

# Select Health Medicare Summary of benefits.

IDAHO | 2025

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)?

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

The following Idaho county is included in our service area:  
Bonneville county.

## 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.

## 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](https://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](https://www.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.

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## HOW TO CONTACT US

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

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# Select Health Medicare Essential (HMO)

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Bonneville county in Idaho.

BENEFIT	COST
<b>Premium Amount</b>	\$0
<b>Medical Deductible</b>	\$0
<b>Member Out-of-Pocket Maximum</b> 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.	\$6,750
<b>Inpatient Hospital Coverage*</b> Copays start over each time you are admitted as an inpatient.	
Days 1-6	\$310 copay per day
Days 7+	\$0 copay per day
<b>Outpatient Hospital Coverage*</b>	
Outpatient surgery	\$350 copay
<b>Ambulatory Surgical Center</b>	\$250 copay
<b>Doctor's Office Visits</b>	
Primary care provider	\$0 copay
Specialist We do not require referrals.	\$30 copay
<b>Preventive Care</b>	
Annual physical/comprehensive wellness visit	\$0 copay
Medicare-covered preventive services	\$0 copay
<b>Emergency Care (Worldwide)</b> Copay is waived if you are admitted to the hospital within 24 hours.	\$125 copay
<b>Urgently Needed Services (Worldwide)</b> 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.	\$55 copay
<b>Diagnostic Services, Labs, and Imaging*</b> 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
Lab services	\$0 copay
Outpatient x-rays	\$0 copay
Diagnostic colonoscopy	\$350 copay
Diagnostic radiology services (e.g., MRIs, CT scans)	\$350 copay
Therapeutic radiology services	\$80 copay

<b>Hearing Services</b>	
Hearing exam related to a medical condition	\$30 copay
Routine hearing exam One per year.	\$0 copay
Hearing aids Copays do not apply to the annual member out-of-pocket maximum.	\$425 to \$1,899 copay per aid
<b>Dental Services*</b>	
Limited Medicare-covered dental services related to a medical condition.	\$30 copay
Maximum plan payment benefit, excludes preventive	\$1,000
Preventive dental services Two exams, two cleanings, two bitewing x-rays every year, plus one panoramic x-ray every 36 months	\$0 copay
Basic dental services	\$0 copay
Major dental services	20% coinsurance
<b>Vision Services</b>	
Eye exam related to a medical condition	\$30 copay
Eyeglasses or contact lenses after cataract surgery*	\$0 copay
Routine and/or preventive eye exam One per year.	\$0 copay
Vision test for prescriptions	\$0 copay
Frames or contact lenses	\$200 allowance
<b>Inpatient Mental Health Services*</b>	
Days 1-6	\$310 copay per day
Days 7-90	\$0 copay per day
Lifetime reserve days* 1-60	\$0 copay per day
<b>Outpatient Mental Health Services</b>	
Individual therapy	\$25 copay
Group therapy	\$15 copay
Partial hospitalization*	\$55 copay
<b>Wellness Your Way with Over-the-Counter (OTC) Items</b>	
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, and OTC items. Amounts do not roll over.	\$500 allowance per year
<b>Papa Companionship Services</b>	\$0 copay, up to 30 hours per year
<b>Acupuncture (Medicare Covered)</b>	\$30 copay
<b>Ambulance*</b> Prior authorization only required for non-emergency transfers.	\$350 copay
<b>Chiropractic Care*</b>	\$20 copay

\*Service may require prior authorization.

