



Summary of Benefits

Clear Spring Health Essential (HMO)

January 1, 2021 - December 31, 2021

About Us

Clear Spring Health 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, www.clearspringhealthcare.com.

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 Essential (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: www.clearspringhealthcare.com
<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: Cook, DuPage, Kane, Kankakee, LaSalle and McHenry.</p>

<p>Which doctors, hospitals, and pharmacies can I use?</p>	<p>Clear Spring Health Essential (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 (www.clearspringhealthcare.com).</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, (www.clearspringhealthcare.com) • 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: \$2,900 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 Essential (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 \$225 copay per day for days 1 through 8. • You pay a \$0 copay per day for days 9 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 ◆ ○	<ul style="list-style-type: none"> • Outpatient hospital: You pay a \$30 minimum to a \$200 maximum copay. See benefit booklet for details. <p>For Medicare-covered Observation services pre-authorization is required after 24 hours.</p>
Doctor’s Office Visits ○	<ul style="list-style-type: none"> • You pay a \$0 copay per visit for a Primary care physician visit. • You pay a \$30 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> <p>Plan covers a physical exam annually.</p>
Emergency Care ○	<ul style="list-style-type: none"> • You pay a \$120 copay per visit for Emergency care. <p>The copayment will be waived if admitted within 1 day as an inpatient to the hospital. See benefit booklet for details.</p> <p>Worldwide Emergency/Urgent Coverage is included. You pay a \$120 copay per visit up to a \$50,000 maximum benefit.</p>

Benefit	Clear Spring Health Essential (HMO)
Urgently Needed Services ○	<ul style="list-style-type: none"> You pay a \$35 copay per visit for Urgent care services.
Diagnostic Tests, Lab and Radiology Services, and X-Rays (Costs for these services may vary based on place of services) ○	<ul style="list-style-type: none"> Diagnostic tests and procedures ◆: You pay a \$2 copay per visit. Lab services ◆: You pay a \$2 copay per visit. Diagnostic radiology services (such as MRIs, CT scans): You pay a \$20 minimum to a \$175 maximum copay. See benefit booklet for details. Outpatient x-rays: You pay a \$4 copay per visit. Therapeutic radiology services (such as radiation treatment for cancer): You pay 20% of the cost.
Hearing Services ○	<ul style="list-style-type: none"> A Medicare-covered hearing exam to diagnose and treat hearing and balance issues: You pay a \$0 copay per visit. Routine Hearing Exams (one (1) exam every year): You pay a \$0 copay per visit. Hearing aid fitting/evaluations (one (1) fitting/evaluation every year): You pay a \$0 copay per visit. <p>Hearing Aids (two (2) hearing aids every three (3) years): You pay a \$400 minimum copay up to a \$1,950 maximum copay per hearing aid.</p> <p>Hearing aid must be purchased through NationsHearing.</p> <p>There is no out-of-network option for supplemental hearing services.</p>

Benefit	Clear Spring Health Essential (HMO)
<p>Dental Services</p>	<p>Preventive dental services:</p> <ul style="list-style-type: none"> • Cleaning (for up to one (1) every six (6) months): You pay a \$0 copay per visit. • Dental x-ray(s) (for up to one (1) every year): You pay a \$0 copay per visit. • Fluoride treatment (for up to one (1) every year): You pay a \$0 copay per visit. • Oral exam (for up to one (1) every six (6) months): You pay a \$0 copay per visit. <p>Our plan pays up to \$1,500 every year for most preventive dental services.</p> <p>Comprehensive dental services ♦:</p> <ul style="list-style-type: none"> • Medicare-covered services: You pay 20% of the cost. • Non-routine services: You pay a \$0 copay per visit. • Diagnostic services: You pay a \$0 copay per visit. • Restorative services: You pay a \$0 copay per visit. • Endodontics: You pay a \$0 copay per visit. • Periodontics: You pay a \$0 copay per visit. • Extractions: You pay a \$0 copay per visit. • Prosthodontics: You pay a \$0 copay per visit. • Other Oral/Maxillofacial Surgery/Other services: You pay a \$0 copay per visit. <p>Our plan pays up to \$1,500 every year for most comprehensive dental services.</p> <p>There is no out-of-network option for supplemental dental services.</p>

