

## INTRODUCTION TO SUMMARY OF BENEFITS

**January 1, 2020 - December 31, 2020**

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

### **You have choices about how to get your Medicare benefits**

1. One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
2. Another choice is to get your Medicare benefits by joining a Medicare health plan such as a **Senior Care Plus Value HMO Plan:**
  - **Value Rx Complete Plan-019 (HMO)**

### **Tips for comparing your Medicare choices**

This Summary of Benefits booklet gives you a summary of what the **Value Rx Complete Plan–019 (HMO)** covers and what you pay.

If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <http://www.medicare.gov>.

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 <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.

### **Sections in this booklet**

- Things to Know About the **Value Rx Complete Plan–019 (HMO)**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefit
- Optional Benefits (you must pay an extra premium for these benefits)

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

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call 1- 888-775-7003 7003, Monday-Sunday, 7am-8pm (October 1st - March 31st); and Monday-Friday, 7am-8pm (April 1st - Sept 30th). TTY users should dial 711. We will be closed on all Federal holidays.

Este documento puede estar disponible en un idioma que no sea inglés. Para obtener información adicional, llame al número gratuito 888-775-7003 o 702-914-0863 (TTY 711).

## Things to Know About the Value Rx Complete Plan–019 (HMO)

### Customer Service Hours of Operation

You can call us Monday-Sunday, 7am-8pm (October 1st - March 31st); and Monday-Friday, 7am-8pm (April 1st - Sept 30th). TTY users should dial 711. We will be closed on all Federal holidays.

### Senior Care Plus Phone Numbers and Website

If you are a member of this plan, call toll-free 888-775-7003 or 702-914-0863 (TTY 711).  
If you are not a member of this plan, call toll-free 888-775-7003 or 702-914-0863 (TTY 711).  
You may also visit our website ([www.SeniorCarePlus.com](http://www.SeniorCarePlus.com)) for more information.

### Who can join?

To join the **Value Rx Complete Plan–019 (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 Nevada: Clark and Nye.

### Which doctors, hospitals, and pharmacies can I use?

The **Value Rx Complete Plan–019 (HMO)** has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers in our network, you may pay less for your covered services. But if you want to, you can also use providers that are not in our network. You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. You can see our plan's provider and pharmacy directory at our website ([www.SeniorCarePlus.com](http://www.SeniorCarePlus.com)). Or, call us and we will send you a copy of the provider and pharmacy directories.

### What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers - and *more*.

**Our plan members get *all* of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare.** For others, you may pay less.

**Our plan members also get *more than what is* covered by Original Medicare.** Some of the extra benefits are outlined in this booklet.

**Senior Care Plus: Value Rx Complete** covers Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website: [www.SeniorCarePlus.com](http://www.SeniorCarePlus.com).

Or, call us and we will send you a copy of the formulary.

**How will I determine my drug costs?**

Our plan groups each medication into one of six "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage, Coverage Gap, and Catastrophic Coverage.

