

# 2023 Summary of Benefits

## CHRISTUS Health Plan Generations Plus (HMO) H1189, Plan 002

This is a summary of drug and health services covered by CHRISTUS Health Plan Generations Plus (HMO), January 1, 2023 – December 31, 2023.

CHRISTUS Health Plan Generations Plus (HMO) is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the “Evidence of Coverage”.

To join CHRISTUS Health Plan Generations Plus (HMO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in New Mexico: Bernalillo, Los Alamos, Rio Arriba, Sandoval, San Miguel, Santa Fe and Taos.

If you use the providers that are not in our network, we may not pay for these services.

For coverage and costs of Original Medicare, look in your current “**Medicare & You**” handbook. View it online at [www.medicare.gov](http://www.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.

This document is available in other formats such as Braille, large print or audio.

For more information, please call us Toll-free 1-844-282-3026, ● TTY 711 or visit our website at [www.christushealthplan.org](http://www.christushealthplan.org).

### **Hours of Operation:**

October 1<sup>st</sup> – March 31<sup>st</sup>, 7 days a week from 8:00 a.m. to 8:00 p.m., local time.

April 1<sup>st</sup> – September 30<sup>th</sup>, Monday through Friday from 8:00 a.m. to 8:00 p.m., local time.

You can see our plan’s *Evidence of Coverage, Provider & Pharmacy Directory* and *Formulary* (list of Part D prescription drugs) at our website at [www.christushealthplan.org](http://www.christushealthplan.org).

| Premiums and Benefits  | CHRISTUS Health Plan Generations Plus (HMO)   | What you should know  |
|--|---|---|
| <b>Monthly Plan Premium</b>  | \$20  | You must continue to pay your Medicare Part B premium.  |
| <b>Maximum Out-of-Pocket</b><br><i>(does not include prescription drugs)</i> | \$4,400   | The most you pay for copays, coinsurance and other costs for medical services for the year.   |
| Inpatient & Outpatient Services  |   |   |
| <b>Inpatient Hospital</b>  |   |   |
| ○ Acute hospital   | You pay a \$275 copay per day for days 1 through 5.<br>You pay nothing per day for days 6 through 90.<br>You pay a \$275 copay per day for days 91 through 100. | Our plan covers 100 days for an inpatient hospital stay. Our plan also covers 60 “lifetime reserve days.” These are “extra” days that we cover. If your hospital stay is longer than 100 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 100 days. |
| ○ Mental health  | You pay a \$275 copay per day for days 1 through 5.<br>You pay nothing per day for days 6 through 90.   |   |
| <b>Outpatient Hospital</b>   |   | <i>Authorizations rules may apply.</i>  |
| ○ Ambulatory surgical center   | You pay a \$100 copay per visit.  |   |
| ○ Hospital facility  | You pay a \$250 copay per visit.  |   |
| <b>Doctor Visits</b>   |   |   |
| ○ Primary Care Physician   | You pay nothing.  |   |
| ○ Specialists  | You pay a \$25 copay per visit.   |   |
| <b>Preventive Care</b>   | You pay nothing.  | Additional preventive services approved by Medicare during the contract year will be covered. This plan covers preventive care screenings and annual physical exams at 100% when you use in-network providers.  |
| ○ Abdominal aortic aneurysm screening  |   |   |
| ○ Alcohol misuse counseling  |   |   |
| ○ Annual “Wellness” visit  |   |   |
| ○ Bone mass measurement  |   |   |
| ○ Breast cancer screening (mammogram)  |   |   |
| ○ Cardiovascular disease (behavioral therapy)                                |   |   |
| ○ Cardiovascular screening   |   |   |
| ○ Cervical and vaginal cancer screening                                      |   |   |
| ○ Colorectal cancer screenings (colonoscopy,                                 |   |   |

