## 2022 SUMMARY of BENEFITS

Benefits effective January 1, 2022

Prominence Health Plan Prominence Plus (HMO)

South Texas Region Brooks, Hidalgo, Starr and Webb Counties

# 2022 SUMMARY of BENEFITS

### Prominence Plus (HMO) H7680, Plan 002 (South Texas)

This is a summary of health and drug services covered by Prominence Health Plan for January 1, 2022 through December 31, 2022.

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, please request the *2022 Evidence of Coverage* booklet by calling 1-855-969-5882 (TTY users should call 711). You can also view and download the *2022 Evidence of Coverage* booklet at <u>ProminenceMedicare.com</u>.

Prominence Plus (HMO) has a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for those services.

Prominence Health Plan is an HMO and HMO SNP plan with a Medicare contract and a contract with the Medicaid program. Enrollment in Prominence Health Plan depends on contract renewal.

To join Prominence 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 Texas:

H7680-002 (South Texas): Brooks, Hidalgo, Starr, Webb

For coverage and costs of Original Medicare, look in your current *Medicare & You* handbook. You can view it online at <u>www.medicare.gov</u> or request a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY users call 1-877-486-2048.)

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

For more information, please call us at 1-855-969-5882 (TTY users should call 711), 8:00 a.m. to 8:00 p.m. seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30. You can also visit us at <u>ProminenceMedicare.com</u>.

| Premiums and benefits   | Prominence Plus (HMO)<br>South TX - 002  | What you should know   |
|---|--|--|
| Monthly plan premium  | You pay \$0.   | You must continue to pay your<br>Medicare Part B premium.  |
| Deductible  | You pay nothing.   | This plan does not have a deductible.  |
| Maximum out-of-pocket<br>responsibility<br>(Does not include prescription<br>drug costs)  | \$2,000 annually.  | This is the most you pay for<br>copayments, coinsurance and<br>other costs for medical services<br>covered under Medicare Parts A<br>and B for the year. |
| Inpatient hospital coverage   | \$0 - \$50 per day for days 1<br>through 5*<br>\$0 per day for days 6 through<br>90<br>*Copay will depend on hospital<br>facility.               | Our plan covers an unlimited<br>number of days for an inpatient<br>stay.<br>Your physician is required to<br>notify the plan when you are<br>admitted.   |
| <ul> <li>Outpatient hospital coverage</li> <li>Outpatient surgery or other<br/>services received in an<br/>outpatient hospital setting</li> </ul> | eYou pay \$0 for outpatient<br>hospital services.Prior authorization is req<br>outpatient, observation s<br>and ambulatory surgical<br>services. |  |
| Observation care  | You pay \$0 for all services received during observation care.   |  |
| <ul> <li>Ambulatory surgical center<br/>services</li> </ul>   | You pay \$0 for services<br>received at an ambulatory<br>surgical center.  |  |
| <ul><li>Doctor visits</li><li>Primary care providers</li></ul>  | You pay \$0 per primary care visit.  |  |
| • Specialists   | You pay \$0 per specialist visit.  | There are no referrals required for specialist visits.   |

| Premiums and benefits                | Prominence Plus (HMO)<br>South TX - 002  | What you should know  |
|--------------------------------------|--|---|
| Preventive care                      | You pay \$0 for Original<br>Medicare preventive services.  | Any additional preventive<br>services approved by Medicare<br>during the contract year will be<br>covered.  |
|                                      |  | For more information, please see<br>Chapter 4: "Medical Benefits<br>Chart (what is covered and what<br>you pay)" in the 2022 Evidence<br>of Coverage.                     |
| Annual physical exam                 | You pay \$0 for the annual physical exam.  | You pay the plan cost-sharing<br>amount for screening exams<br>and/or diagnostic tests received<br>in preparation for this visit or<br>ordered as a result of this visit. |
| Emergency care                       | \$0 for a Free Standing<br>Emergency Facility only.<br>Services and other Emergency<br>Facilities are \$120 copay. | The copayment will be waived if<br>you are admitted to the hospital<br>as an inpatient for the same<br>condition within three days of an<br>emergency care visit.         |
|                                      | You pay \$120 for an<br>emergency services visit<br>outside the United States.                                     | Annual maximum coverage-<br>amount of \$25,000 applies for<br>emergency services and urgent<br>care visits outside the United<br>States.                                  |
| Urgently needed services             | You pay \$0 per visit.   | The copayment will be waived if<br>you are admitted to the hospital<br>as an inpatient for the same<br>condition within three days of an<br>urgent care visit.            |
|                                      | You pay \$0 for an urgent care visit outside the United States.  | Annual maximum coverage-<br>amount of \$25,000 applies for<br>emergency services and urgent<br>care visits outside the United<br>States.                                  |
| Diagnostic services/<br>Labs/Imaging | You pay \$0 for diagnostic procedures/tests and lab services.  | Prior authorization is required for<br>diagnostic and therapeutic<br>radiological services and genetic<br>testing lab services.   |

