 for the emergency room visit.</p> |

## Section II - Summary of Benefits

| Benefit   | Original Medicare  | Essentials 2<br>(HMO)  | Essentials 801<br>(HMO)  | Premier 1<br>(HMO-POS)   |
|---|--|--|--|--|
| <b>16-Urgently Needed Care</b><br>(This is NOT emergency care, and in most cases, is out of the service area).        | 20% coinsurance, or a set copay.<br><br>NOT covered outside the U.S. except under limited circumstances. | <b>General</b><br>\$25 copay for Medicare-covered urgently-needed-care visits.   | <b>General</b><br>\$15 copay for Medicare-covered urgently-needed-care visits.   | <b>General</b><br>\$20 copay for Medicare-covered urgently-needed-care visits.   |
| <b>17-Outpatient Rehabilitation Services</b><br>(Occupational Therapy, Physical Therapy, Speech and Language Therapy) | 20% coinsurance.   | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>There may be limits on physical therapy, occupational therapy, and speech and language pathology services. If so, there may be exceptions to these limits.<br>• \$35 copay for Medicare-covered Occupational Therapy visits.<br>• \$35 copay for Medicare-covered Physical and/or Speech and Language Therapy visits. | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>There may be limits on physical therapy, occupational therapy, and speech and language pathology services. If so, there may be exceptions to these limits.<br>• \$15 copay for Medicare-covered Occupational Therapy visits.<br>• \$15 copay for Medicare-covered Physical and/or Speech and Language Therapy visits. | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>There may be limits on physical therapy, occupational therapy, and speech and language pathology services. If so, there may be exceptions to these limits.<br>• \$25 copay for Medicare-covered Occupational Therapy visits.<br>• \$25 copay for Medicare-covered Physical and/or Speech and Language Therapy visits. |
| <b>Outpatient Medical Services and Supplies</b>   |  |  |  |  |
| <b>18-Durable Medical Equipment</b><br>(includes wheelchairs, oxygen, etc.)   | 20% coinsurance.   | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>0% to 20% of the cost for Medicare-covered items.   | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>\$0 copay for Medicare-covered items.   | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>0% to 20% of the cost for Medicare-covered items.   |

## Section II - Summary of Benefits

| Benefit  | Original Medicare  | Essentials 2<br>(HMO)  | Essentials 801<br>(HMO)  | Premier 1<br>(HMO-POS)   |
|--|--|--|--|--|
| <b>19-Prosthetic Devices</b><br>(includes braces, artificial limbs and eyes, etc.) | 20% coinsurance.   | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>0% to 20% of the cost for Medicare-covered items.   | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>\$0 copay for Medicare-covered items.   | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>0% to 20% of the cost for Medicare-covered items.   |
| <b>20-Diabetes Programs and Supplies</b>   | 20% coinsurance for diabetes self-management training.<br><br>20% coinsurance for diabetes supplies.<br><br>20% coinsurance for diabetic therapeutic shoes or inserts.   | <b>In-Network</b><br>\$0 copay for Diabetes self-management training.<br><br>\$0 copay for:<br>• Diabetes monitoring supplies<br>• Therapeutic shoes or inserts  | <b>In-Network</b><br>\$0 copay for Diabetes self-management training.<br><br>\$0 copay for:<br>• Diabetes monitoring supplies<br>• Therapeutic shoes or inserts  | <b>In-Network</b><br>\$0 copay for Diabetes self-management training.<br><br>\$0 copay for:<br>• Diabetes monitoring supplies<br>• Therapeutic shoes or inserts  |
| <b>21-Diagnostic Tests, X-Rays, Lab Services, and Radiology Services</b>           | 20% coinsurance for diagnostic tests and x-rays.<br><br>\$0 copay for Medicare-covered lab services. Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most supplemental routine screening tests, like checking | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>• \$0 to \$10 copay for Medicare-covered lab services.<br>• \$0 to \$10 copay for Medicare-covered diagnostic procedures and tests.<br>• \$10 copay for Medicare-covered X-rays.<br>• \$0 to \$325 copay for Medicare-covered diagnostic radiology services (not including x-rays). | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>• \$0 copay for Medicare-covered lab services.<br>• \$0 copay for Medicare-covered diagnostic procedures and tests.<br>• \$0 copay for Medicare-covered x-rays.<br>• \$0 copay for Medicare-covered diagnostic radiology services (not including x-rays).<br>• \$0 copay for Medicare-covered therapeutic radiology services. | <b>General</b><br>Authorization rules may apply.<br><br><b>In-Network</b><br>• \$0 to \$10 copay for Medicare-covered lab services.<br>• \$0 to \$10 copay for Medicare-covered diagnostic procedures and tests.<br>• \$10 copay for Medicare-covered x-rays.<br>• \$0 to \$200 copay for Medicare-covered diagnostic radiology services (not including x-rays). |