| Premiums and Benefits  | CHRISTUS Health Plan Generations Plus (HMO)  | What you should know  |
|--|--|---|
| <p><b>Preventive Care (continued)</b></p> <ul style="list-style-type: none"> <li>fecal occult blood test, flexible sigmoidoscopy)</li> <li>○ Depression screening</li> <li>○ Diabetes screenings and monitoring</li> <li>○ Hepatitis C screening</li> <li>○ HIV screening</li> <li>○ Lung cancer with low dose computed tomography (LDCT) screening</li> <li>○ Medical nutrition therapy services</li> <li>○ Medicare Diabetes Prevention Program (MDPP)</li> <li>○ Obesity screenings and counseling</li> <li>○ Prostate cancer screenings (PSA)</li> <li>○ Sexually transmitted infections screenings and counseling</li> <li>○ Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</li> <li>○ Vaccines, including flu, hepatitis B, pneumococcal and COVID-19</li> <li>○ “Welcome to Medicare” preventive visit (one-time)</li> <li>○ Routine physical (one per year)</li> </ul> |  |   |
| <p><b>Emergency Care</b></p>   | <p>You pay a \$65 copay per visit.</p>   | <p>Covered worldwide.</p> <p>Copay is waived if admitted within 24 hours.</p>                             |
| <p><b>Urgently Needed Services</b></p>   | <p>You pay a \$25 copay per visit.<br/>You pay a \$65 copay per visit (worldwide).</p> |   |
| <p><b>Diagnostic Services/Labs/Imaging</b></p> <ul style="list-style-type: none"> <li>○ Lab services</li> <li>○ Outpatient X-rays</li> </ul>   | <p>You pay nothing.<br/>You pay nothing.</p>   | <p><i>Prior authorization is required for some services by your doctor or other network provider.</i></p> |

| Premiums and Benefits   | CHRISTUS Health Plan Generations Plus (HMO)  | What you should know  |
|---|--|---|
| <p><b>Diagnostic Services/Labs/Imaging (continued)</b></p> <ul style="list-style-type: none"> <li>○ Diagnostic tests &amp; procedures (non-radiological)</li> <li>○ Diagnostic radiology services (MRI, CT, PET)</li> <li>○ Therapeutic radiology (e.g., radiation treatment of cancer)</li> </ul>  | <p>You pay a \$150 copay per visit.</p> <p>You pay a \$150 copay per visit.</p> <p>You pay \$20 copay per visit.</p>   | <p>Please contact the plan for more information.</p>  |
| <p><b>Hearing Services</b></p> <ul style="list-style-type: none"> <li>○ Routine hearing exam</li> <li>○ Hearing aid</li> <li>○ Medicare-covered exam to diagnose and treat hearing and balance issues</li> </ul>  | <p>You pay a \$35 copay per exam.</p> <p>Member must purchase selected hearing aid products from Amplifon's selected manufacturers. Copay is \$395 for select hearing aids from manufacturer Rexton, Signia and Miracle-Ear. Copay is \$695 for select hearing aids from other manufacturers, such as Miracle-Ear, Phonak, Signia and Rexton.</p> <p>You pay a \$25 copay per service.</p> | <p>1 every year.</p>  |
| <p><b>Dental Services</b></p> <ul style="list-style-type: none"> <li>○ Medicare-covered dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth)</li> <li>○ Preventive dental services <ul style="list-style-type: none"> <li>● Oral exam</li> <li>● Dental X-rays</li> <li>● Cleaning</li> <li>● Fluoride treatment</li> </ul> </li> <li>○ Comprehensive dental services (diagnostic, restorative, extractions,</li> </ul> | <p>You pay a \$25 copay per service.</p> <p>You pay a \$5 copay per service.</p> <p>You pay a \$20 copay per service.</p>  | <p>1 visit every year.<br/>1 every 2 years.<br/>1 every 6 months.<br/>1 every 6 months.</p> <p>Maximum benefit limit is \$2,000. Benefit applies to</p> |

