## 2023 Summary of Benefits

## Great Plains Medicare Advantage (HMO I-SNP) H7511, Plan 001

This is a summary of drug and health services covered by Great Plains Medicare Advantage (HMO I-SNP) January 1, 2023 - December 31, 2023.

Great Plains Medicare Advantage (HMO I-SNP) is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) with a Medicare contract. Enrollment in the Plan depends on contract renewal.

This information is not a complete description of benefits. Call (844) 637-4760, TTY should call (888) 279-1549, for more information.

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, visit our website at <a href="mailto:GreatPlainsMedicareAdvantage.com">GreatPlainsMedicareAdvantage.com</a>, or call Member Services and request the <a href="mailto:Evidence of Coverage">Evidence of Coverage</a>.

## **To Reach Our Member Services Representatives:**

- Please call (844) 637-4760, TTY: (888) 279-1549 for more information. For Medicare Part D drug coverage information can call (855) 800-8872, TTY: 711.
- Hours of operation: 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

## To join Great Plains Medicare Advantage (HMO I-SNP), you must:

- be entitled to Medicare Part A,
- -- and -- be enrolled in Medicare Part B,
- -- and -- live in our service area,
- -- and -- reside in one of our participating basic care or assisted living communities and meet a nursing facility level of care, or nursing facilities for greater than 90 days. The plan's *Provider Directory* has a list of participating assisted living communities or nursing facilities; you can access this list on our website <a href="mailto:GreatPlainsMedicareAdvantage.com">GreatPlainsMedicareAdvantage.com</a> or call Member Services and ask us to send you a list.

Our service area includes these counties in Nebraska: Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Cedar, Cuming, Custer, Dakota, Dodge, Douglas, Fillmore, Furnas, Gage, Hall, Harlan, H7511\_2023\_SBISNP\_NE\_M

Holt, Howard, Jefferson, Kearney, Knox, Lancaster, Madison, Merrick, Nance, Nemaha, Nuckolls, Otoe, Phelps, Platte, Polk, Sarpy, Saunders, Seward, Sherman, Stanton, Washington, Wayne, Webster, and York.

Great Plains Medicare Advantage (HMO I-SNP) has a network of doctors, hospitals, pharmacies, and other providers that can be found on our website at <a href="mailto:GreatPlainsMedicareAdvantage.com">GreatPlainsMedicareAdvantage.com</a>. If you use providers that are not in our network, the plan may not pay for these services.

This document is also available in Braille and in large print.

Benefits, premium, deductible, and/or copayments (copay)/coinsurance may change on January 1 of each year.

Limitations, copays, and restrictions may apply.

You must continue to pay your Medicare Part B premium.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You 2023" handbook. View it online at <a href="https://www.medicare.gov">https://www.medicare.gov</a> 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.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

Great Plains Medicare Advantage (HMO I-SNP)		
Monthly Plan Premium	\$39.90	
	You must continue to pay your Medicare Part B premium.	
Deductible	The Part B deductible was \$226.	
	The Part A deductible was \$1,600.	
Maximum Out-of-Pocket Amount	\$8,300	
(Does Not Include Part D Prescription Drugs)		
Preventive Care	You pay nothing.	

Premium and Benefits	Great Plains Medicare Advantage (HMO I-SNP)
Doctor Visits	
Primary Care Providers	• \$0 copay
*Specialists*  *Specialist does not include Foot Care (Podiatrist).  See Foot Care (Podiatry) section below.	• 20% coinsurance
Inpatient Hospital Coverage	You pay the 2023 Original Medicare cost-sharing amounts.
	<ul> <li>Deductible: \$1,600</li> <li>Days 1-60: \$0 copay</li> <li>Days 61-90: \$400 copay per day</li> <li>Days 91 and beyond: \$800 copay per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)</li> <li>Each day after lifetime reserve days: All costs</li> </ul> Prior Authorization is required.
Outpatient Hospital Coverage	
Outpatient Hospital Services	• 20% coinsurance  Prior Authorization is required.
Outpatient Hospital Observation Services	\$100 copay per stay
Mental Health Services Inpatient Visit	You pay the 2023 Original Medicare cost-sharing amounts.
	<ul> <li>Deductible: \$1,600</li> <li>Days 1-60: \$0 copay</li> <li>Days 61-90: \$400 copay per day</li> <li>Days 91 and beyond: \$800 copay per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)</li> <li>Each day after lifetime reserve days: All costs</li> </ul>
Outpatient Group Therapy Visit	Prior Authorization is required.  • 20% coinsurance
Outpatient Individual Therapy Visit	20% coinsurance

