

Select Health Medicare Essential (HMO) 012

Select Health Medicare Choice (PPO) 019

Select Health Medicare No Rx (PPO) 020

Select Health Medicare + Kroger (HMO) 021

Select Health Medicare[®]

Summary of benefits

The Summary of Benefits is meant to help you understand what we cover and what you pay. It doesn't list every service we cover or every limitation or exclusion. To get a complete list of services we cover, call and ask for the "Evidence of Coverage."

Who can join Select Health Medicare (HMO, PPO)?

To join, you must be enrolled in Medicare Part A and Part B and live in one of our service areas.

The following Nevada counties are included in our service areas: Clark and Nye.

What is an HMO?

An HMO Medicare Advantage plan has an established network of doctors, providers, and hospitals where you must get your care, except for emergency care and out-of-area urgent care.

What is a PPO?

A PPO Medicare Advantage plan has a network of doctors, specialists, hospitals, and other healthcare providers you can use. You also have the flexibility to use out-of-network providers for covered services, usually at a higher cost.

Which doctors, hospitals, and pharmacies can I use?

Our plans are on the Select Health Medicare network. It includes a wide variety of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, and it's not urgent or emergency care, your plan may not pay for these services. You can see our most up-to-date provider and pharmacy directories on our website, selecthealth.org/medicare. Or, call us and we will send you a copy of the directories.

Important message about what you pay for vaccines:

Our plan covers most Part D vaccines at no cost to you. For coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 7 days a week, 24 hours a day. TTY users should call 1-877-486-2048.

How to contact us

Call us toll-free at 855-442-9940 (TTY: 711) or visit selecthealth.org/medicare.

Hours of operation:

October 1 to March 31 – Monday through Sunday, 8:00 a.m. to 8:00 p.m.

April 1 to September 30 – Weekdays, 8:00 a.m. to 8:00 p.m., closed weekends.

Outside of these hours of operation, please leave a message and your call will be returned within one business day.



Select Health Medicare Essential (HMO)

H1994_012

Clark and Nye counties in Nevada.

BENEFIT	COST
Premium Amount	\$0
Medical Deductible	\$0
Member Out-of-Pocket Maximum Does not include prescription drugs, comprehensive dental, and hearing aid copays. If you reach the limit on out-of-pocket costs, you're covered 100% for the rest of the year. You will still need to pay monthly premiums and cost-sharing for your Part D drugs.	\$1,000
Inpatient Hospital Coverage* Copays start over each time you are admitted as an inpatient.	
All days	\$0 copay
Outpatient Hospital Coverage*	
Outpatient surgery	\$0 copay
Ambulatory surgical center	\$0 copay
Doctor's Office Visits	
Primary care provider	\$0 copay
Specialist Referral may be required	\$0 copay
Preventive Care	
Annual physical/comprehensive wellness visit	\$0 copay
Medicare-covered preventive services	\$0 copay
Emergency Care (Worldwide) Copay is waived if you are admitted to the hospital within 24 hours.	\$135 copay
Urgently Needed Services (Worldwide) No extra charges for labs and/or x-rays. Copay is waived if you are admitted to the ER or hospital within 24 hours. Refer to the Evidence of Coverage for additional details.	\$10 copay
Diagnostic Services, Labs, and Imaging* Only one copay is collected when multiple tests are performed during the same visit. Copays are in addition to any applicable primary care or specialist copay.	
Diagnostic tests and procedures	\$0 copay
Diagnostic colonoscopy	\$0 copay
Lab services	\$0 copay
Outpatient x-rays	\$0 copay
Advanced Imaging (e.g., MRIs, CT scans)	\$60 copay
Therapeutic radiology services	20% coinsurance

Other covered services Includes: IV infusion therapy, non-nuclear stress tests, and more.	20% coinsurance
Hearing Services	
Hearing exam related to a medical condition	\$0 copay
Routine hearing exam One per year.	\$0 copay
Hearing aids Copay is for each hearing aid. Copays do not apply to the annual member out-of-pocket maximum.	\$99 to \$699 copay
Dental Services* Limited Medicare-covered dental services related to a medical condition. Maximum plan payment benefit, does not include preventive.	\$0 copay
Preventive dental services Two exams, two cleanings, two fluoride treatments, two bitewing x-rays every year, plus one panoramic x-ray every 36 months	\$2,500
Basic dental services	\$0 copay
Major dental services	\$0 copay
Vision Services	
Routine and/or preventive eye exam One per year.	\$0 copay
Problem related eye exam	\$0 copay
Vision test for prescriptions	\$0 copay
Eyeglasses or contact lenses after cataract surgery*	\$0 copay
Frames or contact lenses	\$300 allowance
Inpatient Mental Health Services*	
Days 1-90	\$0 copay
Lifetime reserve days* 1-60	\$0 copay
Outpatient Mental Health Services	
Individual therapy	\$15 copay
Group therapy	\$10 copay
Partial hospitalization for mental health*	\$55 copay
Substance Abuse* (Outpatient)	
Individual therapy	\$15 copay
Group therapy	\$10 copay
Acupuncture Services*	
Treatment of lower back pain. 12 initial visits, and additional 8 visits if member is making progress.	\$0 copay
Ambulance* Prior authorization only required for non-emergency transfers.	\$250 copay

*Service may require prior authorization.

