

# Summary Of Benefits

**IDAHO**

Kootenai, Twin Falls

**Molina Medicare Options (HMO)**

**(844) 560-9811, TTY/TDD 711**

7 days a week, 8 a.m. – 8 p.m. local time

[MolinaHealthcare.com/Medicare](http://MolinaHealthcare.com/Medicare)



2018

## About Molina Medicare Options (HMO)

Molina Medicare Options (HMO) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services. You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. You can see our plan's provider and pharmacy directory at our website [www.MolinaHealthcare.com/Medicare](http://www.MolinaHealthcare.com/Medicare). Or, call us and we will send you a copy of the provider and pharmacy directories.

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

## Who can join?

To join Molina Medicare Options (HMO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in Idaho: Kootenai, Twin Falls.

## What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers - and *more*. Some of the extra benefits are outlined in this booklet. We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, [www.MolinaHealthcare.com/Medicare](http://www.MolinaHealthcare.com/Medicare). Or, call us and we will send you a copy of the formulary.

## How will I determine my drug costs?

Our plan groups each medication into one of five "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur after you meet your deductible: Initial Coverage, Coverage Gap, and Catastrophic Coverage.

## How to reach us:

You can call us 7 days a week, 8:00 a.m. to 8:00 p.m., local time.

If you are **a member** of this plan, call toll-free:

(844) 560-9811; TTY/TDD 711.

If you are **not a member** of this plan, call toll-free:

(866) 403-8293; TTY/TDD 711.

Or visit our website: [www.MolinaHealthcare.com/Medicare](http://www.MolinaHealthcare.com/Medicare)

**Monthly Premium, Deductible and Limits**

<b>Monthly Health Plan Premium</b>	\$45 per month
<b>Deductible</b>	\$250 per year for Part D prescription drugs except for drugs listed on Tier 1 and Tier 2 which are excluded from the deductible.
<b>Maximum Out-of-Pocket Responsibility (this does not include prescription drugs)</b>	<p>\$5,500 annually for services you receive from in-network providers.</p> <p>Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.</p>

## Covered Medical and Hospital Benefits

### Molina Medicare Options (HMO)

#### INPATIENT HOSPITAL COVERAGE

*Prior authorization may be required*

The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. There's no limit to the number of benefit periods.

Our plan covers an unlimited number of days for an inpatient hospital stay.

- \$295 copay per day for days 1 through 6
- \$0 per day for days 7 through 90
- \$0 per day for days 91 and beyond

#### OUTPATIENT HOSPITAL COVERAGE

##### Outpatient hospital

\$295 copay

*Prior authorization may be required*

##### Ambulatory surgical center

\$225 copay

*Prior authorization may be required*

#### DOCTOR VISITS

##### Primary Care

\$5 copay

##### Specialists

\$50 copay

*Referral may be required*

#### PREVENTIVE CARE

Any additional preventive services approved by Medicare during the contract year will be covered.

\$0 copay

## Covered Medical and Hospital Benefits

### Molina Medicare Options (HMO)

#### EMERGENCY CARE

##### Emergency Care

\$75 copay

You are covered for worldwide emergency and urgent care services up to \$10,000

#### URGENTLY NEEDED SERVICES

##### Urgently Needed Services

\$25 copay

You are covered for worldwide emergency and urgent care services up to \$10,000

#### DIAGNOSTIC SERVICES/LABS/ IMAGING LAB SERVICES

##### Diagnostic tests and procedures

\$15 copay

*Prior authorization may be required*

##### Lab services

\$15 copay

##### Diagnostic radiology services (e.g., MRI)

20% of the cost

*Prior authorization may be required*

##### Outpatient x-rays

\$15 copay

##### Therapeutic radiology services

20% of the cost

*Prior authorization may be required*

## Covered Medical and Hospital Benefits

### Molina Medicare Options (HMO)

#### HEARING SERVICES

##### Medicare-covered diagnostic hearing and balance exam

\$50 copay

Exam to diagnose and treat hearing and balance issues

#### DENTAL SERVICES

##### Medicare-covered dental services

\$50 copay

##### Preventive Dental

\$0 copay

Oral Exams (up to 2 every year)  
Cleanings (up to 2 every year)  
Fluoride Treatment (up to 1 every year)  
Dental X-Rays (up to 1 every year)

#### VISION SERVICES

##### Medicare-covered vision exam to diagnose/treat diseases of the eye (including yearly glaucoma screening)

\$0 - \$50 copay depending on the service

##### Eyeglasses or contact lenses after cataract surgery

\$0 copay

##### Routine eye exam

\$0 copay

1 visit every year

##### Eyewear

\$0 copay

- Contact lenses
- Eyeglasses (frames and lenses)
- Eyeglass frames
- Eyeglass lenses
- Upgrades

Up to \$200 allowance every two calendar years for eyewear

## Covered Medical and Hospital Benefits

### Molina Medicare Options (HMO)

#### MENTAL HEALTH SERVICES

##### Mental Health Services

*Prior authorization may be required*

Inpatient visit:

Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a psychiatric unit of a general hospital.

The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. There's no limit to the number of benefit periods.

Our plan covers 90 days for an inpatient hospital stay.

Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

- \$270 copay per day for days 1 through 6
- \$0 per day for days 7 through 90

##### Outpatient individual/ group therapy visit

\$40 copay

#### SKILLED NURSING FACILITY

*Prior authorization may be required*

No prior hospitalization is required

Our plan covers up to 100 days in a SNF.