## Section II - Summary of Benefits

| Benefit   | Original Medicare  | Essentials 2<br>(HMO)   | Essentials 801<br>(HMO)   | Premier 1<br>(HMO-POS)  |
|---|--|---|---|---|
|   | <p>your cholesterol.</p> <p>20% coinsurance for digital rectal exam and other related services. Covered once a year for all men with Medicare over age 50.</p>   | <ul style="list-style-type: none"> <li>• \$0 copay for Medicare-covered therapeutic radiology services.</li> <li>• If the doctor provides you services in addition to Outpatient Diagnostic Procedures, Tests and Lab Services, separate cost sharing of \$15 to \$35 may apply. If the doctor provides you services in addition to Outpatient Diagnostic and Therapeutic Radiology Services, separate cost sharing of \$15 to \$35 may apply.</li> </ul> | <ul style="list-style-type: none"> <li>• If the doctor provides you services in addition to Outpatient Diagnostic Procedures, Tests and Lab Services, separate cost sharing of \$10 to \$15 may apply. If the doctor provides you services in addition to Outpatient Diagnostic and Therapeutic Radiology Services, separate cost sharing of \$10 to \$15 may apply.</li> </ul> | <ul style="list-style-type: none"> <li>• \$0 copay for Medicare-covered therapeutic radiology services.</li> <li>• If the doctor provides you services in addition to Outpatient Diagnostic Procedures, Tests and Lab Services, separate cost sharing of \$10 to \$25 may apply. If the doctor provides you services in addition to Outpatient Diagnostic and Therapeutic Radiology Services, separate cost sharing of \$10 to \$25 may apply.</li> </ul> |
| <b>22-Cardiac and Pulmonary Rehabilitation Services</b> | <p>20% coinsurance Cardiac Rehabilitation services.</p> <p>20% coinsurance for Pulmonary Rehabilitation services.</p> <p>20% coinsurance for Intensive Cardiac Rehabilitation services. This applies to program services provided in a doctor's office. Specified cost sharing for program services provided by hospital outpatient departments.</p> | <p><b>In-Network</b><br/>\$0 copay for:</p> <ul style="list-style-type: none"> <li>• Medicare-covered Cardiac Rehabilitation Services</li> <li>• Medicare-covered Intensive Cardiac Rehabilitation Services</li> <li>• Medicare-covered Pulmonary Rehabilitation Services</li> </ul>  | <p><b>In-Network</b><br/>\$0 copay for:</p> <ul style="list-style-type: none"> <li>• Medicare-covered Cardiac Rehabilitation Services</li> <li>• Medicare-covered Intensive Cardiac Rehabilitation Services</li> <li>• Medicare-covered Pulmonary Rehabilitation Services</li> </ul>  | <p><b>In-Network</b><br/>\$0 copay for:</p> <ul style="list-style-type: none"> <li>• Medicare-covered Cardiac Rehabilitation Services</li> <li>• Medicare-covered Intensive Cardiac Rehabilitation Services</li> <li>• Medicare-covered Pulmonary Rehabilitation Services</li> </ul>  |
| <b>Preventive Services</b>                              |  |   |   |   |
| <b>23-Preventive Services and Wellness/ Education</b>   | <p>No coinsurance, copayment or deductible for the following:</p> <ul style="list-style-type: none"> <li>• Abdominal Aortic Aneurysm Screening</li> </ul>  | <p><b>General</b><br/>\$0 copay for all preventive services covered under Original Medicare at zero</p>   | <p><b>General</b><br/>\$0 copay for all preventive services covered under Original Medicare at zero</p>   | <p><b>General</b><br/>\$0 copay for all preventive services covered under Original Medicare at zero</p>   |

