

# SUMMARY OF BENEFITS

CAPITAL HEALTH PLAN

Retiree Advantage (HMO)

2023

**LOCAL. TRUSTED.**

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**MEDICARE ADVANTAGE (HMO)**



## **2023 Summary of Benefits Capital Health Plan Retiree Advantage (HMO)**

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This is a summary of drug and health services covered by Capital Health Plan Retiree Advantage (HMO) for plan years that begin in 2023.

Capital Health Plan Retiree Advantage is a Medicare Advantage HMO plan (HMO stands for Health Maintenance Organization) approved by Medicare and run by a private company.

The benefit information provided is a summary of what we cover and what you pay when enrolled in this plan. It 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 an “Evidence of Coverage” or Schedule of Copays for your group, by calling Member Services at 850-523-7441 or 1-877-247-6512 (TTY 850-383-3534 or 1-877-870-8943) 8:00 a.m. – 8:00 p.m., seven days a week, October 1 – March 31; 8:00 a.m. – 8:00 p.m., Monday – Friday, April 1 – September 30. State of Florida members call 1-877-392-1532, 7:00 a.m. – 7:00 p.m. Or you can view the Evidence of Coverage on our website at [www.capitalhealth.com/Medicare](http://www.capitalhealth.com/Medicare).

To join Capital Health Plan Retiree Advantage you

- must be entitled to Medicare Part A;
- must be enrolled in Medicare Part B; and
- must be a permanent resident of our service area

Our service area includes the following counties in Florida: Calhoun, Franklin, Jefferson, Gadsden, Leon, Liberty, and Wakulla.

Capital Health Plan has a large stable network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for those services unless you receive prior authorization.

Urgently needed care and emergencies are covered anywhere in the world. You are not required to use Capital Health Plan providers or receive prior authorization in these circumstances.

Covered medical and hospital benefits may require prior authorization or a referral from your doctor. Services with a <sup>1</sup> may require prior authorization and services with a <sup>2</sup> may require a referral from your doctor.

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Premiums and Benefits	Capital Health Plan Retiree Advantage (HMO)	What you Should Know
Monthly Plan Premium	Your monthly plan premium is determined by your group contract.	You must continue to pay your Medicare Part B premium.
Deductible	No deductible	
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	Your yearly limit in this plan is determined by your group contract.	Includes copays and other costs for medical services for the year.
Inpatient Hospital Coverage <sup>1,2</sup>	You pay a group selected copay for each hospital admission.	Our plan covers an unlimited number of days for an inpatient hospital admission.
Outpatient Hospital Coverage <sup>2</sup>	You pay a group selected copay	
Doctor Visits <ul style="list-style-type: none"> <li>• Primary Care Providers/Telehealth</li> <li>• Specialists<sup>2</sup>/Telehealth</li> </ul>	You pay a group selected copay You pay a group selected copay	
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.
Emergency Care	You pay a group selected copay	<b>Worldwide coverage.</b> If you are admitted to the hospital within 24 hours, then you do not have to pay your share of the cost for emergency care.
Urgently Needed Services	You pay a group selected copay	<b>Worldwide coverage.</b>
Diagnostic Services/Labs/Imaging (outpatient) <ul style="list-style-type: none"> <li>• Diagnostic radiology service (MRI, CT, PET, Thallium, Nuclear Cardiology Scans)<sup>1,2</sup></li> <li>• Lab services</li> <li>• Diagnostic tests and procedures<sup>2</sup></li> <li>• Outpatient x-rays<sup>2</sup></li> </ul>	You pay a group selected copay for outpatient diagnostic radiology services  You pay nothing for lab services  You pay nothing for diagnostic tests and procedures  You pay nothing for outpatient x-rays	

