

Summary Of Benefits

Utah

Davis, Salt Lake, Summit, Toole, Utah and Weber

Healthy Advantage Plus (HMO)

(877) 644-0344, TTY/TDD 711
7 days a week, 8 a.m. – 8 p.m. local time

HealthyAdvantagePlus.org

HealthyAdvantage*Plus*



2019

About Healthy Advantage Plus (HMO)

Healthy Advantage Plus (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.HealthyAdvantagePlus.org. 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 Healthy Advantage Plus (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 : Davis, Salt Lake, Summit, Toole, Utah and Weber.

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.HealthyAdvantagePlus.org. 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 six "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 a.m. – 8 p.m. local time

If you are a **member** of this plan, call toll-free:
(877) 644-0344; TTY/TDD 711

If you are **not a member** of this plan, call toll-free:
(866) 939-5741; TTY/TDD 711

Or visit our website: www.HealthyAdvantagePlus.org

Monthly Premium, Deductible and Limits

Monthly Health Plan Premium	\$0 per month
Deductible	This plan does not have a deductible.
Maximum Out-of-Pocket Responsibility (this does not include prescription drugs)	<p>\$5,400 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

Healthy Advantage Plus (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 \$0-\$225 copay

Prior authorization may be required.

Ambulatory surgical center \$225 copay

Prior authorization may be required.

DOCTOR VISITS

Primary Care \$0 copay

Specialists \$40 copay

Referral may be required.

PREVENTIVE CARE

Any additional preventive services approved by Medicare during the contract year will be covered. \$0 copay

EMERGENCY CARE

Emergency Care \$75 copay

You are covered for worldwide emergency and urgent care services up to \$10,000 \$75 copay

Covered Medical and Hospital Benefits

Healthy Advantage Plus (HMO)

URGENTLY NEEDED SERVICES

Urgently Needed Services \$40 copay

You are covered for worldwide emergency and urgent care services up to \$10,000 \$75 copay

DIAGNOSTIC SERVICES/LABS/IMAGING LAB SERVICES

Diagnostic tests and procedures \$5 copay

Prior authorization may be required.

Lab services \$5 copay

Diagnostic radiology services (e.g., MRI) \$125-\$225 of the cost

Prior authorization may be required.

Outpatient x-rays \$5 copay

Therapeutic radiology services 20% of the cost

Prior authorization may be required.

HEARING SERVICES

Medicare-covered diagnostic hearing and balance exam \$40 copay

Exam to diagnose and treat hearing and balance issues

DENTAL SERVICES

Medicare-covered dental services \$0 copay

Covered Medical and Hospital Benefits

Healthy Advantage Plus (HMO)	
<p>Preventive Dental</p>	<p>Preventive: No maximum allowance per year Comprehensive: \$1,500 annual maximum allowance</p> <p>\$0 Office Visit Co-Pay</p> <p>Oral Exams: 2 per year, comprehensive periodontal exams covered once per provider per lifetime.</p> <p>Prophylaxis (Cleaning): up to 2 every year</p> <p>Flouride Treatment: up to 2 every year</p> <p>X-Rays: Periapicals – up to 6 per year, Bitewings – up to 4 per year; Panoramic Radiographic X-rays covered once every 5 years</p>
<p>Comprehensive Dental</p> <p><i>Prior authorization may be required.</i></p>	<p>Non-Routine: Scaling up to 4 quadrants every 24 months; Full Mouth Debridement one every year, Periodontal Maintenance up to 2 per 12 months, and Palliative Emergency Treatment up to 4 per year.</p> <p>Extractions: Simple extractions up to 8 per year; Surgical removal of erupted and impacted teeth up to 3 per year</p> <p>Restorative Services: up to 6 restorations per year, not to exceed a total of 12 surfaces per year</p> <p>Crowns up to 2 per year, no more than 1 per tooth every 5 years</p> <p>Denture Adjustments up to 4 per year. Dentures covered once every 5 years. Endodontics covered one per tooth per year.</p> <p>Other Services: Unlimited based on Medical Necessity: Deep Sedation with Oral Surgery; Intravenous with Oral Surgery. One per tooth per lifetime: Intraoral and Extraoral incision and drainage.</p>

VISION SERVICES

<p>Medicare-covered vision exam to diagnose/treat diseases of the eye (including yearly glaucoma screening)</p>	<p>\$0 - \$40 copay depending on the service.</p>
<p>Eyeglasses or contact lenses after cataract surgery</p>	

Covered Medical and Hospital Benefits

Covered Medical and Hospital Benefits	
Healthy Advantage Plus (HMO)	
<p>Routine eye exam</p> <p>1 visit every year</p>	<p>\$0 copay</p>
<p>Eyewear</p> <ul style="list-style-type: none"> • Contact lenses • Eyeglasses (frames and lenses) • Eyeglass frames • Eyeglass lenses • Upgrades 	<p>\$0 copay</p> <p>Our plan pays up to \$200 every two years for eyewear.</p>
MENTAL HEALTH SERVICES	
<p>Mental Health Services</p> <p><i>Prior authorization may be required.</i></p>	<p>Inpatient visit:</p> <p>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.</p> <p>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.</p> <p>Our plan covers 90 days for an inpatient hospital stay.</p> <p>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.</p> <ul style="list-style-type: none"> • \$270 copay per day for days 1 through 6 • \$0 per day for days 7 through 90
<p>Outpatient individual/group therapy visit</p>	<p>\$40 copay</p>

Covered Medical and Hospital Benefits

Healthy Advantage Plus (HMO)

SKILLED NURSING FACILITY

Prior authorization may be 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

No prior hospitalization is required

PHYSICAL THERAPY

Physical Therapy and Speech Therapy Services \$40 copay

Prior authorization may be required.

