



FROM  home state health.

2018

# Summary of Benefits

Allwell Medicare (HMO)

*Cass, Clay, Jackson, and Platte Counties, MO*

H1664-002



Benefits effective January 1, 2018

H1664\_18\_2917SB Accepted 09302017

This booklet provides you with a summary of what we cover and your cost-sharing. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call us at the number listed on the last page, and ask for the "Evidence of Coverage" (EOC), or you may access the EOC on our website at <https://allwell.homestatehealth.com>

You are eligible to enroll in Allwell Medicare (HMO) if:

- You are entitled to Medicare Part A and enrolled in Medicare Part B. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.
- You must be a United States citizen, or are lawfully present in the United States and permanently reside in the service area of the plan (in other words, your permanent residence is within the Allwell Medicare (HMO) service area counties). Our service area includes the following counties in Missouri: Cass, Clay, Jackson, and Platte Counties.
- You do not have end-stage renal disease (ESRD).

The Allwell Medicare (HMO) plan gives you access to our network of highly skilled medical providers in your area. You can look forward to choosing a primary care provider (PCP) to work with you and coordinate your care. You can ask for a current provider directory or, for an up-to-date list of network providers, visit <https://allwell.homestatehealth.com>. (Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor Allwell Medicare (HMO) will be responsible for the costs.)

You can see our plan's provider directory at our website at <https://allwell.homestatehealth.com>.

This Allwell Medicare (HMO) plan also includes Part D coverage, which provides you with the ease of having both your medical and prescription drug needs coordinated through a single convenient source.

# Summary of Benefits

JANUARY 1, 2018–DECEMBER 31, 2018

Premiums and Benefits	Allwell Medicare (HMO)
<b>Monthly Plan Premium, including Part C and Part D premium.</b>	\$0 You must continue to pay your Medicare Part B premium.
<b>Deductible</b>	\$0 deductible for Part C services  \$250 deductible for Part D prescription drugs (applies to drugs on Tiers 3 – 5)  \$0 deductible for routine Dental services
<b>Maximum Out-of-Pocket Responsibility</b> (does not include monthly premium and prescription drugs)	\$6,500 annually  This is the most you will pay in copays and coinsurance for medical services for the year. Not all covered services count towards the maximum out-of-pocket amount. For more information, please see the plan’s Evidence of Coverage (EOC). You will still need to pay your cost-sharing for your Part D prescription drugs.
<b>Inpatient Hospital Coverage</b>	Inpatient: The amounts for each admission/per stay are: <ul style="list-style-type: none"> <li>• \$300 copay per day, days 1 through 6</li> <li>• \$0 copay per day, days 7 and through 90</li> </ul> <i>Prior authorization (approval in advance) may be required.</i>  Referral may be required.
<b>Outpatient Hospital</b> <i>(including services provided at hospital outpatient facilities and ambulatory surgical centers)</i>	<ul style="list-style-type: none"> <li>• Hospital Visit (Including Epidural Injections): \$360 copay per visit</li> <li>• Ambulatory Surgical Center Visit (Including Epidural Injections): \$250 copay per visit</li> </ul> <i>Prior authorization (approval in advance) may be required.</i>  Referral may be required.
<b>Doctor Visits</b>	<ul style="list-style-type: none"> <li>• Primary Care: \$0 copay per visit</li> <li>• Specialist: \$50 copay per visit</li> </ul> <i>Specialist services may require Prior Authorization (approval in advance).</i> A referral may be required for specialist visits.

Premiums and Benefits	Allwell Medicare (HMO)
<b>Preventive Care</b>	<p>\$0 copay for Medicare-covered zero cost-sharing preventive services</p> <p>For all preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you. Cost-sharing may apply when other services are received in addition to the preventive service.</p> <p><i>Some services may require Prior Authorization (approval in advance).</i></p>
<b>Emergency Care</b>	<p>\$80 copay per visit</p> <p>If you are admitted to the hospital within 24 hours you do not have to pay your share of the cost for emergency care.</p>
<b>Urgently Needed Services</b>	<p>\$50 copay per visit</p>
<b>Diagnostic Services/Labs/Imaging</b>	<ul style="list-style-type: none"> <li>• Lab services: \$0 copay</li> <li>• Diagnostic tests and procedures: \$0 copay</li> <li>• EKG: \$0 copay</li> <li>• Outpatient x-ray services: \$50 copay</li> <li>• Diagnostic radiological services (such as MRI, MRA, CT, PET): 20% coinsurance</li> <li>• Therapeutic radiological services (such as radiation treatment for cancer): 20% coinsurance</li> </ul> <p><i>Some services may require Prior Authorization (approval in advance).</i></p> <p>Referral may be required</p>
<b>Hearing Services</b>	<ul style="list-style-type: none"> <li>• Hearing exam (Medicare-covered): \$50 copay per visit</li> </ul> <p>Medicare-covered services include an exam to diagnose and treat hearing and balance issues.</p> <ul style="list-style-type: none"> <li>• Routine hearing exam (non Medicare-covered): \$0 copay (up to 1 every year)</li> <li>• Hearing aid: \$0 copay (one hearing aid) every year</li> </ul> <p>This plan pays up to \$1,000 for one hearing aid (for either the left or right ear) every year.</p>
<b>Dental Services</b>	<p>Dental services (Medicare-covered): \$50 copay per visit</p> <p>Medicare-covered services:  Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth).</p>

