Clear Spring Health

Community Care Alliance of Illinois

Eon Health

Summary of Benefits

Clear Spring Health Community Flex Plan (HMO-POS)

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 Flex Plan (HMO-POS)).
- An HMO-POS is a Medicare Advantage Plan that is a Health Maintenance Organization with a more flexible network allowing plan members to seek care outside of the traditional HMO network under certain situations or for certain treatment. A member may pay higher cost sharing amounts (copays, coinsurance) when using the POS (out-of-network) option.

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.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

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	
Hours of operation	• 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.
Phone numbers and website	• 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
Who can join?	To join, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in the service area. The service area includes the following areas in Illinois: Boone, Cook, DuPage, Kane, McHenry, Ogle, Will and Winnebago.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

Which doctors, hospitals, and pharmacies can I use?	Clear Spring Health Community Flex Plan (HMO-POS) has a network of doctors, hospitals, pharmacies, and other providers. **To use the POS benefit you must notify the health plan PRIOR TO using out-of-network providers and services. You will pay 20% of the cost for using out-of-network providers and services. You will also pay 100% of the costs if you do not obtain approval from CCAI prior to using out-of-network providers and services. Neither CCAI nor Medicare will pay for these services.** 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. You can see our plan's provider directory and pharmacy directory on our website (https://www.ccaillinois.com/medicare). Or, call us and we will send you a copy of the provider and pharmacy directories.
What do we cover?	Like all Medicare health plans, we cover everything that Original Medicare covers - and more. • 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. We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. • 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

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

How will I determine my drug costs?	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.

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?	$19 per month. In addition, you must keep paying your Medicare Part B premium.
How much is the deductible?	$0.00

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

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. The combined yearly limit for covered in-network and out-of-network cost is $3,950. 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 Flex Plan (HMO-POS)
Covered Medical and Hospital Benefits	
Inpatient Hospital Care ♦	The plan covers 90 days for an inpatient hospital stay. 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. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days. **For In-network services:** • You pay a $220 copay per day for days 1 through 7. • You pay $0 per day for days 8 through 90. **For Out-of-network services:** • You pay 20% of the cost per stay. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

Benefit	Clear Spring Health Community Flex Plan (HMO-POS)
Outpatient Hospital Care ♦ ❍	**For In-network services:** • You pay a $225 copay per visit. **For Out-of-network services:** • You pay 20% of the cost per visit.
Doctor's Office Visits ❍	**For In-network services:** • 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. **For Out-of-network services:** • Out-of-network primary care physician visits are not covered under this plan. You pay 100% of the cost for Primary Care Physician visits. • You pay 20% of the cost per visit for specialist visits
Preventive Care	**For In-network services:** • You are covered for all preventive services covered under Original Medicare at zero cost sharing. • You pay a $0 copay per visit. Any additional preventive services approved by Medicare mid-year will be covered by the plan or by Original Medicare. **For Out-of-network services:** • You pay 20% of the cost per visit for covered preventive services.
Emergency Care ❍	• You pay a $90 copay per visit for Emergency care. The copayment will be waived if admitted as an inpatient to the hospital within 24 hours of visit. See benefit booklet for details.
Urgently Needed Services ❍	• You pay a $35 copay per visit for Urgent care services. The copayment will be waived if admitted as an inpatient to the hospital within 24 hours of visit. See benefit booklet for details.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

Benefit	Clear Spring Health Community Flex Plan (HMO-POS)
Diagnostic Tests, Lab and Radiology Services, and X-Rays (Costs for these services may vary based on place of services) ♦ ❍	**In-network services:** • Diagnostic tests and procedures: You pay A $0 copay per visit. • Lab services: You pay a $0 copay per visit. • Diagnostic radiology services (such as MRIs, CT scans) ♦: You pay a $0 minimum to a $100 maximum copay per visit. See benefit booklet for details. • Outpatient x-rays ♦: You pay a $0 minimum to a $100 maximum copay per visit. See benefit booklet for details. • Therapeutic radiology services (such as radiation treatment for cancer) ♦: You pay 20% of the cost per visit. **Out-of-network Services:** • Diagnostic tests and procedures: You pay 20% of the cost per visit. • Lab services: You pay 20% of the cost per visit. • Diagnostic radiology services (such as MRIs, CT scans): You pay 20% of the cost per service • Outpatient x-rays: You pay 20% of the cost per service. • Therapeutic radiology services (such as radiation treatment for cancer): You pay 20% of the cost per service.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

