

2024

Summary of Benefits

Medicare Advantage Plans with Part D
Prescription Drug Coverage

Senior Care Plus Essential Plan (HMO)

January 1, 2024 – December 31, 2024

Senior Care
Plus 

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SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

The benefit information provided is a summary of what we cover and what you pay. It does not 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." You can also see the Evidence of Coverage on our website, <http://www.seniorcareplus.com>.

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 **Senior Care Plus Essential plan (HMO)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Senior Care Plus Essential plan (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 <https://www.medicare.gov>.
- 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 <https://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 1-877-486-2048.

Sections in this booklet

- Things to Know About **Senior Care Plus Essential plan (HMO)**.
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services.
- Covered Medical and Hospital Benefits.
- Prescription Drug Benefits.

This document is available in other formats such as Braille and large print.

This document may be available in a non-English language. For additional information, call us at 1-800-681-9585 (TTY: 711).

Things to Know About Senior Care Plus Essential plan (HMO)

Hours of Operation & Contact Information

- From October 1 to March 31 we're open 8 a.m. – 8 p.m., 7 days a week.
- From April 1 to September 30, we're open 8 a.m. – 8 p.m., Monday through Friday.
- If you are a member of this plan, call us at 1-888-775-7003, TTY: 711.
- If you are not a member of this plan, call us at 1-888-775-7003, TTY: 711.
- Our website: <http://www.seniorcareplus.com>.

Who can join?

To join **Senior Care Plus Essential plan (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and you must live in our service area. Our service area includes these counties in Nevada: Carson City, Storey and Washoe.

Which doctors, hospitals, and pharmacies can I use?

Senior Care Plus Essential plan (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 (<http://www.seniorcareplus.com>).

Or, call us and we will send you a copy of the provider and pharmacy directories.

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 including 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, <http://www.seniorcareplus.com>.
- 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: Initial Coverage, Coverage Gap and Catastrophic Coverage.

If you have any questions about this plan's benefits or costs, please contact Senior Care Plus

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SECTION II - SUMMARY OF BENEFITS

Senior Care Plus Essential plan (HMO)

MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES

Monthly Plan Premium	You do not pay a separate monthly plan premium for Senior Care Plus Essential plan (HMO). You must continue to pay your Medicare Part B premium.
Deductible	Medical Deductible: Not Applicable. Prescription Drug Deductible: Not Applicable.
Maximum Out-of-Pocket Responsibility	Your yearly limit(s) in this plan: <ul style="list-style-type: none"> • \$3,200 for services you receive from in-network providers. <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. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.</p>

COVERED MEDICAL AND HOSPITAL BENEFITS

Inpatient Hospital	<p><u>Preferred Facility:</u> Days 1-4: \$300 Copay per day. Days 5-90: \$0 Copay per day.</p> <p><u>Non-Preferred Facility:</u> Days 1-5: \$440 Copay per day. Days 6-90: \$0 Copay per day. May require prior authorization.</p>
Outpatient Hospital	<p><u>Preferred Facility:</u> Outpatient hospital: \$300 Copay.</p> <p><u>Non-Preferred Facility:</u> Outpatient hospital: \$440 Copay.</p>
Ambulatory Surgical Center	<p><u>Preferred Facility:</u></p>

	<p>Ambulatory Surgical Center: \$440 Copay.</p> <p><u>Non-Preferred Facility:</u></p> <p>Ambulatory Surgical Center: \$440 Copay.</p> <p>May require prior authorization.</p>
Doctor's Office Visits	<p><u>Preferred Facility:</u></p> <p>Primary care physician visit: \$0 Copay.</p> <p>Specialist visit: \$40 Copay.</p> <p><u>Non-Preferred Facility:</u></p> <p>Primary care physician visit: \$10 Copay.</p> <p>Specialist visit: \$40 Copay.</p>
Preventive Care (e.g., flu vaccine, diabetic screenings)	<p>You pay nothing for all preventive services covered under Original Medicare at zero cost sharing.</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>
Emergency Care	<p>\$135 Copay per visit.</p> <p>If you are admitted to the hospital within 12 hours, you do not have to pay your share of the cost for emergency care.</p> <p>Worldwide Emergency Coverage: \$135 Copay.</p>
Urgently Needed Services	<p><u>Preferred Facility:</u></p> <p>\$20 Copay per visit.</p> <p>Nationwide Urgent Coverage: \$65 Copay.</p> <p><u>Non-Preferred Facility:</u></p> <p>\$65 Copay per visit.</p> <p>Nationwide Urgent Coverage: \$65 Copay.</p>
Diagnostic Services / Labs/ Imaging	<p>Diagnostic tests and procedures: \$0 - \$275 Copay.</p> <p>Lab services: \$0 - \$120 Copay.</p> <p>Diagnostic Radiology Services (such as MRI, CAT Scan): \$0 - \$135 Copay.</p> <p>X-rays: \$70 Copay.</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): \$60 Copay.</p>

