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2021 Summary of Benefits

AvMed Medicare Premium Saver HMO Broward County

H1016, Plan 028 (HMO)

January 1, 2021 - December 31, 2021

This is a summary of health and drug services covered by AvMed Medicare Premium Saver HMO.

AvMed Medicare Premium Saver HMO is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the plan depends on contract renewal. The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the *Evidence of Coverage* (EOC) or you may view the EOC online at <http://www.avmed.org>.

To join AvMed Medicare Premium Saver HMO, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following county in Florida: Broward.

As a member you must select an in-network doctor to act as your Primary Care Provider (PCP). Except in emergency situations, if you use providers that are not in our network, we will not pay for these services. Also, if you use pharmacies that are not in our network to obtain prescription drugs, the plan may not pay for those drugs.

You may visit <http://www.avmed.org> to search for a network provider or pharmacy using the online directories. You can also view the Plan Drug List (Formulary) to see what drugs are covered, and if there are any restrictions.

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

This document is available in other formats such as braille, large print or audio.

For more information, please call us at 1-800-535-9355 (TTY users should call 711), or visit us at <http://www.avmed.org>. From October 1 to March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. and Saturdays 8:00 a.m. to 12:00 p.m.

Premiums and Benefits	AvMed Medicare Premium Saver HMO	What You Should Know
Monthly Plan Premium	You pay nothing	You must continue to pay your Medicare Part B premium.
Part B Premium Reduction	Your plan will reduce your monthly Part B Premium by up to \$100	
Deductible	You pay nothing	This plan does not have a deductible.
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$3,400 annually	Includes copays and other costs for medical services for the year.
Inpatient Coverage	You Pay \$200 copay per day for days 1 - 5 You pay \$0 copay per day for days 6 - 90 and beyond	Our plan covers an unlimited number of days for an inpatient hospital stay. Requires prior authorization.
Outpatient Hospital Coverage In-network	You pay \$175 copay for services at a hospital or hospital-owned facility	May require prior authorization.
Ambulatory Surgical Center	You Pay \$75 at independent centers	May require prior authorization.
Doctor Visits <ul style="list-style-type: none"> • Primary • Specialists 	You pay \$0 copay per PCP visit You pay \$25 copay per specialist visit	Referral from your PCP may be required for a specialist visit.
Preventive Care (includes flu and pneumonia vaccine, diabetic screenings, screening mammography)	You pay \$0 copay	Any additional preventive services approved by Medicare during the contract year will be covered.
Emergency Care/Urgent Care	You pay \$120 copay per visit for emergency care You pay \$0-\$25 copay for urgent care	If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care.
Diagnostic Services/Labs/Imaging <ul style="list-style-type: none"> • Diagnostic tests and procedures • Lab services • Diagnostic radiology service (e.g. MRI) • Outpatient x-rays 	You pay \$0- \$25 copay You pay \$0 copay You pay \$0 - \$125 copay per visit You pay \$0 copay	Prior authorization is required for some services. Copay may vary based on where you have the test or service performed. Please contact the plan for more information.

Premiums and Benefits	AvMed Medicare Premium Saver HMO	What You Should Know
<p>Hearing Services</p> <ul style="list-style-type: none"> • Hearing exam (Medicare-covered hearing services) • Fitting/evaluation • Hearing aids 	<p>You pay \$5 copay for each Medicare-covered diagnostic hearing exam</p> <p>Not covered</p> <p>Not covered</p>	<p>The plan does not cover routine services or hearing aids</p>
<p>Preventive Dental</p> <ul style="list-style-type: none"> • Oral exam • Cleaning • X-rays 	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p>	<p>The plan does not cover preventive dental services</p>
<p>Comprehensive Dental</p> <ul style="list-style-type: none"> • Non-routine services • Diagnostic services • Restorative services • Endodontics • Periodontics • Extractions • Prosthodontics, other oral/maxillofacial surgery, other services 	<p>You pay \$0 - \$175 for Medicare-covered comprehensive dental services</p>	
<p>Vision Services</p> <ul style="list-style-type: none"> • Medicare-covered vision services • Routine eye exam • Eyeglasses (frames and lenses) or contact lenses • Eyewear, post-cataract surgery 	<p>You pay \$0 for Medicare-covered office visits related to vision, including diabetic eye exams</p> <p>You pay \$0 for routine eye exams/ refraction, one per year</p> <p>Not covered</p> <p>You pay \$0 for one pair of eyeglasses, post-cataract surgery</p>	<p>The plan does not cover eyeglasses or contact lenses</p>
<p>Mental Health Services</p> <ul style="list-style-type: none"> • Inpatient • Outpatient group therapy visit • Outpatient individual therapy visit 	<p>You pay \$200 copay per day for days 1 - 9</p> <p>You pay \$0 copay per day for days 10-90</p> <p>You pay \$15 copay per outpatient group therapy visit</p> <p>You pay \$15 copay per outpatient individual therapy visit</p>	<p>This plan has a 190-day lifetime maximum for inpatient mental health services.</p>

