



**Network Health
Medicare Explore
HMO**

**Summary of
Benefits**

2021

Medicare Advantage Plans

GOING ABOVE AND BEYOND

2021 HMO SUMMARY OF BENEFITS

SERVICE AREA AND ELIGIBILITY

To be eligible to join Network Health's Medicare Advantage Plans described in this booklet, you must be enrolled in Medicare Part A and Part B and live in the service area. This Summary of Benefits applies to plans offered in the following counties in Wisconsin—Kenosha, Milwaukee, Ozaukee, Racine, Washington and Waukesha.

WHAT IS A SUMMARY OF BENEFITS?

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service we cover or list every limitation or exclusion. A complete list of services can be found in the plan-specific Evidence of Coverage at networkhealth.com/medicare/plan-materials. Contact the member experience team for a printed copy.

WHAT IS A HEALTH MAINTENANCE ORGANIZATION (HMO) PLAN?

A health maintenance organization (HMO) plan has contracts with doctors and other providers, which creates a network for you to choose from. If you decide to go to out-of-network providers to receive care, make sure you get prior authorization from your health plan. If you don't, in most cases you will have to pay the full cost for services.

CONTACT NETWORK HEALTH

By Phone	Sales Department – 800-983-7587 Member Experience Team – 800-378-5234 TTY/TDD Users – 800-947-3529	
Online	networkhealth.com	
By Mail or In Person	Network Health 1570 Midway Pl. Menasha, WI 54952	Network Health 16960 W. Greenfield Avenue Suite 5 Brookfield, WI 53005
Hours of Operation	<ul style="list-style-type: none">· Normal office hours are Monday–Friday, 8 a.m. to 5 p.m.· Network Health is closed on New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Eve Day and Christmas Day.· From October 1–March 31, you can call the sales department and the member experience team seven days a week from 8 a.m. to 8 p.m., Central Time. From April 1–September 30, we are available Monday–Friday, from 8 a.m. to 8 p.m., Central Time.	
Additional Resources	Medicare – Available 24 hours a day, seven days a week 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) (TTY 1-877-486-2048), 24 hours a day, seven days a week.	

2021 HMO SUMMARY OF BENEFITS

Your Costs	Network Health Medicare Explore (Includes pharmacy) (HMO)
IN-NETWORK	
Monthly Premium	\$11
Annual Medical Deductible	\$0
Annual Maximum Out-of-Pocket (Does not include prescription drugs)	\$4,100
Inpatient Hospital ¹ Per admission	\$280 per day, Days 1 - 5 \$0 Days 6 and beyond
Outpatient Surgery Services	\$250
Outpatient Ambulatory Surgical Center Services Such as diagnostic colonoscopies	\$250
Primary Care Provider Visit	\$0
Specialist Visit	\$30
Virtual Visit Virtual visit for medical (including dermatology) and behavioral health through MDLIVE ^{®2}	\$0
Preventive Annual Medicare Wellness Visit	\$0
Preventive Care*	\$0
Preventive Medicare-Covered Vaccines Such as flu, pneumonia, Hepatitis B	\$0

*Includes abdominal aortic aneurysm screening, alcohol misuse screening and counseling, annual wellness visit, bone mass measurement, breast cancer screening, cardiovascular disease screening, cardiovascular disease risk reduction visit, cervical and vaginal cancer screening, colorectal cancer screening (screening colonoscopy, fecal occult blood test, flexible sigmoidoscopy), depression screening, diabetes screening, glaucoma screening, HIV screening, lung cancer screening, medical nutrition therapy services, Medicare Diabetes Prevention Program, obesity screening and therapy, prostate cancer screening, screening for sexually transmitted infections and counseling, smoking and tobacco use cessation counseling, one time Welcome to Medicare preventive visit

¹Service may require prior authorization.

²Visit [networkhealth.com/medicare/additional-benefits](https://www.networkhealth.com/medicare/additional-benefits) for more information.

2021 HMO SUMMARY OF BENEFITS

Your Costs	Network Health Medicare Explore (Includes pharmacy) (HMO)
IN-NETWORK	
Emergency Room Visit Copayment is waived if admitted to a U.S. hospital within 24 hours	\$90
International Emergency Coverage View the <i>Evidence of Coverage</i> at networkhealth.com/medicare/plan-materials for details	\$90 per incident \$100,000 Maximum benefit
Urgent Care	\$45
Diagnostic Tests Such as ultrasound, EKG, stress test	\$35
X-rays	\$25
Diagnostic Radiology Services Such as MRIs, CT scans	\$200
Diagnostic Lab Tests	\$0-\$15
Diagnostic Hearing Exam Exam to diagnose and treat hearing issues	\$30
Routine Hearing Exam	Not covered
Hearing Aids² Includes a three-year warranty with loss and damage insurance, up to six hearing aid follow up visits within three years and 16 batteries. Maximum of two hearing aids per year.	Select hearing aids discounted to \$795-\$2,370 per device (A savings of up to \$1,050 per hearing aid)

¹Service may require prior authorization.

²Visit networkhealth.com/medicare/additional-benefits for more information.

2021 HMO SUMMARY OF BENEFITS

Your Costs	Network Health Medicare Explore (Includes pharmacy) (HMO)
IN-NETWORK	
Medicare-Covered Dental Services Does not include services in connection with care, treatment, filling, removal or replacement of teeth	\$30
Preventive Dental Exam² One exam and cleaning per year, X-rays are not included	\$30
Comprehensive Dental Benefit²	\$38 monthly premium Annual Maximum: \$1,000
Diagnostic Eye Exam To diagnose and treat diseases and conditions of the eye	\$30
Routine Eye Exam² One exam per year	\$10
Post-Cataract Eyewear² One pair of eyeglasses or contact lenses after each cataract surgery	\$0
Additional Eyewear²	
Outpatient Mental Health Individual or group therapy	\$30
Inpatient Mental Health¹ Per admission	\$295 per day, Days 1 - 5 \$0 Days 6 and beyond
Skilled Nursing Facility¹ Per admission	\$0 per day, Days 1 - 20 \$184 per day, Days 21 - 49 \$0 Days 50 - 100
Physical, Occupational, Speech Outpatient Therapy Includes comprehensive outpatient rehabilitation facility	\$30

¹Service may require prior authorization.