BENEFIT	COST
<b>Foot Care (Podiatry Services)</b>	
Foot exams and treatment for Medicare-covered services.	\$30 copay
Routine foot care Treatment that is considered preventive (i.e. cutting or removal of corns, warts, calluses, or nails), up to six visits.	\$30 copay
<b>Home Health Care*</b>	\$0 copay
<b>Hospice</b>	Covered by Original Medicare
<b>Intermountain Connect Care (Urgent)</b>	
Visit with a provider via video chat for urgent medical needs.	\$0 copay
<b>Meals after discharge*</b>	\$0 copay, up to 14 days (2 meals per day)
After discharge from an inpatient acute hospital or skilled nursing facility.	
<b>Medical Equipment and Supplies</b>	
Crutches, canes, and walkers	\$0 copay
All other durable medical equipment (e.g., wheelchairs, oxygen, etc.)*	20% coinsurance
Prosthetic devices and supplies (e.g., braces, artificial limbs, etc.)*	20% coinsurance
<b>Medicare Part B Drugs*</b>	
Includes chemotherapy drugs, and other Part B drugs and biologics.	0-20% coinsurance
Insulin for use with insulin pumps	0-20% coinsurance up to max \$35 copay per month
<b>Rehabilitation Services* (Outpatient)</b>	
Physical, occupational, and speech therapy visits.	\$45 copay
Cardiac rehab services	\$40 copay
Pulmonary rehab services	\$30 copay
<b>Renal Dialysis</b>	
Including services and supplies for home dialysis.	20% coinsurance
<b>Skilled Nursing Facility (SNF)*</b>	
Our plan covers up to 100 days in a SNF, no prior hospital stay required.	
Days 1-20	\$0 copay per day
Days 21-55	\$214 copay per day
Days 56-100	\$0 copay per day
<b>Substance Abuse* (Outpatient)</b>	
Individual therapy	\$25 copay
Group therapy	\$15 copay
<b>Telehealth Services</b>	
Telehealth visit with a primary care provider	\$0 copay
Telehealth visit with a specialist	\$30 copay
<b>Transportation (Routine)</b>	\$0 copay for 24 one-way trips

## YOUR PRESCRIPTION BENEFITS

### Select Health Medicare Essential (HMO) 025

The below cost-sharing table shows what you will pay for your prescription in the Initial Coverage Stage after you've reached your annual \$200 pharmacy deductible OR when filling a Tier 1 or Tier 2 drug. The pharmacy deductible does not apply to Tier 1 and Tier 2 drugs.

During the initial coverage stage, you pay your copay, and we pay the rest. You stay in this stage until your year-to-date total drug costs reach the yearly \$2,000 out-of-pocket cost set by Medicare. Once you reach this amount, you will move to the catastrophic stage.

During the catastrophic stage, the plan pays the full cost for your covered drugs. You stay in this stage for the rest of the calendar year through December 31. You pay nothing.

### PHARMACY DEDUCTIBLE

Tier 1 and 2 (Generics)	\$0	
Tiers 3, 4, and 5 (Brand and non-preferred drugs)	\$200	
<b>COST-SHARING</b>	<b>Standard Retail</b>	<b>Mail Order</b>
	<b>30-DAY SUPPLY   100-DAY SUPPLY</b>	<b>30-DAY SUPPLY   100-DAY SUPPLY</b>
Tier 1 (Preferred Generic)	\$0   \$0	\$0   \$0
Tier 2 (Generic)	\$0   \$0	\$0   \$0
Tier 3 (Preferred Brand)	25% coinsurance   25% coinsurance	25% coinsurance   25% coinsurance
Tier 4 (Nonpreferred Drugs)	38% coinsurance   38% coinsurance	38% coinsurance   38% coinsurance
Tier 5 (Specialty Tier)	30% coinsurance   N/A	30% 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 Tier 1 are covered at no cost to you.

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

\*Service may require prior authorization.



## Additional Benefits.

The Select Health Medicare Essential (HMO) plan comes with some great additional benefits.

### Delta Dental of Idaho

Your dental benefits are provided through Delta Dental of Idaho.

With coverage from Delta Dental of Idaho, you enjoy:

#### Network strength.

With the nation's largest network, chances are good your family dentist may already be a part of our family.

#### Savings

Every covered service a network dentist provides has a set fee ceiling, so you'll never pay more than that amount.

#### Preventive care

Preventive visits are covered 100%, along with cleanings and X-rays.

#### Comprehensive coverage

Your coverage includes the most common procedures with no deductible.