## Section II - Summary of Benefits

| Benefit         | Original Medicare   | Essentials 2<br>(HMO)   | Essentials 801<br>(HMO)   | Premier 1<br>(HMO-POS)  |
|-----------------|---|---|---|---|
| <b>Programs</b> | <ul style="list-style-type: none"> <li>• Bone Mass Measurement. Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.</li> <li>• Cardiovascular Screening</li> <li>• Cervical and Vaginal Cancer Screening. Covered once every 2 years. Covered once a year for women with Medicare at high risk.</li> <li>• Colorectal Cancer Screening</li> <li>• Diabetes Screening</li> <li>• Influenza Vaccine</li> <li>• Hepatitis B Vaccine for people with Medicare who are at risk</li> <li>• HIV Screening. \$0 copay for the HIV screening, but you generally pay 20% of the Medicare-approved amount for the doctor's visit. HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy.</li> <li>• Breast Cancer Screening (Mammogram). Medicare covers screening mammograms once every 12 months for all women with Medicare age 40 and older. Medicare covers one</li> </ul> | <p>cost sharing:</p> <ul style="list-style-type: none"> <li>• Abdominal Aortic Aneurysm screening</li> <li>• Bone Mass Measurement</li> <li>• Cardiovascular Screening</li> <li>• Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam)</li> <li>• Colorectal Cancer Screening</li> <li>• Diabetes Screening</li> <li>• Influenza Vaccine</li> <li>• Hepatitis B Vaccine</li> <li>• HIV Screening</li> <li>• Breast Cancer Screening (Mammogram)</li> <li>• Medical Nutrition Therapy Services</li> <li>• Personalized Prevention Plan Services (Annual Wellness Visits)</li> <li>• Pneumococcal Vaccine</li> <li>• Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only)</li> <li>• Smoking Cessation (Counseling to stop smoking)</li> <li>• Welcome to Medicare Physical Exam (Initial Preventive Physical Exam)</li> <li>• HIV screening is covered</li> </ul> | <p>cost sharing:</p> <ul style="list-style-type: none"> <li>• Abdominal Aortic Aneurysm screening</li> <li>• Bone Mass Measurement</li> <li>• Cardiovascular Screening</li> <li>• Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam)</li> <li>• Colorectal Cancer Screening</li> <li>• Diabetes Screening</li> <li>• Influenza Vaccine</li> <li>• Hepatitis B Vaccine</li> <li>• HIV Screening</li> <li>• Breast Cancer Screening (Mammogram)</li> <li>• Medical Nutrition Therapy Services</li> <li>• Personalized Prevention Plan Services (Annual Wellness Visits)</li> <li>• Pneumococcal Vaccine</li> <li>• Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only)</li> <li>• Smoking Cessation (Counseling to stop smoking)</li> <li>• Welcome to Medicare Physical Exam (Initial Preventive Physical Exam)</li> <li>• HIV screening is covered</li> </ul> | <p>cost sharing:</p> <ul style="list-style-type: none"> <li>• Abdominal Aortic Aneurysm screening</li> <li>• Bone Mass Measurement</li> <li>• Cardiovascular Screening</li> <li>• Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam)</li> <li>• Colorectal Cancer Screening</li> <li>• Diabetes Screening</li> <li>• Influenza Vaccine</li> <li>• Hepatitis B Vaccine</li> <li>• HIV Screening</li> <li>• Breast Cancer Screening (Mammogram)</li> <li>• Medical Nutrition Therapy Services</li> <li>• Personalized Prevention Plan Services (Annual Wellness Visits)</li> <li>• Pneumococcal Vaccine</li> <li>• Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only)</li> <li>• Smoking Cessation (Counseling to stop smoking)</li> <li>• Welcome to Medicare Physical Exam (Initial Preventive Physical Exam)</li> <li>• HIV screening is covered</li> </ul> |

## Section II - Summary of Benefits

| Benefit | Original Medicare   | Essentials 2<br>(HMO)   | Essentials 801<br>(HMO)   | Premier 1<br>(HMO-POS)  |
|---------|---|---|---|---|
|         | <p>baseline mammogram for women between ages 35-39.</p> <ul style="list-style-type: none"> <li>• Medical Nutrition Therapy Services Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian and may include a nutritional assessment and counseling to help you manage your diabetes or kidney disease</li> <li>• Personalized Prevention Plan Services (Annual Wellness Visits)</li> <li>• Pneumococcal Vaccine. You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.</li> <li>• Prostate Cancer Screening. Prostate Specific Antigen (PSA) test only. Covered once a year for all men with Medicare over age 50.</li> <li>• Smoking Cessation (counseling to stop smoking). Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits.</li> </ul> | <p>for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.</p> <p><b>In-Network</b><br/>The plan covers the following supplemental education/wellness programs: written health education materials, including newsletters.</p> | <p>for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.</p> <p><b>In-Network</b><br/>The plan covers the following supplemental education/wellness programs: written health education materials, including newsletters.</p> | <p>for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.</p> <p><b>In-Network</b><br/>The plan covers the following supplemental education/wellness programs: written health education materials, including newsletters.</p> |

