

HEALTH FIRST
Medicare Plans

**Health
First**

Inspiring healthy moments.

2012 Summary of Benefits

Rewards Plan (HMO)
Value Plan (HMO)
Classic Plan (HMO-POS)



Rewards Plan (HMO)
Value Plan (HMO)
Classic Plan (HMO-POS)

INTRODUCTION TO THE SUMMARY OF BENEFITS

Health First Medicare Plans:

- Rewards Plan (HMO)
- Value Plan (HMO)
- Classic Plan (HMO-POS)

January 1– December 31, 2012

Service area includes all of Brevard County and Indian River Zip Codes (32957, 32958, 32978)

Thank you for your interest in Health First's Rewards (HMO), Value (HMO), and Classic (HMO-POS) Plans. Our plans are offered by HEALTH FIRST HEALTH PLANS, INC./Health First Medicare Plans, a Medicare Advantage Health Maintenance Organization (HMO), with a point-of-service option (POS).

This Summary of Benefits tells you some features of our plans. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call Health First's Rewards (HMO), Value (HMO), and Classic (HMO-POS) Plans and ask for the "Evidence of Coverage".

You have choices in your health care.

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like Health First's Rewards Plan (HMO), Value Plan (HMO), and Classic Plan (HMO-POS). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

You may join or leave a plan only at certain times. Please call Health First's Rewards Plan (HMO), Value Plan (HMO), and Classic Plan (HMO-POS) at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

How can I compare my options?

You can compare Health First's Rewards Plan (HMO), Value Plan (HMO), and Classic Plan (HMO-POS), and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plans cover and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

Where is Health First's Rewards Plan (HMO), Value Plan (HMO), and Classic Plan (HMO-POS) available?

The service area for these plans includes all of Brevard County and parts of Indian River County (zip codes 32957, 32958, 32978) in Florida. You must live in one of these areas to join these plans.

Who is eligible to join Health First's Rewards Plan (HMO), Value Plan (HMO), and Classic Plan (HMO-POS)?

You can join Health First's Rewards Plan (HMO), Value Plan (HMO), and Classic Plan (HMO-POS) if you are entitled to Medicare Part A

and enrolled in Medicare Part B and live in the service area. However, individuals with End Stage Renal Disease are generally not eligible to enroll in Health First's Rewards Plan (HMO), Value Plan (HMO), or Classic Plan (HMO-POS) unless they are members of our organization and have been since their dialysis began.

Can I choose my doctors?

Health First's Rewards Plan (HMO), Value Plan (HMO), and Classic Plan (HMO-POS) have formed a network of doctors, specialists, and hospitals. You can use any doctor who is part of our network. In some cases, you may also go to doctors outside of our network. The health providers in our network can change at any time.

You can ask for a current provider directory. For an updated list, visit us at www.HealthFirstHealthPlans.org. Our customer service number is listed at the end of this introduction.

What happens if I go to a doctor who's not in your network?

With Health First's Rewards Plan (HMO) and Value Plan (HMO), if you choose to go to a doctor outside of our network, you must pay for these services yourself except in limited situations (for example, emergency care). Neither the plan nor the Original Medicare Plan will pay for these services.

With Health First's Classic Plan (HMO-POS), you are generally restricted to a doctor who is part of your network. However, we will cover your care from any provider for emergency or urgently needed care. Also, our point of service benefit allows you to get care from providers not in your network under certain conditions. For more information, please call the customer service number listed at the end of this introduction.

Where can I get my prescriptions if I join this plan?

Health First's Rewards Plan (HMO), Value Plan (HMO), and Classic Plan (HMO-POS) have formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in

certain cases. The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at www.HealthFirstHealthPlans.org. Our customer service number is listed at the end of this introduction.

Does my plan cover Medicare Part B or D drugs?

Health First's Rewards Plan (HMO), Value Plan (HMO), and Classic Plan (HMO-POS) do cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

What is a prescription drug formulary?

Health First's Rewards Plan (HMO), Value Plan (HMO), and Classic Plan (HMO-POS) use a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at http://www.health-first.org/health_plans/.

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

How can I get extra help with my prescription drug plan costs or get extra help with other Medicare costs?

You may be able to get extra help to pay for your prescription drug premiums and costs as well as get help with other Medicare costs. To see if you qualify for getting extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week; and see www.medicare.gov "Programs for People with Limited Income and Resources" in the publication Medicare & You.

- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778; or
- Your State Medicaid Office.

What are my protections in these plans?

All Medicare Advantage Plans agree to stay in the program for a full calendar year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, plans can decide whether to continue to participate with Medicare Advantage. A plan may continue in their entire service area (geographic area where the plan accepts members) or choose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan. Even if your Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of Health First's Rewards Plan (HMO), Value Plan (HMO), or Classic Plan (HMO-POS), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

As a member of Health First's Rewards Plan (HMO), Value Plan (HMO), or Classic Plan (HMO-POS), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with a Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

What is a medication therapy management (MTM) program?

A Medication Therapy Management (MTM) Program is a free service we offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact Health First's Rewards Plan (HMO), Value Plan (HMO), and Classic Plan (HMO-POS) for more details.

What types of drugs may be covered under Medicare Part B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types

of drugs. Contact Health First's Rewards Plan (HMO), Value Plan (HMO), and Classic Plan (HMO-POS) for more details.

- **Some antigens:** If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- **Osteoporosis drugs:** Injectable drugs for osteoporosis for certain women with Medicare.
- **Erythropoietin (Epoetin Alpha or Epogen®):** By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- **Hemophilia clotting factors:** Self-administered clotting factors if you have hemophilia.
- **Injectable drugs:** Most injectable drugs administered incident to a physician's service.
- **Immunosuppressive drugs:** Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- **Some oral cancer drugs:** If the same drug is available in injectable form.
- **Oral anti-nausea drugs:** If you are part of an anti-cancer chemotherapeutic regimen.
- **Inhalation and infusion drugs** administered through DME.

Where can I find information on plan ratings?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on www.medicare.gov and select "Health and Drug Plans" then "Compare Drug and Health Plans" to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for these plans. Our customer service number is listed below.

Please call Health First Medicare Plans for more information about these plans:

- **Rewards Plan (HMO)**
- **Value Plan (HMO)**
- **Classic Plan (HMO-POS)**

Visit us at:

- www.HealthFirstHealthPlans.org

Or call us:

- Our Customer Service hours are:
 - **February 15 – October 14:** Monday through Friday from 8 am to 8 pm. Saturday from 8 am to Noon. You may receive a messaging service on weekends and holidays. Please leave a message and your call will be returned the next business day.
 - **October 15 – February 14:** Seven days per week 8 am to 8 pm.

- Current and prospective members should call toll-free 1-800-716-7737 for questions related to the Medicare Advantage Program and Medicare Part D Prescription Drug Program. (TTY/TDD 1-800-955-8771)
- Current and prospective members should call locally (321) 434-5665 for questions related to the Medicare Advantage Program and Medicare Part D Prescription Drug Program. (TTY/TDD 1-800-955-8771)

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week. Or, visit www.medicare.gov on the web.

This document may be available in other formats such as Braille, large print or other alternate formats. This document may be available in a non-English language. For additional information, call customer service at the phone number listed above.

