



Summary of Benefits

Clear Spring Health Community Advantage Plan (HMO)

January 1, 2021 - December 31, 2021

About Us

Community Care Alliance of Illinois (CCAI) cares about your well-being. Our health plans cover everything Original Medicare covers plus provide you with additional benefits to help improve your health care experience. Our goal is to promote healthy outcomes by providing robust primary and preventative care, access to personalized health and wellness services and a member first approach to health care delivery. This is important, especially as our country and the entire world continues to deal with COVID-19, a major public health crisis. We want to be there for you, through it all. So, we've enhanced some of our 2021 plan benefits, including offering our members an opportunity to receive a WIFI enabled tablet that will provide access to telehealth visits, educational health content and basic benefit information.

About the Summary of Benefits

We want you to get the most from your health plan. This booklet gives you a summary of what we cover and what you, as a member - can expect to pay. Please keep in mind, however, it doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us or refer to your "Evidence of Coverage Booklet". You can also find a copy on our website, <https://www.ccaillinois.com/medicare>.

You Have Choices About How to Get Your Medicare Benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as Clear Spring Health Community Advantage Plan (HMO)).
- In an HMO plan, you pick one primary care physician. All your health care services go through that doctor. That means that you may need a referral before you can see any other health care professional, except in an emergency and urgent care. Visits to health care professionals outside of your network typically aren't covered by your insurance.

Tips for Comparing Your Medicare Choices

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on www.medicare.gov.
- If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at 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.

Sections in This Booklet

- Things to Know About the Health Care Plan
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits

Clear Spring Health has a contract with Medicare to offer PPO, HMO, and PDP Plans. Eon Health has a contract with the Georgia Medicaid program and a contract with the South Carolina Medicaid program. Enrollment in these plans depends on contract renewal.



Things to Know About the Health Care Plan

<p>Hours of operation</p>	<ul style="list-style-type: none"> • From October 1 – March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. • From April 1 – September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m.
<p>Phone numbers and website</p>	<ul style="list-style-type: none"> • If you are a member of this plan, call toll-free (877) 364-4566 • TTY/TDD users can call 711 • If you are not a member of this plan, call toll-free (877) 364-4566 • Our website: https://www.ccaillinois.com/medicare
<p>Who can join?</p>	<p>To join, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in the service area.</p> <p>The service area includes the following counties in Illinois: Boone, Cook, DuPage, Kane, McHenry, Ogle, Will and Winnebago.</p>

<p>Which doctors, hospitals, and pharmacies can I use?</p>	<p>Clear Spring Health Community Advantage Plan (HMO) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.</p> <p>You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. Our network includes pharmacies that offer standard cost sharing and pharmacies that offer preferred cost sharing. You may go to either type of network pharmacy to receive your covered prescription drugs. Your cost sharing may be less at pharmacies with preferred cost sharing.</p> <p>You can see our plan’s provider directory and pharmacy directory on our website (https://www.ccaillinois.com/medicare).</p> <p>Or, call us and we will send you a copy of the provider and pharmacy directories.</p>
<p>What do we cover?</p>	<p>Like all Medicare health plans, we cover everything that Original Medicare covers - and more.</p> <ul style="list-style-type: none"> • For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less. • Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this booklet. • Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits. <p>We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.</p> <ul style="list-style-type: none"> • You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, (https://www.ccaillinois.com/medicare) • Or, call us and we will send you a copy of the formulary
<p>How will I determine my drug costs?</p>	<p>Our plan groups each medication into one of five “tiers.” You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug’s tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage, Coverage Gap, and Catastrophic Coverage.</p>



Important—Please Note

Through this document you will see the symbols below.


- ◆ Services with this symbol may require prior authorization from the plan before you receive services.
- * Services with this symbol may require approval in advance (a referral) from your Primary Care Doctor (PCP) in order for the plan to cover them.
- Services with this symbol indicate that the Part B deductible applies to this service under Original Medicare.

If you do not get a referral or prior authorization when required, you may have to pay the full cost of the services. Please contact your PCP or refer to the Evidence of Coverage (EOC) for more information about services that require a referral and/or prior authorization from the plan.



Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services


How much is the monthly premium?	\$0 per month. In addition, you must keep paying your Medicare Part B premium.
How much is the deductible?	\$0.00
Is there any limit on how much I will pay for my covered services? What is my maximum out-of-pocket responsibility?	Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. Your yearly limit(s) in this plan: \$3,950 for services you receive from in-network providers. If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.
Is there a limit on how much the plan will pay?	Our plan has a coverage limit every year for certain in-network benefits. Contact us for the services that apply.

Benefit	Clear Spring Health Community Advantage Plan (HMO)
 Covered Medical and Hospital Benefits	
Inpatient Hospital Care ◆	<p>The plan covers 90 days for an inpatient hospital stay.</p> <p>The plan also covers 60 “lifetime reserve days.” These are “extra” days that we cover. If your hospital stay is longer than 90 days, you can use these extra days.</p> <p>But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.</p> <ul style="list-style-type: none"> • You pay a \$220 copay per day for days 1 through 7. • You pay a \$0 copay per day for days 8 through 90. <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>
Outpatient Hospital Care ◆ ○	<p>You pay a \$225 copay per visit.</p>
Doctor’s Office Visits (Costs for these services may vary based on place of services) ○	<ul style="list-style-type: none"> • You pay a \$0 copay for a Primary care physician visit. • You pay a \$40 copay per visit for Specialist visits. • You pay nothing for certain telehealth services, including: Primary Care Physician Services.
Preventive Care	<p>You are covered for all preventive services covered under Original Medicare at zero cost sharing.</p> <p>Any additional preventive services approved by Medicare mid-year will be covered by the plan or by Original Medicare.</p>
Emergency Care ○	<ul style="list-style-type: none"> • You pay a \$90 copay per visit for Emergency care. <p>The copayment will be waived if admitted as an inpatient to the hospital within 24 hours of visit. See benefit booklet for details.</p>
Urgently Needed Services ○	<ul style="list-style-type: none"> • You pay a \$35 copay per visit for Urgent care services. <p>The copayment will be waived if admitted as an inpatient to the hospital within 24 hours of visit. See benefit booklet for details.</p>

Benefit	Clear Spring Health Community Advantage Plan (HMO)
<p>Diagnostic Tests, Lab and Radiology Services, and X-Rays (Costs for these services may vary based on place of services) ◆ ○</p>	<ul style="list-style-type: none"> • Diagnostic tests and procedures: You pay a \$0 copay per service for covered services. • Lab services: You pay a minimum \$0 copay per service. • Diagnostic Radiology services (e.g. CT scans, MRI, etc.): You pay a minimum \$0 copay and a maximum \$100 copay per service. See benefit booklet for details. • Outpatient x-rays: You pay a minimum \$0 copay and a maximum \$100 copay per service. (See benefit booklet for details). • Therapeutic radiology services (such as radiation treatment for cancer): You pay 20% of the cost for covered services.
<p>Hearing Services (Costs for these services may vary based on place of services) ○</p>	<ul style="list-style-type: none"> • A Medicare-covered hearing exam to diagnose and treat hearing and balance issues: You pay a minimum copay of \$0 per visit and maximum copay of \$40 per visit. See benefit booklet for details. • A routine hearing exam: You pay a \$0 copay per visit. One (1) routine hearing exam is covered every year. • Hearing aid fitting/evaluations: You pay \$0 copay per visit. One (1) fitting/evaluation is covered every three (3) years. • You pay a \$0 copay. Two (2) hearing aids are covered up to a maximum benefit of \$750 every three (3) years. You are responsible for paying 100% of the cost after the maximum benefit allowance has been applied. <p>You must see a NationsHearing provider to use this benefit.</p> <p>There is no out-of-network option for supplemental hearing services.</p>

Benefit	Clear Spring Health Community Advantage Plan (HMO)
<p>Dental Services</p>	<p>Preventive dental services:</p> <ul style="list-style-type: none"> • Oral exam (for up to one (1) every six (6) months): You pay a \$0 copay per visit. • Cleaning (for up to one (1) every six (6) months): You pay a \$0 copay per visit. • Fluoride treatment (for up to one (1) every year): You pay a \$0 copay per visit. • Dental x-ray(s): You pay a \$0 copay per visit. Full mouth x-rays and panoramic x-rays are limited to one (1) every 36 months. Bitewing x-rays are limited to one (1) every 12 months. See your benefit booklet for details. <p>Comprehensive dental services ♦:</p> <ul style="list-style-type: none"> • Medicare covered services: You pay a \$0 copay per visit. • Non-Medicare covered supplemental comprehensive dental services are not covered under this plan. You pay 100% of the cost for these services. <p>There is no out-of-network option for supplemental dental services.</p>

