

Summary of Benefits

CARE N’ CARE CLASSIC (HMO)

January 1, 2020 - December 31, 2020

Care N’ Care Insurance is an HMO and PPO plan with a Medicare contract. Enrollment in Care N’ Care 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”.

To join Care N’ Care Classic (HMO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in Texas: **Collin, Cooke, Dallas, Denton, Erath, Hood, Johnson, Parker, Palo Pinto, Rockwall, Somervell, Tarrant, and Wise.**

Except in emergency situations, if you use the providers that are not in our network, we may not pay for these services.

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). TTY users should call 1-877-486-2048. You can call 24 hours a day, seven days a week

This document is available in other formats such as Braille or large print. For more information, please call us at 1-877-665-2622 (TTY users should call 711) to speak to a Medicare Specialist October 1 - March 31, 8am to 8pm, CST, seven days a week or April 1 - September 30, 8am to 5pm, CST, Monday through Friday. Or, visit us at cnhealthplan.com.

Premiums and Benefits	Care N’ Care Classic (HMO)
Monthly Plan Premium	You pay \$0 You must continue to pay your Medicare part B Premium
Deductible	No Deductible
Maximum Out-of-Pocket	You pay no more than \$2,900 Annually Includes copays and other costs for medical services for the year unless specifically excluded.
Inpatient Hospital	Day 1: \$225 per day Days 2-5: \$75 per day Days 6 and beyond: \$0 per day
Outpatient Surgery <ul style="list-style-type: none"> Outpatient Hospital Ambulatory Surgical Center 	You pay a \$175 copay You pay a \$125 copay
Doctor Visits <ul style="list-style-type: none"> Primary Specialist 	You pay a \$0 copay You pay a \$15 copay. Referral is required for specialist visits.
Preventive Care (e.g. Flu Vaccine, Diabetic Screenings)	You pay nothing Other preventive services are available. There are some covered services that have a cost.

Premiums and Benefits	Care N' Care Classic (HMO)
Emergency Care	You pay \$75 per visit Emergency copay is waived if you are admitted to the hospital within 3 days due to the same condition.
Urgently Needed Services	You pay a \$30 copay per visit
Diagnostic Services/Labs/Imaging <ul style="list-style-type: none"> • Diagnostic tests and procedures • Sleep Study • Lab Services • MRI, CAT Scan • X-Rays 	<p>You pay a \$0 copay</p> <p>You pay a \$100 copay</p> <p>You pay a \$0 copay</p> <p>You pay a \$200 copay</p> <p>You pay a \$0 copay</p>
Hearing Services <ul style="list-style-type: none"> • Routine hearing exam • Hearing aid 	<p>You pay a \$45 copay*</p> <p>You pay a \$599 copayment per aid for Advanced Aids*</p> <p>You pay a \$899 copayment per aid for Premium Aids*</p> <p>*Does not count towards Maximum Out-of-Pocket</p>
Dental Services <ul style="list-style-type: none"> • Oral exam & Cleaning • X-Ray • Denture Adjustments • Comprehensive Services 	<p>You pay a \$0 copay</p> <p>You pay a \$0 copay</p> <p>You pay a \$0 copay</p> <p>Covered with additional Premium, see Optional Supplemental Benefits.</p>
Vision Services <ul style="list-style-type: none"> • Routine Eye Exam • Glasses, Lenses and Frames 	<p>You pay a \$0 copay</p> <p>You pay a \$0 copay with a maximum benefit amount of \$150</p>
Mental Health Services <ul style="list-style-type: none"> • Outpatient group therapy/ individual therapy visit 	You pay a \$40 copay
Skilled Nursing Facility	Days 1-20: \$0 copay Days 21-100: \$160 copay per day
Physical Therapy	You pay a \$20 copay
Ambulance <ul style="list-style-type: none"> • Ground Ambulance • Air Ambulance 	<p>You pay a \$225 copay</p> <p>You pay 20% of the cost</p>
Transportation	Not Covered
Medicare Part B Drugs	You pay 20% of the cost

Outpatient Prescription Drugs			
Deductible	You pay \$0		
Initial Coverage	Retail Rx 30-day supply	Retail or Mail Order 90-day Supply	
Tier 1: Preferred Generics	\$0 copay	\$0 copay	If you reside in a long-term health care facility, you pay the same as a standard retail pharmacy.
Tier 2: Generics	\$10 copay	\$20 copay	
Tier 3: Preferred Brands	\$40 copay	\$80 copay	
Tier 4: Non-Preferred Drugs	\$95 copay	\$190 copay	
Tier 5: Specialty Drugs	33% of the cost	33% of the cost	

Outpatient Prescription Drugs

Cost-Sharing may change depending on the pharmacy you choose and when you enter a new phase of the Part D benefit. For more information on the additional pharmacy specific cost-sharing and the phases of the benefit, please call us or access our Evidence of Coverage online.