BENEFIT	COST
Chiropractic Care*	\$0 copay
Diabetes Specific Benefits	
Primary care provider In-person or through telehealth.	\$0 copay
Routine eye exam	\$0 copay
Diabetes monitoring supplies Coverage for test strips and glucose monitors produced by Abbott.	\$0 copay
Diabetes self-management training	\$0 copay
Select diabetes drugs in Tier 1 and Tier 2 (non-insulin)	Covered through the gap
Continuous Glucose Monitors (CGM)*	\$0 copay
Part B insulin pumps and supplies	0-20% coinsurance up to max \$35 copay per month
Insulin	
Tier 3 and Tier 4 insulin 30-day supply in all Part D stages. Coverage Gap does not apply to insulins.	\$35 copay
Part B pump insulin For use in a pump.	0-20% coinsurance up to max \$35 copay per month
Foot Care (Podiatry Services)	\$0 copay
Foot exams and treatment for Medicare-covered services.	
Routine foot care Treatment that is considered preventive (i.e. cutting or removal of corns, warts, calluses, or nails), up to six visits.	\$0 copay
Home Health Care*	\$0 copay
Hospice	Covered by Original Medicare
Intermountain Connect Care	\$0 copay
Visit with a provider via video chat for urgent medical needs.	
Intermountain LiVe Well Center Programs	\$0 copay
Meals after discharge*	\$0 copay, up to 14 days (2 meals per day)
After discharge from an inpatient acute hospital or skilled nursing facility.	
Medical Equipment and Supplies	
Durable medical equipment (e.g., wheelchairs, oxygen, etc.)*	20% coinsurance
Prosthetic devices and supplies (e.g., braces, artificial limbs, etc.)*	20% coinsurance
Medicare Part B Drugs*	0-20% coinsurance
Includes chemotherapy drugs, and other Part B drugs and biologics.	
Insulin for use with insulin pumps	0-20% coinsurance up to max \$35 copay per month
Over-the-Counter (OTC) Items	\$100 allowance per quarter
Receive money on your pre-loaded Flex Card for OTC items. Amounts do not roll over.	

Papa Pals Companionship Services	\$0 copay, up to 30 hours a year
Rehabilitation Services* (Outpatient)	
Physical, occupational, and speech therapy visit.	\$0 copay
Cardiac rehab services	\$0 copay
Pulmonary rehab services	\$0 copay
Renal Dialysis	20% coinsurance
Including services and supplies for home dialysis.	
Skilled Nursing Facility (SNF)*	
Our plan covers up to 100 days in a SNF, no prior hospital stay required.	
Days 1-20	\$0 copay
Days 21-40	\$125 copay
Days 41-100	\$0 copay
Telehealth Services	
Telehealth visit with a primary care provider	\$0 copay
Telehealth visit with a specialist	\$0 copay
Transportation (Non-Emergent Medical)	\$0 copay up to 60 one-way trips
Wellness Your Way	\$240 per year
Receive money on your pre-loaded Flex Card for approved wellness services such as gym/health club memberships, health education, nutritional benefits, weight management programs, etc.	

*Service may require prior authorization.

YOUR PRESCRIPTION BENEFITS

Select Health Medicare Essential (HMO) 012

The below cost-sharing table shows what you will pay for your prescription in the Initial Coverage Stage.

There is no pharmacy deductible on this plan.

You stay in the Initial Coverage Stage until your year-to-date total drug costs reaches **\$5,030**.

Then you move to the Coverage Gap (Donut Hole) stage.

You will generally pay 25% on brand-name and generic drugs while in the Coverage Gap. Once you reach **\$8,000** in annual total drug costs, you move to the Catastrophic Coverage stage.

During the Catastrophic Coverage stage, the plan pays most of the cost for your covered drugs. You generally pay **\$4.15** for generic drugs and **\$10.35** for all other drugs—or 5% of the cost, whichever is greater. You will stay in this stage for the rest of the calendar year through December 31. For more information on how pharmacy coverage stages work, please see the Pharmacy section of the Enrollment Guide.

PHARMACY DEDUCTIBLE

Tiers 1, 2, 3, 4, 5	\$0	\$0
COST-SHARING	RETAIL COST-SHARING	MAIL ORDER COST-SHARING
	30-DAY SUPPLY 100-DAY SUPPLY	30-DAY SUPPLY 100-DAY SUPPLY
Tier 1 (Preferred Generic)	\$0 \$0	\$0 \$0
Tier 2 (Generic)	\$0 \$0	\$0 \$0
Tier 3 (Preferred Brand)	\$47 \$141	\$47 \$141
Tier 4 (Nonpreferred Drugs)	\$100 \$300	\$100 \$300
Tier 5 (Specialty Tier)	33% coinsurance N/A	33% coinsurance N/A

Please see the Evidence of Coverage (EOC) for information regarding cost-sharing difference depending on pharmacy status, mail-order, Long Term Care (LTC) or home infusion, and 30- or 100-day medication supplies.

How we help with prescription drug costs.

All Tier 1 prescription drugs are covered through the Coverage Gap.

Select diabetes prescription drugs on Tier 2 are covered through the Coverage Gap.

Tier 3 and Tier 4 insulin copays are capped at a \$35 copay for a 30-day supply, during all Part D stages.



Exclusive plan benefits

Our mission is to help you live the healthiest life possible. That's why we give you tools and incentives to help you get healthy and stay healthy.

Hearing Aids

TruHearing

We cover diagnostic hearing and balance evaluations under your plan's copay, as long as you visit an in-network provider and the evaluation is done in an outpatient setting. Hearing aids are available in three tiers:

Tier 1 - Standard | \$99

Tier 2 - Advanced | \$399

Tier 3 - Premium | \$699

NOTE: Costs are per hearing aid. Hearing aid copays do not go towards the Member Out-of-Pocket Maximum.