Hearing Services	Exam to diagnose and treat hearing and balance issues: \$45 Copay. Routine hearing exam (for up to 1 Every year): Hearing Aid (up to 2 hearing aids every year): \$495 - \$1,970 Copay.
Dental Services	Medicare Covered: \$40 Copay. Preventive dental services: <ul style="list-style-type: none"> • Oral exam (up to 1 visits every year): \$0 Copay. • Cleaning (up to 2 visits every year): \$0 Copay. • Dental X-rays (up to 1 visits Other, Describe): \$0 Copay.
Vision Services	Routine eye exam (up to 1 visits every year): \$0 Copay. Our plan pays up to \$250 every year for full set of eyeglasses or contact lenses.
Mental Health Care	Outpatient group therapy visit: \$40 Copay. Individual therapy visit: \$40 Copay. Inpatient Mental Health Service: Days 1-4: \$300 Copay per day. Days 5-90: \$0 Copay per day.
Skilled Nursing Facility (SNF)	Days 1-20: \$20 Copay per day. Days 21-34: \$150 Copay per day. Days 35-100: \$0 Copay per day. May require prior authorization.
Outpatient Rehabilitation	Occupational therapy visit: \$25 Copay. Physical therapy and speech and language therapy visit: \$25 Copay. May require prior authorization.
Ambulance	Ground Ambulance: \$325 Copay. Air Ambulance: \$325 Copay. May require prior authorization.
Transportation	\$0 Copay. 24 round trips Every year to Plan-approved Location May require prior authorization. Max benefit amount \$1250

Medicare Part B Drugs	<p>For Part B drugs such as chemotherapy drugs: 20% Coinsurance.</p> <p>Other Part B drugs: 20% Coinsurance.</p> <p>May require prior authorization.</p>
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PRESCRIPTION DRUG BENEFITS

Deductible	Prescription Drug Deductible: Not Applicable.
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Initial Coverage	<p>You pay the following until your total yearly drug costs reach \$5,030. Total yearly drug costs are the drug costs paid by both you and our Part D plan.</p>			
Standard Retail Cost-Sharing				
	Tier	One-month supply	Two-month supply	Three-month supply
	Tier 1 (Preferred Generic)	\$5 copay	\$10 copay	\$12.50 copay
	Tier 2 (Generic)	\$12 copay	\$24 copay	\$30 copay
	Tier 3 (Preferred Brand)	\$47 copay	\$94 copay	\$117.50 copay
	Tier 4 (Non-Preferred Drug)	\$100 copay	\$200 copay	\$250 copay
	Tier 5 (Specialty Tier)	33% coinsurance	Not Applicable	Not Applicable
	Tier 6 (Select Care Drugs)	\$0 copay	\$0 copay	\$0 copay
Standard Mail Order				
	Tier	One-month supply	Two-month supply	Three-month supply
	Tier 1 (Preferred Generic)	Not Applicable	\$10 copay	\$10 copay
	Tier 2 (Generic)	Not Applicable	\$24 copay	\$24 copay

Tier 3 (Preferred Brand)	Not Applicable	\$94 copay	\$94 copay
Tier 4 (Non-Preferred Drug)	Not Applicable	\$200 copay	\$200 copay
Tier 5 (Specialty Tier)	Not Applicable	Not Applicable	Not Applicable
Tier 6 (Select Care Drugs)	Not Applicable	\$0 copay	\$0 copay

Your cost-sharing may be different if you use a Long Term Care pharmacy, or an out-of-network pharmacy, or if you purchase a long-term supply (up to 100 days) of a drug.

Please call us or see the plan's "**Evidence of Coverage**" on our website (<http://www.seniorcareplus.com>) for complete information about your costs for covered drugs.

Coverage Gap

The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$5,030.

After you enter the coverage gap, you pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total \$8,000, which is the end of the coverage gap.

Our plan covers Tier 1 Preferred Generics in the coverage gap.

Standard Retail Cost-Sharing	
Tier	One-month supply
Tier 6 (Select Care Drugs)	\$0 copay

Catastrophic Amount

You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$8,000 limit for the calendar year. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year.

Disclaimers

This document is available in other alternate formats.

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call **775-982-3242** (TTY: 711).

ATENCIÓN: Si habla español, hay servicios de traducción, libre de cargos, disponibles para usted. Llame al **775-982-3242** (TTY: 711).

Senior Care Plus is a HMO plan with a Medicare contract.

Enrollment in **Senior Care Plus** depends on contract renewal.

This information is not a complete description of benefits. Call **888-775-7003** (TTY 711) for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance 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.

Out-of-network/non-contracted providers are under no obligation to treat Senior Care Plus members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Member Services number or see your "Evidence of Coverage" for more information, including the cost-sharing that applies to out-of-network services.

For accommodation of persons with special needs at sales meetings, call **775-982-3158** and 711 for TTY.

Every year, Medicare evaluates plans based on a 5-Star rating system. A salesperson will be present with information and applications. The show contains paid actor portrayals.

The Extensive Duals Plan is a dual-eligible, special-needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

View the notice of privacy practices at **SeniorCarePlus.com**.

Health coverage is offered by Hometown Health Plan, Inc..

All attempts have been made to ensure the accuracy of the information in this document, but errors may occur. Please refer to your Explanation of Coverage for detailed benefit information.

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **888-775-7003** (TTY 711).

Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit **SeniorCarePlus.com** or **888-775-7003** (TTY 711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2025.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

Thank You for Reviewing Your 2024 Summary of Benefits

Contact Information: **888-775-7003** (TTY: 711)

Organization name: **Senior Care Plus**

Organization website: **SeniorCarePlus.com**