Coverage Gap

For Tier 1 and select Tier 2 and 3 generic drugs, you pay either your Tier 1, 2, or 3 copayment or 25% of the costs, whichever is lower. For all other covered generic drugs, you pay 25% of the costs. For select Tier 3 brand drugs, you pay no more than the Tier 3 copayment. For all other brand name drugs, you pay 25% of the cost (plus a portion of the dispensing fee). You stay in this stage until your year-to-date “out-of-pocket costs” (your payments) reach a total of \$6,350. This amount and rules for counting costs toward this amount have been set by Medicare.

Catastrophic Coverage

During this stage, the plan will pay most of the cost of your drugs for the rest of the calendar year (through December 31, 2020). Your share of the cost for a covered drug will be either coinsurance or a copayment, whichever is the larger amount (either coinsurance for 5% of the cost of the drug, or \$3.60 for a generic drug or a drug that is treated like a generic and \$8.95 for all other drugs).

Optional Supplemental Benefits

Comprehensive Services	\$18 Premium
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Restorative (Up to 4 total fillings per year)

Code	Description	Frequency	Member Co-Pay
D2140	Amalgam Filling - one surface		\$35.00
D2150	Amalgam Filling - two surfaces		\$45.00
D2160	Amalgam Filling - three surfaces		\$55.00
D2330	Resin-Based Composite - one surface, anterior		\$50.00
D2331	Resin-Based Composite - two surfaces, anterior		\$65.00
D2332	Resin-Based Composite - three surfaces, anterior		\$80.00

Crowns (Total of 2 per year – 6 month waiting period)

Code	Description	Frequency	Member Co-Pay
D2740	Crown - Porcelain/Ceramic Substrate		\$295.00
D2750	Crown - Porcelain Fused to High Noble Metal		\$275.00
D2751	Crown - Porcelain Fused to Predominantly Base Metal		\$305.00
D2752	Crown - Porcelain Fused to Noble Metal		\$320.00
D2791	Crown - Full Cast Base Metal		\$307.00
D2792	Crown - Full Cast Noble Metal		\$305.00

Scaling & Root Planing (Total of 2 per year)

Code	Description	Frequency	Member Co-Pay
D4341	Scaling & Root Planing (per quadrant)	1/12 months	\$53.00
D4342	Periodontal Scaling and Root Planing, 1-3 teeth	1/12 months	\$30.00
D4355	Full Mouth Debridement	1/12 months	\$32.00

Prosthodontics - Removable (6 month waiting period)			
Code	Description	Frequency	Member Co-Pay
D5110	Complete denture - maxillary	1/60 months	\$206.00
D5120	Complete denture - mandibular	1/60 months	\$206.00
D5130	Immediate denture - maxillary (in lieu of D5110)	1/60 months	\$213.75
D5140	Immediate denture - mandibular (in lieu of D5120)	1/60 months	\$213.75
Partial Dentures (Including Routine Post-Delivery Care)			
Code	Description	Frequency	Member Co-Pay
D5213	Maxillary partial denture - cast metal framework	1/60 months	\$217.75
D5214	Mandibular partial denture - cast metal framework	1/60 months	\$217.75
Denture Adjustments (Up to 2 per year)			
Code	Description	Frequency	Member Co-Pay
D5410	Adjust Complete Denture - maxillary		\$0.00
D5411	Adjust Complete Denture - mandibular		\$0.00
D5421	Adjust partial denture - maxillary		\$0.00
D5422	Adjust partial denture - mandibular		\$0.00
Repairs to Complete Dentures			
Code	Description	Frequency	Member Co-Pay
D5510	Repair broken complete denture base		\$39.00
D5520	Replace missing/broken teeth, complete denture		\$31.00
Repairs to Partial Dentures			
Code	Description	Frequency	Member Co-Pay
D5610	Repair resin denture base		\$45.00
D5640	Replace broken teeth, per tooth		\$30.00
Extractions (Up to 2 per year)			
Code	Description	Frequency	Member Co-Pay
D7140	Extraction, Erupted Tooth		\$40.00
D7210	Extraction, Surgical		\$75.00

**Lab fees are the member's responsibility.*

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Medicare Specialist at 1-877-665-2622

Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit cnhealthplan.com or call 1-877-665-2622 to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding Important Rules

- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2020.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).