Vision Coverage

This plan includes vision services, such as an annual routine eye exam and a vision hardware benefit.

Wellness Your Way

Our flexible wellness benefit allows you to choose how you want to get and stay healthy. We'll give you **\$240 per year** on a pre-loaded flex card that you can use to participate in wellness activities.

Healthy Living Incentive

Get up to **\$160 a year** loaded onto your flex card for completing activities that keep you healthy, like your annual physical, cancer screenings, and immunizations.

Transportation

Our plan includes non-emergent medical transportation at **no additional cost**. This means you can get up to 60 one-way trips to and from your doctor's appointments, facilities, or pharmacy.

Papa Pals - Companionship Services

Get connected with a *Papa Pal* to lend companionship services and help with daily living activities such as technology lessons, light house tasks, and help with errands.

Meals After Hospital Stay

Receive up to **14 days of meals** after you are discharged from an inpatient hospital or skilled nursing facility stay, based on need, at no cost to you. Prior authorization by a Care Manager is required.

Dental Coverage

This plan covers preventive and comprehensive dental for **no additional cost**.

Over-The-Counter (OTC) Benefit

Receive **\$100** per quarter on your pre-loaded flex card for over-the-counter items.

Select Health Medicare Choice (PPO)

H2246_019

Clark and Nye counties in Nevada.

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Premium Amount	\$0	
Medical Deductible	\$0	
Member Out-of-Pocket Maximum Does not include prescription drugs, comprehensive dental, and hearing aid copays. If you reach the limit on out-of-pocket costs, you're covered 100% for the rest of the year. You will still need to pay monthly premiums and cost-sharing for your Part D drugs.	\$5,900	\$9,550 combined with In-Network Member Out-of-Pocket Maximum
Inpatient Hospital Coverage* Copays start over each time you are admitted as an inpatient.		
Days 1-5	\$295 copay	Days 1 - 20: \$500 copay per day
Days 6+	\$0 copay	Days 21+: \$0 copay per day
Outpatient Hospital Coverage*		
Outpatient surgery	\$275 copay	40% coinsurance
Ambulatory surgical center	\$175 copay	40% coinsurance
Doctor's Office Visits		
Primary care provider	\$0 copay	\$20 copay
Specialist We do not require referrals.	\$35 copay	\$75 copay
Preventive Care		
Annual physical/comprehensive wellness visit	\$0 copay	\$0 copay
Medicare-covered preventive services	\$0 copay	\$0 copay
Emergency Care (Worldwide) Copay is waived if you are admitted to the hospital within 24 hours.	\$120 copay	\$120 copay
Urgently Needed Services (Worldwide) No extra charges for labs and/or x-rays. Copay is waived if you are admitted to the ER or hospital within 24 hours. Refer to the Evidence of Coverage for additional details.	\$10 copay	\$40 copay
Diagnostic Services, Labs, and Imaging* Only one copay is collected when multiple tests are performed during the same visit. Copays are in addition to any applicable primary care or specialist copay.		
Diagnostic tests and procedures	20% coinsurance	40% coinsurance
Diagnostic colonoscopy	\$275 copay	40% coinsurance

Lab services	\$0 copay	\$5 copay
Outpatient x-rays	\$5 copay	40% coinsurance
Advanced Imaging (e.g., MRIs, CT scans)	\$150 copay	40% coinsurance
Therapeutic radiology services	20% coinsurance	40% coinsurance
Other covered services Includes: IV infusion therapy, non-nuclear stress tests, facility or lab-based sleep studies, and more.	20% coinsurance	40% coinsurance
Hearing Services		
Hearing exam related to a medical condition	\$35 copay	\$75 copay
Routine hearing exam One per year.	\$0 copay	\$75 copay
Hearing aids Copay is for each hearing aid. Copays do not apply to the annual member out-of-pocket maximum.	\$99 to \$699 copay	Not covered
Dental Services* Limited Medicare-covered dental services related to a medical condition. Maximum plan payment benefit, does not include preventive.	\$35 copay	\$75 copay
Preventive dental services Two exams, two cleanings, two fluoride treatments, two bitewing x-rays every year, plus one panoramic x-ray every 36 months	\$0 copay	\$0 copay
Basic dental services	\$0 copay	20% coinsurance for Bajor
Major dental services	\$0 copay	20% coinsurance for Major
Vision Services		
Routine and/or preventive eye exam One per year.	\$0 copay	\$35 reimbursement
Problem related eye exam	\$35 copay	\$75 copay
Vision test for prescriptions	\$0 copay	\$35 reimbursement
Eyeglasses or contact lenses after cataract surgery*	\$0 copay	\$75 copay
Frames or contact lenses One purchase per year.	\$300 allowance	\$300 Reimbursement for frames and contact lenses
Inpatient Mental Health Services*		
Days 1-5	\$295 copay	Days 1 - 20: \$500 copay per day
Days 6-90	\$0 copay	Days 21 - 90: \$0 copay per day
Lifetime reserve days* 1-60	\$0 copay	190 days of Inpatient Psychiatric Hospital Care in a Lifetime

*Service may require prior authorization.

