



2021 SUMMARY OF BENEFITS

Presbyterian Dual Plus (HMO D-SNP)

H3204-013-004

This is a summary of health and drug services covered by Presbyterian Dual Plus (HMO D-SNP) January 1, 2021 to December 31, 2021. This plan is a Dual Eligible Special Needs Plan (SNP) for people who have both Medicare and Medicaid. How much Medicaid covers depends on your income, resources and other factors. Some people get full Medicaid benefits. Some only get help to pay for certain Medicare costs, which may include premiums, deductibles, coinsurance, or copays.

To enroll in Presbyterian Dual Plus (HMO D-SNP):

- You must be entitled to Medicare Part A and enrolled in Medicare Part B.
- You must live in one of these New Mexico counties: **Bernalillo, Catron, Cibola, Colfax, DeBaca, Dona Ana, Eddy, Grant, Guadalupe, Harding, Hidalgo, Lea, Lincoln, Los Alamos, Luna, McKinley, Mora, Otero, Rio Arriba, Sandoval, San Miguel, Santa Fe, Sierra, Socorro, Taos, Torrance, Union, or Valencia.**

(Enrollment requirements continued on next page)

You must be in one of these Medicaid categories:

- **Qualified Medicare Beneficiary Plus (QMB+):** You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance and copayment amounts. You pay nothing, except for Part D prescription drug copays.
- **Qualified Medicare Beneficiary (QMB):** You get Medicaid coverage of Medicare cost-share but are not eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance and copayments amounts only. You pay nothing, except for Part D prescription drug copays.
- **Qualified Disabled and Working Individual (QDWI):** Medicaid pays your Part A premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost-share amount.
- **Qualifying Individual (QI):** Medicaid pays your part B premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. You pay the cost-share amounts listed in the summary of benefits that follow. There may be some services that do not have a member cost-share amount. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost-share amount.
- **Specified Low-Income Medicare Beneficiary (SLMB+):** Medicaid pays your Part B premium and provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from your state Medicaid agency in paying your Medicare cost-share amounts. Generally, your cost-share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you must pay cost-sharing when a service or benefit is not covered by Medicaid.
- **Specified Low-Income Medicare Beneficiary (SLMB):** Medicaid pays your Part B premium only. The State Medicaid Office does not pay your cost-share. You do not have full Medicaid benefits. There may be some services that do not have a member cost-share amount.
- **Full Benefits Dual Eligible (FBDE):** Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from the State Medicaid Office in paying your Medicare cost-share amounts. Generally, your cost-share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost-sharing when a service or benefit is not covered by Medicaid.

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Benefits	You Pay
Monthly Plan Premium	\$0 - \$28.20 Based on your level of Low Income Subsidy, your plan premium could be paid by Medicare.
Deductible	\$198. You will be notified if Medicare changes this amount for 2021. \$0 if you are enrolled in Medicaid as a Qualified Medicare Beneficiary (QMB). \$0 if you are enrolled in Medicaid with full benefits (non-QMB). (Depending on your level of assistance through the New Mexico Human Services Department.)
Maximum Annual Out-of-Pocket	\$7,550 This is the most you will pay in a calendar year for covered medical and hospital services. It does not include prescription drugs.
Inpatient Hospital Care* Deductible After Deductible <ul style="list-style-type: none"> • Days 1 – 60 • Days 61 – 90 • Days 91 and beyond 	\$1,408 per benefit period \$0 copayment per day \$352 copayment per day \$704 copayment per day You will be notified if Medicare changes this amount in 2021.
Outpatient Surgery*	\$0 copayment - 20% coinsurance
Doctor Visits <ul style="list-style-type: none"> • Primary Care • Specialists • Video Visits 	\$0 copayment - 20% coinsurance
Preventive Care	\$0 copayment

* Prior authorization required.

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Emergency Care <i>(This copay is waived if admitted to the hospital.)</i>	\$0 - 20% up to \$90 maximum copayment
Urgently Needed Services	\$0 - 20% up to \$65 maximum copayment
Diagnostic Services/Labs/Imaging*	\$0 copayment - 20% coinsurance
Diabetic Test Supplies (test strips, lancets, and meters)	\$0 copayment
Hearing Services <ul style="list-style-type: none"> • Annual routine exam • Hearing aid 	\$0 copayment \$2,000 maximum allowance every 2 years
Routine Dental Services	\$3,000 maximum annual allowance
Vision Services <ul style="list-style-type: none"> • Annual routine exam • Diagnosis and treatment of diseases and conditions of eye • Eyeglasses or contact lenses after cataract surgery 	\$0 copayment \$0 copayment - 20% coinsurance \$0 copayment - 20% coinsurance
Mental Health Services* <ul style="list-style-type: none"> • Inpatient visit • Outpatient group therapy visit • Outpatient individual therapy visit 	Same as Inpatient Hospital Care \$0 copayment - 20% coinsurance \$0 copayment - 20% coinsurance
Skilled Nursing Facility (SNF)* <ul style="list-style-type: none"> • Days 1 - 20 • Days 21 - 100 • Days 101 and beyond 	\$0 copayment per day \$176 copayment per day 100% of the costs You will be notified if Medicare changes this amount in 2021.