## Section II - Summary of Benefits

| Benefit                                 | Original Medicare   | Essentials 2<br>(HMO)   | Essentials 801<br>(HMO)  | Premier 1<br>(HMO-POS)  |
|---|---|---|--|---|
|   | <ul style="list-style-type: none"> <li>Welcome to Medicare Physical Exam (initial preventive physical exam). When you join Medicare Part B, then you are eligible as follows. During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare Physical Exam or an Annual Wellness Visit. After your first 12 months, you can get one Annual Wellness Visit every 12 months.</li> </ul> |   |  |   |
| <b>24-Kidney Disease and Conditions</b> | <p>20% coinsurance for renal dialysis.</p> <p>20% coinsurance for kidney disease education services.</p>  | <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>\$0 copay for renal dialysis.</li> <li>\$0 copay for kidney disease education services.</li> </ul>  | <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>\$0 copay for renal dialysis.</li> <li>\$0 copay for kidney disease education services.</li> </ul>   | <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>\$10 copay for renal dialysis.</li> <li>\$0 copay for kidney disease education services.</li> </ul>   |
| <b>25-Outpatient Prescription Drugs</b> | <p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</p>  | <p><b>Drugs covered under Medicare Part B General</b></p> <p>Most drugs not covered.</p> <p>20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p><b>Drugs covered under Medicare Part D General</b></p> <p>This plan does not offer prescription drug coverage.</p> | <p><b>Drugs covered under Medicare Part B General</b></p> <p>Most drugs not covered.</p> <p>10% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p><b>Drugs covered under Medicare Part D General</b></p> <p>Your plan includes Medicare Part D prescription drug coverage</p> | <p><b>Drugs covered under Medicare Part B General</b></p> <p>Most drugs not covered.</p> <p>20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p><b>Drugs covered under Medicare Part D General</b></p> <p>This plan does not offer prescription drug coverage.</p> |

## Section II - Summary of Benefits

| Benefit                    | Original Medicare  | Essentials 2<br>(HMO)  | Essentials 801<br>(HMO)  | Premier 1<br>(HMO-POS)   |
|----------------------------|--|--|--|--|
|                            |  |  | provided by ODS. For information about Part D benefits, contact ODS.   |  |
| <b>26-Dental Services</b>  | Preventive dental services (such as cleaning) not covered.   | <p><b>In-Network</b><br/>In general, preventive dental benefits (such as cleaning) not covered.</p> <p>\$35 copay for Medicare covered dental benefits.</p>  | <p><b>In-Network</b><br/>In general, preventive dental benefits (such as cleaning) not covered.</p> <p>\$15 copay for Medicare covered dental benefits.</p>  | <p><b>In-Network</b><br/>In general, preventive dental benefits (such as cleaning) not covered.</p> <p>\$25 copay for Medicare covered dental benefits.</p>  |
| <b>27-Hearing Services</b> | Supplemental routine hearing exams and hearing aids not covered.<br>20% coinsurance for diagnostic hearing exams.  | <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• Hearing aids not covered.</li> <li>• \$35 copay for Medicare-covered diagnostic hearing exams.</li> <li>• \$35 copay for up to 1 supplemental routine hearing exam every year.</li> </ul>  | <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• \$0 copay for hearing aids.</li> <li>• \$15 copay for Medicare-covered diagnostic hearing exams.</li> <li>• \$15 copay for up to 1 supplemental routine hearing exam every year.</li> <li>• \$250 plan coverage limit for hearing aids every two years.</li> </ul> | <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• Hearing aids not covered.</li> <li>• \$25 copay for Medicare-covered diagnostic hearing exams.</li> <li>• \$25 copay for up to 1 supplemental routine hearing exam every year.</li> </ul>  |
| <b>28-Vision Services</b>  | <p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>Supplemental routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings</p> | <p><b>In-Network</b></p> <p>\$0 copay for:</p> <ul style="list-style-type: none"> <li>• one pair of eyeglasses or contact lenses after cataract surgery</li> <li>• glasses</li> <li>• contacts</li> <li>• lenses</li> <li>• frames</li> </ul> <p>\$0 to \$35 copay for exams to diagnose and treat</p> | <p><b>In-Network</b></p> <p>\$0 copay for:</p> <ul style="list-style-type: none"> <li>• one pair of eyeglasses or contact lenses after cataract surgery</li> <li>• glasses</li> <li>• contacts</li> <li>• lenses</li> <li>• frames</li> </ul> <p>\$0 to \$15 copay for exams to diagnose and treat</p>                               | <p><b>In-Network</b></p> <p>\$0 copay for:</p> <ul style="list-style-type: none"> <li>• one pair of eyeglasses or contact lenses after cataract surgery</li> <li>• glasses</li> <li>• contacts</li> <li>• lenses</li> <li>• frames</li> </ul> <p>\$0 to \$25 copay for exams to diagnose and treat</p> |