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Outpatient Mental Health Services		
Individual therapy	\$25 copay	\$75 copay
Group therapy	\$20 copay	\$45 copay
Partial hospitalization for mental health*	\$55 copay	\$75 copay
Substance Abuse* (Outpatient)		
Individual therapy	\$25 copay	\$75 copay
Group therapy	\$20 copay	\$45 copay
Acupuncture Services*		
Treatment of lower back pain. 12 initial visits, and additional 8 visits if member is making progress.	\$35 copay	\$75 copay
Ambulance* Prior authorization only required for non-emergency transfers.	\$270 copay	\$270 copay
Chiropractic Care*	\$20 copay	\$75 copay
Diabetes Specific Benefits		
Primary care provider In-person.	\$0 copay	\$20 copay
Routine eye exam	\$0 copay	\$35 Reimbursement
Diabetes monitoring supplies Coverage for test strips and glucose monitors by produced by Abbott.	\$0 copay	40% coinsurance
Diabetes self-management training	\$0 copay	40% coinsurance
Select diabetes drugs in Tier 1 and Tier 2 (non-insulin)	Covered through the gap	N/A
Continuous Glucose Monitors (CGM)*	\$0 copay	40% coinsurance
Part B insulin pumps and supplies	0-20% coinsurance up to max \$35 copay per month	40% coinsurance
Insulin		
Tier 3 and Tier 4 insulin 30-day supply in all Part D stages. Coverage Gap does not apply to insulins.	\$35 copay	N/A
Part B pump insulin For use in a pump.	0-20% coinsurance	40% coinsurance
Foot Care (Podiatry Services) Foot exams and treatment for Medicare-covered services.	\$35 copay	\$75 copay
Routine foot care Treatment that is considered preventive (i.e. cutting or removal of corns, warts, calluses, or nails), up to six visits.	\$35 copay	\$75 copay
Home Health Care*	\$0 copay	50% coinsurance
Hospice	Covered by Original Medicare	Not covered

Intermountain Connect Care Visit with a provider via video chat for urgent medical needs.	\$0 copay	N/A
Intermountain LiVe Well Center Programs	\$0 copay	N/A
Meals after discharge* After discharge from an inpatient acute hospital or skilled nursing facility.	\$0 copay, up to 14 days (2 meals per day)	N/A
Medical Equipment and Supplies		
Durable medical equipment (e.g., wheelchairs, oxygen, etc.)*	20% coinsurance	50% coinsurance
Prosthetic devices and supplies (e.g., braces, artificial limbs, etc.)*	20% coinsurance	50% coinsurance
Medicare Part B Drugs* Includes chemotherapy drugs, and other Part B drugs and biologics.	0-20% coinsurance	40% coinsurance
Insulin for use with insulin pumps	0-20% coinsurance up to max \$35 copay per month	40% coinsurance
Over-the-Counter (OTC) Items Receive money on your pre-loaded Flex Card for OTC items. Amounts do not roll over.	\$100 per quarter, does not roll over	N/A
Papa Pals Companionship Services	\$0 copay, up to 30 hours a year	N/A
Rehabilitation Services* (Outpatient)		
Physical, occupational, and speech therapy visit.	\$20 copay	\$75 copay
Cardiac rehab services	\$0 copay	40% coinsurance
Pulmonary rehab services	\$15 copay	40% coinsurance
Renal Dialysis Including services and supplies for home dialysis.	20% coinsurance	20% coinsurance
Skilled Nursing Facility (SNF)* Our plan covers up to 100 days in a SNF, no prior hospital stay required.		
Days 1-20	\$0 copay	40% coinsurance
Days 21-35	\$203 copay	40% coinsurance
Days 36-100	\$0 copay	40% coinsurance
Telehealth Services		
Telehealth visit with a primary care provider	\$0 copay	Not covered
Telehealth visit with a specialist	\$35 copay	Not covered
Transportation (Non-Emergent Medical)	\$0 copay up to 24 one-way trips	Not covered
Wellness Your Way Receive money on your pre-loaded Flex Card for approved wellness services such as gym/health club memberships, health education, nutritional benefits, weight management programs, etc.	\$250 per year	N/A

*Service may require prior authorization.

YOUR PRESCRIPTION BENEFITS

Select Health Medicare Choice (PPO) 019

The below cost-sharing table shows what you will pay for your prescription in the Initial Coverage Stage.

There is no pharmacy deductible on this plan.

You stay in the Initial Coverage Stage until your year-to-date total drug costs reaches **\$5,030**. Then you move to the Coverage Gap (Donut Hole) stage.

You will generally pay 25% on brand-name and generic drugs while in the Coverage Gap. Once you reach **\$8,000** in annual total drug costs, you move to the Catastrophic Coverage stage.

During the Catastrophic Coverage stage, the plan pays most of the cost for your covered drugs. You generally pay **\$4.15** for generic drugs and **\$10.35** for all other drugs—or 5% of the cost, whichever is greater. You will stay in this stage for the rest of the calendar year through December 31. For more information on how pharmacy coverage stages work, please see the Pharmacy section of the Enrollment Guide.

PHARMACY DEDUCTIBLE

Tiers 1, 2, 3, 4, 5	\$0	\$0
COST-SHARING	RETAIL COST-SHARING	MAIL ORDER COST-SHARING
	30-DAY SUPPLY 100-DAY SUPPLY	30-DAY SUPPLY 100-DAY SUPPLY
Tier 1 (Preferred Generic)	\$0 \$0	\$0 \$0
Tier 2 (Generic)	\$8 \$24	\$8 \$24
Tier 3 (Preferred Brand)	\$47 \$141	\$47 \$141
Tier 4 (Nonpreferred Drugs)	\$100 \$300	\$100 \$300
Tier 5 (Specialty Tier)	33% coinsurance N/A	33% coinsurance N/A

Please see the Evidence of Coverage (EOC) for information regarding cost-sharing difference depending on pharmacy status, mail-order, Long Term Care (LTC) or home infusion, and 30- or 100-day medication supplies.