Benefit	Clear Spring Health Community Advantage Plan (HMO)
Vision Services ○	<p>Eye Exams:</p> <ul style="list-style-type: none"> You pay a \$0 copay per visit for an exam to diagnose and treat diseases and conditions of the eye. See benefit booklet for details. Routine eye exams: You pay a \$0 copay per visit for up to one (1) visit per year. <p>Eyewear:</p> <ul style="list-style-type: none"> The plan covers one (1) pair of eyeglasses with standard frames (or one set of contact lenses) at no cost after a cataract surgery that implants an intraocular lens. Contact lenses (one (1) pair every year: You pay a \$0 copay per pair. Eyeglasses (frames and lenses) (one (1) every year): You pay a \$0 copay per pair. Eyeglass lenses (one (1) pair every year): You pay a \$0 copay per pair. Eyeglass frames (one (1) frame every year): You pay a \$0 copay per frame. <p>The plan pays a combined maximum of \$150 every year for eyewear.</p> <p>There is no out-of-network option for supplemental vision services.</p>
Inpatient Mental Health Care ◆	<p>The plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital.</p> <ul style="list-style-type: none"> You pay a \$220 copay per day for days 1 through 7. \$0 per day for days 8 through 90. <p>The plan also covers 60 “lifetime reserve days.” These are “extra” days that we cover. You pay all costs for each day after you use all the lifetime reserve days.</p>
Outpatient Mental Health Care ○	<ul style="list-style-type: none"> Outpatient individual therapy visit: You pay a \$40 copay per visit. Outpatient group therapy visit: You pay a \$40 copay per visit. Outpatient partial hospitalization visit ◆: You pay a \$25 copay per day.

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Skilled Nursing Facility (SNF) ♦ ○	<p>The plan covers up to 100 days in a SNF.</p> <ul style="list-style-type: none"> You pay a \$0 copay per day for days 1 through 20. You pay \$178 copay per day for days 21 through 100. <p>You will not be charged additional cost sharing for professional services.</p>
Physical Therapy ♦ ○	<ul style="list-style-type: none"> You pay a \$20 copay per visit.
Ambulance ○	<ul style="list-style-type: none"> For each covered one-way trip on ground ambulance: You pay a \$200 copay. For each covered one-way trip on air ambulance: You pay 20% of the total cost. <p>Authorization is required for non-emergency Medicare covered services.</p>
Transportation (non-emergency)	<p>Non-emergency transportation is not covered by this plan.</p>
Part B Drugs ♦	<ul style="list-style-type: none"> For Part B drugs such as chemotherapy/radiation drugs: You pay 20% of the total cost. Other Part B drugs: You pay 20% of the total cost.
Ambulatory Surgery Center ♦	<ul style="list-style-type: none"> You pay a \$175 copayment per visit.
 Wellness Programs	
Health Club Membership SilverSneakers® Fitness	<p>You pay \$0 copay to belong to a participating health club while you are a member of our plan.</p> <p>You can find a list of participating clubs on our website at https://www.ccaillinois.com/medicare or call Member Services (877) 364-4566 (TTY): 711. Our hours of operation are:</p> <ul style="list-style-type: none"> From October 1 – March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 – September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. <p>See your benefit booklet for more details including benefits for weight management through Weight Watchers.</p>



