



# Alignment Health Plan



# 2023

## Summary of Benefits

**ALIGNMENT HEALTH PLATINUM (HMO) | ALIGNMENT HEALTH SELECT (HMO)**

**Marin & San Diego Counties**

This is a summary of drug and health services benefits covered by Alignment Health Plan for January 1, 2023 - December 31, 2023.

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 by calling our Member Services Department at the phone number listed in this document or online at [www.alignmenthealthplan.com](http://www.alignmenthealthplan.com).

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## PREMIUMS AND BENEFITS

	ALIGNMENT HEALTH PLATINUM (HMO 016) Marin & San Diego Counties	ALIGNMENT HEALTH SELECT (HMO 032) San Diego County
<b>MONTHLY PLAN PREMIUM</b>		
• Part C & Part D	\$0	\$0
<b>DEDUCTIBLE</b>		
	\$0	\$0
<b>MAXIMUM OUT-OF-POCKET RESPONSIBILITY</b> (does not include prescription drugs)		
	\$998	\$3,400
<b>INPATIENT HOSPITAL<sup>1,2</sup></b>		
	\$0 per day, days 1-3 \$50 per day, days 4-7 \$0 per day, days 8-90 (unlimited days per admission)	\$295 per day, days 1-7 \$0 per day, days 8-90 (unlimited days per admission)
<b>OUTPATIENT HOSPITAL<sup>1</sup></b>		
• Hospital Services	\$85	\$200
• Observation Services	\$0	\$0
<b>AMBULATORY SURGICAL CENTER</b>		
	\$0	\$35
<b>DOCTOR VISITS</b>		
• Primary	\$0	\$10
• Specialists <sup>1,2</sup>	\$0	\$35
<b>PREVENTIVE CARE</b> (e.g., flu vaccine, diabetic screenings)		
	\$0	\$0
<b>EMERGENCY CARE</b>		
	\$65 (waived if admitted within 48 hours)	\$90 (waived if admitted within 48 hours)
<b>URGENTLY NEEDED SERVICES</b>		
	\$0	\$0

**ALIGNMENT HEALTH  
PLATINUM  
(HMO 016)**

Marin & San Diego Counties

**ALIGNMENT HEALTH  
SELECT  
(HMO 032)**

San Diego County

**OUTPATIENT DIAGNOSTIC<sup>1,2</sup>**

• Procedures, tests, lab services	\$0	\$0
• X-Ray/Diagnostic	\$0	\$0
• Therapeutic radiology services (such as radiation treatment for cancer)	20% coinsurance	20% coinsurance

**HEARING SERVICES<sup>1,2</sup>**

• Routine hearing exam	\$0 Medicare covered benefits and 1 exam/fitting/evaluation per year	\$10 Medicare covered benefits and 1 exam/fitting/evaluation per year
• Hearing aid allowance	\$1,000 limit both ears combined every 2 years	\$1,000 limit both ears combined every 2 years

**DENTAL SERVICES<sup>1,2</sup>**

**Preventive:**

• Exam & Cleaning 1 every 6 months	\$0	\$0
• Fluoride treatment 1 every 6 months	\$0	\$0
• X-Ray 1 every 3 years	\$0	\$0

**Comprehensive:**

• Restorative	\$20-\$350	\$20-\$350
• Endodontics	\$15-\$295	\$15-\$295
• Periodontics	\$15-\$375	\$15-\$375
• Extractions	\$25-\$140	\$25-\$140
• Prosthodontics	\$20-\$425	\$20-\$425

**VISION SERVICES**

• Routine exam	\$0 Medicare covered eye exams/1 routine eye exam per year	\$0 Medicare covered eye exams/1 routine eye exam per year
• Eyewear	\$300 coverage limit for glasses/ contacts per year	\$300 coverage limit for glasses/ contacts every 2 years

**MENTAL HEALTH SERVICES<sup>1,2</sup>**

	\$0	\$20
	\$0 per day, days 1-20 \$50 per day, days 21-100 (no prior hospital stay required)	\$0 per day, days 1-20 \$140 per day, days 21-100 (no prior hospital stay required)

**PHYSICAL AND SPEECH  
THERAPY**

	\$0	\$40
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	ALIGNMENT HEALTH PLATINUM (HMO 016) Marin & San Diego Counties	ALIGNMENT HEALTH SELECT (HMO 032) San Diego County
<b>GROUND AND AIR AMBULANCE SERVICES<sup>1</sup></b>	\$75 (waived if admitted)	\$240 (waived if admitted)
<b>TRANSPORTATION</b>	\$0 24 one-way trips to plan approved locations (within a 25-mile radius) per year	\$0 24 one-way trips to plan approved locations (within a 75-mile radius) per year
<b>MEDICARE PART B DRUGS</b>	20% coinsurance	20% coinsurance