SUMMARY OF BENEFITS

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
IMPORTANT INFORMATION				
<p>1 – Premium and Other Important Information</p>	<p>In 2011 the monthly Part B premium was \$96.40 and may change for 2012 and the annual Part B deductible amount was \$162 and may change for 2012.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p> <p>Most people will pay the standard monthly Part B premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>	<p>General</p> <ul style="list-style-type: none"> • \$0 monthly plan premium in addition to your monthly Medicare Part B premium. • Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. • Health First Medicare Plans will reduce your 	<p>General</p> <ul style="list-style-type: none"> • \$0 monthly plan premium in addition to your monthly Medicare Part B premium. • Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. <p>In-network</p> <ul style="list-style-type: none"> • \$6,000 out-of-pocket 	<p>General</p> <ul style="list-style-type: none"> • \$86 monthly plan premium in addition to your monthly Medicare Part B premium. • Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. <p>In-network</p> <ul style="list-style-type: none"> • \$5,000 out-of-pocket

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		monthly Medicare Part B premium by up to \$40.00. In-network <ul style="list-style-type: none"> • \$6,700 out-of-pocket limit for Medicare-covered services. 	limit for Medicare-covered services.	limit for Medicare-covered services. Out-of-network <ul style="list-style-type: none"> • \$10,000 out-of-pocket limit for Medicare-covered services.
2 – Doctor and Hospital Choice (For more information, see Emergency Care - #15 and Urgently Needed Care - #16.)	You may go to any doctor, specialist or hospital that accepts Medicare.	In-network <ul style="list-style-type: none"> • You must go to network doctors, specialists, and hospitals. • No referral required for network doctors, specialists, and hospitals. 	In-network <ul style="list-style-type: none"> • You must go to network doctors, specialists, and hospitals. • No referral required for network doctors, specialists, and hospitals. 	In-network <ul style="list-style-type: none"> • No referral required for network doctors, specialists, and hospitals.

INPATIENT CARE

3 – Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)	In 2011 the amounts for each benefit period were: <ul style="list-style-type: none"> • Days 1–60: \$1,132 deductible • Days 61–90: \$283 per day • Days 91–150: \$566 per lifetime reserve day These amounts may change for 2012. Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days. Lifetime reserve days can only be used once. A “benefit period” starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a	In-network <ul style="list-style-type: none"> • Plan covers 90 days each benefit period. • For Medicare-covered hospital stays: <ul style="list-style-type: none"> - Days 1–5: \$322 copay per day. - Days 6–90: \$0 copay per day. • Plan covers 60 lifetime reserve days. \$0 copay per lifetime reserve day. • \$1,610 out-of-pocket limit every benefit period. • Except in an emergency, your doctor must tell the plan that you are going to be admitted to the 	In-network <ul style="list-style-type: none"> • Plan covers 90 days each benefit period. • For Medicare-covered hospital stays: <ul style="list-style-type: none"> - Days 1–6: \$266 copay per day. - Days 7–90: \$0 copay per day. • Plan covers 60 lifetime reserve days. \$0 copay per lifetime reserve day. • \$1,596 out-of-pocket limit every benefit period. • Except in an emergency, your doctor must tell the plan that you are going to be admitted to the 	In-network <ul style="list-style-type: none"> • Plan covers 90 days each benefit period. • For Medicare-covered hospital stays: <ul style="list-style-type: none"> - Days 1–6: \$200 copay per day. - Days 7–90: \$0 copay per day. • Plan covers 60 lifetime reserve days. \$0 copay per lifetime reserve day. • \$1,200 out-of-pocket limit every benefit period. • Except in an emergency, your doctor must tell the plan that you are going to be admitted to the
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Benefit	Original Medicare	Rewards (HMO)	Value (HMO)	Classic (HMO-POS)
	<p>row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>hospital.</p>	<p>hospital.</p>	<p>hospital.</p>
<p>4 – Inpatient Mental Health Care</p>	<p>In 2011 the amounts for each benefit period were:</p> <ul style="list-style-type: none"> • Days 1–60: \$1,132 deductible • Days 61–90: \$283 per day • Days 91–150: \$566 per lifetime reserve day <p>These amounts may change for 2012.</p> <p>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p>	<p>In-network</p> <ul style="list-style-type: none"> • You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital. • For Medicare-covered hospital stays: <ul style="list-style-type: none"> - Days 1–5: \$285 copay per day. - Days 6–90: \$0 copay per day. • \$1,425 out-of-pocket limit every benefit period. • Except in an emergency, your doctor must tell the plan that you are going to 	<p>In-network</p> <ul style="list-style-type: none"> • You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital. • For Medicare-covered hospital stays: <ul style="list-style-type: none"> - Days 1–6: \$235 copay per day. - Days 7–90: \$0 copay per day. • \$1,410 out-of-pocket limit every benefit period. • Except in an emergency, your doctor must tell the plan that you are going to 	<p>In-network</p> <ul style="list-style-type: none"> • You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital. • For Medicare-covered hospital stays: <ul style="list-style-type: none"> - Days 1–6: \$200 copay per day. - Days 7–90: \$0 copay per day. • \$1,200 out-of-pocket limit every benefit period. • Except in an emergency, your doctor must tell the plan that you are going to

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
		be admitted to the hospital.	be admitted to the hospital.	be admitted to the hospital.
5 – Skilled Nursing Facility (SNF) (in a Medicare-certified skilled nursing facility)	<p>In 2011 the amounts for each benefit period after at least a 3-day covered hospital stay were:</p> <ul style="list-style-type: none"> • Days 1–20: \$0 per day • Days 21–100: \$141.50 per day <p>These amounts may change for 2012.</p> <p>100 days for each benefit period. A “benefit period” starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • Plan covers up to 100 days each benefit period. • No prior hospital stay is required. • For Medicare-covered SNF stays: <ul style="list-style-type: none"> - Days 1–100: \$48 copay per day. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • Plan covers up to 100 days each benefit period. • No prior hospital stay is required. • For Medicare-covered SNF stays: <ul style="list-style-type: none"> - Days 1–14: \$0 copay per day. - Days 15–20: \$50 copay per day. - Days 21–100: \$85 copay per day. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • Plan covers up to 100 days each benefit period. • No prior hospital stay is required. • For Medicare-covered SNF stays: <ul style="list-style-type: none"> - Days 1–14: \$0 copay per day. - Days 15–20: \$25 copay per day. - Days 21–100: \$75 copay per day.
6 – Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, and	\$0 copay.	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • \$0 copay for Medicare-covered home health visits. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • \$0 copay for Medicare-covered home health visits. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • \$0 copay for Medicare-covered home health visits.

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
rehabilitation services, etc.)				
7 – Hospice	You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice.	General <ul style="list-style-type: none"> You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice. 	General <ul style="list-style-type: none"> You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice. 	General <ul style="list-style-type: none"> You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.