You get a maximum plan payment of \$1,000 for basic and major dental services at no additional cost.

Benefit	Cost
<b>Preventive dental services</b> Two exams, two cleanings, two bitewing x-rays every year, plus one panoramic x-ray every 36 months	\$0 copay
<b>Basic dental services</b> Filling and restorations, extractions, anesthesia and sedation, oral surgery, emergency care for pain relief, endodontic services (root canal), two periodontal maintenance per year, and periodontal treatment (e.g., scaling, debridement)	\$0 copay
<b>Major dental services</b> Dentures, implants, bridges, crowns and crown buildup, inlays, onlays, and cast restorations.	20% coinsurance

Limitations to procedures may apply, please see the Evidence of Coverage for full procedure details.

You can find hundreds of dentists in the Delta Dental Medicare Advantage network by selecting "Find a Dentist" at [deltadentalid.com](http://deltadentalid.com).

If you have questions about dental coverage, call Delta Dental of Idaho at **800-356-7586** or Select Health at **855-442-9900 (TTY: 711)**.





## Wellness Your Way with Over-The-Counter

You get **\$500 a year** to use on approved wellness activities and over-the-counter (OTC) items.

### Wellness Your way

Use your **Select Health Medicare Flexible Benefits card** to pay for approved activities or services such as:

- Physical activities
- Athletic clubs
- League fees
- Virtual monthly fitness memberships
- Memory fitness
- Weight management
- Health education classes
- Nutrition and dietary programs

### Over-the-Counter

Use your Select Health Medicare Flexible Benefits card at NationsBenefits approved retailers or online at NationsOTC to pay for OTC items like:

- Pain relievers
- Vitamins and minerals (e.g., fish oil, calcium, multivitamins)
- Bandages and antibiotic ointment
- Toothbrushes, toothpaste, and dental floss
- Cough drops
- Cotton swabs
- Antacids
- Lotion
- Eye drops
- First aid supplies ...and more

## Hearing

We cover diagnostic hearing and balance evaluations and have multiple hearing aid benefit tiers to help you deal with hearing loss.

Benefit	Cost
Routine hearing exam (one per year).	\$0 copay
NationsHearing Entry Hearing Aid	\$425
NationsHearing Basic Hearing Aid	\$599
NationsHearing Prime Hearing Aid	\$899
NationsHearing Preferred Hearing Aid	\$1,199
NationsHearing Advanced Hearing Aid	\$1,499
NationsHearing Premium Hearing Aid	\$1,899

**IMPORTANT:** Costs are per hearing aid. Hearing aid copays do not go toward the Member Out-of-Pocket Maximum.

## Vision

This plan includes vision services and a **\$200 yearly hardware allowance** to use on frames or contact lenses every year, to keep you seeing clearly.



Scan the QR code to learn more about these benefits.





## Companionship service

**You have 30 hours of Papa services.**

Papa Pals are here to help with a variety of everyday tasks to make your life easier.

- Companionship, conversation, playing board games, or going for a walk.
- Transportation to and from doctor's visits, errands, grocery and medication pickup, or shopping.
- Home tasks, including meal prep, light surface cleaning, laundry, gardening, or pet help.
- Help setting up a computer or social media to connect with friends or family.

Plus, you can have a preferred pal that can visit you more than once.

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## Healthy Living Rewards

**You can earn up to \$240** by completing a variety of wellness activities.

The best part is that you'll automatically earn reward dollars for every activity you complete. These reward dollars will be added to your Healthy Rewards wallet, which is part of your Select Health Medicare Flexible Benefits card. The amount of rewards you earn will depend on the activity you complete.

You can use your Healthy Rewards funds for a variety of wellness-related items and experiences using your Select Health Medicare Flexible Benefits card. You can choose from fitness equipment, wellness services, home essentials, wearable technology, dining out, and more.





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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## 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)**

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1-855-442-9900**. Someone who speaks English can help you. This is a free service.

**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

tagasaling-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 Arzneimittelpflichtplan. 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。