Cardiac and Pulmonary Rehabilitation \$25 copay

Occupational Therapy Services \$40 copay

Prior authorization may be required.

AMBULANCE

Prior authorization required for non-emergent ambulance only. \$200 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

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 \$3,820. You pay the following:

	Standard Retail Pharmacy	Mail Order Pharmacy
Tier 1 (Preferred Generic)		
One month;	\$2 copay	\$2 copay
Two months; or	\$4 copay	\$4 copay
Three month supply	\$6 copay	\$4 copay
Tier 2 (Generic)		
One month;	\$8 copay	\$8 copay
Two months; or	\$16 copay	\$16 copay
Three month supply	\$24 copay	\$16 copay
Tier 3 (Preferred Brand)		
One month;	\$45 copay	\$45 copay
Two months; or	\$90 copay	\$90 copay
Three month supply	\$135 copay	\$90 copay

Prescription Drug Benefits

Tier 4 (Non-Preferred Drug)		
One month;	\$100 copay	\$100 copay
Two months; or	\$200 copay	\$200 copay
Three month supply	\$300 copay	\$300 copay
Tier 5 (Specialty Tier)		
One month supply	33% of the cost	33% of the cost
<i>Specialty drugs are limited to a 31 day supply.</i>		
Tier 6 (Select Care)		
One month;	\$0 copay	\$0 copay
Two months; or	\$0 copay	\$0 copay
Three month supply	\$0 copay	\$0 copay

COVERAGE GAP STAGE

During this stage, you pay 25% of the price for brand name drugs (plus a portion of the dispensing fee) and 37% 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 \$5,100. 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 \$5,100, you pay the greater of:

- 5% of the cost, or
- \$3.40 for a generic drug or a drug that is treated like a generic and \$8.50 for all other drugs.

Additional Covered Benefits

	Healthy Advantage Plus (HMO)
DIALYSIS SERVICES	
	20% of the cost
CHIROPRACTIC CARE	
Medicare-Covered Chiropractic Services Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position)	\$20 copay
HOME HEALTH CARE	
<i>Prior authorization may be required.</i>	\$0 copay
OUTPATIENT SUBSTANCE ABUSE	
Group therapy visit	\$40 copay
Individual therapy visit	\$40 copay
OVER-THE-COUNTER ITEMS	
Over-the-Counter Items	\$0 copay
Allowance expires at the end of the calendar year.	\$50 allowance every 3 months
OUTPATIENT BLOOD SERVICES	
Outpatient Blood Services	\$0 copay
3-Pint deductible waived.	
FOOT CARE (PODIATRY SERVICES)	
Medicare-covered foot exam and treatment	\$40 copay
Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions.	
MEDICAL EQUIPMENT / SUPPLIES	
Durable Medical Equipment (e.g., wheelchairs, oxygen)	20% of the cost
<i>Prior authorization may be required.</i>	
Prosthetics/Medical Supplies	20% of the cost
<i>Prior authorization may be required.</i>	
Diabetic Supplies	\$0 copay
<i>Prior authorization not required for preferred manufacturer.</i>	

Additional Covered Benefits

	Healthy Advantage Plus (HMO)
HEALTH AND WELLNESS EDUCATION PROGRAMS	
<p>Health Education</p> <p>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.</p>	\$0 copay
<p>24-Hour Nurse Advice Line</p> <p>Available 24 hours a day, 7 days a week.</p>	\$0 copay
<p>Nutritional/Dietary Benefit</p> <p>12 Individual or group sessions every year. Individual telephonic nutrition counseling upon request.</p>	\$0 copay
<p>Fitness Benefit</p> <p>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.</p>	\$0 copay
<p>Enhanced Disease Management</p>	\$0 copay
<p>Additional Smoking and Tobacco Use Cessation</p> <p>8 counseling visits offered in addition to Medicare</p>	\$0 copay
<p>Remote Access Technologies</p>	\$0 copay
<p>Re-admission Prevention</p>	\$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 Healthy Advantage Plus (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 Healthy Advantage Plus (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.

Healthy Advantage Plus (HMO) is a Health Plan with a Medicare Contract. Enrollment in Healthy Advantage Plus (HMO) depends on contract renewal.

This information is not a complete description of benefits. Call (877) 644-0344 TTY 711 for more information. Authorization and/or referral may be required.

You must continue to pay your Medicare Part B premium. Benefits, premiums and/or copayments/co-insurance may change on January 1, 2019.

Other Physicians/Providers are available in our network.

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Member Services (877) 644-0344, TTY/TDD 711
7 days a week, 8 a.m. – 8 p.m. local time