OUTPATIENT CARE

8 – Doctor Office Visits	20% coinsurance	In-network <ul style="list-style-type: none"> \$15 copay for each primary care doctor visit for Medicare-covered benefits. \$35 copay for each in-area, network urgent care Medicare-covered visit. \$35 copay for each specialist visit for Medicare-covered benefits. 	In-network <ul style="list-style-type: none"> \$10 copay for each primary care doctor visit for Medicare-covered benefits. \$30 copay for each in-area, network urgent care Medicare-covered visit. \$30 copay for each specialist visit for Medicare-covered benefits. 	In-network <ul style="list-style-type: none"> \$10 copay for each primary care doctor visit for Medicare-covered benefits. \$25 copay for each in-area, network urgent care Medicare-covered visit. \$25 copay for each specialist visit for Medicare-covered benefits.
9 – Chiropractic Services	Supplemental routine care not covered. 20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.	In-network <ul style="list-style-type: none"> \$20 copay for each Medicare-covered visit. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it 	In-network <ul style="list-style-type: none"> \$20 copay for each Medicare-covered visit. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it 	In-network <ul style="list-style-type: none"> \$20 copay for each Medicare-covered visit. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
		from a chiropractor or other qualified providers.	from a chiropractor or other qualified providers.	from a chiropractor or other qualified providers.
10 – Podiatry Services	Supplemental routine care not covered. 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.	In-network <ul style="list-style-type: none"> • \$35 copay for each Medicare-covered visit. • Medicare-covered podiatry benefits are for medically necessary foot care. 	In-network <ul style="list-style-type: none"> • \$30 copay for each Medicare-covered visit. • Medicare-covered podiatry benefits are for medically necessary foot care. 	In-network <ul style="list-style-type: none"> • \$25 copay for each Medicare-covered visit. • Medicare-covered podiatry benefits are for medically necessary foot care.
11 – Outpatient Mental Health Care	40% coinsurance for most outpatient mental health services. Specified copayment for outpatient partial hospitalization program services furnished by a hospital or community mental health center (CMHC). Copay cannot exceed the Part A inpatient hospital deductible. “Partial hospitalization program” is a structured program of active outpatient psychiatric treatment that is more intense than the care received in your doctor’s or therapist’s office and is an alternative to inpatient hospitalization.	In-network <ul style="list-style-type: none"> • \$35 copay for each Medicare-covered individual therapy visit. • \$35 copay for each Medicare-covered group therapy visit. • \$35 copay for each Medicare-covered individual therapy visit with a psychiatrist. • \$35 copay for each Medicare-covered group therapy visit with a psychiatrist. • 20% of the cost for Medicare-covered partial hospitalization program services. 	In-network <ul style="list-style-type: none"> • \$30 copay for each Medicare-covered individual therapy visit. • \$30 copay for each Medicare-covered group therapy visit. • \$30 copay for each Medicare-covered individual therapy visit with a psychiatrist. • \$30 copay for each Medicare-covered group therapy visit with a psychiatrist. • \$15 copay for Medicare-covered partial hospitalization program services. 	In-network <ul style="list-style-type: none"> • \$25 copay for each Medicare-covered individual therapy visit. • \$25 copay for each Medicare-covered group therapy visit. • \$25 copay for each Medicare-covered individual therapy visit with a psychiatrist. • \$25 copay for each Medicare-covered group therapy visit with a psychiatrist. • \$15 copay for Medicare-covered partial hospitalization program services.
12 – Outpatient Substance Abuse Care	20% coinsurance.	In-network <ul style="list-style-type: none"> • \$35 copay for Medicare-covered individual visits. 	In-network <ul style="list-style-type: none"> • \$30 copay for Medicare-covered individual visits. 	In-network <ul style="list-style-type: none"> • \$25 copay for Medicare-covered individual visits.

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
		<ul style="list-style-type: none"> • \$35 copay for Medicare-covered group visits. 	<ul style="list-style-type: none"> • \$30 copay for Medicare-covered group visits. 	<ul style="list-style-type: none"> • \$25 copay for Medicare-covered group visits.
13 – Outpatient Services/Surgery	<p>20% coinsurance for the doctor’s services.</p> <p>Specified copayment for outpatient hospital facility services. Copay cannot exceed the Part A inpatient hospital deductible.</p> <p>20% coinsurance for ambulatory surgical center facility services.</p>	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • \$325 copay for each Medicare-covered ambulatory surgical center visit. • \$322 to \$325 copay for each Medicare-covered outpatient hospital facility visit. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • \$250 copay for each Medicare-covered ambulatory surgical center visit. • \$250 to \$266 for each Medicare-covered outpatient hospital facility visit. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • \$150 copay for each Medicare-covered ambulatory surgical center visit. • \$150 to \$200 copay for each Medicare-covered outpatient hospital facility visit.
14 – Ambulance Services (Medically necessary ambulance services)	<p>20% coinsurance.</p>	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • \$200 copay for Medicare-covered ambulance benefits. • If you are admitted to the hospital, you pay \$0 for Medicare-covered ambulance benefits. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • \$175 copay for Medicare-covered ambulance benefits. • If you are admitted to the hospital, you pay \$0 for Medicare-covered ambulance benefits. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • \$150 copay for Medicare-covered ambulance benefits. • If you are admitted to the hospital, you pay \$0 for Medicare-covered ambulance benefits.
15 – Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	<p>20% coinsurance for the doctor’s services.</p> <p>Specified copayment for outpatient hospital facility emergency services. Emergency services copay cannot exceed Part A inpatient hospital deductible</p>	<p>General</p> <ul style="list-style-type: none"> • \$65 copay for Medicare-covered emergency room visits. • Worldwide coverage. • If you are admitted to the hospital within 24 hours for the same condition, 	<p>General</p> <ul style="list-style-type: none"> • \$60 copay for Medicare-covered emergency room visits. • Worldwide coverage. • If you are admitted to the hospital within 24 hours for the same condition, 	<p>General</p> <ul style="list-style-type: none"> • \$50 copay for Medicare-covered emergency room visits. • Worldwide coverage. • If you are admitted to the hospital within 24 hours for the same condition,

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
	for each service provided by the hospital. You don't have to pay the emergency room copay if you are admitted to the hospital as an inpatient for the same condition within 3 days of the emergency room visit. NOT covered outside the U.S. except under limited circumstances.	you pay \$0 for the emergency room visit.	you pay \$0 for the emergency room visit.	you pay \$0 for the emergency room visit.
16 – Urgently Needed Care (This is NOT emergency care, and in most cases is out of the service area.)	20% coinsurance, or a set copay. NOT covered outside the U.S. except under limited circumstances.	General <ul style="list-style-type: none"> \$35 copay for Medicare-covered urgently-needed-care visits. 	General <ul style="list-style-type: none"> \$30 copay for Medicare-covered urgently-needed-care visits. 	General <ul style="list-style-type: none"> \$25 copay for Medicare-covered urgently-needed-care visits.
17 – Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	20% coinsurance.	General <ul style="list-style-type: none"> Authorization rules may apply. In-network <ul style="list-style-type: none"> \$35 copay for Medicare-covered occupational therapy visits. \$35 copay for Medicare-covered physical and/or speech and language therapy visits. 	General <ul style="list-style-type: none"> Authorization rules may apply. In-network <ul style="list-style-type: none"> \$30 copay for Medicare-covered occupational therapy visits. \$30 copay for Medicare-covered physical and/or speech and language therapy visits. 	General <ul style="list-style-type: none"> Authorization rules may apply. In-network <ul style="list-style-type: none"> \$25 copay for Medicare-covered occupational therapy visits. \$25 copay for Medicare-covered physical and/or speech and language therapy visits.