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Benefits	You Pay
Rehabilitation Services <ul style="list-style-type: none"> • Cardiac and Pulmonary rehab • Occupational, Physical, and Speech and Language therapy visits 	\$0 copayment - 20% coinsurance \$0 copayment - 20% coinsurance
Ambulance	\$0 copayment - 20% coinsurance
Transportation	50 one-way trips per year to medical, dental and pharmacy approved visits.
Medicare Part B Drugs and Chemotherapy	\$0 copayment - 20% coinsurance
Foot Care <i>(Medicare-covered podiatry services)</i> <ul style="list-style-type: none"> • Foot exams and treatment 	\$0 copayment - 20% coinsurance
Medical Equipment/Supplies* <ul style="list-style-type: none"> • Durable Medical Equipment <i>(e.g., wheelchairs, oxygen continuous glucose monitors/ supplies)</i> • Prosthetics <i>(e.g., braces, artificial limbs)</i> 	\$0 copayment - 20% coinsurance
Chiropractic <ul style="list-style-type: none"> • To correct subluxation • Routine <i>(limited to 25 visits/year)</i> 	\$0 copayment - 20% coinsurance \$0 copayment
Home Health Care*	\$0 copayment

* Prior authorization required.

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Presbyterian Dual Plus (HMO D-SNP) Prescription Coverage

Deductible	Depending on your Low-Income Subsidy Level – You Pay: \$0 - \$435
Initial Coverage	<p>Depending on your Low-Income Subsidy Level, you pay the following:</p> <p>Generic drugs (including brand drugs treated as generic), either</p> <ul style="list-style-type: none">• \$0 copayment; or• \$1.30 copayment; or• \$3.70 copayment or 15% coinsurance <p>For all other drugs, either</p> <ul style="list-style-type: none">• \$0 copayment; or• \$4.00 copayment; or• \$9.20 copayment or 15% coinsurance <p>You may get your drugs at network retail pharmacies and mail order pharmacies.</p> <p>If you reside in a long-term care facility, you pay the same as at a retail pharmacy.</p> <p>You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy.</p>
Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$6,550, you pay nothing for all drugs.

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Supplemental Benefits	Benefit
Acupuncture (limited to 12 visits/year)	You pay \$0 copayment.
Meals Up to 20 meals delivered to your home	<ul style="list-style-type: none"> You pay \$0 copayment. You will receive up to 20 meals delivered to your home after a hospital stay. This program is uniquely designed to keep you healthy and strong while you are recovering from an inpatient hospital stay. The meal benefit is available during the 4 (four) week period following a hospital stay. This benefit is offered through Meals on Wheels.
Over-the-Counter (OTC) Debit Card (\$275 quarterly allowance/ \$1,100 annual allowance)	<ul style="list-style-type: none"> You will receive an OTC debit card that can be used to purchase non-prescription medications and health-related items. The OTC debit card is reloaded with \$275 each quarter. Any unused balance is carried over from month to month until the end of the year. You may use the OTC debit card at Walgreens, Walmart, CVS, Family Dollar, Dollar General and other stores in the network. You also have the option of ordering online or telephonically from a catalog.
Eyewear allowance	<ul style="list-style-type: none"> You will receive a \$275 allowance every year.
Wellness Programs	SilverSneakers® Fitness Program is included. For participating locations visit www.silversneakers.com

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January 1, 2021 – December 31, 2021

SUMMARY OF NEW MEXICO MEDICARE/MEDICAID BENEFITS

Your state Medicaid program is called Centennial Care.

A person who is entitled to both Medicare and medical assistance from a State Medicaid plan is considered a dual eligible. As a dual eligible beneficiary your services are paid first by Medicare and then by Medicaid.

Benefit Coverage

Centennial Care provides a comprehensive package of services that includes behavioral health, physical health, and long-term care services and supports (LTSS). Members meeting a Nursing Facility Level of Care (NF LOC) are able to access LTSS through Community Benefit (CB) services (i.e., home- and community-based services) without a waiver slot. The CB is available through Agency-Based Community Benefit (ABCB) services (services provided by a provider agency) and Self-Directed Community Benefit (SDCB) services (services that a participant can control and direct). Individuals under age 21 who are enrolled in Medicaid or the Children's Health Insurance Program (CHIP) receive Early and Periodic Screening, Diagnosis and Treatment (EPSDT) services.