Benefit	Clear Spring Health Community Flex Plan (HMO-POS)
Hearing Services ❍	**For In-network services:** • A Medicare-covered hearing exam to diagnose and treat hearing and balance issues: You pay a $40 copay per visit. • A routine hearing exam: You pay a $0 copay per visit and limited to one visit every year. • Hearing aid fitting/evaluations: You pay a $0 copay per visit and are limited to one visit every three (3) years. • You pay a $0 copay per hearing aid. Two (2) hearing aids are covered up to a $1,000 maximum benefit for both ears combined benefit every three (3) years. • Hearing aids must be purchased through NationsHearing. • You will be responsible for 100% of the cost of any amount due after the $1,000 maximum benefit is applied **For Out-of-network services:** • You pay 20% of the cost for Medicare covered hearing exams. • You pay 100% of the cost for non-Medicare covered hearing exams. • Hearing aids are not covered out-of-network. You pay 100% of the cost.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

Benefit	Clear Spring Health Community Flex Plan (HMO-POS)
Dental Services	**For In-network services:** Preventive dental services: • Oral exam: You pay $0 copay per visit and are limited to one visit every six (6) months. • Cleaning: You pay a $0 copay per visit and are limited to one visit every six (6) months. • Fluoride Treatment: You pay a $0 copay per visit and are limited to one visit every year • 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 Comprehensive dental services ♦: • Medicare covered services: You pay a $0 copay per visit. You are limited to one comprehensive oral exam every 36 months. • Diagnostic services: You pay a $0 copay per visit and are limited to one set of full mouth x-rays every 36 months, one panoramic x-ray every 36 months, one set of bitewing x-rays every 12 months per provider or location. • Restorative Services: You pay a $0 copay per visit. Amalgam is limited to one service every 36 months per tooth per surface. Composite is limited to one service every 36 months per tooth per surface. Crown are limited to one every 60 months per tooth. Root canals are limited to 1 per lifetime per tooth. • Dentures or fixed prosthetics: You pay a $0 copay per visit and are limited to one visit every year. Dentures are limited to one every 60 months per arch. Bridges are limited to one every 60 month per tooth. • Other Oral/Maxillofacial Surgery: You pay a $0 copay per visit and are limited to one visit every year Our plan pays up to $2,000 every year for comprehensive dental services. **For Out-of-network services:** • Preventive Dental Services: Not covered under this plan. You pay 100% of the cost. • Comprehensive Dental services: Not covered under this plan. You pay 100% of the cost.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

Benefit	Clear Spring Health Community Flex Plan (HMO-POS)
Vision Services ❍	**For In-network services:** **Eye Exams** • You pay $0 copay per visit for an exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening). • You pay a $0 copay for one (1) routine eye exam every year. **Eyewear** • 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. The plan pays a combined maximum of $300 every year for eyewear. **For Out-of-network services:** • You pay 20% of the cost for Medicare covered eye exams • Non-Medicare covered eye exams are not covered under this plan. You pay 100% of the cost. • Eyewear purchased out-of-network is not covered under this plan. You pay 100% of the cost non-Medicare eyewear.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