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
OUTPATIENT MEDICAL SERVICES AND SUPPLIES				
18 – Durable Medical Equipment (Includes wheelchairs, oxygen, etc.)	20% coinsurance.	General <ul style="list-style-type: none"> Authorization rules may apply. In-network <ul style="list-style-type: none"> 20% of the cost for Medicare-covered items. 	General <ul style="list-style-type: none"> Authorization rules may apply. In-network <ul style="list-style-type: none"> 20% of the cost for Medicare-covered items. 	General <ul style="list-style-type: none"> Authorization rules may apply. In-network <ul style="list-style-type: none"> 20% of the cost for Medicare-covered items.
19 – Prosthetic Devices (Includes braces, artificial limbs and eyes, etc.)	20% coinsurance.	General <ul style="list-style-type: none"> Authorization rules may apply. In-network <ul style="list-style-type: none"> 20% of the cost for Medicare-covered items. 	General <ul style="list-style-type: none"> Authorization rules may apply. In-network <ul style="list-style-type: none"> 20% of the cost for Medicare-covered items. 	General <ul style="list-style-type: none"> Authorization rules may apply. In-network <ul style="list-style-type: none"> 20% of the cost for Medicare-covered items.
20 – Diabetes Programs and Supplies	20% coinsurance for diabetes self-management training. 20% coinsurance for diabetes supplies. 20% coinsurance for diabetic therapeutic shoes or inserts.	General <ul style="list-style-type: none"> Authorization rules may apply. In-network <ul style="list-style-type: none"> \$35 copay for diabetes self-management training. 20% of the cost for diabetes monitoring supplies. 20% of the cost for therapeutic shoes or inserts. If the doctor provides you services in addition to diabetes self-management training, separate cost sharing of \$15 to \$35 may apply. 	General <ul style="list-style-type: none"> Authorization rules may apply. In-network <ul style="list-style-type: none"> \$0 copay for diabetes self-management training. 10% of the cost for diabetes monitoring supplies. 0% of the cost for therapeutic shoes or inserts. If the doctor provides you services in addition to diabetes self-management training, separate cost sharing of \$10 to \$30 may apply. 	General <ul style="list-style-type: none"> Authorization rules may apply. In-network <ul style="list-style-type: none"> \$0 copay for diabetes self-management training. \$0 copay for: <ul style="list-style-type: none"> - diabetes monitoring supplies. - therapeutic shoes or inserts. If the doctor provides you services in addition to diabetes self-management training, separate cost sharing of \$10 to \$25 may apply.

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
21 – Diagnostic Tests, X-Rays, Lab Services, and Radiology Services	<p>20% coinsurance for diagnostic tests and X-rays. \$0 copay for Medicare-covered lab services.</p> <p>Lab services: Medicare covers medically-necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most supplemental routine screening tests, like checking your cholesterol.</p>	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • \$0 copay for Medicare-covered lab services. • \$0 copay for Medicare-covered diagnostic procedures and tests. • \$35 copay for Medicare-covered X-rays. • \$275 copay for Medicare-covered diagnostic radiology services (not including X-rays). • \$0 copay for Medicare-covered therapeutic radiology services. • If the doctor provides you services in addition to outpatient diagnostic procedures, tests and lab services, separate cost sharing of \$15 to \$35 may apply. • If the doctor provides you services in addition to outpatient diagnostic and therapeutic radiology services, separate cost sharing of \$15 to \$35 may apply. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • \$0 copay for Medicare-covered lab services. • \$0 copay for Medicare-covered diagnostic procedures and tests. • \$25 copay for Medicare-covered X-rays. • \$200 copay for Medicare-covered diagnostic radiology services (not including X-rays). • \$0 copay for Medicare-covered therapeutic radiology services. • If the doctor provides you services in addition to outpatient diagnostic procedures, tests and lab services, separate cost sharing of \$10 to \$30 may apply. • If the doctor provides you services in addition to outpatient diagnostic and therapeutic radiology services, separate cost sharing of \$10 to \$30 may apply. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. <p>In-network</p> <ul style="list-style-type: none"> • \$0 copay for Medicare-covered: <ul style="list-style-type: none"> - lab services. - diagnostic procedures and tests. • \$0 copay for Medicare-covered X-rays. • \$150 copay for Medicare-covered diagnostic radiology services (not including X-rays). • \$0 copay for Medicare-covered therapeutic radiology services. • If the doctor provides you services in addition to outpatient diagnostic procedures, tests and lab services, separate cost sharing of \$10 to \$25 may apply. • If the doctor provides you services in addition to outpatient diagnostic and therapeutic radiology services, separate cost sharing of \$10 to \$25 may apply.
22 – Cardiac and Pulmonary Rehabilitation	<p>20% coinsurance for cardiac rehabilitation services.</p>	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply. 	<p>General</p> <ul style="list-style-type: none"> • Authorization rules may apply.

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
Services	<p>20% coinsurance for pulmonary rehabilitation services.</p> <p>20% coinsurance for intensive cardiac rehabilitation services.</p> <p>This applies to program services provided in a doctor's office. Specified cost sharing for program services provided by hospital outpatient departments.</p>	<p>In-network</p> <ul style="list-style-type: none"> • \$35 copay for Medicare-covered cardiac rehabilitation services. • \$35 copay for Medicare-covered intensive cardiac rehabilitation services. • \$35 copay for Medicare-covered pulmonary rehabilitation services. 	<p>In-network</p> <ul style="list-style-type: none"> • \$30 copay for Medicare-covered cardiac rehabilitation services. • \$30 copay for Medicare-covered intensive cardiac rehabilitation services. • \$30 copay for Medicare-covered pulmonary rehabilitation services. 	<p>In-network</p> <ul style="list-style-type: none"> • \$25 copay for Medicare-covered cardiac rehabilitation services. • \$25 copay for Medicare-covered intensive cardiac rehabilitation services. • \$25 copay for Medicare-covered pulmonary rehabilitation services.

