

2022 Summary of Benefits

PriorityMedicare D-SNPSM (HMO)



JANUARY 1, 2022 - DECEMBER 31, 2022

This booklet gives you a summary of the benefits you can expect when you choose the Priority Health Medicare Dual Eligible Special Needs Plan (D-SNP).

Please note this is a summary of the plan's benefits; it doesn't list every service we cover. To get a complete list of services we cover including any limitations or exclusions, review the Evidence of Coverage document available online at *priorityhealth.com/dsnp*, or call our customer service number. For additional information, call us toll-free at 888.379.0019 (TTY 711).

This plan is a Dual Eligible Special Needs Plan (D-SNP) for people who have both Medicare and full Medicaid, and don't pay anything for covered medical services. How much Medicaid covers depends on your income, resources and other factors. As a member of this plan, you will not be responsible for cost sharing for plan benefits*. The medical and hospital benefit chart beginning on page five shows the benefits you will receive from Priority Health in conjunction with your Medicaid.

Be sure to show your Medicaid ID card in addition to your Priority Health membership card to make your provider aware that you may have additional coverage. Your services are paid first by Priority Health and then by Medicaid.

^{*}Applies to members with full Medicaid eligibility.

Get more from your Medicare plan

In addition to Medicare Part A & Part B benefits, you will also receive these extra benefits to help you stay healthy.

- · Dental, vision and hearing coverage;
- \$0 Copay for Tier 1 preferred generic drugs;
- \$150 per guarter allowance for over-the-counter drugs and health products;
- Personal Emergency Response System (PERS) device and services;
- Companion care with Papa access to a companion to help with household chores, play games with and take you to appointments;
- 28 fully prepared, refrigerated, home delivered meals following an inpatient stay;
- Transportation up to 30 one-way visits per year;
- Brain health support with BrainHQ and emotional support with myStrength;
- SilverSneakers® gym membership with classes available online and in person

Eligibility

You are eligible to join the **Priority**Medicare D-SNP (HMO) plan if:

- You are enrolled in Medicare Parts A and B;
- · You are eligible for full Medicaid benefits;
- You reside within the Priority Health Medicare service area all 68 counties in the lower peninsula of Michigan; and
- · You are 21 years of age or older.

Your eligibility to enroll in this plan depends on your type of Medicaid. You can enroll in this plan if you are in one of these Medicaid categories:

- Qualified Medicare Beneficiary Plus (QMB+): Medicaid pays your Part A and Part B
 premiums, deductibles, coinsurance and copayment amounts and you are eligible for full
 Medicaid benefits. You pay nothing, except for Part D prescription drug copays.
- Specified Low-Income Medicare Beneficiary (SLMB+): Medicaid pays your Part B premium and you are eligible for full Medicaid benefits.
- Full Benefits Dual Eligible (FBDE): You are eligible for full Medicaid benefits. Medicaid will provide assistance in paying for your Medicare services. Generally your cost share is \$0 when the service is covered by both Medicare and Medicaid.

It is important to read and respond to all mail that comes from Social Security and your state Medicaid office to maintain your Medicaid eligibility status. Periodically, as required by CMS, we will check the status of your Medicaid eligibility as well as your dual eligible category.

If you lose eligibility for one of the three Medicaid categories listed above, you will have a six month grace period to achieve Medicaid redetermination. You will be allowed to remain in this plan, but you will be responsible for the cost share of your Medicare benefits as if you were on Original Medicare. All of your supplemental benefits will continue to be offered at \$0 along with any allowance you may have, for example, eyewear or your over-the-counter (OTC) card. If you do not regain Medicaid eligibility by the end of the six month grace period, your D-SNP plan coverage will be terminated.

Your plan's network

PriorityMedicare D-SNP is an HMO plan. HMO stands for Health Maintenance Organization (HMO). You'll choose a primary care physician (PCP) in the network to coordinate your care. You typically don't need a referral to see a specialist, but your doctor can sometimes help you get in to see one more guickly.

You can go to *priorityhealth.com/findadoc* to confirm that your doctor, clinic or hospitalis part of the Priority Health Medicare network.

Prescription coverage

This plan includes prescription drug coverage. You'll want to review our Provider/Pharmacy Directory because you generally need to use network pharmacies to fill your prescriptions for covered Part D drugs. You will also want to review our formulary, the list of drugs our plans cover. You can find in-network pharmacies and approved drugs on our website at *priorityhealth.com/dsnp*, or call our customer service number.



Contact us

If you have questions, call one of our Medicare experts from 8 a.m. to 8 p.m., seven days a week (TTY users call 711):

Already a member? Call 833.939.0983

Not a member yet? Call 888.379.0019

Visit priorityhealth.com/dsnp and learn more about our plans and how Medicare works.



Another resource available to you when researching your Medicare options is the **2022 Medicare & You** handbook. View it online at **medicare.gov** or get a copy by calling 800.MEDICARE (800.633.4227), 24 hours a day, seven days a week. TTY users should call 877.486.2048.