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Therapeutic radiology services <sup>2</sup>	You pay a group selected copay for therapeutic radiology services	
Hearing Services	You pay a group selected copay	One routine hearing exam allowed annually.
Dental Services (limited dental services) 1,2	You pay a group selected copay	Does not include services in connection with care, treatment, filling, removal or replacement of teeth.
Vision Services <ul style="list-style-type: none"> <li>• Exams to diagnose and treat diseases and conditions of the eye</li> <li>• Routine eye exams</li> <li>• Eyeglasses (frames and lenses) or contact lenses</li> <li>• Eyeglasses (frames and lenses) or contact lenses after cataract surgery</li> </ul>	<p>You pay a group selected copay for exams to diagnose and treat diseases and conditions of the eye</p> <p>You pay a group selected copay for routine eye exams</p> <p>Our plan pays up to a \$150 reimbursement every two years for contact lenses or eyeglasses based on date of service</p> <p>You pay nothing for eyeglasses or contacts after cataract surgery (some limitations apply)</p>	<p>Copays vary depending on the place of service.</p> <p>Copays vary depending on the place of service.</p>
Mental Health Services <ul style="list-style-type: none"> <li>• Outpatient group or individual therapy visit</li> </ul>	You pay a group selected copay	
Skilled Nursing Facility (SNF) <sup>1,2</sup>	You pay a group selected copay	Our plan covers up to 100 days in a SNF each benefit period.
Hospice	You pay \$0 per occurrence	
Home Health Services <sup>2</sup>	You pay \$0 per occurrence	
Physical Therapy <sup>2</sup>	You pay a group selected copay	
Ambulance	You pay a group selected copay	
Transportation	Not covered	
Ambulatory Surgical Center <sup>2</sup>	You pay a group selected copay	
Medicare Part B Drugs <sup>1,2</sup>	You pay a group selected copay	

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<b>Outpatient Prescription Drugs</b>		
Initial Coverage	<p>You pay a group selected copay until your total yearly drug costs reach \$4,660. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. 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>	<p>Cost-sharing may change when you enter another phase of the Part D benefit. For more information on the specific cost-sharing and the phases of the benefit, please call us or see the Evidence of Coverage. Your cost-sharing may differ for mail-order, Long Term Care (LTC) or home infusion, and 60 or 90-day supplies.</p> <p><b>Important message about what you pay for insulin</b> - You won't pay more than \$35 for a one month supply of each insulin product covered by our plan, no matter what cost sharing tier it's on.</p>
Coverage Gap	<p>Most Medicare drug plans have a coverage gap (also called the "donut hole"). Under your group plan you continue to pay the initial coverage stage copays during the coverage gap unless the cost is less due to manufacturer or plan discounts.</p>	
Catastrophic Coverage	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400 you will pay the lowest amount of the following two options:</p> <ol style="list-style-type: none"> <li>1. The copay or coinsurance listed on your group's Schedule of Copayments</li> <li>2. The following coinsurance or copay, whichever is larger <ul style="list-style-type: none"> <li>• <i>either</i> – coinsurance of 5% of the cost of the drug</li> </ul> </li> </ol>	

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	<ul style="list-style-type: none"> <li>• –or– \$4.15 for a generic drug or a drug that is treated like a generic and \$10.35 for all other drugs.</li> </ul> <p>Our plan pays the rest of the cost.</p> <p>Some Medicare excluded Part D drugs are covered by your plan. The amount you pay when you fill a prescription for these drugs does not count toward your total drug cost or yearly out-of-pocket costs.</p>	
<b>Additional Benefits</b>		
Foot Care (podiatry services)	You pay a group selected copay	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions
Health and Wellness Education Programs <ul style="list-style-type: none"> <li>• Health Education</li> <li>• Additional Sessions of Smoking and Tobacco Use Cessation Counseling</li> <li>• Wellness Benefit</li> <li>• Nursing Hotline</li> </ul>	<p>Generally there are no copays for health and wellness programs.</p> <p>Our plan pays up to a \$150 Health and Wellness reimbursement each calendar year for exercise programs and memberships at approved health or fitness facilities.</p>	Some restrictions apply.
Medical Equipment/Supplies <ul style="list-style-type: none"> <li>• Durable Medical Equipment (e.g., wheelchairs, oxygen) <sup>1,2</sup></li> <li>• Prosthetics (e.g., braces, artificial limbs) <sup>1,2</sup></li> <li>• Diabetes supplies<sup>2</sup></li> </ul>	<p>You pay a group selected copay</p> <p>You pay a group selected copay</p> <p>You pay a group selected copay</p>	
Supervised Exercise Therapy for Peripheral Artery Disease	You pay \$10 per visit	You pay \$10 per visit

