Summary of Benefits

2021

Allwell Medicare (HMO) H1664: 004
Crawford, Franklin, Jefferson, Lincoln, St. Charles, St. Louis, St. Louis City, Warren, and Washington counties, MO

H1664_004_21_19179SB_M Accepted 09012020

This booklet provides you with a summary of what we cover and the cost-sharing responsibilities. 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 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: Crawford, Franklin, Jefferson, Lincoln, St. Charles, St. Louis, St. Louis City, Warren, and Washington.

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 and pharmacy directory or, for an up-to-date list of network providers, visit 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.)

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, 2021 – DECEMBER 31, 2021

Benefits	Allwell Medicare (HMO) H1664: 004 Premiums / Copays / Coinsurance
Monthly Plan Premium	$0 You must continue to pay your Medicare Part B premium.
Deductibles	No deductible
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	$3,000 annually This is the most you will pay in copays and coinsurance for covered medical services for the year.
Inpatient Hospital Coverage*	For each admission, you pay: • $275 copay per day, for days 1 through 7 • $0 copay per day, for days 8 and beyond
Outpatient Hospital Coverage*	• Outpatient Hospital: $270 copay per visit • Observation Services: $270 copay per visit
Doctor Visits (Primary Care Providers and Specialists)	• Primary Care: $0 copay per visit • Specialist: $30 copay per visit
Preventive Care (e.g. flu vaccine, diabetic screening)	$0 copay for most Medicare-covered preventive services Other preventive services are available.
Emergency Care	$120 copay per visit You do not have to pay the copay if admitted to the hospital immediately.
Urgently Needed Services	$45 copay per visit Copay is not waived if admitted to the hospital.

Services with an * (asterisk) may require prior authorization from your doctor.

Benefits	Allwell Medicare (HMO) H1664: 004 Premiums / Copays / Coinsurance
Diagnostic Services/ Labs/Imaging* (includes diagnostic tests and procedures, labs, diagnostic radiology, and X-rays)	COVID-19 testing and specified testing-related services at any location are $0. • Lab services: $0 to $30 copay depending on location • Diagnostic tests and procedures: $0 to $30 copay depending on location • Outpatient X-ray services: $0 to $30 copay depending on location • Diagnostic Radiology services (such as, MRI, MRA, CT, PET): 20% coinsurance (up to $270)
Hearing Services	• Hearing exam (Medicare-covered): $30 copay • Routine hearing exam: $0 copay (1 every calendar year) • Hearing aid: $0 to $1,580 copay (2 hearing aids total, 1 per ear, per calendar year)
Dental Services	• Dental services (Medicare-covered): $30 copay per visit • Preventive Dental Services: $0 copay (including oral exams, cleanings, fluoride treatment, and X-rays) Comprehensive dental services: Additional comprehensive dental benefits are available. There is a maximum allowance of $2,000 every calendar year; it applies to all comprehensive dental benefits.
Vision Services	• Vision exam (Medicare-covered): $0 copay per visit • Routine eye exam: $0 copay per visit (up to 1 every calendar year) • Routine eyewear: up to $300 allowance every calendar year
Mental Health Services	Individual and group therapy: $40 copay per visit
Skilled Nursing Facility*	For each benefit period, you pay: • $0 copay per day, days 1 through 20 • $184 copay per day, days 21 through 100
Physical Therapy*	$40 copay per visit

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Benefits	Allwell Medicare (HMO) H1664: 004 Premiums / Copays / Coinsurance
Ambulance	$300 copay (per one-way trip) for ground or air ambulance services
Ambulatory Surgery Center*	Ambulatory Surgery Center: $230 copay per visit
Transportation	Not covered
Medicare Part B Drugs*	• Chemotherapy drugs: 20% coinsurance • Other Part B drugs: 20% coinsurance

Services with an * (asterisk) may require prior authorization from your doctor.

Part D Prescription Drugs			
Deductible Stage	This plan does not have a Part D deductible.		
Initial Coverage Stage (after you pay your Part D deductible, if applicable)	After you have met your deductible (if applicable), the plan pays its share of the cost of your drugs and you pay your share of the cost. You generally stay in this stage until the amount of your year-to-date "total drug costs" reaches $4,130. "Total drug costs" is the total of all payments made for your covered Part D drugs. It includes what the plan pays and what you pay. Once your "total drug costs" reach $4,130 you move to the next payment stage (Coverage Gap Stage).		
	Preferred Retail Rx 30-day supply	**Standard Retail Rx 30-day supply**	**Mail Order Rx 90-day supply**
Tier 1: Preferred Generic Drugs	$0 copay	$5 copay	$0 copay
Tier 2: Generic Drugs	$5 copay	$20 copay	$0 copay
Tier 3: Preferred Brand Drugs	$37 copay	$47 copay	$111 copay
Tier 4: Non-Preferred Drugs	$90 copay	$100 copay	$270 copay
Tier 5: Specialty	33% coinsurance	33% coinsurance	Not available
Tier 6: Select Care Drugs	$0 copay	$0 copay	$0 copay
Coverage Gap Stage	Because our plan offers additional gap coverage during the Coverage Gap Stage, your out-of-pocket costs will sometimes be lower than the cost described above. For more information, refer to the Evidence of Coverage (EOC), Chapter 6. During this payment stage, you receive a 70% manufacturer's discount on covered brand name drugs and the plan will cover another 5%, so you will pay 25% of the negotiated price and a portion of the dispensing fee on brand-name drugs. In addition the plan will pay 75% and you pay 25% for generic drugs. (The amount paid by the plan does not count towards your out-of-pocket costs). You generally stay in this stage until the amount of your year-to-date "out-of-pocket costs" reaches $6,550. "Out of pocket costs" includes what you pay when you fill or refill a prescription for a covered Part D drug and payments made for your drugs by any of the following programs or organizations: "Extra Help" from Medicare; Medicare's Coverage Gap Discount Program; Indian Health Service; AIDS drug assistance programs; most charities; and most State Pharmaceutical Assistance Programs (SPAPs). Once your "out-of-pocket costs" reach $6,550, you move to the next payment stage (Catastrophic Coverage Stage).		