How we help with prescription drug costs.

All Tier 1 prescription drugs are covered through the Coverage Gap.

Select diabetes prescription drugs on Tier 2 are covered through the Coverage Gap.

Tier 3 and Tier 4 insulin copays are capped at a \$35 copay for a 30-day supply, during all Part D stages.



Exclusive plan benefits

Our mission is to help you live the healthiest life possible. That's why we give you tools and incentives to help you get healthy and stay healthy.

Dental Coverage

This plan covers preventive and comprehensive dental for **no additional cost**.

Over-The-Counter (OTC) Benefit

Receive **\$75** per quarter on your pre-loaded flex card for over-the-counter items.

Hearing Aids

TruHearing

We cover diagnostic hearing and balance evaluations under your plan's copay, as long as you visit an in-network provider and the evaluation is done in an outpatient setting. Hearing aids are available in three tiers:

Tier 1 - Standard | \$99

Tier 2 - Advanced | \$399

Tier 3 - Premium | \$699

NOTE: Costs are per hearing aid. Hearing aid copays do not go towards the Member Out-of-Pocket Maximum.

Vision Coverage

This plan includes vision services, such as an annual routine eye exam and a vision hardware benefit.

Wellness Your Way

Our flexible wellness benefit allows you to choose how you want to get and stay healthy. We'll give you **\$250 per year** on a pre-loaded flex card that you can use to participate in wellness activities.

Healthy Living Incentive

Get up to **\$160 a year** loaded onto your flex card for completing activities that keep you healthy, like your annual physical, cancer screenings, and immunizations.

Transportation

Our plan includes non-emergent medical transportation at **no additional cost**. This means you can get up to 24 one-way trips to and from your doctor's appointments, facilities, or pharmacy.

Papa Pals - Companionship Services

Get connected with a *Papa Pal* to lend companionship services and help with daily living activities such as technology lessons, light house tasks, and help with errands.

Meals After Hospital Stay

Receive up to **14 days of meals** after you are discharged from an inpatient hospital or skilled nursing facility stay, based on need, at no cost to you. Prior authorization by a Care Manager is required.

Select Health Medicare No Rx (PPO)

H2246_020

Clark and Nye counties in Nevada.

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Premium Amount	\$0	
Medical Deductible	\$0	
Member Out-of-Pocket Maximum Does not include prescription drugs, comprehensive dental, and hearing aid copays. If you reach the limit on out-of-pocket costs, you're covered 100% for the rest of the year. You will still need to pay monthly premiums and cost-sharing for your Part D drugs.	\$6,700	\$10,000 combined with In-Network Member Out-of-Pocket Maximum
Inpatient Hospital Coverage* Copays start over each time you are admitted as an inpatient.		
Days 1-4	\$395 copay	40% coinsurance
Days 5+	\$0 copay	40% coinsurance
Outpatient Hospital Coverage*		
Outpatient surgery	\$375 copay	40% coinsurance
Ambulatory surgical center	\$275 copay	40% coinsurance
Doctor's Office Visits		
Primary care provider	\$0 copay	40% coinsurance
Specialist We do not require referrals.	\$40 copay	40% coinsurance
Preventive Care		
Annual physical/comprehensive wellness visit	\$0 copay	\$0 copay
Medicare-covered preventive services	\$0 copay	\$0 copay
Emergency Care (Worldwide) Copay is waived if you are admitted to the hospital within 24 hours.	\$100 copay	\$100 copay
Urgently Needed Services (Worldwide) No extra charges for labs and/or x-rays. Copay is waived if you are admitted to the ER or hospital within 24 hours. Refer to the Evidence of Coverage for additional details.	\$20 copay	\$40 copay
Diagnostic Services, Labs, and Imaging* Only one copay is collected when multiple tests are performed during the same visit. Copays are in addition to any applicable primary care or specialist copay.		
Diagnostic tests and procedures	20% coinsurance	40% coinsurance
Diagnostic colonoscopy	\$375 copay	40% coinsurance
Lab services	\$0 copay	40% coinsurance
Outpatient x-rays	\$0 copay	40% coinsurance

Advanced Imaging (e.g., MRIs, CT scans)	\$75 copay	40% coinsurance
Therapeutic radiology services	20% coinsurance	40% coinsurance
Other covered services Includes: IV infusion therapy, non-nuclear stress tests, and more.	20% coinsurance	40% coinsurance
Hearing Services		
Hearing exam related to a medical condition	\$0 copay	40% coinsurance
Routine hearing exam One per year.	\$0 copay	40% coinsurance
Hearing aids Copay is for each hearing aid. Copays do not apply to the annual member out-of-pocket maximum.	\$399 to \$699 copay	Not covered
Dental Services* Limited Medicare-covered dental services related to a medical condition.	\$40 copay	40% coinsurance
Maximum plan payment benefit, includes preventive.	\$2,000	Combined with in-network
Preventive dental services Two exams, two cleanings, two fluoride treatments, two bitewing x-rays every year, plus one panoramic x-ray every 36 months	\$0 copay	\$0 copay
Basic dental services	\$0 copay	20% coinsurance for Basic
Major dental services	\$0 copay	20% coinsurance for Major
Vision Services		
Routine and/or preventive eye exam One per year.	\$0 copay	\$35 reimbursement
Problem related eye exam	\$0 copay	40% coinsurance
Vision test for prescriptions	\$0 copay	\$35 reimbursement
Eyeglasses or contact lenses after cataract surgery*	\$0 copay	40% coinsurance
Frames or contact lenses One purchase per year.	\$200 allowance	\$200 Reimbursement for frames and contact lenses
Inpatient Mental Health Services*		
Days 1-4	\$395 copay	40% coinsurance
Days 5-90	\$0 copay	40% coinsurance
Lifetime reserve days* 1-60	\$0 copay	40% coinsurance
Outpatient Mental Health Services		40% coinsurance
Individual therapy	\$25 copay	40% coinsurance
Group therapy	\$20 copay	40% coinsurance
Partial hospitalization for mental health*	\$55 copay	40% coinsurance

*Service may require prior authorization.