Premium and benefits | Priority Medicare D-SNP (HMO) Plan

Premium and benefits ¹	In-network
Monthly plan premium	\$0 (there is no monthly premium)
Annual medical deductible	\$0 (there is no deductible)
Maximum out-of-pocket amount (does not include prescription drugs)	\$0 (there is no maximum responsibility for covered medical services)

Prescription drugs

	Depending on the level of Extra Help you receive, you'll pay one of the following cost-share amounts for a 30, 60, or 90 day supply of drugs*	
Annual prescription deductible	\$0 (you do not have a deductible)	
Tier 1 - Preferred generic	\$0	
Generic drugs (including brand drugs treated as generic), either:	\$0, \$1.35 or \$3.95	
All other drugs, either:	\$0, \$4.00 or \$9.85	

^{*}Specialty drugs are limited to a 30 day supply.

Medical and hospital benefits

Medical and hospital benefits	In-network	Prior authorization may be required
Inpatient hospital	\$0 for each visit	
Outpatient hospital	\$0 for each visit	₩
Doctor visits	Primary care physician (PCP): \$0 for each office visit	
	Specialist: \$0 for each office visit	V
Preventive care Services that can help with prevention and early detection of many illnesses, disabilities and diseases. Examples include annual wellness visit, breast cancer screening, diabetic screening, flu vaccine and more. A referral from your doctor may be required for some preventive services	\$0 for each service	

¹If you lose your Medicaid eligibility and fall into the grace period you are responsible for the cost share of your benefits. The most you will have to pay out-of-pocket for plan services in 2022 is \$7,550. What you pay for Medicare-covered benefits (deductibles, copayments or coinsurance) count toward this maximum out-of-pocket amount.

Premium and benefits** | Priority Medicare D-SNP (HMO) Plan

Medical and hospital benefits	In-network	Prior authorization may be required
Emergency care This amount is waived if you are admitted as inpatient to the hospital within 24 hours from your emergency care visit.	\$0 for each visit	
Urgently needed services	\$0 for each visit	
Outpatient diagnostic services	Radiology/imaging: \$0 for each service Lab services: \$0 for each service Tests/procedures: \$0 for each service Radiation therapy: \$0 for each service X-rays: \$0 for each service	<
Hearing services Medicare-covered exam performed by a primary care physician or specialist to diagnose and treat hearing and balance issues. Routine hearing services must be received from a	Medicare-covered hearing exams: \$0 for each visit Routine hearing (with a TruHearing provider): \$0 for a hearing aid exam each year. \$0 for Advanced Aids, one per ear, each year. Hearing aid cost includes a 60-day trial period, one-year of post-purchase follow-up visits and 80 batteries per hearing aid (re-chargeable not included)	
TruHearing provider. Dental services Routine dental services provided by Delta Dental®	Routine dental: \$0 for two exams and two cleanings (regular or periodontal maintenance) each year \$0 for one brush biopsy, one fluoride treatment and one set set of bitewing x-rays each year \$0 for all other radiographs (full-mouth series, periapical or panoramic x-rays) every 24 months Up to \$2,000 each year for comprehensive services which include fillings and crown repair, simple extractions (non-surgical), bridges and dentures (once every five years), relines and repairs to bridges and dentures (once every 36 months, per appliance), and other basic services including certain films and tests.	
Vision services Medicare-covered exam performed by a specialist to diagnose and treat diseases and conditions of the eye, and additional Medicare-covered services. Routine vision services must be provided by an EyeMed "Select" provider.	Medicare-covered vision: \$0 for each visit or eyewear after cataract surgery Routine vision (with an EyeMed provider): \$0 for one exam each year. \$200 allowance each year for eyeglasses or contact lenses.	

^{**} Costs remaining after Medicare has paid its portion are covered by Medicaid.

Medical and hospital benefits	In-network	Prior authorization may be required
Mental health care	Inpatient visit: \$0 for each stay	
We cover up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital.	Outpatient therapy (individual or group): \$0 for each visit	<
Skilled Nursing Facility (SNF)	\$0 for each stay	<
Physical therapy, occupational therapy, and speech/language therapy	\$0 for each visit	
Ambulance	\$0 for each trip	<
Transportation	\$0 for up to 30 one-way trips every year to or from health related locations. Trips are limited to 30 miles per one-way trip.	
Medicare Part B drugs	Chemotherapy drugs: \$0 for each drug	
	Other Part B drugs: \$0 for each drug	
Ambulatory surgical center	\$0 for each service	<
Diabetes management	Diabetes monitoring supplies, self-management training, and shoes or inserts: \$0 for supplies and services Diabetic test strips are limited to JJHCS, and Bayer products when dispensed by a retail pharmacy or mail-order pharmacy.	
Foot care (podiatry services)	\$0 for each visit	
Home health care	\$0 for each visit	<
Hospice	\$0 for hospice consultation and hospice care	
Kidney dialysis	\$0 for each service	
Medical equipment and supplies	Durable medical equipment (wheelchairs, oxygen, insulin pumps): \$0 for each item	<
	Prosthetics (braces, artificial limbs): \$0 for each item	
Outpatient substance abuse	Outpatient therapy (individual or group): \$0 for each visit	