Under Centennial Care today, most adults who are enrolled in the Medicaid Expansion category receive services under an Alternative Benefit Plan (ABP). The ABP is a comprehensive benefit package that covers all services that are defined under the Patient Protection and Affordable Care Act (ACA) as "essential health benefits," as well as adult dental services. Centennial Care 2.0 proposes to redesign the ABP into a single, comprehensive adult benefit package that would cover both the Medicaid Expansion Category as well as Medicaid adults in the Parent/Caretaker category. The state proposes adding a limited vision benefit to the ABP, and waiving EPSDT services for 19-20 year-olds who are covered under the Adult Expansion or Parent/Caretaker categories. Adults who are considered "medically frail" are exempt from the ABP and may receive the standard Medicaid benefit package, including access to CB services and nursing facility care for individuals who meet the NF LOC criteria. If you are currently entitled to receive full Medicaid benefits, please see your Medicaid member handbook or other state Medicaid documents for full details on your Medicaid benefits, limitations, restrictions, and exclusions.

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Extra Help / Low-Income Subsidy (LIS)

Premium - Your premium will be reduced based on the LIS level you qualify for. The premium you will pay if you qualify for the 100% LIS level will be \$0.

Prescription drugs - If you qualify for Low-Income Subsidy (LIS), your prescription drug coverage gap (also known as the donut hole) in your drug coverage is eliminated. You also pay reduced copays for your Part D drugs.

LIS qualifying income levels for 2020¹ – To qualify, your annual income and resources / assets need to be at or below the following:

Single

Annual Income¹: \$19,140

Resources / Assets²: \$13,110

Married

Annual Income¹: \$25,860

Resources / Assets²: \$26,160

¹ Income limits may change in 2021.

² The house you live in, the car you drive, life insurance policies, and burial plots do not count toward the resource / asset limit. Contact Social Security for other income / resource exclusions.

Medicaid and Other Medicare Savings Programs (MSP)

Those who qualify for Extra Help may also qualify for Medicare Savings Programs that help pay Part A and/or Part B premiums. Medicaid programs may also lower your copays, depending on the level for which you qualify.

FIND OUT IF YOU QUALIFY FOR ASSISTANCE

Presbyterian offers a personal service that helps you find out if you qualify for these money-saving programs. A trusted partner since 2006, My Advocate™, helps you apply for Extra Help / Low-Income Subsidy and Medicare Savings Programs.

Call My Advocate™ at 1-866-851-0324.

You also have the option to contact:

- 1-800-Medicare (1-800-633-4227), 24 hours a day, seven days a week (TTY 1-877-486-2048)
- Social Security, 1-800-772-1213 (TTY 1-800-325-0778)
- NM State Human Services Department, 1-888-997-2583 (TTY 1-855-227-5485)

SUMMARY OF BENEFITS

For more information about Presbyterian Medicare Advantage plans, please call us at the phone numbers below or visit us at www.phs.org/medicare.

Presbyterian Dual Plus Consultants

(505) 923-5264 or 1-866-757-5264 (TTY 711)

Presbyterian Customer Service Center (for members)

(505) 923-7675 or 1-855-465-7737 (TTY 711)

Hours: 8 a.m. to 8 p.m., seven days a week from October 1 through March 31 and Monday to Friday (except holidays) from April 1 through September 30.

You can see our plan's provider and pharmacy directory if you visit our website at www.phs.org/medicare and select **Providers** at the top of the page.

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

To learn how we safeguard your Protected Health Information and your rights, call us at (505) 923-7675 or 1-855-465-7737 (TTY 711) or visit www.phs.org/medicare and select **Privacy Notice** at the bottom of the page.

Out-of-network/non-contracted providers are under no obligation to treat Presbyterian Dual Plus members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

To get a complete list of services we cover, contact the plan or please refer to the Evidence of Coverage. You may easily download a copy of the Evidence of Coverage from our website, www.phs.org/medicare, and select **For Members** at the top of the page. You may also request a copy by calling customer service.

Presbyterian Dual Plus is an HMO Special Needs Plan (HMO D-SNP) with a Medicare contract and a contract with the State of New Mexico Human Services Department Medicaid program. Enrollment in the plan depends on contract renewal. This information is not a complete description of benefits. Call (505) 923-5264 or 1-866-757-5264 (TTY 711) for more information.

 **PRESBYTERIAN**