## Section II - Summary of Benefits

| Benefit                            | Original Medicare   | Essentials 2<br>(HMO)  | Essentials 801<br>(HMO)  | Premier 1<br>(HMO-POS)   |
|------------------------------------|---|--|--|--|
|                                    | covered for people at risk.   | <p>diseases and conditions of the eye.</p> <p>\$35 copay for up to 1 supplemental routine eye exam every two years.</p> <p>\$100 plan coverage limit for eye wear every two years.</p> <p>If the doctor provides you services in addition to eye exams, separate cost sharing of \$15 to \$35 may apply.</p> | <p>diseases and conditions of the eye.</p> <p>\$15 copay for up to 1 supplemental routine eye exam every two years.</p> <p>\$100 plan coverage limit for eye wear every two years.</p> <p>If the doctor provides you services in addition to eye exams, separate cost sharing of \$10 to \$15 may apply.</p> | <p>diseases and conditions of the eye.</p> <p>\$25 copay for up to 1 supplemental routine eye exam every two years.</p> <p>\$100 plan coverage limit for eye wear every two years.</p> <p>If the doctor provides you services in addition to eye exams, separate cost sharing of \$10 to \$25 may apply.</p> |
| <b>Over-the-counter Items</b>      | Not covered.  | <p><b>In-Network</b><br/>This plan does not cover over-the-counter items.</p>  | <p><b>In-Network</b><br/>This plan does not cover over-the-counter items.</p>  | <p><b>In-Network</b><br/>This plan does not cover over-the-counter items.</p>  |
| <b>Transportation</b><br>(Routine) | Not covered.  | <p><b>In-Network</b><br/>This plan does not cover supplemental routine transportation.</p>   | <p><b>In-Network</b><br/>This plan does not cover supplemental routine transportation.</p>   | <p><b>In-Network</b><br/>This plan does not cover supplemental routine transportation.</p>   |
| <b>Acupuncture</b>                 | Not covered.  | <p><b>In-Network</b><br/>This plan does not cover Acupuncture.</p>   | <p><b>In-Network</b><br/>This plan does not cover Acupuncture.</p>   | <p><b>In-Network</b><br/>This plan does not cover Acupuncture.</p>   |
| <b>Point-of-Service</b>            | You may go to any doctor, specialist or hospital that accepts Medicare. |  |  | <p><b>General</b><br/>Authorization rules may apply.</p> <p><b>Out-of-Network</b><br/>Point of Service coverage is available for the following benefits:</p> <ul style="list-style-type: none"> <li>• Inpatient Hospital Acute</li> </ul>  |

## Section II - Summary of Benefits

| Benefit | Original Medicare | Essentials 2<br>(HMO) | Essentials 801<br>(HMO) | Premier 1<br>(HMO-POS)   |
|---------|-------------------|-----------------------|-------------------------|--|
|         |                   |                       |                         | <ul style="list-style-type: none"> <li>• Inpatient Hospital Psychiatric</li> <li>• Skilled Nursing Facility (SNF)</li> <li>• Cardiac Rehabilitation Services</li> <li>• Intensive Cardiac Rehabilitation Services</li> <li>• Pulmonary Rehabilitation Services</li> <li>• Partial Hospitalization</li> <li>• Home Health Services</li> <li>• Primary Care Physician Services</li> <li>• Chiropractic Services</li> <li>• Occupational Therapy Services</li> <li>• Physician Specialist Services</li> <li>• Mental Health Specialty Services</li> <li>• Podiatry Services</li> <li>• Other Health Care Professional</li> <li>• Psychiatric Services</li> <li>• Physical Therapy and Speech-Language Pathology Services</li> <li>• Outpatient Diagnostic Procedures/Tests/Lab Services</li> <li>• Diagnostic Radiological Services</li> <li>• Therapeutic Radiological Services</li> </ul> |