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Substance Abuse* (Outpatient)		
Individual therapy	\$40 copay	40% coinsurance
Group therapy	\$25 copay	40% coinsurance
Acupuncture Services*		
Treatment of lower back pain. 12 initial visits, and additional 8 visits if member is making progress.	\$40 copay	40% coinsurance Limits are combined for both in-network and out-of-network benefits
Ambulance*	\$250 copay	\$250 copay
Prior authorization only required for non-emergency transfers.		
Chiropractic Care*	\$15 copay	40% coinsurance
Diabetes Specific Benefits		
Primary care provider In-person.	\$0 copay	Not Covered
Routine eye exam	\$0 copay	\$35 Reimbursement
Diabetes monitoring supplies Coverage for test strips and glucose monitors produced by Abbott.	\$0 copay	40% coinsurance
Diabetes self-management training	\$0 copay	40% coinsurance
Select diabetes drugs in Tier 1 and Tier 2 (non-insulin)	Covered through the gap	N/A
Continuous Glucose Monitors (CGM)*	\$0 copay	40% coinsurance
Part B insulin pumps and supplies	0-20% coinsurance up to max \$35 copay per month	40% coinsurance
Insulin		
Part B pump insulin For use in a pump.	20% coinsurance	40% coinsurance
Foot Care (Podiatry Services)	\$40 copay	40% coinsurance
Foot exams and treatment for Medicare-covered services.		
Routine foot care Treatment that is considered preventive (i.e. cutting or removal of corns, warts, calluses, or nails), up to six visits.	\$40 copay	40% coinsurance Limits are combined for both in-network and out-of-network benefits
Home Health Care*	\$0 copay	40% coinsurance
Hospice	Covered by Original Medicare	Not covered
Intermountain Connect Care	\$0 copay	N/A
Visit with a provider via video chat for urgent medical needs.		
Intermountain LiVe Well Center Programs	\$0 copay	N/A

Meals after discharge* After discharge from an inpatient acute hospital or skilled nursing facility.	\$0 copay, up to 14 days (2 meals per day)	N/A
Medical Equipment and Supplies		
Durable medical equipment (e.g., wheelchairs, oxygen, etc.)*	20% coinsurance	50% coinsurance
Prosthetic devices and supplies (e.g., braces, artificial limbs, etc.)*	20% coinsurance	50% coinsurance
Medicare Part B Drugs*	0-20% coinsurance	40% coinsurance
Includes chemotherapy drugs, and other Part B drugs and biologics.		
Insulin for use with insulin pumps	0-20% coinsurance up to max \$35 copay per month	40% coinsurance
Over-the-Counter (OTC) Items	\$75 allowance per quarter	N/A
Receive money on your pre-loaded Flex Card for OTC items. Amounts do not roll over.		
Papa Pals Companionship Services	\$0 copay, up to 30 hours a year	N/A
Part B Premium Reduction	Up to \$100 reduction	N/A
Rehabilitation Services* (Outpatient)		
Physical, occupational, and speech therapy visit.	\$20 copay	40% coinsurance
Cardiac rehab services	\$0 copay	40% coinsurance
Pulmonary rehab services	\$15 copay	40% coinsurance
Renal Dialysis	20% coinsurance	20% coinsurance
Including services and supplies for home dialysis.		
Skilled Nursing Facility (SNF)*		
Our plan covers up to 100 days in a SNF, no prior hospital stay required.		
Days 1-20	\$0 copay	40% coinsurance
Days 21-55	\$203 copay	40% coinsurance
Days 56-100	\$0 copay	40% coinsurance
Telehealth Services		
Telehealth visit with a primary care provider	\$0 copay	Not covered
Telehealth visit with a specialist	\$40 copay	Not covered
Transportation (Non-Emergent Medical)	\$0 copay up to 24 one-way trips	Not covered
Wellness Your Way	\$240 per year	N/A
The Flex Card is a reloadable debit card with a combined total per calendar year to purchase membership(s) in Health Club/Fitness Classes, Health Education, Nutritional Benefits, and/or Weight Management Programs and Papa Pals after benefit is exhausted.		

*Service may require prior authorization.

Select Health Medicare + Kroger (HMO)

H1994_021

Clark and Nye counties in Nevada.
(Must have a qualifying chronic condition to use grocery benefit.)