Premium and Benefits	Great Plains Medicare Advantage (HMO I-SNP)
Ambulatory Surgical Center (ASC) Services	• 20% coinsurance  Prior Authorization is required for certain surgeries.
Emergency Care	• \$90 copay Copay is waived if you are admitted to a hospital within 3 days.
Urgently Needed Services	• 20% coinsurance up to a maximum of \$60 Coinsurance is waived if you are admitted to a hospital within 3 days.
Ambulance Services	
Ground or Air Ambulance	20% coinsurance
Diagnostic Services / Labs / Imaging	
Diagnostic Tests and Procedures	• 20% coinsurance  Prior Authorization is required.
Lab Services	• \$0 copay  No Prior Authorization required for lab services rendered in any place of service, except for Genetic Testing, which does require Authorization.
Diagnostic and Therapeutic Radiology	20% coinsurance
Services (e.g. MRI, CAT Scan)	Prior Authorization is required.
Outpatient X-rays	• 20% coinsurance  Prior Authorization only required for high-end imaging.
Hearing Services	
Hearing Exam	20% coinsurance of the cost for Medicare- covered hearing services.
Supplemental Benefits	
Routine Hearing Exam, Fitting and Evaluation for Hearing Aids	<ul> <li>\$0 copay for 1 routine hearing exam, fitting, and evaluation for hearing aids every year.</li> </ul>
Hearing Aids	<ul> <li>Up to \$2,000 in credit for both ears combined every two years.</li> </ul>

Premium and Benefits	Great Plains Medicare Advantage (HMO I-SNP)
Premium and Benefits  Dental Services  Medicare-covered Dental  Supplemental Benefits  Preventive and Comprehensive	<ul> <li>Great Plains Medicare Advantage (HMO I-SNP)</li> <li>20% coinsurance for Medicare-covered services.</li> <li>\$0 copay for the following Preventive dental services:         <ul> <li>2 Oral Exams every year</li> <li>2 Prophylaxis (Cleanings) every year</li> <li>1 set of bitewing x-rays annually</li> </ul> </li> </ul>
	<ul> <li>1 full mouth (Panoramic) x-ray every 5 years</li> <li>A maximum amount of \$2,000 to be divided out between a set of dentures and other Comprehensive dental services every year.</li> <li>\$500 per year maximum benefit may be used toward the following Comprehensive dental benefits:         <ul> <li>Non-routine services,</li> <li>Diagnostic services,</li> <li>Restorative services,</li> <li>Endodontics,</li> <li>Periodontics,</li> </ul> </li> </ul>
	<ul> <li>Extractions,</li> <li>Prosthodontics, Other         Oral/Maxillofacial Surgery, Other         Services.</li> <li>\$1,500 limit for services related to the         provision of dentures, covering one set of         dentures every two years.</li> </ul>

Premium and Benefits	Great Plains Medicare Advantage (HMO I-SNP)
Vision Care  Eye Exams  Supplemental Benefits  Routine Eye Exam  Eyewear: eyeglasses (lenses and frames), upgrades, contacts	<ul> <li>20% coinsurance for Medicare-covered services.</li> <li>\$0 copay for one routine eye exam every year.</li> <li>\$300 limit for eyeglasses (lenses and frames) every year.</li> <li>Eyeglass lenses (single vision, lined bifocal, lined trifocal and lenticular) are covered in full. \$300 frame allowance is provided.</li> <li>Standard progressives are covered in full.</li> <li>\$100 limit to cover fitting evaluation and 1 pair of contact lenses every year in lieu of eyeglasses (lenses and frames)</li> </ul>
Foot Care (Podiatry Services)  Foot Exams and Treatment  Supplemental Benefits  Routine Foot Care	<ul> <li>This cost sharing also applies to Diabetic Foot Care.</li> <li>20% coinsurance for Medicare-covered services.</li> <li>\$0 copay for 6 routine foot care visits per year</li> </ul>
Cardiac Rehab Pulmonary Rehab Occupational Therapy Physical Therapy Speech Therapy Transportation (Additional Routine)	<ul> <li>20% coinsurance</li> <li>20% coinsurance</li> <li>20% coinsurance</li> <li>20% coinsurance</li> <li>20% coinsurance</li> <li>\$0 copay</li> </ul>
	Routine transportation for up to 26 trips per year.  A trip is considered one-way transportation by taxi, bus/subway, van, or medical transport to a plan approved health-related location

Premium and Benefits	Great Plains Medicare Advantage (HMO I-SNP)
Skilled Nursing Facility (SNF) Care	You pay the 2023 Original Medicare cost-sharing amounts.
	<ul> <li>Days 1-20: \$0 copay per day</li> <li>Days 21-100: Up to \$200 copay per day</li> <li>Days 101 and beyond: All costs</li> </ul> Original Medicare benefit period.
Medicare Part B Prescription Drugs	
Chemotherapy Drugs	20% coinsurance  Prior Authorization is required for some medications.
Other Part B Drugs	• 20% coinsurance  Prior Authorization is required for some medications.

Great Plains Medicare Advantage (HMO I-SNP)			
Outpatient Prescription Drugs			
	Standard Retail Cost-Sharing (30 day supply, 60 day supply, or 90 day supply)	Long-Term Care (LTC) Cost-sharing (31 day supply)	
Deductible	\$505 for all Part D drugs.		
Cost-sharing for Covered Drugs	25% coinsurance	25% coinsurance	
Coverage Gap	After your total drug costs (including what our plan has paid and what you have paid) reach \$4,660, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.		
Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through retail pharmacy or mail order) reach \$7,400, you pay the greater of:  • 5% coinsurance, or  • \$4.15 copay for generic (including brand drugs treated as generic) and a \$10.35 copay for all other drugs.		

Cost-sharing may differ based on point-of-service (retail, Long Term Care (LTC)), home infusion, whether the pharmacy is in our standard network, or whether the prescription is a short-term supply (30-days) or long-term supply (90-days).

Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible.

You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.