Benefit	Clear Spring Health Essential (HMO)
Vision Services ○	<p>You pay \$0 copay for an exam to diagnose and treat diseases and conditions of the eye.</p> <p>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.</p> <ul style="list-style-type: none"> • A routine eye exam (one (1) per year): You pay a \$0 copay per visit. • Eyeglasses (frames and lenses) (one (1) every 2 years): You pay a \$0 copay per visit. <p>The plan pays a maximum of \$105 every 2 years for eyeglasses (frames and lenses).</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 \$225 copay per day for days 1 through 8. • You pay a \$0 copay per day for days 1 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 \$30 copay per visit. • Outpatient group therapy visit: You pay a \$30 copay per visit. • Outpatient partial hospitalization visit: You pay a \$55 copay per day. ◆
Skilled Nursing Facility (SNF) ◆ ○	<p>The plan covers up to 100 days in a SNF. A three (3) day inpatient hospital stay is required prior to a SNF admission.</p> <ul style="list-style-type: none"> • You pay a \$20 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"> • Physical therapy therapy visits: You pay a \$30 copay per visit. <p>Note: Pre-authorization is required for physical therapy services after the first 8 visits.</p>

Benefit	Clear Spring Health Essential (HMO)
Ambulance ○	<ul style="list-style-type: none"> For each covered one-way trip on ground ambulance: You pay a \$225 copay. For each covered one-way trip on air ambulance: You pay a \$225 copay.
Non-Emergency Ambulance Service	Authorization is required for non-emergency Medicare services.
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 \$30 minimum copay up to a \$175 maximum copay per visit. See benefit booklet for details.
 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 www.clearspringhealthcare.com 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.
Over-the-Counter Items	<ul style="list-style-type: none"> You pay a \$0 copay per item. Our plan will pay up to \$50 every three (3) months 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>



Benefit	Clear Spring Health Essential (HMO)
 Prescription Drug Benefits	
Deductible	\$0 Deductible.
Initial Coverage	<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 \$3 copay per prescription	You pay a \$10 copay per prescription	You pay a \$9 copay per prescription	You pay a \$30 copay per prescription
Tier 2 Generic	You pay a \$12 copay per prescription	You pay a \$19 copay per prescription	You pay a \$36 copay per prescription	You pay a \$57 copay per prescription
Tier 3 Preferred Brand	You pay a \$42 copay per prescription	You pay a \$47 copay per prescription	You pay a \$126 copay per prescription	You pay a \$141 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 \$285 copay per prescription	You pay a \$300 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	Preferred Mail Order 3-Months	Standard Mail Order 3-Months
Tier 1 Preferred Generic	You pay a \$9 copay per prescription	You pay a \$30 copay per prescription
Tier 2 Generic	You pay a \$36 copay per prescription	You pay a \$57 copay per prescription
Tier 3 Preferred Brand	You pay a \$126 copay per prescription	You pay a \$141 copay per prescription
Tier 4 Non-Preferred Brand	You pay a \$285 copay per prescription	You pay a \$300 copay per prescription
Tier 5 Specialty	You pay 33% of the cost	You pay 33% of the cost

Benefit	Clear Spring Health Essential (HMO)
<p>Coverage Gap</p>	<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>
<p>Catastrophic Coverage</p>	<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.
<p> Other Care and Services</p>	
<p>Remote Access Technology (Web/Phone-Based Technologies)</p>	<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>
<p>Chiropractic Care ◆ ○</p>	<ul style="list-style-type: none"> • 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. • No authorization is required for the first four (4) visits.
<p>Home Health Care ◆</p>	<ul style="list-style-type: none"> • You pay a \$0 copay per visit.
<p>Hospice</p>	<p>You must get care from a Medicare certified hospice. You must consult with your plan before you select hospice.</p>



Benefit	Clear Spring Health Essential (HMO)
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 ○	<ul style="list-style-type: none">• You pay 20% of the total cost.