Part D Prescription Drugs	
Catastrophic Coverage Stage	During this payment stage, the plan pays most of the cost for your covered drugs. For each prescription, you pay whichever of these is greater: a payment equal to 5% coinsurance of the drug, or a copayment ($3.70 for a generic drug or a drug that is treated like a generic, $9.20 for all other drugs).
Important Info:	Cost-sharing may change depending on the level of help you receive, the pharmacy you choose (such as Standard Retail, Preferred Retail, Mail Order, Long-Term Care, or Home Infusion) and when you enter any of the four stages of the Part D benefit. For more information about the costs for Long-Term Supply, Home Infusion, or additional pharmacy-specific cost-sharing and the stages of the benefit, please call us or access our EOC online.

Additional Covered Benefits	
Benefits	**Allwell Medicare (HMO) H1664: 004 Premiums / Copays / Coinsurance**
Additional Telehealth Services	The cost share of Medicare-covered additional telehealth services with primary care physicians, specialists, individual/group sessions with mental health and psychiatric providers and other health care practitioners within these practices will be equal to the cost share of these individual services' office visits.
Opioid Treatment Program Services	• Individual setting: $40 copay per visit • Group setting: $40 copay per visit
Over-the-Counter (OTC) Items	$0 copay ($100 allowance per quarter) for items available via mail. There is a limit of 9 per item, per order, with the exception of certain products, which have additional limits. You are allowed to order once per quarter and any unused money does not carry over to the next quarter. Please visit the plan's website to see the list of covered over-the-counter items.
Meals	$0 copay Plan covers home-delivered meals (up to 2 meals per day for 14 days) following discharge from an inpatient facility or skilled nursing facility. Services are contingent on medical necessity and Case Management review and prior authorization to the vendor.
Chiropractic Care	• Chiropractic services (Medicare-covered): $20 copay per visit • Routine chiropractic services: $20 copay per visit (12 visits every calendar year)
Acupuncture	• Acupuncture services for chronic low back pain (Medicare-covered): $20 copay per visit in a chiropractic setting • Acupuncture services for chronic low back pain (Medicare-covered): $0 copay per visit in a Primary Care Provider's office • Acupuncture services for chronic low back pain (Medicare-covered): $30 copay per visit in a Specialist's office

Additional Covered Benefits	
Benefits	**Allwell Medicare (HMO) H1664: 004** **Premiums / Copays / Coinsurance**
Medical Equipment/ Supplies*	• Durable Medical Equipment (e.g., wheelchairs, oxygen): 20% coinsurance • Prosthetics (e.g., braces, artificial limbs): 20% coinsurance • Diabetic supplies: $0 copay
Foot Care (Podiatry Services)	• Foot exams and treatment (Medicare-covered): $30 copay • Routine foot care: $30 copay per visit
Virtual Visit	Teladoc™ plan offers 24 hours a day/7days a week/365 days a year virtual visit access to board certified doctors to help address a wide variety of health concerns/questions.
Wellness Programs	• Fitness program: $0 copay • 24-hour Nurse Connect: $0 copay • Supplemental smoking and tobacco use cessation (counseling to stop smoking or tobacco use): $0 copay For a detailed list of wellness program benefits offered, please refer to the EOC.
Routine Annual Exam	$0 Copay
Additional Services that are covered for the Chronically Ill	The following service is available for members with chronic conditions • Nutritional Shakes: $0 copay Supplemental nutritional shakes are formulated to target both situational conditions and disease states such as diabetes, ESRD, cancer and wound care. Upon case management authorization and referral, 24 shakes per month, up to 3 months, will be shipped to the members home For a detailed list of benefits offered, please refer to the EOC.

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For more information, please contact:

Allwell Medicare (HMO)
11720 Borman Drive
Saint Louis, MO 63146

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 March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. From April 1 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 holiday.

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 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. Call 1-855-766-1452 (TTY: 711) for more information.

“Coinsurance” is the percentage you pay of the total cost of certain medical and/or prescription drug services.

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 contracted with Medicare for HMO plans. Enrollment in Allwell depends on contract renewal.

SBS041368EK00 (6/20)