PREVENTIVE SERVICES

23 – Preventive Services and Wellness/ Education Programs	<p>No coinsurance, copayment, or deductible for the following:</p> <ul style="list-style-type: none"> - Abdominal aortic aneurysm screening. - Bone mass measurement. Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions. - Cardiovascular screening - Cervical and vaginal cancer screening. Covered once every 2 years. Covered once a year for women with Medicare at high risk. - Colorectal cancer screening. - Diabetes screening. - Influenza vaccine. 	<p>General</p> <ul style="list-style-type: none"> • \$0 copay for all preventive services covered under Original Medicare at zero cost sharing: - Abdominal aortic aneurysm screening. - Bone mass measurement - Cardiovascular screening. - Cervical and vaginal cancer screening (Pap test and pelvic exam). - Colorectal cancer screening. - Diabetes screening. - Influenza vaccine. - Hepatitis B vaccine. - HIV screening. - Breast cancer screening 	<p>General</p> <ul style="list-style-type: none"> • \$0 copay for all preventive services covered under Original Medicare at zero cost sharing: - Abdominal aortic aneurysm screening. - Bone mass measurement - Cardiovascular screening. - Cervical and vaginal cancer screening (Pap test and pelvic exam). - Colorectal cancer screening. - Diabetes screening. - Influenza vaccine. - Hepatitis B vaccine. - HIV screening. - Breast cancer screening 	<p>General</p> <ul style="list-style-type: none"> • \$0 copay for all preventive services covered under Original Medicare at zero cost sharing: - Abdominal aortic aneurysm screening. - Bone mass measurement - Cardiovascular screening. - Cervical and vaginal cancer screening (Pap test and pelvic exam). - Colorectal cancer screening. - Diabetes screening. - Influenza vaccine. - Hepatitis B vaccine. - HIV screening. - Breast cancer screening
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<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
	<ul style="list-style-type: none"> - Hepatitis B vaccine for people with Medicare who are at risk. - HIV screening. \$0 copay for the HIV screening, but you generally pay 20% of the Medicare-approved amount for the doctor's visit. HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. - Breast cancer screening (mammogram). Medicare covers screening mammograms once every 12 months for all women with Medicare age 40 and older. Medicare covers one baseline mammogram for women between ages 35-39. - Medical nutrition therapy services. Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred 	<ul style="list-style-type: none"> (mammogram). - Medical nutrition therapy services. - Personalized prevention plan services (Annual Wellness Visits). - Pneumococcal vaccine. - Prostate cancer screening (Prostate Specific Antigen (PSA) test only). - Smoking cessation (counseling to stop smoking). - Welcome to Medicare physical exam (initial preventive physical exam). - HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details. <p>In-network</p> <ul style="list-style-type: none"> • The plan covers the following supplemental education/wellness 	<ul style="list-style-type: none"> (mammogram). - Medical nutrition therapy services. - Personalized prevention plan services (Annual Wellness Visits). - Pneumococcal vaccine. - Prostate cancer screening (Prostate Specific Antigen (PSA) test only). - Smoking cessation (counseling to stop smoking). - Welcome to Medicare physical exam (initial preventive physical exam). - HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details. <p>In-network</p> <ul style="list-style-type: none"> • The plan covers the following supplemental education/wellness 	<ul style="list-style-type: none"> (mammogram). - Medical nutrition therapy services. - Personalized prevention plan services (Annual Wellness Visits). - Pneumococcal vaccine. - Prostate cancer screening (Prostate Specific Antigen (PSA) test only). - Smoking cessation (counseling to stop smoking). - Welcome to Medicare physical exam (initial preventive physical exam). - HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details. <p>In-network</p> <ul style="list-style-type: none"> • The plan covers the following supplemental education/wellness

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
	<p>by a doctor. These services can be given by a registered dietitian and may include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p> <ul style="list-style-type: none"> - Personalized prevention plan services (annual wellness visits). - Pneumococcal vaccine. You may only need the pneumonia vaccine once in your lifetime. Call your doctor for more information. - Prostate cancer screening – Prostate Specific Antigen (PSA) test only. Covered once a year for all men with Medicare over age 50. - Smoking cessation (counseling to stop smoking). Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits. - Welcome to Medicare physical exam (initial preventive physical exam). When you join Medicare Part B, then you are 	<p>programs:</p> <ul style="list-style-type: none"> - Written health education materials, including newsletters. - Health club membership/fitness classes. 	<p>programs:</p> <ul style="list-style-type: none"> - Written health education materials, including newsletters. • Health club membership/fitness classes. 	<p>programs:</p> <ul style="list-style-type: none"> - Written health education materials, including newsletters. • Health club membership/fitness classes.

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
	eligible as follows. During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare physical exam or an Annual Wellness Visit. After your first 12 months, you can get one Annual Wellness Visit every 12 months.			
24 – Kidney Disease and Conditions	20% coinsurance for renal dialysis. 20% coinsurance for kidney disease education services.	In-network <ul style="list-style-type: none"> \$0 copay renal dialysis. \$0 copay for kidney disease education services. 	In-network <ul style="list-style-type: none"> \$0 copay renal dialysis. \$0 copay for kidney disease education services. 	In-network <ul style="list-style-type: none"> \$0 copay renal dialysis. \$0 copay for kidney disease education services.
25 – Outpatient Prescription Drugs	Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage plan or a Medicare Cost plan that offers prescription drug coverage.	<i>Drugs covered under Medicare Part B</i> General <ul style="list-style-type: none"> 20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs. <i>Drugs covered under Medicare Part D</i> General <ul style="list-style-type: none"> This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.health-first.org/health_plans/ on the Web. 	<i>Drugs covered under Medicare Part B</i> General <ul style="list-style-type: none"> 20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs. <i>Drugs covered under Medicare Part D</i> General <ul style="list-style-type: none"> This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.health-first.org/health_plans/ on the Web. 	<i>Drugs covered under Medicare Part B</i> General <ul style="list-style-type: none"> 20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs. <i>Drugs covered under Medicare Part D</i> General <ul style="list-style-type: none"> This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.health-first.org/health_plans/ on the Web.

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
		<ul style="list-style-type: none"> • Different out-of-pocket costs may apply for people who: <ul style="list-style-type: none"> - have limited incomes - live in long-term care facilities, or - have access to Indian/Tribal/Urban (Indian Health Service) providers. • The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel). • Total yearly drug costs are the total drug costs paid by both you and a Part D plan. • The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition. • Some drugs have quantity 	<ul style="list-style-type: none"> • Different out-of-pocket costs may apply for people who: <ul style="list-style-type: none"> - have limited incomes - live in long-term care facilities, or - have access to Indian/Tribal/Urban (Indian Health Service) providers. • The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel). • Total yearly drug costs are the total drug costs paid by both you and a Part D plan. • The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition. • Some drugs have quantity 	<ul style="list-style-type: none"> • Different out-of-pocket costs may apply for people who: <ul style="list-style-type: none"> - have limited incomes - live in long-term care facilities, or - have access to Indian/Tribal/Urban (Indian Health Service) providers. • The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel). • Total yearly drug costs are the total drug costs paid by both you and a Part D plan. • The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition. • Some drugs have quantity

Benefit	Original Medicare	Rewards (HMO)	Value (HMO)	Classic (HMO-POS)
		<p>limits.</p> <ul style="list-style-type: none"> Your provider must get prior authorization from Health First Rewards Plan (HMO) for certain drugs. You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on www.Medicare.gov. If the actual cost of a drug is less than the normal cost sharing amount for that drug, you will pay the actual cost, not the higher cost sharing amount. If you request a formulary exception for a drug and Health First Rewards Plan (HMO) approves the exception, you will pay 	<p>limits.</p> <ul style="list-style-type: none"> Your provider must get prior authorization from Health First Value Plan (HMO) for certain drugs. You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on www.Medicare.gov. If the actual cost of a drug is less than the normal cost sharing amount for that drug, you will pay the actual cost, not the higher cost sharing amount. If you request a formulary exception for a drug and Health First Value Plan (HMO) approves the exception, you will pay <i>Tier 4: Non-Preferred</i> 	<p>limits.</p> <ul style="list-style-type: none"> Your provider must get prior authorization from Health First Classic Plan (HMO-POS) for certain drugs. You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on www.Medicare.gov. If the actual cost of a drug is less than the normal cost sharing amount for that drug, you will pay the actual cost, not the higher cost sharing amount. If you request a formulary exception for a drug and Health First Classic Plan (HMO-POS) approves the exception, you will pay