Benefit	Clear Spring Health Community Advantage Plan (HMO)
<p>Over-the-Counter Items</p>	<ul style="list-style-type: none"> You pay a \$0 copay per item. Our plan will pay up to \$40 every month for the purchase of covered over-the-counter items. <p>Please visit our website to see our list of covered over-the-counter items.</p>
<p> Prescription Drug Benefits</p>	
<p>Deductible</p>	<p>\$0 Deductible.</p>
<p>Initial Coverage</p>	<p>You pay the following until your total yearly drug costs reach \$4,130. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.</p> <p>You may get your drugs at network retail pharmacies and mail order pharmacies.</p> <p>Our network includes pharmacies that offer standard cost sharing and pharmacies that offer preferred cost sharing. You may go to either type of network pharmacy to receive your covered prescription drugs. Your cost sharing may be less at pharmacies with preferred cost sharing.</p> <p>If you reside in a long-term care facility, you pay the same as at a retail pharmacy for a one-month supply only.</p> <p>Medications administered as part of home infusion therapy require 20% coinsurance.</p> <p>You may get drugs from an out-of-network retail pharmacy at the same cost as an in-network retail pharmacy for a one-month supply only.</p> <p>For retail cost-sharing see table 1. For mail order cost-sharing see table 2.</p>

Table 1

Retail Cost-Sharing (In-Network)	Preferred Retail One-Month Supply	Standard Retail One-Month Supply	Preferred Retail Three-Month Supply	Standard Retail Three-Month Supply
Tier 1 Preferred Generic	You pay a \$0 copay per prescription.	You pay a \$5 copay per prescription.	You pay a \$0 copay per prescription.	You pay a \$5 copay per prescription.
Tier 2 Generic	You pay a \$12 copay per prescription.	You pay a \$17 copay per prescription.	You pay a \$5 copay per prescription.	You pay a \$10 copay per prescription.
Tier 3 Preferred Brand	You pay a \$42 copay per prescription.	You pay a \$47 copay per prescription.	You pay a \$105 copay per prescription.	You pay a \$117.50 copay per prescription.
Tier 4 Non-Preferred Brand	You pay a \$95 copay per prescription.	You pay a \$100 copay per prescription.	You pay a \$237.50 copay per prescription.	You pay a \$250 copay per prescription.
Tier 5 Specialty	You pay 33% of the cost.	You pay 33% of the cost.	You pay 33% of the cost.	You pay 33% of the cost.

Table 2

Mail Order Cost-Sharing In-Network	Standard Mail Order 1-Month	Standard Mail Order 3-Months
Tier 1 Preferred Generic	You pay a \$0 copay per prescription.	You pay a \$0 copay per prescription.
Tier 2 Generic	You pay a \$12 copay per prescription.	You pay a \$5 copay per prescription.
Tier 3 Preferred Brand	You pay a \$42 copay per prescription.	You pay a \$105 copay per prescription.
Tier 4 Non-Preferred Brand	You pay a \$95 copay per prescription.	You pay a \$237 copay per prescription.
Tier 5 Specialty	You pay 33% of the cost.	You pay 33% of the cost.

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Coverage Gap	<p>Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,130.</p> <p>After you enter the coverage gap, you pay 25% of the plan’s cost for covered brand name drugs and 25% of the plan’s cost for covered generic drugs until your costs total \$6,550, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>
Catastrophic Coverage	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$6,550, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% of the cost, or • \$3.70 copay for generic (including brand drugs treated as generic) and \$9.20 for all other drugs.
 Other Care and Services	
Remote Access Technology (Web/Phone-Based Technologies)	<p>A WIFI enabled tablet pre-loaded with software applications primarily focused on allowing you conduct telehealth visits, access educational content, basic benefit information and to facilitate engagement with Clear Spring Health will be made available to any member that chooses to participate in a no cost Health Risk Assessment.</p> <p>A 24 hours a day, 7 days a week nursing hotline is available.</p>
Chiropractic Care ◆ ○	<p>Manipulation of the spine to correct a subluxation (when one (1) or more of the bones of your spine move out of position): You pay a \$20 copay per visit.</p>
Home Health Care ◆	<ul style="list-style-type: none"> • You pay a \$0 copay per visit.
Hospice	<p>You must get care from a Medicare certified hospice. You must consult with your plan before you select hospice.</p>
Prosthetic Devices (braces, artificial limbs, etc.) ◆ ○	<ul style="list-style-type: none"> • Prosthetic devices: You pay 20% of the total cost. • Related medical supplies: You pay 20% of the total cost.
Renal Dialysis ○	<p>You pay 20% of the total cost.</p>