| Premiums and benefits   | Prominence Plus (HMO)<br>South TX - 002  | What you should know   |
|---|--|--|
| <ul> <li>Diagnostic procedures/ tests<br/>and lab services</li> </ul>                 | You pay \$0 for diagnostic<br>radiological services, such as<br>CT scans and MRIs.   |  |
| <ul> <li>Diagnostic radiological<br/>services (such as CT scans,<br/>MRIs)</li> </ul> | You pay \$20 for therapeutic radiological services.  |  |
| <ul> <li>Therapeutic radiological<br/>services</li> </ul>                             | You pay \$0 for x-ray services.  |  |
| <ul> <li>Outpatient x-rays</li> </ul>   |  |  |
| Hearing services  | You pay \$0 for a routine<br>hearing exam. (Exams for<br>fitting hearing aids)   | Annual maximum coverage-<br>amount of \$600 for hearing aids<br>(per ear) applies.                 |
|   | One exam is covered annually.<br>You pay \$0 for Medicare-<br>covered hearing services.<br>(Diagnostic hearing and<br>balance exams) | You are responsible for any<br>amount over the hearing aid<br>coverage limit.                      |
|   |  | All appointments must be scheduled through Hearing Care Solutions.                                 |
|   |  | All hearing aids must be<br>purchased through Hearing Care<br>Solutions.                           |
|   |  | Prior authorization and referrals are not required.  |
|   |  | Member out of pocket per<br>hearing aid varies based on<br>technology level the member<br>selects. |
| Dental services (Medicare-<br>covered)  | You pay \$0 for Medicare-<br>covered dental services.  | Prior authorization and referrals are not required.  |

| Premiums and benefits                             | Prominence Plus (HMO)<br>South TX - 002   | What you should know  |
|---|---|---|
| Dental services (preventive<br>and comprehensive) | Preventive and comprehensive<br>dental services are included<br>with no additional monthly<br>premium.<br>Covered services include:<br>• teeth cleaning, once every<br>six months<br>• oral exam, once a year<br>• dental x-rays, once a year<br>• non-routine services<br>• diagnostic services<br>• restorative services<br>• endodontics<br>• periodontics           | There is no deductible,<br>copayment, or coinsurance for<br>preventive and comprehensive<br>dental services.<br>\$2,000 per year maximum<br>coverage amount for preventive<br>and comprehensive dental<br>services.<br>You are responsible for any<br>amount over the dental coverage<br>limit.<br>Prior authorization and referrals<br>are not required. |
|   | <ul> <li>extractions</li> <li>prosthodontics</li> <li>other oral/maxillofacial<br/>surgery.</li> </ul>  | You must use the Liberty Dental<br>Plan network of providers.   |
| Vision services                                   | You pay \$0 for Medicare-<br>covered eye exams. (Exams to<br>diagnose and treat diseases<br>and conditions of the eye)<br>You pay \$0 for a routine eye<br>exam. (Eye refractions for<br>eyeglasses and contact lenses)<br>One exam is covered annually.<br>You receive \$200 annual<br>allowance for eyewear<br>(eyeglasses (lenses and<br>frames) or contact lenses). | Prior authorization and referrals<br>are not required.<br>You must use the National Vision<br>Administrators network of<br>providers.   |
|   |   |   |

| Premiums and benefits   | Prominence Plus (HMO)<br>South TX - 002  | What you should know   |
|---|--|--|
| Mental health services <ul> <li>Inpatient visits</li> </ul>                 | You pay \$0 per day, days 1<br>through 5;<br>\$0 per day, days 6 through 90<br>for inpatient mental health<br>stays.<br>For use of Medicare-covered<br>lifetime reserve days (used if<br>an inpatient stay for mental<br>health services lasts longer<br>than 90 days per benefit<br>period), you pay \$0 per day, for<br>days 1 through 5;<br>\$0 per day, days 6 through 60. | For inpatient mental health care<br>stays, your physician is required<br>to notify the plan when you are<br>admitted.  |
| <ul><li>Outpatient therapy visits</li><li>Partial hospitalization</li></ul> | You pay \$0 for individual or<br>group mental health sessions<br>You pay \$0 per day for partial<br>hospitalization services.  | Prior authorization is required for<br>individual or group psychiatric<br>sessions; prior authorization is<br>not required for mental health<br>specialty services from a non-<br>physician provider.<br>Prior authorization is required for<br>partial hospitalization services.  |
| Skilled nursing facility  | You pay \$0 per day, days 1 –<br>20;<br>\$50 per day, days 21 – 100.   | Prior authorization is required.   |
| Physical therapy  | You pay \$0 per visit.   | Prior authorization is required for visits over 12 annually.   |
| Ambulance   | You pay \$300 per<br>transportation segment.   | Copay applies per segment.<br>segment is transport by<br>ambulance to the nearest<br>appropriate facility. Another<br>segment is incurred if the<br>member is then transported by<br>ambulance to another facility.<br>Prior authorization is required for<br>non-emergency transport.<br>The copay is waived if you are<br>admitted to the hospital as an<br>inpatient. |