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
		<i>Tier 4: Non-Preferred Brand Drugs</i> cost sharing for that drug.	<i>Brand Drugs</i> cost sharing for that drug.	<i>Tier 4: Non-Preferred Brand Drugs</i> cost sharing for that drug.
Prescription Drugs (continued)		<p>In-network \$0 deductible</p> <p>Initial coverage You pay the following until total yearly drug costs reach \$2,930:</p> <p>Retail Pharmacy <i>Tier 1 Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> \$2 copay for a one-month (30-day) supply of drugs in this tier. \$6 copay for a three-month (90-day) supply of drugs in this tier. <p><i>Tier 2 Non-Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> \$10 copay for a one-month (30-day) supply of drugs in this tier. \$30 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p><i>Tier 3 Preferred Brand</i></p>	<p>In-network \$0 deductible</p> <p>Initial coverage You pay the following until total yearly drug costs reach \$2,930:</p> <p>Retail Pharmacy <i>Tier 1 Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> \$2 copay for a one-month (30-day) supply of drugs in this tier. \$6 copay for a three-month (90-day) supply of drugs in this tier. <p><i>Tier 2 Non-Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> \$10 copay for a one-month (30-day) supply of drugs in this tier. \$30 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p><i>Tier 3 Preferred Brand</i></p>	<p>In-network \$0 deductible</p> <p>Initial coverage You pay the following until total yearly drug costs reach \$2,930:</p> <p>Retail Pharmacy <i>Tier 1 Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> \$2 copay for a one-month (30-day) supply of drugs in this tier. \$6 copay for a three-month (90-day) supply of drugs in this tier. <p><i>Tier 2 Non-Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> \$10 copay for a one-month (30-day) supply of drugs in this tier. \$30 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p><i>Tier 3 Preferred Brand</i></p>

Benefit	Original Medicare	Rewards (HMO)	Value (HMO)	Classic (HMO-POS)
		<p>Drugs</p> <ul style="list-style-type: none"> • \$45 copay for a one-month (30-day) supply of drugs in this tier. • \$135 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 4 Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$95 copay for a one-month (30-day) supply of drugs in this tier • \$285 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 5 Specialty Tier Drugs</p> <ul style="list-style-type: none"> • 33% coinsurance for a one-month (30-day) supply of drugs in this tier • 33% coinsurance for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this 	<p>Drugs</p> <ul style="list-style-type: none"> • \$45 copay for a one-month (30-day) supply of drugs in this tier. • \$135 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 4 Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$90 copay for a one-month (30-day) supply of drugs in this tier. • \$270 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 5 Specialty Tier Drugs</p> <ul style="list-style-type: none"> • 33% coinsurance for a one-month (30-day) supply of drugs in this tier. • 33% coinsurance for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this 	<p>Drugs</p> <ul style="list-style-type: none"> • \$45 copay for a one-month (30-day) supply of drugs in this tier. • \$135 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 4 Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$90 copay for a one-month (30-day) supply of drugs in this tier • \$270 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 5 Specialty Tier Drugs</p> <ul style="list-style-type: none"> • 33% coinsurance for a one-month (30-day) supply of drugs in this tier • 33% coinsurance for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
		extended day supply. Please contact the plan for more information.	extended day supply. Please contact the plan for more information.	extended day supply. Please contact the plan for more information.
Prescription Drugs (continued)		<p>Long Term Care Pharmacy</p> <p><i>Tier 1 Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> • \$2 copay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 2 Non-Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> • \$10 copay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 3 Preferred Brand Drugs</i></p> <ul style="list-style-type: none"> • \$45 copay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 4 Non-Preferred Brand Drugs</i></p> <ul style="list-style-type: none"> • \$95 copay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 5 Specialty Tier Drugs</i></p> <ul style="list-style-type: none"> • 33% coinsurance for a one-month (31-day) supply of drugs in this tier 	<p>Long Term Care Pharmacy</p> <p><i>Tier 1 Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> • \$2 copay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 2 Non-Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> • \$10 copay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 3 Preferred Brand Drugs</i></p> <ul style="list-style-type: none"> • \$45 copay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 4 Non-Preferred Brand Drugs</i></p> <ul style="list-style-type: none"> • \$90 copay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 5 Specialty Tier Drugs</i></p> <ul style="list-style-type: none"> • 33% coinsurance for a one-month (31-day) supply of drugs in this tier 	<p>Long Term Care Pharmacy</p> <p><i>Tier 1 Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> • \$2 copay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 2 Non-Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> • \$10 copay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 3 Preferred Brand Drugs</i></p> <ul style="list-style-type: none"> • \$45 copay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 4 Non-Preferred Brand Drugs</i></p> <ul style="list-style-type: none"> • \$90 copay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 5 Specialty Tier Drugs</i></p> <ul style="list-style-type: none"> • 33% coinsurance for a one-month (31-day) supply of drugs in this tier
Prescription Drugs (continued)		<p>Mail Order</p> <p><i>Tier 1 Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> • \$6 copay for a three- 	<p>Mail Order</p> <p><i>Tier 1 Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> • \$6 copay for a three- 	<p>Mail Order</p> <p><i>Tier 1 Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> • \$6 copay for a three-

Benefit	Original Medicare	Rewards (HMO)	Value (HMO)	Classic (HMO-POS)
		<p>month (90-day) supply of drugs in this tier.</p> <p>Tier 2 Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$20 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 3 Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$90 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 4 Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$190 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 5 Specialty Tier Drugs</p> <ul style="list-style-type: none"> • 33% coinsurance for a three-month (90-day) 	<p>month (90-day) supply of drugs in this tier.</p> <p>Tier 2 Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$20 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 3 Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$90 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 4 Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$180 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 5 Specialty Tier Drugs</p> <ul style="list-style-type: none"> • 33% coinsurance for a three-month (90-day) 	<p>month (90-day) supply of drugs in this tier.</p> <p>Tier 2 Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$20 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 3 Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$90 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 4 Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$180 copay for a three-month (90-day) supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>Tier 5 Specialty Tier Drugs</p> <ul style="list-style-type: none"> • 33% coinsurance for a three-month (90-day)

Benefit	Original Medicare	Rewards (HMO)	Value (HMO)	Classic (HMO-POS)
		<p>supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information.</p>	<p>supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information.</p>	<p>supply of drugs in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information.</p>
<p>Prescription Drugs (continued)</p>		<p>Coverage gap After your total yearly drug costs reach \$2,930, you receive a discount on brand name drugs and pay 86% of the plan's costs for all generic drugs until your yearly out-of-pocket drug costs reach \$4,700.</p>	<p>Additional coverage gap You pay the following: Retail Pharmacy Tier 1 Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$2 copay for a one-month (30-day) supply of all drugs covered in this tier • \$6 copay for a three-month (90-day) supply of all drugs covered in this tier. 	<p>Additional coverage gap You pay the following: Retail Pharmacy Tier 1 Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$2 copay for a one-month (30-day) supply of all drugs covered in this tier • \$6 copay for a three-month (90-day) supply of all drugs covered in this tier. <p>Tier 2 Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$10 copay for a one-month (30-day) supply of all drugs covered in this tier • \$30 copay for a three-month (90-day) supply of all drugs covered in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information.