<b>MONTHLY PREMIUM, DEDUCTIBLE AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES</b>	
<b>SUMMARY OF BENEFITS</b>	
January 1, 2020 – December 31, 2020	
<b>Premiums and Benefits</b>	<b>Value Rx Complete (HMO)</b>
Monthly Plan Premium	<b>\$0</b> per month. You must keep paying your Medicare Part B premium.
Deductible	This plan does not have a deductible.
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	Your yearly limit(s) in this plan: <b>\$1,900</b> for services you receive from in-network providers.
<b>COVERED MEDICAL AND HOSPITAL BENEFITS</b>	
Services with a <sup>1</sup> may require prior authorization. Services with a <sup>2</sup> may require a referral from your doctor.	
Inpatient Hospital Coverage <sup>1,2</sup>	<b>\$0</b> copay each day.
Outpatient Hospital	<b>\$0</b> copay
Ambulatory Surgery Center	<b>\$0</b> copay
Doctor Visits <ul style="list-style-type: none"> <li>○ Primary Care Providers</li> <li>○ Specialists</li> </ul>	<b>\$0</b> copay for visits to in-network primary care physicians. <b>\$0</b> copay for visits to in-network specialists.
Preventative Care	You pay nothing. Any additional preventive services approved by Medicare during the contract year will be covered. There are some items not covered at \$0 cost.
Emergency Care	<b>\$120</b> copay
Urgently Needed Services	<b>\$10-40</b> copay, depending on the site of service. If you are immediately admitted to the hospital, you do not have to pay your share of the cost for urgently needed services.
Teladoc Virtual Visits	<b>\$0</b> copay
Diagnostic Services/Labs/Imaging <sup>1,2</sup>	Costs for these services may vary based on place of service.
○ Diagnostic radiology services (e.g., MRI)	<b>\$0-200</b> copay, depending on the service
○ Lab Services	<b>\$0-80</b> copay, depending on the service
○ Diagnostic Tests & Procedures	<b>\$0-80</b> copay, depending on the service
○ Outpatient X-Rays	<b>\$0</b> copay
○ Therapeutic Radiology Services (e.g., radiation treatment for cancer)	<b>20%</b> coinsurance
Hearing Services	<b>\$0</b> copay

MONTHLY PREMIUM, DEDUCTIBLE AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES	
SUMMARY OF BENEFITS	
January 1, 2020 – December 31, 2020	
Premiums and Benefits	Value Rx Complete (HMO)
○ Hearing Exam	Limited to 1 routine hearing exam per year.
○ Hearing Aids (Max 2 aids per year; Benefit is limited to the TruHearing Advanced and Premium hearing aids)	<p><b>Advanced:</b> \$299 copay per aid</p> <p><b>Premium:</b> \$599 copay per aid</p> <p><b>Hearing aid purchases includes:</b> 3 provider visits within first year of hearing aid purchase; 45 day trial period; 3 year extended warranty; 48 batteries per aid.</p> <p><b>You must see a TruHearing provider to use this benefit.</b> Call 1-(844) 341-9611 to schedule an appointment.</p>
Dental Services	\$0 copay
○ Medicare Covered Services	This does <b>not</b> include services in connection with care, treatment, filling, removal, or replacement of teeth
○ Preventive Dental Services (includes 3 cleanings, 2 exams, and 2 sets of bite-wing x-rays per year)	You pay nothing for preventive dental services.
○ Comprehensive Dental Services	Comprehensive dental is available as an optional supplemental benefit. Please see section below for more details.
Vision Services	\$0 copay
○ Medicare Covered Services	(1 yearly eye exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening))
○ Routine Vision (Limited to 1 routine eye exam per year)	<p>\$0 copay</p> <p>Includes <b>\$150 yearly allowance</b> for full set of eyeglasses or contact lenses.</p>
Mental Health Services	
○ Inpatient visit	\$0 copay each day.

<b>MONTHLY PREMIUM, DEDUCTIBLE AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES</b>	
<b>SUMMARY OF BENEFITS</b>	
January 1, 2020 – December 31, 2020	
<i>Premiums and Benefits</i>	<i>Value Rx Complete (HMO)</i>
○ Outpatient group therapy visit	<b>\$30</b> copay
○ Outpatient individual therapy visit	<b>\$40</b> copay
Skilled Nursing Facility (SNF)	<b>\$0</b> copay per day for days 1 through 20; <b>\$125</b> copay per day for days 21 through 40. You pay nothing per day for days 41 through 100
Outpatient Rehabilitation Services	
○ Cardiac Rehab	<b>\$0</b> copay
○ Occupational Therapy	<b>\$0</b> copay
○ Physical therapy and speech and language therapy	<b>\$0</b> copay
Ambulance	<b>\$180</b> copay for ground ambulance <b>\$295</b> copay for air ambulance
Transportation <sup>1,2</sup>	You pay nothing for non-emergent transportation between facilities. Additional routine transportation is provided, up to 24 one-way trips per calendar year.
Foot Care (podiatry services)	
○ Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions	<b>\$0</b> copay
Medical Equipment/Supplies	<b>20%</b> of the cost
○ Durable Medical Equipment <sup>1</sup> (e.g., wheelchairs, oxygen)	If you go to a preferred vendor, your cost may be less. Contact us for a list of preferred vendors.
Diabetes Monitoring Supplies	<b>0-20%</b> of the cost, depending on the supply
Diabetes self-management training	You pay nothing
Therapeutic Shoes or Inserts	<b>20%</b> of the cost
Prosthetic Devices ( <i>braces, artificial limbs, etc.</i> ) <sup>1</sup>	<b>20%</b> of the cost
Wellness Programs	There is no coinsurance, copayment, or deductible for Medicare-covered health and wellness programs.
○ Health Education and Wellness	<i>These are programs focused on health conditions such as high blood pressure, cholesterol, asthma, special diets, and smoking cessation. Programs designed to enrich the health and lifestyles of</i>