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<p>Other Rehabilitation Services</p> <ul style="list-style-type: none"> <li>• Cardiac and Intensive Cardiac rehabilitation services<sup>1,2</sup></li> <li>• Pulmonary rehabilitation services<sup>1,2</sup></li> <li>• Occupational therapy visit<sup>2</sup></li> <li>• Speech and language therapy visit<sup>2</sup></li> </ul>	<p>You pay a group selected copay</p> <p>You pay a group selected copay</p> <p>You pay a group selected copay</p> <p>You pay a group selected copay</p>	
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If you would like to know more about the coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

**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 customer service representative at 850-523-7441 or 1-877-247-6512 or, for TTY users 850-383-3534 or 1-877-870-8943, 8:00 a.m. to 8:00 p.m., seven days a week, October 1 through March 31; and 8:00 a.m. to 8:00 p.m., Monday through Friday, April 1 through September 30. State of Florida members call 1-877-392-1532, 7:00 a.m. - 7:00 p.m.

**Understanding the Benefits**

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit [www.capitalhealth.com/Medicare](http://www.capitalhealth.com/Medicare) or call 850-523-7441 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

- In addition to your monthly plan premium, 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, 2024.
- 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).

This summary may be available in other formats such as Braille and large print.

You can see our plan's entire provider directory, pharmacy directory, formulary (list of Part D prescription drugs) and Evidence of Coverage on our website at [www.capitalhealth.com/Medicare](http://www.capitalhealth.com/Medicare).

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

For more information contact Capital Health Plan Member Services at 850-523-7441 or 1-877-247-6512 (TTY 850-383-3534 or 1-877-870-8943) 8:00 a.m. – 8:00 p.m., seven days a week, October 1 – March 31; 8:00 a.m. – 8:00 p.m., Monday – Friday, April 1 – September 30. Or visit our website at [www.capitalhealth.com/Medicare](http://www.capitalhealth.com/Medicare). State of Florida members call 1-877-392-1532, 7:00 a.m. - 7:00 p.m.

## Nondiscrimination and Accessibility Notice (ACA §1557)

Capital Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Capital Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Capital Health Plan provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Member Services at one of the numbers listed below.

If you believe that Capital Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Capital Health Plan's Compliance and Privacy Officer:

2140 Centerville Place  
Tallahassee, FL 32308

Phone: Member Services 850-383-3311, 1-877-247-6512, TTY 850-383-3534 or 1-877-870-8943, Fax: 850-523-7419, Email:

[memberservices@chp.org](mailto:memberservices@chp.org). Medicare members or prospective members call 850-523-7441 or 1-877-247-6512 (TTY 850-383-3534 or 1-877-870-8943) 8:00 a.m. - 8:00 p.m., seven days a week, October 1 - March 31; 8:00 a.m. - 8:00 p.m., Monday - Friday, April 1 - September 30. State of Florida members call 1-877-392-1532, 7:00 a.m. - 7:00 p.m.

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, our Member Services Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human  
Services, 200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, DC 20201

800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Have a disability? Speak a language other than English? Call to get help for free.

1-877-247-6512, TTY/TDD 850-383-3534 or 1-877-870-8943

Vous souffrez d'un handicap ? Vous parlez une autre langue que l'anglais ? Appelez pour obtenir une aide gratuite. 1 877 247 6512, Téléscripneur/ATME 850 383 3534 ou 1 877 870 8943

Hai una disabilità? Non parli inglese? Chiama uno di questi numeri per chiedere assistenza gratuita:

1-877-247-6512, TTY/TDD 850-383-3534 o 1-877-870-8943

هل تعاني من إعاقة؟ هل تتحدث لغة غير اللغة الإنجليزية؟ اتصل للحصول على المساعدة المجانية. أو 1-877-870-8943 (TDD/TTY) 850-383-3534، 8943 جهاز الاتصال الهاتفي للصم/الهاتف النصي، 1-877-247-6512