| Premiums and benefits  | Prominence Plus (HMO)<br>South TX - 002   | What you should know  |
|--|---|---|
| Transportation   | You pay \$0 for plan-approved transportation services.  | Prior authorization is required.<br>Unlimited one-way trips to plan-<br>approved health-related<br>locations every calendar year.<br>Mileage limits may apply.  |
| Medicare Part B drugs  | You pay 20% of the total cost<br>of chemotherapy and other<br>Part B drugs.   | Prior authorization is required for<br>all Part B drugs with a cost<br>greater than \$100.  |
| <ul> <li>Medical equipment/ supplies</li> <li>Durable medical equipment<br/>(e.g., wheelchairs, oxygen)</li> </ul> | You pay 0% of the total cost of durable medical equipment.  | Prior authorization is required for<br>all DME items with a purchase<br>price greater than \$1,000 or \$75<br>per month, if rented.   |
| <ul> <li>Prosthetics (e.g., braces,<br/>artificial limbs) and medical<br/>supplies</li> </ul>                      | You pay 0% of the total cost of<br>prosthetic devices.<br>You pay 0% of the total cost of<br>medical supplies.                        | Prior authorization is required for<br>Prosthetics/Medical Supplies with<br>a purchase price greater than<br>\$500 or \$38.50 per month, if<br>rented.  |
| • Diabetic supplies  | You pay 0% of the total cost of<br>diabetic supplies.<br>You pay 0% of the total cost of<br>diabetic therapeutic shoes or<br>inserts. | The only covered blood glucose<br>monitors and test strips are<br>CONTOUR® products<br>manufactured by Ascensia<br>Diabetes Care. (No authorization<br>is required unless quantity is<br>greater than 150 strips per 30-<br>day supply is requested)<br>All continuous glucose<br>monitoring supplies require prior<br>authorization. The only brand<br>covered is FREESTYLE LIBRE®<br>products manufactured by Abbott<br>Diabetes Care, Inc.<br>Alternate brands for diabetic<br>monitoring supplies requires a<br>prior authorization with medical<br>necessity.<br>Coverage is limited to one meter<br>or continuous glucose monitoring<br>for every 365 days. Coverage is<br>limited to one meter or<br>continuous glucose monitor for<br>every 365 days. |

| Premiums and benefits   | Prominence Plus (HMO)<br>South TX - 002  | What you should know   |
|---|--|--|
| Podiatry services<br>(foot care)  | You pay \$0 for Medicare-<br>covered podiatry services.<br>You pay \$0 for routine foot<br>care. | Prior authorization and referrals are not required.  |
| <ul> <li>Chiropractic care</li> <li>Manipulation of the spine to correct subluxation</li> </ul> | You pay \$0 for Medicare-<br>covered chiropractic services.                                      | Prior authorization is required for all visits over 12 annually.   |
| Meal program  | You pay \$0.   | Prior authorization is required.<br>You may qualify for up to 42<br>meals delivered to you over a<br>14-day period depending on your<br>need         |
| Fitness benefit<br>(The Silver&Fit <sup>®</sup> Healthy<br>Aging and Exercise Program)          | You pay \$0.   | Provides access to a fitness<br>center membership at a location<br>from the participating network<br>and the option to select a Home<br>Fitness kit. |
| Over-the-counter (OTC) medications and products   | You receive a \$150 allowance,<br>every three months for OTC<br>items.                           | Unused balances do not carry over to the next period.  |
| Telehealth Services   | You pay \$0 for primary care<br>and \$0 for mental health<br>services.                           | For Primary Care Physician<br>Services and Individual Sessions<br>for Mental Health Specialty<br>Services.   |