## Section II - Summary of Benefits

| Benefit | Original Medicare | Essentials 2<br>(HMO) | Essentials 801<br>(HMO) | Premier 1<br>(HMO-POS)  |
|---------|-------------------|-----------------------|-------------------------|---|
|         |                   |                       |                         | <ul style="list-style-type: none"> <li>• Outpatient X-Rays</li> <li>• Outpatient Hospital Services</li> <li>• Ambulatory Surgical Center (ASC) Services</li> <li>• Outpatient Substance Abuse</li> <li>• Outpatient Blood Services</li> <li>• Ambulance Services</li> <li>• Durable Medical Equipment (DME)</li> <li>• Prosthetics/Medical Supplies</li> <li>• Diabetic Supplies and Services</li> <li>• Routine Physical Exams</li> <li>• Medicare-covered Preventive Services</li> <li>• Supplemental Preventive Health Services</li> <li>• Supplemental Education/Wellness Programs</li> <li>• Kidney Disease Education Services</li> <li>• Diabetes Self-Management Training</li> <li>• Comprehensive Dental</li> <li>• Eye Exams</li> <li>• Eye Wear</li> <li>• Hearing Exams</li> </ul> <p>\$5,100 out-of-pocket limit every year for POS</p> |

## Section II - Summary of Benefits

| Benefit | Original Medicare | Essentials 2<br>(HMO) | Essentials 801<br>(HMO) | Premier 1<br>(HMO-POS)  |
|---------|-------------------|-----------------------|-------------------------|---|
|         |                   |                       |                         | <p>benefits.</p> <p>20% of the cost per hospital stay.</p> <p>20% of the cost per Inpatient Psychiatric Hospital stay.</p> <p>20% of the cost for each SNF stay. For each SNF stay: Days 1 - 100: 20% of the cost per SNF day</p> <p>\$15 copay for:</p> <ul style="list-style-type: none"> <li>• Primary Care Physician Services</li> <li>• Chiropractic Services</li> </ul> <p>\$0 copay for:</p> <ul style="list-style-type: none"> <li>• Home Health Services</li> <li>• Supplemental Education/Wellness Programs</li> </ul> <p>\$30 copay for:</p> <ul style="list-style-type: none"> <li>• Physician Specialist Services</li> </ul> <p>20% of the cost for:</p> <ul style="list-style-type: none"> <li>• Outpatient Diagnostic Procedures/Tests/Lab Services</li> <li>• Diagnostic Radiological Services</li> </ul> |

## Section II - Summary of Benefits

| Benefit | Original Medicare | Essentials 2<br>(HMO) | Essentials 801<br>(HMO) | Premier 1<br>(HMO-POS)   |
|---------|-------------------|-----------------------|-------------------------|--|
|         |                   |                       |                         | <ul style="list-style-type: none"> <li>• Therapeutic Radiological Services</li> <li>• Outpatient X-Rays</li> <br/> <li>20% of the cost for:               <ul style="list-style-type: none"> <li>• Cardiac Rehabilitation Services</li> <li>• Intensive Cardiac Rehabilitation Services</li> <li>• Pulmonary Rehabilitation Services</li> <li>• Partial Hospitalization</li> <li>• Occupational Therapy Services</li> <li>• Mental Health Specialty Services</li> <li>• Podiatry Services</li> <li>• Psychiatric Services</li> <li>• Physical Therapy and Speech-Language Pathology Services</li> <li>• Outpatient Hospital Services</li> <li>• Ambulatory Surgical Center (ASC) Services</li> <li>• Outpatient Substance Abuse</li> <li>• Outpatient Blood Services</li> <li>• Durable Medical Equipment (DME)</li> <li>• Prosthetics/Medical Supplies</li> <li>• Diabetic Supplies and Services</li> </ul> </li> </ul> |

## Section II - Summary of Benefits

| Benefit | Original Medicare | Essentials 2<br>(HMO) | Essentials 801<br>(HMO) | Premier 1<br>(HMO-POS)  |
|---------|-------------------|-----------------------|-------------------------|---|
|         |                   |                       |                         | <ul style="list-style-type: none"> <li>• Kidney Disease Education Services</li> <li>• Diabetes Self-Management Training</li> <li>• Comprehensive Dental</li> <li>• Eye Exams</li> <li>• Hearing Exams</li> </ul> <p>\$50 copay for Ambulance Services.</p> <p>\$0 copay for Eye Wear.</p> <p>\$15 to \$30 copay for:</p> <ul style="list-style-type: none"> <li>• Other Health Care Professional</li> <li>• Routine Physical Exams</li> <li>• Medicare-covered Preventive Services</li> </ul> |