²Visit networkhealth.com/medicare/additional-benefits for more information.

2021 HMO SUMMARY OF BENEFITS

Your Costs	Network Health Medicare Explore (Includes pharmacy) (HMO)
IN-NETWORK	
Ambulance - Air and Ground Services	\$225
Transportation - Non-Emergency Includes 24 one-way trips for all members diagnosed with end stage renal disease (ERSD), to get to and from dialysis for treatment	Covered
Medicare Part B Drugs and Chemotherapy¹	20% of the cost
Medicare Part D Drugs See prescription drug chart for tier information	Covered
Radiation Therapy¹ Per service	\$60
Chiropractic Services Manipulation of the spine to correct misalignment of one or more of the bones of your spine	\$20
Diabetes Monitoring Supplies and Test Strips OneTouch™ and Accu-Chek™ test strips, continuous glucose monitoring supplies limited to FreeStyle Libre® and Dexcom®. All other brands are not covered.	\$0 for up to a 90-day supply
Diabetic Shoe Inserts Copayment per pair	\$10
Dialysis Per treatment	20% of the cost
Durable Medical Equipment¹ Such as insulin pumps, CPAP machines, prosthetic devices	20% of the cost
Medicare-Covered Home Health Care Visits	\$0

¹Service may require prior authorization.

²Visit networkhealth.com/medicare/additional-benefits for more information.

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Your Costs	Network Health Medicare Explore (Includes pharmacy) (HMO)
IN-NETWORK	
Opioid Treatment Services Counseling and therapy services provided by opioid treatment programs	\$30
Substance Abuse Services Outpatient individual or group therapy	\$30
Medicare-Covered Acupuncture For chronic low back pain only, up to 12 visits in 90 days and no more than 20 visits per year	\$30
Acupuncture As an alternative to nausea medications, a maximum of 12 visits per year are covered for members who are undergoing chemotherapy	\$0
SilverSneakers® Fitness²	Included
Over-the-Counter Coverage² No rollover on quarterly allowance - one order per quarter	\$40/Quarter
Home-Based Palliative Care Consultation and Evaluation One visit per year for all members diagnosed with end-stage (stage 4) cancer	\$0

¹Service may require prior authorization.

²Visit [networkhealth.com/medicare/additional-benefits](https://www.networkhealth.com/medicare/additional-benefits) for more information.

2021 HMO SUMMARY OF BENEFITS

Your Drug Costs	Network Health Medicare Explore (Includes pharmacy) (HMO)
WHEN YOUR COVERAGE STARTS, YOU HAVE A \$0 DEDUCTIBLE FOR TIERS 1-3	
Drug Deductible	\$260
INITIAL COVERAGE - Amount shown is the maximum you will pay, you may pay less.	
30-Day Supply Preferred Pharmacy or Mail Order Pharmacy	\$2 for Tier 1 \$8 for Tier 2 \$42 for Tier 3 \$90 for Tier 4 28% of the cost for Tier 5
90-Day Supply Preferred Pharmacy	\$5 for Tier 1 \$20 for Tier 2 \$105 for Tier 3 \$225 for Tier 4 Tier 5 is not available
31 to 90-Day Supply Mail Order Pharmacy	\$0 for Tier 1
90-Day Supply Mail Order Pharmacy	\$0 for Tier 1 \$20 for Tier 2 \$105 for Tier 3 \$225 for Tier 4 Tier 5 is not available
30-Day Supply Standard Pharmacy	\$4 for Tier 1 \$14 for Tier 2 \$47 for Tier 3 \$100 for Tier 4 28% of the cost for Tier 5
90-Day Supply Standard Pharmacy	\$10 for Tier 1 \$35 for Tier 2 \$118 for Tier 3 \$250 for Tier 4 Tier 5 is not available
COVERAGE GAP	
You enter the coverage gap when your total drug costs reach \$4,130. You pay 25% and Network Health pays 75% for generic drugs.	
For brand name drugs, you pay 25%, Network Health pays 5% and the drug company pays 70%.	
CATASTROPHIC COVERAGE	
You enter catastrophic coverage when your true out-of-pocket costs reach \$6,550. You pay the greater of \$3.70 or 5% of the cost for generic drugs and \$9.20 or 5% of the cost for brand name drugs.	



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If you have a chance to work with them, go ahead and do it. They may be able to help you save money and get yourself organized. - Ellen S.

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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 member of the member experience team at **800-378-5234** (TTY 800-947-3529), Monday–Friday from 8 a.m. to 8 p.m. From October 1–March 31, we're available every day, 8 a.m. to 8 p.m.

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 [networkhealth.com/medicare/plan-materials](https://www.networkhealth.com/medicare/plan-materials) or call **800-378-5234** (TTY 800-947-3529) 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 medicine 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/coinsurance may change on January 1, 2022.
- 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).



800-983-7587 (TTY 800-947-3529)

networkhealth.com

Network Health Medicare Advantage Plans include MSA, HMO and PPO plans with a Medicare contract. Enrollment in Network Health Medicare Advantage Plans depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Network Health members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Call 800-378-5234 (TTY 800-947-3529) for more information. H5644_1822-03b-0820_M Accepted 08302020