| IN-NETWORK RETAIL PHARMACY OUTPATIENT PRESCRIPTION DRUGS   |  |  |
|--|--|--|
|  | Prominence Plus (HMO)<br>South TX - 002  |  |
| Retail Pharmacy 30-day Supply*   |  |  |
| Yearly deductible stage  | No deductible.   |  |
| Initial coverage stage   | Varia and the  |  |
| Tier 1: Preferred Generic<br>Tier 2: Generic<br>Tier 3: Preferred Brand<br>Tier 4: Non-preferred Drugs<br>Tier 5: Specialty Drugs<br>Tier 6: Select Care Drugs | You pay \$0<br>You pay \$12<br>You pay \$35<br>You pay \$100<br>You pay 33% of the total cost<br>You pay \$0<br>For drugs in Tiers 3, 4 and 5, you pay:<br>• 25% of the total cost of brand-name   |  |
| <b>Coverage gap stage</b><br>(You enter the coverage gap stage<br>when your total drug costs have<br>reached \$4,430).   | <ul> <li>25% of the total cost of brand-name drugs</li> <li>25% of the total cost of generic drugs.</li> <li>Tier 1, 2 and 6 drugs are covered in the gap.</li> </ul>  |  |
| <b>Catastrophic coverage stage</b><br>(You enter the catastrophic coverage<br>stage when your out-of-pocket drug<br>costs reach \$\$7,050).                    | <ul> <li>For drugs in Tiers 1,2 3, 4, 5 and 6 you pay:</li> <li>\$3.95 (for generic drugs, or drugs that are treated like a generic) or</li> <li>\$9.85 (all other drugs) or</li> <li>5% of the total cost (whichever is larger).</li> </ul> |  |

\*Prescription drugs may be up to a 100-day supply. If you reside in a long-term care facility, you pay the same as at a retail pharmacy.

| MAIL ORDER OUTPATIENT PRESCRIPTION DRUGS  |  |
|---|--|
|   | Prominence Plus (HMO)<br>South TX - 002  |
| Mail Order  | 100-day Supply   |
| Yearly deductible stage   | No deductible.   |
| Initial coverage stage  |  |
| Tier 1: Preferred Generic   | You pay \$0  |
| Tier 2: Generic   | You pay \$24   |
| Tier 3: Preferred Brand   | You pay \$105  |
| Tier 4: Non-preferred Drugs   | You pay \$300  |
| Tier 5: Specialty Drugs   | Not Available  |
| Tier 6: Select Care Drugs   | You pay \$0  |
| <b>Coverage gap stage</b><br>(You enter the coverage gap stage<br>when your total drug costs have<br>reached \$4,430).                    | <ul> <li>For drugs in Tiers 3, 4 and 5, you pay:</li> <li>25% of the total cost of brand-name drugs</li> <li>25% of the total cost of generic drugs.</li> <li>Tier 1, 2 and 6 drugs are covered in the gap</li> </ul>                        |
| <b>Catastrophic coverage stage</b><br>(You enter the catastrophic coverage<br>stage when your out-of-pocket drug<br>costs reach \$7,050). | <ul> <li>For drugs in Tiers 1,2 3, 4, 5 and 6 you pay:</li> <li>\$3.95 (for generic drugs, or drugs that are treated like a generic) or</li> <li>\$9.85 (all other drugs) or</li> <li>5% of the total cost (whichever is larger).</li> </ul> |

Cost-Sharing may change when you enter another phase of the Part D benefit. For more specific information on the phases of the benefit, please call us or access our *2022 Evidence of Coverage* online at <u>ProminenceMedicare.com</u>.

## **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 855-969-5882 (TTY:711), 8 a.m.to 8 p.m., seven days a week from October 1 to March 31 and 8 a.m.to 8 p.m., Monday through Friday from April 1 to September 30.

#### **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 ProminenceMedicare.com or call 855-969-5882 (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 medicines 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**

- ☐ 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 of each plan year.
- Except in emergency or urgent situations, we do not cover services by out-ofnetwork providers (doctors who are not listed in the provider directory).

Prominence Health Plan is an HMO and HMO SNP plan with a Medicare contract and a contract with the Medicaid program. Enrollment in Prominence Health Plan depends on contract renewal.

This information is not a complete description of benefits. For more information, call 1-855-969-5882 (TTY: 711) 8:00 a.m. – 8:00 p.m., seven days a week from October 1 to March 31, and Monday through Friday from April 1 to September 30.

Limitations, copayments and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.

View our Provider and Pharmacy Directory on our website at: ProminenceMedicare.com.

You can see the complete plan *Formulary* (list of Part D prescription drugs) and any restrictions on our website at <u>ProminenceMedicare.com</u>.

The Silver&Fit<sup>®</sup> program is provided by American Specialty Health Fitness, Incorporated (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit is a registered trademark of ASH and used with permission herein.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-969-5882 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-969-5882 (TTY: 711).

Prominence Health Plan complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Prominence Health Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

Prominence Health Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.