Benefit	Original Medicare	Rewards (HMO)	Value (HMO)	Classic (HMO-POS)
			<p>Long Term Care Pharmacy Tier 1 Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$2 copay for a one-month (31-day) supply of all drugs covered in this tier. <p>Mail Order Tier 1 Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$6 copay for a three-month (90-day) supply of all drugs covered in this tier. <p>After your total yearly drug costs reach \$2,930, you receive limited coverage by</p>	<p>Long Term Care Pharmacy Tier 1 Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$2 copay for a one-month (31-day) supply of all drugs covered in this tier. <p>Tier 2 Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$10 copay for a one-month (31-day) supply of all drugs covered in this tier. <p>Mail Order Tier 1 Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$6 copay for a three-month (90-day) supply of all drugs covered in this tier. <p>Tier 2 Non-Preferred Generic</p> <ul style="list-style-type: none"> • \$20 copay for a three-month (90-day) supply of all drugs covered in this tier. Not all drugs in this tier are available at this extended day supply. Please contact the plan for more information. <p>After your total yearly drug costs reach \$2,930, you receive limited coverage by</p>

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
			the plan on certain drugs. You will also receive a discount on brand name drugs and generally pay no more than 86% of the plan's costs for generic drugs until your yearly out-of-pocket drug costs reach \$4,700.	the plan on certain drugs. You will also receive a discount on brand name drugs and generally pay no more than 86% of the plan's costs for generic drugs until your yearly out-of-pocket drug costs reach \$4,700.
Prescription Drugs (continued)		<p>Catastrophic coverage</p> <p>After your yearly out-of-pocket drug costs reach \$4,700, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% coinsurance, or • \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs. 	<p>Catastrophic coverage</p> <p>After your yearly out-of-pocket drug costs reach \$4,700, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% coinsurance, or • \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs. 	<p>Catastrophic coverage</p> <p>After your yearly out-of-pocket drug costs reach \$4,700, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% coinsurance, or • \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.
Prescription Drugs (continued)		<p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely</p>	<p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you</p>	<p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have</p>

Benefit	Original Medicare	Rewards (HMO)	Value (HMO)	Classic (HMO-POS)
		<p>have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Health First Rewards Plan (HMO).</p>	<p>will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Health First Value Plan (HMO).</p>	<p>to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Health First Classic Plan (HMO-POS).</p>
<p>Prescription Drugs (continued)</p>		<p>Out-of-Network Initial Coverage You will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,930:</p> <p>Tier 1 Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$2 copay for a one-month (30-day) supply of drugs in this tier. <p>Tier 2 Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$10 copay for a one-month (30-day) supply of drugs in this tier. <p>Tier 3 Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$45 copay for a one-month (30-day) supply of drugs in this tier. <p>Tier 4 Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$95 copay for a one-month (30-day) supply of drugs in this tier <p>Tier 5 Specialty Tier Drugs</p>	<p>Out-of-Network Initial Coverage You will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,930:</p> <p>Tier 1 Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$2 copay for a one-month (30-day) supply of drugs in this tier. <p>Tier 2 Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$10 copay for a one-month (30-day) supply of drugs in this tier. <p>Tier 3 Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$45 copay for a one-month (30-day) supply of drugs in this tier. <p>Tier 4 Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$90 copay for a one-month (30-day) supply of drugs in this tier. <p>Tier 5 Specialty Tier Drugs</p>	<p>Out-of-Network Initial Coverage You will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,930:</p> <p>Tier 1 Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$2 copay for a one-month (30-day) supply of drugs in this tier. <p>Tier 2 Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$10 copay for a one-month (30-day) supply of drugs in this tier. <p>Tier 3 Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$45 copay for a one-month (30-day) supply of drugs in this tier. <p>Tier 4 Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$90 copay for a one-month (30-day) supply of drugs in this tier. <p>Tier 5 Specialty Tier Drugs</p>

Benefit	Original Medicare	Rewards (HMO)	Value (HMO)	Classic (HMO-POS)
		<ul style="list-style-type: none"> 33% coinsurance for a one-month (30-day) supply of drugs in this tier. 	<ul style="list-style-type: none"> 33% coinsurance for a one-month (30-day) supply of drugs in this tier. 	<ul style="list-style-type: none"> 33% coinsurance for a one-month (30-day) supply of drugs in this tier.
Prescription Drugs (continued)		<p>Additional Out-of-Network Coverage Gap You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700.</p> <p>You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700.</p>	<p>Additional Out-of-Network Coverage Gap You will be reimbursed for these drugs purchased out-of-network up to the plan's cost of the drug minus the following:</p> <p>Tier 1 Preferred Generic Drugs</p> <ul style="list-style-type: none"> \$2 copay for a one-month (30-day) supply of all drugs covered in this tier. <p>Tier 2 Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700. You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700. <p>Tier 3 Preferred Brand Drugs</p> <ul style="list-style-type: none"> You will be reimbursed 	<p>Additional Out-of-Network Coverage Gap You will be reimbursed for these drugs purchased out-of-network up to the plan's cost of the drug minus the following:</p> <p>Tier 1 Preferred Generic Drugs</p> <ul style="list-style-type: none"> \$2 copay for a one-month (30-day) supply of all drugs covered in this tier. <p>Tier 2 Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> \$10 copay for a one-month (30-day) supply of all drugs covered in this tier. <p>Tier 3 Preferred Brand Drugs</p> <ul style="list-style-type: none"> You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700. You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network

Benefit	Original Medicare	Rewards (HMO)	Value (HMO)	Classic (HMO-POS)
			<p>up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700. You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700.</p> <p>Tier 4 Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700. You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700. <p>Tier 5 Specialty Tier Drugs</p> <ul style="list-style-type: none"> You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly 	<p>until total yearly out-of-pocket drug costs reach \$4,700.</p> <p>Tier 4 Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700. You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700. <p>Tier 5 Specialty Tier Drugs</p> <ul style="list-style-type: none"> You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700. You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700.

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
			out-of-pocket drug costs reach \$4,700. You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,700.	
Prescription Drugs (continued)		Out-of-Network Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$4,700, you will be reimbursed for drugs purchased out-of-network up to the plan's cost of the drug minus your cost share, which is the greater of: <ul style="list-style-type: none"> • 5% coinsurance, or • \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs. 	Out-of-Network Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$4,700, you will be reimbursed for drugs purchased out-of-network up to the plan's cost of the drug minus your cost share, which is the greater of: <ul style="list-style-type: none"> • 5% coinsurance, or • \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs. 	Out-of-Network Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$4,700, you will be reimbursed for drugs purchased out-of-network up to the plan's cost of the drug minus your cost share, which is the greater of: <ul style="list-style-type: none"> • 5% coinsurance, or • \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.
26 – Dental Services	Preventive dental services (such as cleaning) not covered.	In-network <ul style="list-style-type: none"> • In general, preventive dental benefits (such as cleaning) are not covered. • \$20 copay for Medicare-covered dental benefits. 	In-network <ul style="list-style-type: none"> • \$0 copay for Medicare-covered dental benefits. • \$0 copay for the following preventive dental benefits: <ul style="list-style-type: none"> - Oral exams - Cleanings - Dental X-rays 	In-network <ul style="list-style-type: none"> • \$0 copay for Medicare-covered dental benefits. • \$0 copay for up to 1 oral exam(s) every year. • \$0 to \$45 copay for up to 1 cleaning(s) every year. • \$0 to \$35 copay for up to 1 dental X-ray(s) every