Premiums and Benefits	Allwell Medicare (HMO)
<b>Vision Services</b>	<ul style="list-style-type: none"> <li>• Vision exam to diagnose and treat diseases and conditions of the eye (Medicare-covered): \$0 copay per visit</li> <li>• Annual Glaucoma screening (Medicare-covered): \$0 copay</li> <li>• Eyeglasses or contact lenses after cataract surgery (Medicare-covered): \$0 copay</li> <li>• Routine eye exam (non Medicare-covered): \$0 copay per visit (up to 1 every calendar year)</li> <li>• Routine (non Medicare-covered) eyewear: up to \$175 allowance for contact lenses and/or eyeglasses (frames and lenses) every calendar year.</li> </ul>
<b>Mental Health Services</b>	<p>Outpatient: \$40 copay per visit</p> <p>Inpatient: The amounts for each admission/per stay are:</p> <ul style="list-style-type: none"> <li>• \$300 copay per day, days 1 through 5</li> <li>• \$0 copay per day, days 6 through 90</li> </ul> <p><i>Prior authorization (approval in advance) may be required.</i></p> <p>Referral may be required.</p>
<b>Skilled Nursing Facility</b>	<p>For each admission/per stay, you pay:</p> <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1 through 20</li> <li>• \$160 copay per day for days 21 through 100</li> </ul> <p><i>Prior Authorization (approval in advance) may be required.</i></p> <p>Referral may be required.</p>
<b>Physical Therapy</b>	<p>\$40 copay per visit</p> <p><i>Prior Authorization (approval in advance) may be required.</i></p> <p>Referral may be required.</p>
<b>Ambulance</b>	<p>\$300 copay</p> <p>Cost is per one-way trip for Medicare-covered Ambulance services.</p> <p><i>Prior authorization (approval in advance) is required for non-emergency ambulance services.</i></p>
<b>Transportation</b>	<p>Not covered</p>
<b>Medicare Part B Drugs</b>	<p>Chemotherapy drugs: 20% coinsurance</p> <p>Other Part B drugs: 20% coinsurance</p> <p><i>Prior Authorization (approval in advance) may be required.</i></p>

Premiums and Benefits	Allwell Medicare (HMO)
<b>Meal Benefits</b>	<p>\$0 copay</p> <p>The plan covers home-delivered meals (up to 2 meals per day for 14 days) following discharge from an inpatient facility or skilled nursing facility provided the meals are medically necessary and ordered by a physician or non-physician practitioner.</p> <p><i>Prior authorization (approval in advance) may be required.</i></p>
<b>Over-the-Counter (OTC) Items</b>	<p>\$0 copay</p> <p>The plan covers \$50 per calendar quarter for items available via mail order.</p> <p>Any unused plan benefit amounts do not carry forward into the next calendar quarter.</p> <p>Please visit the plan’s website to see the list of covered over-the-counter items.</p>
<b>Wellness Programs</b>	<ul style="list-style-type: none"> <li>• Fitness program: \$0 copay</li> </ul> <p>The plan covers a basic fitness membership at participating fitness facilities. Members can also request an in-home fitness program.</p> <ul style="list-style-type: none"> <li>• 24-hour nurse advice line: \$0 copay</li> </ul> <p>You can call the nursing hotline 24 hours a day, 365 days a year with questions about your health.</p> <ul style="list-style-type: none"> <li>• Smoking and tobacco use cessation (Medicare-covered) (counseling to stop smoking or tobacco use): \$0 copay</li> </ul> <p>Additional sessions of smoking and tobacco cessation counseling: \$0 copay for unlimited additional sessions.</p> <p>On-line and telephonic smoking cessation counseling from trained clinicians. Includes guidance on steps of change, planning, counseling and education:</p> <p>In depth assessment and personalized quit plans, up to 4 proactive, one-on-one counseling calls, unlimited toll free access to a quit coach, unlimited access to an online community that offers e-learning tools, social support, and information about quitting, decision support for the type, dose, and use of medicine and includes six-month and twelve-month follow-up calls.</p> <p>For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.</p>