MONTHLY PREMIUM, DEDUCTIBLE AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES	
SUMMARY OF BENEFITS	
January 1, 2020 – December 31, 2020	
Premiums and Benefits	Value Rx Complete (HMO)
	members include weight management, and stress management. In addition you will have access to the Hometown Health Hotline.
○ Fitness	<p>You pay nothing for the Silver&amp;Fit® Exercise and Healthy Aging Program.</p> <p>This program includes:</p> <ul style="list-style-type: none"> <li>• A fitness center membership: You can go to a Silver&amp;Fit fitness club, YMCA or exercise center* near you that takes part in the program OR;</li> <li>• A Home Fitness program: You can choose from a variety of home fitness kits if you can't get to a fitness center or want to work out at home. You can get up to 2 kits each benefit year.</li> </ul> <p>Silver&amp;Fit members can also access low-impact Silver&amp;Fit classes (where available) focusing on improving and increasing muscular strength and endurance, mobility, flexibility, range of motion, balance, agility and coordination; Healthy Aging classes (online or DVD); a quarterly newsletter; and web tools.</p> <p><i>*Non-standard services that call for an added fee are not part of the Silver&amp;Fit program and will not be reimbursed. The Silver&amp;Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&amp;Fit is a federally registered trademark of ASH.</i></p>
Medicare Part B Drugs	20% of the cost
○ Chemotherapy Drugs <sup>1</sup>	
○ Other Part B Drugs <sup>1</sup>	20% of the cost

PRESCRIPTION DRUG BENEFITS – Value Rx Complete (HMO)		
SUMMARY OF BENEFITS		
January 1, 2020 – December 31, 2020		
<b>Initial Coverage</b>	You pay the following until your total yearly drug costs reach <b>\$4,020</b> . Total yearly drug costs are the total drug costs paid by both you and our Part D plan.	
	You may get your drugs at network retail pharmacies and mail order pharmacies.	
	Standard Retail Cost-Sharing	
	Tier	30-day supply
	<b>Tier 1 (Preferred Generic)</b>	<b>\$2 copay</b>
		90-day supply
		<b>\$5 copay</b>

