



Health Alliance Group Medicare Plans 2018 Benefit Highlights for **POS Option 1**

Please use this Benefit Highlight in conjunction with your Evidence of Coverage (EOC) to understand all of your benefits.

If you receive a bill directly from Health Alliance, your premium is \$249.
If you receive a bill from your employer group or retirement benefit administrator, please contact them for your 2018 premium.

	In-Network	Out-of-Network
Yearly Deductible	\$0	\$0
Yearly Out-of-Pocket Limit	\$4,000	\$5,100 Total In and OON combined
Services/Benefits	Member Pays In-Network	Member Pays Out-of-Network
Inpatient Hospital Care	Days 1-10: \$195 copay per day Days 11+: \$0 copay per day	25% coinsurance
Inpatient Mental Health Care (in a psychiatric hospital)	Days 1-8: \$175 copay per day Days 9-90: \$0 copay per day	25% coinsurance
Skilled Nursing Facility (SNF) (in a Medicare-certified skilled nursing facility)	Days 1–20: \$20 copay per day Days 21–100: \$75 copay per day	Days 1–20: \$25 copay per day Days 21–100: \$125 copay per day
Home Health	\$0 copay	\$30 copay
Hospice	You must get care from a Medicare-certified hospice.	You must get care from a Medicare-certified hospice.
Primary Care Doctor Office Visits	\$20 copay per visit	\$40 copay per visit
Specialist Office Visits	\$30 copay per visit	\$40 copay per visit
Chiropractic Services	Medicare Covered: \$20 copay per visit Non-Medicare Covered: Not Covered	Medicare Covered: \$45 copay per visit Non-Medicare Covered: Not Covered
Podiatry Services	\$30 copay per visit	\$40 copay per visit
Partial Hospitalization	\$30 copay per visit	\$45 copay per visit
Outpatient Mental Health Care	\$30 copay per visit	\$40 copay per visit
Outpatient Substance Abuse Care	\$30 copay per visit	\$40 copay per visit
Ambulatory Surgery Center Services	\$175 copay per visit	\$250 copay per visit
Outpatient Hospital Services	\$175 copay per visit	\$250 copay per visit
Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	\$80 copay per visit	\$80 copay per visit
Medically Necessary Ambulance	\$150 copay per trip	\$150 copay per trip
Transportation (routine)	Not Covered	Not Covered

Services/Benefits	Member Pays In-Network	Member Pays Out-of-Network
Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)	\$30 copay per visit	\$30 copay per visit
Worldwide Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	\$80 copay per visit	\$80 copay per visit
Worldwide Transportation (Medically Necessary Ambulance)	\$80 copay per visit	\$80 copay per visit
Worldwide Urgent Care (This is NOT emergency care, and in most cases, is out of the service area.)	\$30 copay per visit	\$30 copay per visit
Outpatient Rehabilitation Services (occupational, physical, speech, respiratory therapy and more)	\$20 copay per visit	\$30 copay per visit
Durable Medical Equipment (wheelchairs, oxygen, etc.)	20% coinsurance	20% coinsurance
Prosthetic Devices (braces, artificial limbs and eyes, etc.)	20% coinsurance	20% coinsurance
Diabetes Screening, Self-Monitoring Training, Nutrition Therapy and Supplies	Self-Management Training: \$0 copay Test Strips: 0% coinsurance Other Supplies: 20% coinsurance Diabetic Shoes or Inserts: 20% coinsurance	Self-Management Training: \$30 copay Test Strips: 20% coinsurance Other Supplies: 20% coinsurance Diabetic Shoes or Inserts: 20% coinsurance
Diagnostic Tests, X-rays, Lab Services and Radiology Services	Procedures/Test/Lab: \$0 copay Complex Diagnostic: \$0 copay General Diagnostic: \$0 copay Therapeutic: \$0 copay X-Rays: \$0 copay	Procedures/Test/Lab: \$30 copay Complex Diagnostic: \$30 copay General Diagnostic: \$30 copay Therapeutic: \$30 copay X-Rays: \$30 copay
Cardiac and Pulmonary Rehabilitation Services	Cardiac: \$0 copay Intensive Cardiac: \$0 copay Pulmonary: \$0 copay	Cardiac: \$30 copay Intensive Cardiac: \$30 copay Pulmonary: \$30 copay
Welcome to Medicare and Annual Wellness Physical Exam/Visit	\$0 copay per service	\$30 copay per service
Health/Wellness Education: BeFit	Members may submit receipts for eligible fitness classes and facilities for reimbursement up to \$360 per year. Any submission for non-eligible classes or facilities or for amounts in excess of the \$360 per year allowance will result in a denial of reimbursement.	
Nursing Hotline (Non-Medicare Covered)	\$0 copay per service	\$0 copay per service
In-Home Safety Assessment (Non-Medicare Covered)	\$0 copay per service	\$0 copay per service
Smoking & Tobacco Cessation (Non-Medicare Covered)	\$0 copay per service	\$0 copay per service