Benefit	Clear Spring Health Community Flex Plan (HMO-POS)
Inpatient Mental Health Care ♦	**For In-network services:** The plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. • You pay a $220 copay per day for days 1 through 7. • You pay a $0 per day for days 8 through 90. 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. **For Out-of-network services:** • You pay 20% of the cost per stay.
Outpatient Mental Health Care ♦ ❍	**For In-network services:** • Outpatient individual therapy visit: You pay a $40 copay per visit. • Outpatient group therapy visit: You pay a $40 copay per visit. • Partial hospitalization visit ♦: You pay a $25 copay per day. **For Out-of-network services:** • You pay 20% if the cost per visit for individual and group therapy and 20% of the cost per day for partial hospitalization.
Skilled Nursing Facility (SNF) ♦ ❍	The plan covers up to 100 days in a SNF. **For In-network services:** • You pay a $0 copay per day for days 1 through 20. • You pay a $150 copay per day for days 21 through 100. **For Out-of-network services:** • You pay 20% of the cost per stay You will not be charged additional cost sharing for professional services.
Physical Therapy ♦ ❍	**For In-network services:** • You pay a $20 copay per visit. **For Out-of-network services:** • You pay 20% of the cost per visit.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

Benefit	Clear Spring Health Community Flex Plan (HMO-POS)
Ambulance ❍	**For In-network services:** • For each covered one-way trip by ground ambulance: You pay a $100 copay. • For each covered one-way trip by air ambulance: You pay 20% of the cost. **For Out-of-Network services:** • For each covered one-way trip by ground ambulance: You pay 20% of the cost. • For each covered one-way trip by air ambulance: You pay 20% of the cost. • Authorization is required for non-emergency Medicare services. ♦
Transportation (non-emergency)	Non-emergency transportation is not covered by this plan.
Part B Drugs ♦	**For In-network services:** • 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. **For Out-of-Network services:** • You pay 20% of the cost of covered Part B prescription drugs.
Ambulatory Surgery Center ♦	**For In-network services:** • You pay a $175 copayment per visit. **For Out-of-network services:** • You pay 20% of the cost per visit.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

Benefit	Clear Spring Health Community Flex Plan (HMO-POS)
Wellness Programs	
Health Club Membership SilverSneakers® Fitness	You pay $0 copay to belong to a participating health club while you are a member of our plan. 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: • 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. See your benefit booklet for more details including benefits for weight management through Weight Watchers.
Over-the-Counter Items	• You pay a $0 copay per item. • Our plan will pay up to $25 every month for the purchase of covered over-the-counter items. Please visit our website to see our list of covered over-the-counter items.
Prescription Drug Benefits	
Deductible	$0 Deductible.

Benefit	Clear Spring Health Community Flex Plan (HMO-POS)
Initial Coverage	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. You may get your drugs at network retail pharmacies and mail order pharmacies. 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. If you reside in a long-term care facility, you pay the same as at a retail pharmacy for a one-month supply only. Medications administered as part of home infusion therapy require 20% coinsurance. 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. For retail cost-sharing see table 1. For mail order cost-sharing see table 2.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

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.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

Benefit	Clear Spring Health Community Flex Plan (HMO-POS)
Coverage Gap	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. You pay 25% of the cost for generic drugs and 25% of the cost of brand-name drugs until your costs total $6,550, which is the end of the coverage gap. Not everyone will enter the coverage gap.
Catastrophic Coverage	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: • 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)	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. A 24 hours a day, 7 days a week nursing hotline is available.
Chiropractic Care ♦ ❍	**For In-Network services:** • 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. **For Out-of-network services:** • You pay 20% of the cost of Medicare covered services.
Home Health Care ♦	**For In-network services:** • You pay a $0 copay per visit. **For Out-of-network services:** • You pay 20% of the cost of covered services.

Clear Spring Health

Community Care Alliance of Illinois

Eon Health

Benefit	Clear Spring Health Community Flex Plan (HMO-POS)
Hospice	You must get care from a Medicare certified hospice. You must consult with your plan before you select hospice.
Prosthetic Devices (braces, artificial limbs, etc.) ♦ ❍	**For In-network services:** • Prosthetic devices: You pay 20% of the cost of covered items. • Related medical supplies: You pay 20% of cost of covered items. **For Out-of-network services:** • You pay 20% of the cost of covered items.
Renal Dialysis ❍	**For In-network services:** • You pay 20% of the cost of covered services. **For Out-of-network services:** • You pay 20% of the cost of covered services.