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Skilled Nursing Facility (SNF)	You pay \$0 copay per day for days 1- 20 You pay \$60 copay per day for days 21-100	This plan covers up to 100 days in a SNF per benefit period.
Rehabilitation services <ul style="list-style-type: none"> Occupational therapy visit Physical therapy and speech and language therapy visit 	You pay \$0 copay You pay \$15 copay	
Ambulance	You pay \$200 copay per one-way trip	
Transportation	Not covered	
Medicare Part B Drugs	You pay 10% - 20% of the cost for chemotherapy drugs You pay 10% - 20% of the cost for other Part B drugs	10% in-office or non-hospital affiliated facility 20% at a hospital or hospital-affiliated facility
Foot Care (podiatry services), including foot exams and treatment Routine foot care	You pay \$5 copay You pay \$5 copay for routine foot care, one visit every 60 days	
Medical Equipment/Supplies <ul style="list-style-type: none"> Durable Medical Equipment (e.g., wheelchairs, oxygen) Prosthetics (e.g., braces, artificial limbs) Diabetes supplies 	You pay 20% of the cost You pay \$0 copay for prosthetics You pay \$0 copay for diabetic supplies 20% coinsurance for diabetic shoes/inserts	
Telemedicine / Virtual Visits	You pay \$0 copay for each virtual visit	Please see the <i>Evidence of Coverage</i> for additional detail.
Over-the-Counter (OTC) Items	Not covered	
Wellness Programs <ul style="list-style-type: none"> Fitness Health education Nursing Hotline SilverSneakers® 	You pay \$0 copay	For more information on Wellness Programs, please call us or access our <i>Evidence of Coverage</i> online.

Outpatient Prescription Drugs

Initial Coverage Phase				
This plan does not have a Part D deductible. You pay the following until your total yearly drug cost reach \$4130. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.				
Preferred Cost Sharing	Retail Pharmacy		Mail Order	
	30-day Supply	90-day Supply	30-day Supply	90-day Supply
Tier 1 - Preferred Generic	\$0 copay	\$0 copay	Not offered	\$0 copay
Tier 2 - Non-Preferred	\$0 copay	\$0 copay	Not offered	\$0 copay
Tier 3 - Preferred Brand	\$40 copay	\$100 copay	Not offered	\$100 copay
Tier 4 - Non-Preferred Brand	\$80 copay	\$200 copay	Not offered	\$200 copay
Tier 5 - Specialty Tier	33%	Not offered	Not offered	Not offered

Standard Cost Sharing	Retail Pharmacy		Mail Order	
	30-day Supply	90-day Supply	30-day Supply	90-day Supply
Tier 1 - Preferred Generic	\$5 copay	\$12.50 copay	Not offered	\$15 copay
Tier 2 - Non-Preferred	\$20 copay	\$50 copay	Not offered	\$60 copay
Tier 3 - Preferred Brand	\$47 copay	\$118 copay	Not offered	\$141 copay
Tier 4 - Non-Preferred Brand	\$100 copay	\$250 copay	Not offered	\$300 copay
Tier 5 - Specialty Tier	33%	Not offered	Not offered	Not offered

Gap Coverage Phase				
(After the total drug costs paid by you and the plan reach \$4130, up to the out-of-pocket threshold of \$6550)				
Preferred Cost Sharing	Retail Pharmacy		Mail Order	
	30-day Supply	90-day Supply	30-day Supply	90-day Supply
Tier 1 - Preferred Generic	\$0 copay	\$0 copay	Not offered	\$0 copay
Tier 2 - Non-Preferred	\$0 copay	\$0 copay	Not offered	\$0 copay
Standard Cost Sharing	Retail Pharmacy		Mail Order	
	30-day Supply	90-day Supply	30-day Supply	90-day Supply
Tier 1 - Preferred Generic	\$5 copay	\$12.50 copay	Not offered	\$15 copay
Tier 2 - Non-Preferred	\$20 copay	\$50 copay	Not offered	\$60 copay
For all other generic and brand-name drugs, you pay 25%.				

Catastrophic Coverage Phase	
(When your annual out-of-pocket costs exceed \$6550)	
Generic drugs	\$3.70 copay or 5% (whichever costs more)
Brand-name drugs	\$9.20 copay or 5% (whichever costs more)

Cost-Sharing may change depending on the pharmacy you choose. Amounts shown reflect benefit up until Initial Coverage Limit. For more information on pharmacy specific cost-sharing and the phases of the Part D benefit, please call us or access our *Evidence of Coverage* online at <http://www.avmed.org>.

Important note: If you are a dual-eligible beneficiary enrolled in both Medicare and Medicaid or are a Qualified Medicare Beneficiary, you may not have to pay the medical costs displayed in this booklet, and your prescription drug costs may also be reduced. Always show your Medicaid ID card in addition to your AvMed ID card to make your provider aware that you may have additional coverage.