<b>PRESCRIPTION DRUG BENEFITS – Value Rx Complete (HMO)</b>			
<b>SUMMARY OF BENEFITS</b>			
January 1, 2020 – December 31, 2020			
	<b>Tier 2 (Generic)</b>	<b>\$8</b> copay	<b>\$20</b> copay
	<b>Tier 3 (Preferred Brand)</b>	<b>\$47</b> copay	<b>\$117.50</b> copay
	<b>Tier 4 (Non-Preferred Brand)</b>	<b>\$100</b> copay	<b>\$250</b> copay
	<b>Tier 5 (Specialty Tier)</b>	<b>33%</b> coinsurance	Long-term supply for drugs in Tier 5 is not available
	<b>Tier 6 (Select Tier)</b>	<b>\$0</b> copay	<b>\$0</b> copay
<b>Standard Mail Order Cost-Sharing</b>			
	<b>Tier</b>	<b>100-day supply</b>	
	<b>Tier 1 (Preferred Generic)</b>	<b>\$0</b> copay	
	<b>Tier 2 (Generic)</b>	<b>\$16</b> copay	
	<b>Tier 3 (Preferred Brand)</b>	<b>\$94</b> copay	
	<b>Tier 4 (Non-Preferred Brand)</b>	<b>\$200</b> copay	
	<b>Tier 5 (Specialty Tier)</b>	Long-term supply for drugs in Tier 5 is not available.	
	<b>Tier 6 (Select Tier)</b>	<b>\$0</b> copay	
	If you reside in a long-term care facility, you pay the same as at a retail pharmacy. You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy.		
<b>Coverage Gap</b>	Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches <b>\$4,020</b> .		
	After you enter the coverage gap, you pay <b>25%</b> of the plan's cost for covered brand name drugs and <b>25%</b> of the plan's cost for covered generic drugs until your costs total <b>\$6,350</b> , which is the end of the coverage gap. Not everyone will enter the coverage gap.		
	Under this plan, you may pay even less for the brand and generic drugs on the formulary. Your cost varies by tier. You will need to use your formulary to locate your drug's tier. See the chart that follows to find out how much it will cost you.		
<b>Standard Retail Cost-Sharing</b>			
	<b>Tier</b>	<b>Drugs Covered</b>	<b>30-day supply</b>
			<b>90-day supply</b>



<b>PRESCRIPTION DRUG BENEFITS – Value Rx Complete (HMO)</b>				
<b>SUMMARY OF BENEFITS</b>				
January 1, 2020 – December 31, 2020				
	<b>Tier 1 (Preferred Generic)</b>	All	\$2 copay	\$5 copay
	<b>Tier 2 (Generic)</b>	All	\$8 copay	\$20 copay
	<b>Tier 6 (Select Care)</b>	All	\$0 copay	\$0 copay
<b>Standard Mail Order Cost-Sharing</b>				
	<b>Tier</b>	<b>Drugs Covered</b>	<b>90-day supply</b>	
	Tier 1 (Preferred Generic)	All	\$0 copay	
	Tier 2 (Generic)	All	\$16 copay	
	Tier 6 (Select Care)	All	\$0 copay	
<b>Catastrophic Coverage</b>	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach <b>\$6,350</b> , you pay the greater of:			
	5% of the cost, or <b>\$3.60</b> copay for generic (including brand drugs treated as generic) and the greater of 5% of the cost, or <b>\$8.95</b> copay for all other drugs.			

<b>OPTIONAL BENEFITS (YOU MUST PAY AN EXTRA PREMIUM EACH MONTH FOR THIS BENEFIT)</b>	
<b>SUMMARY OF BENEFITS</b>	
January 1, 2020 – December 31, 2020	
<b>Value Rx Complete (HMO)</b>	
Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.	
<b>Comprehensive Dental Package</b>	
Monthly Premium	Additional <b>\$30</b> per month. You must keep paying your Medicare Part B premium.
Deductible	<b>\$100</b> deductible
Coinsurance	Basic Services – <b>20% coinsurance</b> Major & Restorative Services – <b>50% coinsurance</b>
Benefit Limit	<b>\$1,000</b> per calendar year

Senior Care Plus is an HMO Medicare Advantage plan with a Medicare contract. Enrollment in Senior Care Plus depends on contract renewal.

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## **Notice Informing Individuals about Nondiscrimination and Accessibility Requirements and Non-Discrimination Statement**

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### **Discrimination is against the law.**

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

Senior Care Plus:

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

If you need these services, contact the Compliance Officer.

If you believe that Senior Care Plus 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 with: Compliance Officer, 10315 Professional Circle, Reno, NV, 89521, 800-611-5097, (TTY: 1- 800-833-5833). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Compliance Officer 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, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD)

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