BENEFIT	COST
Premium Amount	\$0
Medical Deductible	\$0
Member Out-of-Pocket Maximum Does not include prescription drugs, comprehensive dental, and hearing aid copays. If you reach the limit on out-of-pocket costs, you're covered 100% for the rest of the year. You will still need to pay monthly premiums and cost-sharing for your Part D drugs.	\$1,000
Inpatient Hospital Coverage* Copays start over each time you are admitted as an inpatient.	
All days	\$0 copay
Outpatient Hospital Coverage*	
Outpatient surgery	\$0 copay
Ambulatory surgical center	\$0 copay
Doctor's Office Visits	
Primary care provider	\$0 copay
Specialist Referral may be required	\$0 copay
Preventive Care	
Annual physical/comprehensive wellness visit	\$0 copay
Medicare-covered preventive services	\$0 copay
Emergency Care (Worldwide) Copay is waived if you are admitted to the hospital within 24 hours.	\$135 copay
Urgently Needed Services (Worldwide) No extra charges for labs and/or x-rays. Copay is waived if you are admitted to the ER or hospital within 24 hours. Refer to the Evidence of Coverage for additional details.	\$10 copay
Diagnostic Services, Labs, and Imaging* Only one copay is collected when multiple tests are performed during the same visit. Copays are in addition to any applicable primary care or specialist copay.	
Diagnostic tests and procedures	\$0 copay
Diagnostic colonoscopy	\$0 copay
Lab services	\$0 copay
Outpatient x-rays	\$0 copay
Advanced Imaging (e.g., MRIs, CT scans)	\$60 copay
Therapeutic radiology services	20% coinsurance

Other covered services Includes: IV infusion therapy, non-nuclear stress tests, facility or lab-baseds, and more.	20% coinsurance
Hearing Services	
Hearing exam related to a medical condition	\$0 copay
Routine hearing exam One per year.	\$0 copay
Hearing aids Copay is for each hearing aid. Copays do not apply to the annual member out-of-pocket maximum.	\$99 to \$699 copay
Dental Services* Limited Medicare-covered dental services related to a medical condition.	\$0 copay
Maximum plan payment benefit, includes preventive.	\$2,500
Preventive dental services Two exams, two cleanings, two fluoride treatments, two bitewing x-rays every year, plus one panoramic x-ray every 36 months	\$0 copay
Basic dental services	\$0 copay
Major dental services	\$0 copay
Vision Services	
Routine and/or preventive eye exam One per year.	\$0 copay
Problem related eye exam	\$0 copay
Vision test for prescriptions	\$0 copay
Eyeglasses or contact lenses after cataract surgery*	\$0 copay
Frames or contact lenses One purchase per year.	\$300 allowance
Inpatient Mental Health Services*	
Days 1-90	\$0 copay
Lifetime reserve days* 1-60	\$0 copay
Outpatient Mental Health Services	
Individual therapy	\$15 copay
Group therapy	\$10 copay
Partial hospitalization for mental health*	\$55 copay
Substance Abuse* (Outpatient)	
Individual therapy	\$15 copay
Group therapy	\$10 copay
Acupuncture Services*	
Treatment of lower back pain. 12 initial visits, and additional 8 visits if member is making progress.	\$0 copay
Ambulance* Prior authorization only required for non-emergency transfers.	\$250 copay

*Service may require prior authorization.

BENEFIT	COST
Chiropractic Care*	\$0 copay
Diabetes Specific Benefits	
Primary care provider In-person or through telehealth.	\$0 copay
Routine eye exam	\$0 copay
Diabetes monitoring supplies Coverage for test strips and glucose monitors produced by Abbott.	\$0 copay
Diabetes self-management training	\$0 copay
Select diabetes drugs in Tier 1 and Tier 2 (non-insulin)	Covered through the gap
Continuous Glucose Monitors (CGM)*	\$0 copay
Part B insulin pumps and supplies	20% coinsurance
Insulin	
Tier 3 and Tier 4 insulin 30-day supply in all Part D stages. Coverage Gap does not apply to insulins.	\$35 copay
Part B pump insulin For use in a pump.	0-20% coinsurance up to max \$35 copay per month
Foot Care (Podiatry Services)	\$0 copay
Foot exams and treatment for Medicare-covered services.	
Routine foot care Treatment that is considered preventive (i.e. cutting or removal of corns, warts, calluses, or nails), up to six visits.	\$0 copay
Grocery Benefit	\$60 combined allowance per month
Members with qualifying conditions can use their over-the-counter benefit to buy groceries at Smith's grocery stores.	
Home Health Care*	\$0 copay
Hospice	Covered by Original Medicare
Intermountain Connect Care	\$0 copay
Visit with a provider via video chat for urgent medical needs.	
Intermountain LiVe Well Center Programs	\$0 copay
Meals after discharge*	\$0 copay, up to 14 days (2 meals per day)
After discharge from an inpatient acute hospital or skilled nursing facility.	
Medical Equipment and Supplies	
Durable medical equipment (e.g., wheelchairs, oxygen, etc.)*	20% coinsurance
Prosthetic devices and supplies (e.g., braces, artificial limbs, etc.)*	20% coinsurance
Medicare Part B Drugs*	0-20% coinsurance
Includes chemotherapy drugs, insulin for use with insulin pumps, and other Part B drugs and biologics.	
Insulin for use with insulin pumps	0-20% coinsurance up to max \$35 copay per month

Over-the-Counter (OTC) Receive money on your pre-loaded Flex Card for OTC item, combined with grocery benefit. Amounts do not roll over.	\$60 combined allowance per month
Papa Pals Companionship Services	\$0 copay, up to 30 hours a year
Rehabilitation Services* (Outpatient)	
Physical, occupational, and speech therapy visit.	\$0 copay
Cardiac rehab services	\$0 copay
Pulmonary rehab services	\$0 copay
Renal Dialysis Including services and supplies for home dialysis.	20% coinsurance
Skilled Nursing Facility (SNF)* Our plan covers up to 100 days in a SNF, no prior hospital stay required.	
Days 1-20	\$0 copay
Days 21-40	\$125 copay
Days 41-100	\$0 copay
Telehealth Services	
Telehealth visit with a primary care provider	\$0 copay
Telehealth visit with a specialist	\$0 copay
Transportation (Non-Emergent Medical)	\$0 copay up to 60 one-way trips
Wellness Your Way Receive money on your pre-loaded Flex Card for approved wellness services such as gym/health club memberships, health education, nutritional benefits, weight management programs, etc.	\$240 per year

*Service may require prior authorization.