| Premiums and Benefits   | CHRISTUS Health Plan Generations Plus (HMO)  | What you should know   |
|---|--|--|
| <b>Dental Services (continued)</b><br>endodontics, periodontics, dentures, prosthodontics, oral/maxillofacial surgery and other non-routine services.)  |  | non-Medicare-covered services.   |
| <b>Vision Services</b> <ul style="list-style-type: none"> <li>○ Medicare-covered eye to diagnose and treat diseases and conditions of the eye</li> <li>○ Glaucoma screening</li> <li>○ Routine eye exam</li> <li>○ Eyeglasses (frames/lenses) or contacts lenses</li> </ul> | You pay a \$25 copay per exam.<br><br>You pay a \$35 copay per screening.<br>You pay nothing.<br>You pay nothing.  | 1 every year.<br>\$100 allowance per year for 1 pair of eyeglasses (frames/lenses) or contacts.                |
| <b>Mental Health Services</b> <ul style="list-style-type: none"> <li>○ Outpatient individual or group therapy visit</li> </ul>  | You pay a \$10 copay per visit.  |  |
| <b>Skilled Nursing Facility</b>   | You pay nothing per day for days 1 through 20.<br>You pay a \$150 copay per day for days 21 through 100.   | Plan covers up to 100 days per benefit period.   |
| <b>Physical, Occupational and Speech Language Therapy Services</b>  | You pay a \$35 copay per visit.  |  |
| <b>Ambulance</b>  | You pay a \$110 copay per one-way trip.  | Waived if admitted to the hospital.<br>Covered worldwide.  |
| <b>Transportation</b>   | You pay nothing.   | <i>Authorizations rules may apply.</i><br><br>Limited to 12 one-way trips per year to plan-approved locations. |
| <b>Medicare Part B Drugs</b> <ul style="list-style-type: none"> <li>○ Chemotherapy drugs</li> <li>○ Other Part B drugs</li> </ul>   | You pay 20% coinsurance.<br>You pay 20% coinsurance.<br><br>*Out-of-pocket costs for some part B drugs may be reduced if the drug's price has increased at a rate faster than the rate of inflation. Members affected by this change | <i>Authorizations rules may apply.</i>   |

| Premiums and Benefits | CHRISTUS Health Plan Generations Plus (HMO)   | What you should know |
|-----------------------|---|----------------------|
|                       | may receive a refund. The list of Part B drugs, as well as your out-of-pocket costs for those drugs, could change each quarter. |                      |

**CHRISTUS Health Plan Generations (HMO)  
Outpatient Prescription Drugs**

|  |   |  |
|--|---|--|
| <b>Phase 1: Annual Prescription Deductible</b> | You do not have a prescription deductible.  |  |
| <b>Phase 2: Initial Coverage</b>               | <b>Standard Retail (31-day supply)</b>  | <b>Standard Mail-Order (90-day supply)</b> |
| Tier 1: Preferred Generic                      | You pay \$4.  | You pay \$0.                               |
| Tier 2: Generic                                | You pay \$10.   | You pay \$0.                               |
| Tier 3: Preferred Brand                        | You pay \$47.   | You pay \$47.                              |
| Tier 4: Non-Preferred Brand                    | You pay \$100.  | You pay \$100.                             |
| Tier 5: Specialty Tier                         | You pay 33%.  | Not covered.                               |
| <b>Phase 3: Coverage Gap</b>                   | <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 \$4,660.</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, for any drug tier during the coverage gap.</p> |  |
| <b>Phase 4: Catastrophic Coverage</b>          | <p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of:</p> <ul style="list-style-type: none"> <li>○ 5% of the cost of the drug.</li> <li>–or– \$4.15 for a generic (including brand drugs treated as generic) and \$10.35 for all other drugs.</li> </ul>   |  |

Cost-Sharing may change depending on the pharmacy you choose and when you enter another of the four phases of the Part D Benefit.

If you reside in a long-term care facility, you pay the same as at a retail pharmacy.