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
			<ul style="list-style-type: none"> \$150 plan coverage limit for preventive dental benefits every year. 	<ul style="list-style-type: none"> year. Plan offers additional dental benefits.
27 – Hearing Services	<p>Supplemental routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p>In-network</p> <ul style="list-style-type: none"> In general, supplemental routine hearing exams and hearing aids are not covered. \$35 copay for Medicare-covered diagnostic hearing exams. 	<p>In-network</p> <ul style="list-style-type: none"> In general, supplemental routine hearing exams and hearing aids are not covered. \$30 copay for Medicare-covered diagnostic hearing exams. 	<p>In-network</p> <ul style="list-style-type: none"> \$0 copay for hearing aids. \$15 copay for Medicare-covered diagnostic hearing exams. \$15 copay for up to 1 supplemental routine hearing exam(s) every year. \$250 plan coverage limit for hearing aids every year.
28 – Vision Services	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>Supplemental routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p>In-network</p> <ul style="list-style-type: none"> Non-Medicare supplemental eye exams and glasses are not covered. \$0 copay for one pair of eyeglasses or contact lenses after cataract surgery. \$0 to \$35 copay for exams to diagnose and treat diseases and conditions of the eye. If the doctor provides you services in addition to eye exams, separate cost sharing of \$15 to \$35 may apply. 	<p>In-network</p> <ul style="list-style-type: none"> \$0 copay for: <ul style="list-style-type: none"> One pair of eyeglasses or contact lenses after cataract surgery. Glasses. \$0 to \$30 copay for exams to diagnose and treat diseases and conditions of the eye. If the doctor provides you services in addition to eye exams, separate cost sharing of \$10 to \$30 may apply. \$100 plan coverage limit for eye glasses (lenses and frames) every year. 	<p>In-network</p> <ul style="list-style-type: none"> \$0 copay for: <ul style="list-style-type: none"> One pair of eyeglasses or contact lenses after cataract surgery. Glasses. \$0 to \$15 copay for exams to diagnose and treat diseases and conditions of the eye. \$0 copay for up to 1 supplemental routine eye exam(s) every year. \$100 plan coverage limit for eye wear every year. If the doctor provides you services in addition to eye exams, separate cost sharing of \$10 to \$25

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
				may apply.
29 – Over-the-Counter Items	Not covered.	General <ul style="list-style-type: none"> The plan does not cover over-the-counter items. 	General <ul style="list-style-type: none"> The plan does not cover over-the-counter items. 	General <ul style="list-style-type: none"> The plan does not cover over-the-counter items.
30 – Transportation (routine)	Not covered.	In-network <ul style="list-style-type: none"> This plan does not cover supplemental routine transportation. 	In-network <ul style="list-style-type: none"> This plan does not cover supplemental routine transportation. 	In-network <ul style="list-style-type: none"> This plan does not cover supplemental routine transportation.
31 – Acupuncture	Not covered.	In-network <ul style="list-style-type: none"> This plan does not cover acupuncture. 	In-network <ul style="list-style-type: none"> This plan does not cover acupuncture. 	In-network <ul style="list-style-type: none"> This plan does not cover acupuncture.
32 – Point of Service	You may go to any doctor, specialist, or hospital that accepts Medicare.			General <ul style="list-style-type: none"> Authorization rules may apply. Out-of-network <ul style="list-style-type: none"> Point of Service coverage is available for the following benefits: <ul style="list-style-type: none"> Inpatient hospital acute Inpatient hospital psychiatric Skilled nursing facility (SNF) Cardiac rehabilitation services Intensive cardiac rehabilitation services Pulmonary rehabilitation services Partial hospitalization

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
				<ul style="list-style-type: none"> - Home health services - Primary care physician services - Chiropractic services - Occupational therapy services - Physician specialist services - Mental health specialty services - Podiatry services - Other health care professional services - Psychiatric services - Physical therapy and speech-language pathology services - Outpatient diagnostic procedures/tests/lab services - Diagnostic radiological services - Therapeutic radiological services - Outpatient X-rays - Outpatient hospital services - Ambulatory surgical center (ASC) services - Outpatient substance abuse - Outpatient blood services - Ambulance services - Durable medical

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
				<ul style="list-style-type: none"> - equipment (DME) - Prosthetics/medical supplies - Diabetic supplies and services - Medicare-covered preventive services - Supplemental education/wellness programs - Kidney disease education services - Diabetes self-management training - Eye exams - Hearing exams • \$10,000 out-of-pocket limit every year for POS benefits. • \$500,000 plan coverage limit every year for the following POS benefits: <ul style="list-style-type: none"> - Inpatient hospital acute - Inpatient hospital psychiatric - Skilled nursing facility (SNF) - Cardiac rehabilitation services - Intensive cardiac rehabilitation services - Pulmonary rehabilitation services - Partial hospitalization - Home health services

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
				<ul style="list-style-type: none"> - Primary care physician services - Chiropractic services - Occupational therapy services - Physician specialist services - Mental health specialty services - Podiatry services - Other health care professional services - Psychiatric services - Physical therapy and speech-language pathology services - Outpatient diagnostic procedures/tests/lab services - Diagnostic radiological services - Therapeutic radiological services - Outpatient X-rays - Outpatient hospital services - Ambulatory surgical center (ASC) services - Outpatient substance abuse - Outpatient blood services - Ambulance services - Durable Medical Equipment (DME)

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
				<ul style="list-style-type: none"> - Prosthetics/medical supplies - Diabetic supplies and services - Medicare-covered preventive services - Supplemental education/wellness programs - Kidney disease education services - Diabetes self-management training - Eye exams - Hearing exams • 20% of the cost per hospital stay. • 20% of the cost per inpatient psychiatric hospital stay. • 20% of the cost for each SNF stay. • 20% of the cost for: <ul style="list-style-type: none"> - Cardiac rehabilitation services - Intensive cardiac rehabilitation services - Pulmonary rehabilitation services - Partial hospitalization - Home health services

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
				<ul style="list-style-type: none"> - Primary care physician services - Chiropractic services - Occupational therapy services - Physician specialist services - Mental health specialty services - Podiatry services - Other health care professional services - Psychiatric services - Physical therapy and speech-language pathology services - Outpatient diagnostic procedures/tests/lab services - Diagnostic radiological services - Therapeutic radiological services - Outpatient X-rays - Outpatient hospital services - Ambulatory surgical center (ASC) services - Outpatient substance abuse - Outpatient blood services - Ambulance services - Durable medical equipment (DME)

<i>Benefit</i>	<i>Original Medicare</i>	<i>Rewards (HMO)</i>	<i>Value (HMO)</i>	<i>Classic (HMO-POS)</i>
				<ul style="list-style-type: none"> - Prosthetics/medical supplies - Diabetic supplies and services - Medicare-covered preventive services - Supplemental education/wellness programs - Kidney disease education services - Diabetes self-management training - Eye exams - Hearing exams

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