Haben Sie eine Behinderung? Möchten Sie mit uns in einer anderen Sprache als Englisch kommunizieren? Rufen Sie an, um kostenlos Unterstützung zu erhalten. 1-877-247-6512, TTY/TDD 850-383-3534 oder 1-877-870-8943

¿Tiene una discapacidad? ¿Habla algún otro idioma que no sea inglés? Llame para obtener ayuda gratis. 1-877-247-6512, TTY/TDD 850-383-3534 o al 1-877-870-8943

ناتوانی خاصی دارید؟ به زبانی بجز انگلیسی صحبت می کنید؟ برای دریافت کمک رایگان با این شماره ها تماس بگیرید.  
1-877-247-6512 یا DDT/YTT به شماره 850-383-3534 یا 1-877-870-8943

અવગતા છે? ઇંગલિશ કરતાં અન્ય ભાષા બોલો છો? વનશુક્ર મદદ મેળવવા કોલ કરો. 1-877-247-6512, TTY/TDD 850-383-3534 અથવા 1-877-870-8943 પર

Ou gen yon andikap? Ou pale yon lang ki pa Anglè? Rele pou jwenn èd pou gratis? 1-877-247-6512, TTY/TDD 850-383-3534 oswa 1-877-870-8943

장애가 있으십니까? 영어가 아닌 다른 언어를 사용하십니까? 전화하십시오. 무료로 도와드립니다.  
1-877-247-6512, TTY/TDD 850-383-3534 또는 1-877-870-8943

Jesteś osobą niepełnosprawną? Mówisz w języku innym niż j. angielski? Zadzwoń, aby uzyskać bezpłatną pomoc. 1-877-247-6512, TTY/TDD 850-383-3534 lub 1-877-870-8943

Tem algum tipo de incapacidade? Fala outra língua que não o inglês? Ligue para obter ajuda gratuitamente. 1-877-247-6512, TTY/TDD 850-383-3534 ou 1-877-870-8943

Ваши возможности ограничены по состоянию здоровья? Вы не говорите по-английски? Обратитесь за бесплатной помощью по телефону: 1-877-247-6512, TTY/TDD 850-383-3534 or 1-877-870-8943

您是残障人士吗? 您不会说英语吗? 请拨打电话以免获取帮助。电话号码: 1-877-247-6512;  
TTY/TDD (听障人士): 850-383-3534 或 1-877-870-8943

Ikaw ba ay may kapansanan? Ikaw ba ay nakakapagsalita ng ibang wika maliban sa Ingles? Tumawag upang makakuha ng libreng tulong.  
1-877-247-6512, TTY/TTD 850-383-3534 o sa 1-877-870-8943.

您是否是障礙人士? 您是否不會講英語? 請撥打電話以取得免費協助。1-877-247-6512, 聽障者請使用  
TTY/TDD 850-383-3534 或 1-877-870-8943

พิการหรือเปล่า? พดภาษาอนทไมใช้ภาษาองกษหรือเปล่า? โทรเพอขอความช่วยเหลือฟรี 1-877-247-6512,  
TTY/TDD 850-383-3534 หรือ 1-877-870-8943

Quý vị có khuyết tật? Quý vị nói ngôn ngữ khác mà không phải tiếng Anh? Vui lòng gọi để được trợ giúp miễn phí. 1-877-247-6512, TTY/TDD 850-383-3534 hoặc 1-877-870-8943

If you have any questions or concerns related to this, please call our Member Services Department, Monday through Friday 8:00 am – 5:00 pm at 850-383-3311 or 1-877-247-6512. Medicare members or prospective members call 850-523-7441 or 1-877-247-6512 (TTY 850-383-3534 or 1-877-870-8943) 8:00 a.m. - 8:00 p.m., seven days a week, October 1 - March 31; 8:00 a.m. - 8:00 p.m., Monday - Friday, April 1 - September 30. State of Florida members call 1-877-392-1532, 7:00 a.m. - 7:00 p.m. Capital Health Plan contact information is located on our website: <https://capitalhealth.com/contact>