- \$0 copay per day for days 1 through 20
- \$160 copay per day for days 21 through 100

#### PHYSICAL THERAPY

##### Physical Therapy and Speech Therapy Services

*Prior authorization may be required*

\$35 copay

**Covered Medical and Hospital Benefits****Molina Medicare Options (HMO)****Cardiac and Pulmonary Rehabilitation**

\$25 copay

*Prior authorization may be required***Occupational Therapy Services**

\$35 copay

*Prior authorization may be required***AMBULANCE***Prior authorization required for non-emergent ambulance only*

\$250 copay

**TRANSPORTATION**

Not Covered



## Prescription Drug Benefits

### MEDICARE PART B DRUGS

**Chemotherapy drugs** 20% of the cost

*Prior authorization may be required*

**Other Part B drugs** 20% of the cost

*Prior authorization rules apply to select drugs*

### INITIAL COVERAGE STAGE

After you pay your applicable deductible, you begin in this stage when you fill your first prescription of the year. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost. If you reside in a long-term care facility, you pay the same as at a retail pharmacy. You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy. You stay in this stage until your year-to-date "total drug costs" (your payments plus any Part D plan's payments) total \$3,750. You pay the following:

	Standard Retail Pharmacy	Mail Order Pharmacy
<b>Tier 1 (Preferred Generic)</b>		
One month;		
Two months; or	\$2.00 copay	\$2.00 copay
Three month supply	\$4.00 copay	\$4.00 copay
	\$6.00 copay	\$4.00 copay
<b>Tier 2 (Generic)</b>		
One month;		
Two months; or	\$8.00 copay	\$8.00 copay
Three month supply	\$16.00 copay	\$16.00 copay
	\$24.00 copay	\$16.00 copay

## Prescription Drug Benefits

<b>Tier 3 (Preferred Brand)</b>		
One month;	\$45.00 copay	\$45.00 copay
Two months; or	\$90.00 copay	\$90.00 copay
Three month supply	\$135.00 copay	\$90.00 copay
<b>Tier 4 (Non-Preferred Drug)</b>		
One month;	\$100.00 copay	\$100.00 copay
Two months; or	\$200.00 copay	\$200.00 copay
Three month supply	\$300.00 copay	\$300.00 copay
<b>Tier 5 (Specialty Tier)</b>		
One month supply	28% of the cost	28% of the cost
<i>Specialty drugs are limited to a 31 day supply.</i>		

### COVERAGE GAP STAGE

During this stage, you pay 35% of the price for brand name drugs (plus a portion of the dispensing fee) and 44% of the price for generic drugs. You stay in this stage until your year-to-date “out-of-pocket costs” (your payments) reach a total of \$5,000. This amount and rules for counting costs toward this amount have been set by Medicare.

### CATASTROPHIC COVERAGE STAGE

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$5,000, you pay the greater of:

- 5% of the cost, or
- \$3.35 for a generic drug or a drug that is treated like a generic and \$8.35 for all other drugs.

Additional Covered Benefits	
	Molina Medicare Options (HMO)
<b>DIALYSIS SERVICES</b>	
	20% of the cost
<b>CHIROPRACTIC CARE</b>	
Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position)	\$20 copay
<b>HOME HEALTH CARE</b>	
<i>Prior authorization may be required</i>	\$0 copay
<b>OUTPATIENT SUBSTANCE ABUSE</b>	
Group therapy visit	\$40 copay
Individual therapy visit	\$40 copay
<b>OVER-THE-COUNTER ITEMS</b>	
<b>Over-the-Counter Items</b>	\$0 copay
Allowance rolls over every 3 months but expires at the end of the calendar year.	\$55 allowance every 3 months
<b>OUTPATIENT BLOOD SERVICES</b>	
<b>Outpatient Blood Services</b>	\$0 copay
3-Pint deductible waived	
<b>FOOT CARE (PODIATRY SERVICES)</b>	
<b>Medicare-covered foot exam and treatment</b>	\$50 copay
Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions.	
<b>Routine foot care</b>	\$50 copay
Up to 6 visit(s) of routine foot care every year.	

## Additional Covered Benefits

	<b>Molina Medicare Options (HMO)</b>
<b>MEDICAL EQUIPMENT / SUPPLIES</b>	
<b>Durable Medical Equipment (e.g., wheelchairs, oxygen)</b>  <i>Prior authorization may be required</i>	20% of the cost
<b>Prosthetics/Medical Supplies</b>  <i>Prior authorization may be required</i>	20% of the cost
<b>Diabetic supplies</b>  <i>Prior authorization not required for preferred manufacturer</i>	\$0 copay
<b>HEALTH AND WELLNESS EDUCATION PROGRAMS</b>	
<b>Health Education</b>  The Health Plan has health programs to help you learn to manage your health conditions including health education, learning materials, health advice and care tips.	\$0 copay
<b>24-Hour Nurse Advice Line</b>  Available 24 hours a day, 7 days a week.	\$0 copay
<b>Nutritional/Dietary Benefit</b>  12 Individual or group sessions every year. 30-60 minutes of individual telephonic nutritional counseling upon referral.	\$0 copay
<b>Fitness Benefit</b>  Silver&Fit offers members access to contracted fitness facilities and/or Home Fitness Kits for members who prefer to exercise at home or while traveling.	\$0 copay
<b>Enhanced Disease Management</b>	\$0 copay

## Find out more

### You have choices about how to get your Medicare benefits

One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government. Another choice is to get your Medicare benefits by joining a Medicare health plan such as Molina Medicare Options (HMO). If you want to know more about the coverage and costs of Original Medicare, look in your current "**Medicare & You**" handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call (877) 486-2048.

### Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what Molina Medicare Options (HMO) covers and what you pay. If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <http://www.medicare.gov>. Premiums, co-pays, co-insurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for more details.

This information is available in other formats, such as Braille, large print, and audio.

Molina Medicare Options (HMO) is a Health Plan with a Medicare Contract. Enrollment in Molina Medicare Options (HMO) depends on contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.



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