YOUR PRESCRIPTION BENEFITS

Select Health Medicare + Kroger (HMO) 021

The below cost-sharing table shows what you will pay for your prescription in the Initial Coverage Stage.

There is no pharmacy deductible on this plan.

You stay in the Initial Coverage Stage until your year-to-date total drug costs reaches **\$5,030**.

Then you move to the Coverage Gap (Donut Hole) stage.

You will generally pay 25% on brand-name and generic drugs while in the Coverage Gap. Once you reach **\$8,000** in annual total drug costs, you move to the Catastrophic Coverage stage.

During the Catastrophic Coverage stage, the plan pays the full cost for your covered Part D drugs.

You pay nothing.

PHARMACY DEDUCTIBLE

Tier 1 and 2	\$0					
Tiers 3, 4, and 5	\$0					
COST-SHARING	PREFERRED RETAIL		RETAIL		MAIL ORDER	
	30-DAY SUPPLY	100-DAY SUPPLY	30-DAY SUPPLY	100-DAY SUPPLY	30-DAY SUPPLY	100-DAY SUPPLY
Tier 1 (Preferred Generic)	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2 (Generic)	\$0	\$0	\$15	\$45	\$0	\$0
Tier 3 (Preferred Brand)	\$40	\$120	\$47	\$141	\$40	\$120
Tier 4 (Nonpreferred Drugs)	\$90	\$270	\$100	\$300	\$90	\$270
Tier 5 (Specialty Tier)	33% coinsurance N/A		33% coinsurance N/A		33% coinsurance N/A	

Please see the Evidence of Coverage (EOC) for information regarding cost-sharing difference depending on pharmacy status, mail-order, Long Term Care (LTC) or home infusion, and 30- or 100-day medication supplies.

How we help with prescription drug costs.

Select diabetes prescription drugs on Tiers 1 and 2 are covered through the Coverage Gap.

Tier 3 and Tier 4 insulin copays are capped at a \$35 copay for a 30-day supply, during all Part D stages.



Exclusive plan benefits

Our mission is to help you live the healthiest life possible. That's why we give you tools and incentives to help you get healthy and stay healthy.

Hearing Aids

TruHearing

We cover diagnostic hearing and balance evaluations under your plan's copay, as well as certain hearing aids purchased through an in-network provider. Hearing aids are available in three tiers:

Tier 1 - Standard | \$99

Tier 2 - Advanced | \$399

Tier 3 - Premium | \$699

NOTE: Costs are per hearing aid. Hearing aid copays do not go towards the Member Out-of-Pocket Maximum.

Vision Coverage

This plan includes vision services, such as an annual routine eye exam and a vision hardware benefit.

Wellness Your Way

Our flexible wellness benefit allows you to choose how you want to get and stay healthy. We'll give you **\$240 per year** on a pre-loaded flex card that you can use to participate in wellness activities.

Healthy Living Incentive

Get up to **\$160 a year** loaded onto your flex card for completing activities that keep you healthy, like your annual physical, cancer screenings, and immunizations.

Transportation

Our plan includes non-emergent medical transportation at **no additional cost**. This means you can get up to 60 one-way trips to and from your doctor's appointments, facilities, or pharmacy.

Papa Pals - Companionship Services

Get connected with a *Papa Pal* to lend companionship services and help with daily living activities such as technology lessons, light house tasks, and help with errands.

Meals After Hospital Stay

Receive up to **14 days of meals** after you are discharged from an inpatient hospital or skilled nursing facility stay, based on need, at no cost to you. Prior authorization by a Care Manager is required.

Dental Coverage

This plan covers preventive, basic, and major dental services for **no additional cost**.

Over-The-Counter (OTC) and Grocery Benefit

Receive **\$60** per month on your pre-loaded flex card for either over-the-counter items or groceries at Smith's grocery stores. Your OTC benefit can also be used online.

Multi-Language Interpreter Services 1-855-442-9900 (TTY:711)

Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status. This information is available for free in other languages and alternate formats by contacting Select Health Medicare at **855-442-9900 (TTY: 711)**

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **1-855-442-9900**. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 **1-855-442-9900**。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 **1-855-442-9900**。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasalang-wika, tawagan lamang kami sa **1-855-442-9900**. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d’interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d’assurance-médicaments. Pour accéder au service d’interprétation, il vous suffit de nous appeler au **1-855-442-9900**. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi **1-855-442-9900** sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1-855-442-9900**. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 **1-855-442-9900** 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **1-855-442-9900**. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية لإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على **1-855-442-9900**. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें **1-855-442-9900** पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero **1-855-442-9900**. Un nostro incaricato che parla Italianovi fornirà l’assistenza necessaria. È un servizio gratuito.

Português: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **1-855-442-9900**. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan **1-855-442-9900**. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer **1-855-442-9900**. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、**1-855-442-9900**にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサービスです。

OMB Approval No. 0938-1421 (Expires 12/31/2025)
Y0165_2400363_C

Notes



Select Health is an HMO, PPO, SNP plan sponsor with a Medicare contract. Enrollment in Select Health Medicare depends on contract renewal.

Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status. This information is available for free in other languages and alternate formats.

Select Health Medicare **1-855-442-9900 (TTY: 711)** / Select Health: **1-800-538-8038**

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電。

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