**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you. Call Member Services for more information.

**Important Message About What You Pay for Insulin** – You won’t pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it’s on.

| Additional Benefits  | CHRISTUS Health Plan Generations Plus (HMO)                        | What you should know  |
|--|--|---|
| <b>Home Health Care</b>  | You pay nothing.   | <i>Authorization rules may apply.</i><br><br>There is no coinsurance, copayment, or deductible for beneficiaries eligible for Medicare-covered home health agency care. |
| <b>Outpatient Substance Abuse Services</b><br>(Individual and group therapy)   | You pay a \$10 copay per visit.                                    | <i>Authorization rules may apply.</i>   |
| <b>Medical Equipment/Supplies</b><br>○ Durable medical equipment (e.g., wheelchairs, oxygen)<br>○ Prosthetics (e.g., braces, artificial limbs)                 | You pay 20% coinsurance.<br><br>You pay 20% coinsurance.           | <i>Authorizations rules may apply.</i>  |
| <b>Diabetes Management</b><br>○ Diabetes monitoring supplies<br>○ Diabetes self-management training<br>○ Therapeutic shoes or inserts                          | You pay nothing.<br><br>You pay nothing.<br><br>You pay nothing.   | <i>Authorization rules may apply.</i>   |
| <b>Foot Care</b><br>○ Medicare-covered foot exam and treatment if you have diabetes-related nerve damage and/or meet certain conditions<br>○ Routine Foot care | You pay a \$25 copay per visit.<br><br>You pay nothing.            |   |
| <b>Outpatient Rehabilitation Services</b><br>○ Cardiac rehabilitation<br>○ Pulmonary rehabilitation  | You pay a \$10 copay per visit.<br>You pay a \$20 copay per visit. | <i>Authorization rules may apply.</i>   |
| <b>Chiropractic Care</b><br>(manual manipulation of the spine to correct subluxation)  | You pay a \$20 copay per visit.                                    | 36 visits per year.   |

| Additional Benefits   | CHRISTUS Health Plan Generations Plus (HMO)  | What you should know  |
|---|--|---|
| <b>Renal Dialysis</b>   | You pay 20% coinsurance.   |   |
| <b>Medicare-covered Acupuncture for Chronic Low Back Pain</b> | You pay a \$25 copay per visit.  | Maximum of 20 visits per year.  |
| <b>Routine Acupuncture and Other Alternative Therapies</b>    | <p>You pay nothing at CHRISTUS St. Vincent Holistic Health &amp; Wellness Center.</p> <p>You pay a \$45 copay per treatment at other facilities.</p>   | 4 treatments per year.  |
| <b>Over-The-Counter (OTC) Items</b>                           | You pay nothing. Up to \$115 allowance each quarter for the purchase of OTC products from Express Scripts Benefit Catalog.   | <p>\$115 limit every three months.</p> <p>Nicotine Replacement Therapy (NRT) is not included in this benefit.</p>   |
| <b>Fitness</b>  | <p>Covered in full at Genoveva Chavez Community Center, Ft. Marcy Recreation Complex and Salvador Perez Recreation Center.</p> <p>\$20 monthly allowance for other qualified fitness programs, reimbursed quarterly.</p> | <p>This benefit provides access to the fitness center in our markets. Our mission is to provide a health and fitness facility designed to educate our community on the importance of physical fitness. By providing a team of fitness and health professionals, as well as innovative programming, we aim to guide individuals toward a better quality of life.</p> |
| <b>Home-delivered Meals</b>                                   | You pay nothing for up to 14 home-delivered meals for up to 7 days. No limit to discharges in a year.  | You are eligible to receive home-delivered meals immediately following surgery or inpatient hospitalization; for a chronic illness; for a medical condition or potential medical condition that requires the enrollee to remain at home for a period of time.   |



| <b>Additional Benefits</b> | <b>CHRISTUS Health Plan Generations Plus (HMO)</b> | <b>What you should know</b>          |
|----------------------------|--|--------------------------------------|
| <b>Telehealth</b>          | You pay nothing.                                   | Available only with in-network PCPs. |