Services/Benefits	Member Pays In-Network	Member Pays Out-of-Network
Preventive and Screening Services (cardiovascular, abdominal aortic aneurysm, colorectal, paps smears/pelvic exams, prostate cancer, annual breast cancer, glaucoma)	\$0 copay per service	\$30 copay per service
Immunizations (flu vaccine, hepatitis B vaccine—for people with Medicare who are at risk, pneumonia vaccine)	\$0 copay per service	\$30 copay per service
Bone mass measurement (for at-risk people with Medicare)	\$0 copay per service	\$30 copay per service
Immunizations (flu vaccine, hepatitis B vaccine—for people with Medicare who are at risk, pneumonia vaccine)	\$0 copay per service	\$30 copay per service
Kidney Disease Education Services	\$0 copay per service	\$30 copay per service
Kidney Disease and Conditions	Dialysis Services: \$0 copay for renal dialysis	Dialysis Services: \$0 copay for renal dialysis
Medicare Part B Drugs	10% coinsurance	20% coinsurance
Dental Services (Non-Medicare Covered): Including but not limited to oral exam, cleaning, x-rays, fluoride treatment, fillings, dentures, denture adjustments and repairs, crowns, bridge work, root canals and extractions	Health Alliance will pay a maximum of \$200 per plan year for non-Medicare-covered dental services. You will be responsible for any cost above the \$200 maximum. Preventative-Annual Cleaning: \$0 copay Preventative-Supplemental Oral Exam: \$20 copay Comprehensive Dental: \$0 copay	
Dental Service (Medicare Covered)	Comprehensive Dental: \$25 copay	
Hearing Exams (Medicare Covered)	\$25 copay	\$40 copay
Routine Hear Test (Non-Medicare Covered)	\$45 copayment with a TruHearing provider	Not Covered
Hearing Aids (Non-Medicare Covered)	TrueHearing Select Plan (adjudicated by TruHearing): \$699 for Flyte 700 level digital hearing aid or \$999 for Flyte 900 level digital hearing aid from TruHearing network audiologist	Not Covered
Vision Exams (Medicare Covered)	\$25 copay	\$40 copay
Routine Eye Exams (Non-Medicare Covered)	Not Covered	Not Covered
Eyewear: Glasses/Contacts	Medicare Covered: \$25 copay Non-Medicare Covered: \$40 copay	

Pharmacy Highlights

Pharmacy Benefits	Member Pays In-Network
Deductible	\$0
Does coverage continue through the Gap?	Yes
Initial Coverage	
Tier 1: Preferred Generic, 30-day supply	*\$0 copay per prescription at Walgreens \$20 copay per prescription at other network pharmacies
Tier 2: Generic, 30-day supply	\$40 copay
Tier 3: Preferred Brand, 30-day supply	\$40 copay
Tier 4: Non-Preferred Drug, 30-day supply	\$100 copay
Tier 5: Specialty Tier, 30-day supply	25% coinsurance
Mail-Order	Same copays apply for mail-order as retail. (see above for more details)
Coverage Gap	
One-month (30-day) supply during the Coverage Gap (from \$3,750 until member's annual drug costs reach \$5,000)	Same copayments as Initial Coverage
Catastrophic Coverage (when out-of-pocket drug costs reach \$5,000)	
Generics	\$3.35 OR 5% (whichever is higher)
All other drugs	\$8.35 OR 5% (whichever is higher)
Out-of-Network Coverage	<ul style="list-style-type: none"> Coverage for medications out-of-network may be available in special circumstances
Limitations	<ul style="list-style-type: none"> Certain prescription drugs have quantity limits Your doctor must get preauthorization from Health Alliance Medicare for certain prescription medications
Formulary	The Health Alliance Medicare Part D Formulary is a list of drugs covered by Health Alliance. Generally, we only cover drugs listed in the formulary.

This is a summary of benefits. Please refer to your Evidence of Coverage for additional information. Health Alliance Medicare is a HMO-POS with a Medicare contract. Enrollment in Health Alliance Medicare depends on contract renewal.

*Other preferred pharmacies may be available in your area. For up-to-date information about our network pharmacies, including pharmacies with preferred cost sharing, please call Customer Service at 1-800-965-4022 TTY 711 or consult the online pharmacy directory at HealthAlliance.org.