## Outpatient Prescription Drugs

<b>Deductible Phase</b>	\$250 Deductible. Deductible does not apply to Tiers 1, 2 and 6.			
<b>Initial Coverage Phase (After you pay your Part D deductible, if applicable)</b>	Cost-Sharing may change depending on the pharmacy you choose (such as Preferred Retail, Standard Retail, mail-order, Long Term Care or Home Infusion) and when you enter another of the four phases of the Part D benefit. You may get drugs from an out-of-network pharmacy at the same cost as standard pricing at an in-network pharmacy.			
		<b>Preferred Retail Cost sharing Rx 30-day supply</b>	<b>Standard Retail Cost Sharing Rx 30-day supply</b>	<b>Mail Order 90-day supply</b>
	Tier 1: Preferred Generic	\$0 copay	\$10 copay	\$0 copay
	Tier 2: Generic	\$5 copay	\$20 copay	\$15 copay
	Tier 3: Preferred Brand	\$37 copay	\$47 copay	\$111 copay
	Tier 4: Non-Preferred Brand	\$90 copay	\$100 copay	\$270 copay
	Tier 5: Specialty	28% coinsurance	28% coinsurance	Not Available
	Tier 6: Select Care Drugs	\$0 copay	\$0 copay	\$0 copay
<b>Important Info:</b>	<p>For more information about the costs for Long Term Supply, Home Infusion or additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or access our Evidence of Coverage online.</p> <p>This is not a complete list of drugs covered by our plan. For a complete listing, please call 1-855-766-1452 (TTY: 711) or visit <a href="https://allwell.homestatehealth.com">https://allwell.homestatehealth.com</a>.</p> <p>You can also see our plan's pharmacy directory on our website at <a href="https://allwell.homestatehealth.com">https://allwell.homestatehealth.com</a>.</p>			

## For more information, please contact:

Allwell Medicare (HMO)  
16090 Swingley Ridge Road, Suite 500,  
Chesterfield, MO 63017  
<https://allwell.homestatehealth.com>

Current members should call: 1-855-766-1452 (TTY: 711)

Prospective members should call: 1-877-891-6102 (TTY: 711)

From October 1 to February 14, you can call us 7 days a week from 8 a.m. to 8 p.m. From February 15 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends, and on federal holidays.

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 [www.medicare.gov](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 1-877-486-2048.

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 copayments/coinsurance may change on January 1 of each year.

“Coinsurance” is the percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service.

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

This document is available in other formats such as Braille, large print or audio.

Allwell is an HMO plan with a Medicare contract. Enrollment in Allwell depends on contract renewal.



Allwell complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Allwell does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Allwell:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Allwell's Member Services at: 1-855-766-1452 (HMO) (TTY: 711). From October 1 to February 14, you can call us 7 days a week from 8 a.m. to 8 p.m. From February 15 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends, and on federal holidays.

If you believe that Allwell has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by calling the number above and telling them you need help filing a grievance; Allwell's Member Services is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

SPANISH	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-766-1452 (HMO) (TTY: 711).
CHINESE	注意：如果您說中文，您可以免費獲得語言援助服務。請致電 1-855-766-1452 (HMO) (TTY: 711)。
VIETNAMESE	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-766-1452 (HMO) (TTY: 711).
SERBOCROATIAN	OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-855-766-1452 (HMO) (TTY: 711).
GERMAN	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-766-1452 (HMO) (TTY: 711).
ARABIC	تنبيه: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال بالرقم. 1-855-766-1452 (HMO) (مكبلو مصلا فتاه مقر: 711).
KOREAN	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-766-1452 (HMO) (TTY: 711) 번으로 전화해 주십시오.
RUSSIAN	<b>ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-766-1452 (HMO) (TTY: 711).</b>
FRENCH	ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-766-1452 (HMO) (TTY: 711).
TAGALOG	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-766-1452 (HMO) (TTY: 711).
PENNSYLVANIAN DUTCH	AADACHT: Wann du Deitsch Schwetze kann, kannscht du frei Schprouch aushilfe griege. Ruf Nummer 1-855-766-1452 (HMO) (TTY: 711).
PERSIAN	توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-855-766-1452 (HMO) (TTY: 711) تماس بگیرید.
CUSHITE	XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-855-766-1452 (HMO) (TTY: 711).
PORTUGUESE	ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-855-766-1452 (HMO) (TTY: 711).
AMHARIC	ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 1-855-766-1452 (HMO) (TTY: 711).