Additional benefits covered under your plan

PriorityMedicare D-SNP (HMO) Plan

Additional benefits	What you should know	
Acupuncture	Medicare-covered acupuncture for lower chronic back pain In-network: \$0 per visit	
	Non-Medicare covered routine acupuncture for other conditions In-network: \$0 per visit (limit 6 per year)	
BrainHQ®	Access online exercises and games that improve memory, attention, brain speed and more. Train on any device like a computer, tablet or smartphone.	
Chiropractic care	Medicare-covered care In-network: \$0 for each visit	
	Non-Medicare covered routine care In-network: \$0 for each visit (limit 24 per year) \$0 for x-ray services performed by a chiropractor, once per year	
Companion care with Papa	\$0 for up to 8 hours of in-person or virtual companion care visits each month.	
	Papa connects college students ("Papa Pals") to Medicare members who need assistance with transportation, house chores, technology lessons, grocery delivery, companionship, and other senior services. All plans with Papa include Papa Care Concierge. A team of caring individuals who can help you navigate your benefits, schedule doctor appointments, find providers and so much more.	
Meal benefit	\$0 for 28 home-delivered meals, provided through Mom's Meals following a discharge from an inpatient hospital (acute or psychiatric) or Skilled Nursing Facility (SNF); limit 4 times per year	
Over-the-counter (OTC) allowance + Healthy Savings Program	\$150 per quarter for OTC items	
rically Savings i Togram	Over-the-counter items are drugs and health related products that do not need a prescription such as; allergy medication, eye drops, cough drops, nasal spray, vitamins and more.	
	OTC items can be purchased in participating stores (Walmart, Walgreens, CVS, Kroger and more). Or, online at HealthyBenefitsPlus. com/PHMOTC or by phone, with free 2-day shipping included.	
	The Healthy Savings Program allows members to save on healthier foods.	
	Save up to \$2,500 a year with discounts on healthier food options when shopping in-store only at the same participating stores (Walmart, Walgreens, CVS, Kroger and more). Just scan your OTC card at check-out to take advantage of the savings.	
Personal Emergency Response System (PERS)	\$0 for Personal Emergency Response System (PERS) device and services.	

Additional benefits	What you should know
SilverSneakers® (Fitness)	\$0 membership at thousands of participating SilverSneakers fitness centers nationwide. Plus, options for working out from the comfort of your home with access to members-only virtual exercise classes and online workshops with the SilverSneakers GO™ fitness app or SilverSneakers home fitness kit.
	You can also sign up for Tuition Rewards® through SilverSneakers to earn money towards college tuition for family members.
	The SilverSneakers® program is provided by Tivity Health®. All programs and services may not be available in all areas.

Medicaid benefits | Priority Medicare D-SNP (HMO) Plan

Your services are paid first by Medicare and then by Medicaid. The benefits described below are covered by Medicaid. You can see what the Michigan Department of Health and Human Services covers and what our plan covers. If a benefit is used up or not covered by Medicare, then Medicaid may provide coverage. This depends on your type of Medicaid coverage. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call the Michigan Department of Health and Human Services, 517.373.3740.

	PriorityMedicare D-SNP	Medicaid state plan
	OUTPATIENT CARE SERVICES	
Routine acupuncture	Covered	Not Covered
Ambulance	Covered	Covered
Chiropractic care	Covered	Covered
Dental services	Covered	Covered
Diabetes management	Covered	Covered
Diagnostic tests, X-rays, Lab services and Radiology services	Covered	Covered
Doctor visits	Covered	Covered
Durable medical equipment (wheelchairs, oxygen, etc.)	Covered	Covered
Emergency care	Covered	Covered
Hearing services	Covered	Covered
Home health care	Covered	Covered
Mental health	Covered	Covered
Outpatient hospital	Covered	Covered
Outpatient substance abuse	Covered	Covered through Community Mental Health Services program
Preventive care	Covered	Covered
Podiatry services	Covered	Covered
Prosthetic devices (braces, artificial limbs)	Covered	Covered
Urgently needed services	Covered	Covered
Transportation (Non-Emergency Medical Transportation Services)	Covered	Covered
Vision services	Covered	Covered
INPATIENT CARE		
Inpatient hospital care	Covered	Covered
Inpatient mental health	Covered	Covered through Community Mental Health Services program
Skilled nursing facility (SNF)	Covered	Covered
	PRESCRIPTION DRUG BENEFITS	
Prescription drugs	Covered	Covered

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 833.939.0983.

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 *priorityhealth.com/dsnp* or call 833.939.0983 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



Rules, benefits, premiums and/or copayments/co-insurance may change on January 1, 2023.



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 plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under full Medicaid.



Out-of-network/non-contracted providers are under no obligation to treat Priority 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.

Priority Health has a D-SNP (HMO) plan with a Medicare contract and a contract with the State Medicaid program. Enrollment in Priority Medicare D-SNP (HMO) depends on contract renewal.