# OUTPATIENT PRESCRIPTION DRUGS

## ALIGNMENT HEALTH PLATINUM (HMO 016)

Marin & San Diego Counties

**PART D DEDUCTIBLE** \$0

**INITIAL COVERAGE LIMIT** \$4,660

**PART D OUT OF POCKET THRESHOLD** \$7,400

<b>INITIAL COVERAGE</b>	<b>Retail Standard 30-day supply</b>	<b>Mail Order 100-day supply</b>
Tier 1: Preferred Generic	\$0	\$0
Tier 2: Generic	\$3	\$9
Tier 3: Preferred Brand	\$30	\$90
Tier 4: Non-Preferred	\$75	\$225
Tier 5: Specialty Tier	33% coinsurance	not covered
Tier 6: Select Care	\$5	\$0

**GAP COVERAGE** Tier 1: All Drugs  
Tier 6: All Drugs

**ALIGNMENT HEALTH SELECT (HMO 032)**

San Diego County

<b>PART D DEDUCTIBLE</b>	\$0
<b>INITIAL COVERAGE LIMIT</b>	\$4,660
<b>PART D OUT OF POCKET THRESHOLD</b>	\$7,400

<b>INITIAL COVERAGE</b>	<b>Retail Standard 30-day supply</b>	<b>Mail Order 100-day supply</b>
Tier 1: Preferred Generic	\$0	\$0
Tier 2: Generic	\$3	\$9
Tier 3: Preferred Brand	\$40	\$120
Tier 4: Non-Preferred	\$93	\$279
Tier 5: Specialty Tier	33% coinsurance	not covered
Tier 6: Select Care	\$3	\$0

<b>GAP COVERAGE</b>	Tier 6: All Drugs
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**ALIGNMENT HEALTH PLATINUM (HMO 016),****ALIGNMENT HEALTH SELECT (HMO 032)**

Marin &amp; San Diego Counties

**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 preferred retail pharmacy for a 31-day supply.

**CATASTROPHIC COVERAGE**

After your yearly out-of-pocket drug costs reach \$7,400, you pay the greater of:

- 5% of the cost, or
- \$4.15 copay for generic (including drugs that are treated like a generic) and \$10.35 copay for all other drugs.

**BONUS DRUGS**

Generic Viagra, Finasteride, Folic Acid. For complete list and coverage details, refer to Bonus Drug List.

**NOTE:**

Services with a 1 may require prior authorization. Services with a 2 may require a referral from your doctor. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

For more information on the pharmacy-specific copays, please call Alignment Health Plan Member Services Department at the phone number in this document or access your Evidence of Coverage at [www.alignmenthealthplan.com](http://www.alignmenthealthplan.com).

## EXTRA BENEFITS YOU GET WITH ALIGNMENT HEALTH PLAN

	ALIGNMENT HEALTH PLATINUM (HMO 016) Marin & San Diego Counties	ALIGNMENT HEALTH SELECT (HMO 032) San Diego County
<b>ACCESS ON-DEMAND BLACK CARD</b>	\$0	\$0
<b>ENHANCED DENTAL OPTION MONTHLY PREMIUM</b>	\$27	\$27
<b>ENHANCED DENTAL OPTION COVERAGE</b>	\$1,500 coverage limit per year	\$1,500 coverage limit per year
• Diagnostic Services	0% coinsurance	0% coinsurance
• Restorative	50-70% coinsurance	50-70% coinsurance
• Endodontics	70% coinsurance	70% coinsurance
• Periodontics	0-70% coinsurance	0-70% coinsurance
• Extractions	50-70% coinsurance	50-70% coinsurance
• Prosthodontics	70% coinsurance	70% coinsurance
<b>FITNESS</b>	\$0	\$0
<b>FLEX ALLOWANCE</b> Additional coverage is available with FLEX Allowance for Dental, Vision and Hearing benefits	Up to \$500 maximum spending per year (\$250 every 6 months) for services related to Vision, Dental, Hearing, Acupuncture and Chiropractic	not covered
<b>PERSONAL EMERGENCY RESPONSE SYSTEM</b>	\$0	not covered
<b>CHIROPRACTIC SERVICES</b>	\$0 Medicare covered \$0 Routine visits with FLEX Allowance	\$0 Medicare covered

	<b>ALIGNMENT HEALTH PLATINUM (HMO 016)</b> Marin & San Diego Counties	<b>ALIGNMENT HEALTH SELECT (HMO 032)</b> San Diego County
	\$0 Medicare covered	\$0 Medicare covered
	\$0 Routine visits with FLEX Allowance	\$0 40 visits max \$10 coverage per visit (combined with Reflexology)
<b>ACUPUNCTURE</b>		
<b>PODIATRY SERVICES</b>	\$0 Medicare covered	\$25 Medicare covered
<b>OVER-THE-COUNTER (OTC)</b>	\$165 spending allowance every 3 months (no rollover)	\$75 spending allowances every 3 months (no rollover)
<b>TELEHEALTH</b>	\$0 Primary Care Provider, Mental Health Specialty, Psychiatric Services	\$0 Primary Care Provider, Mental Health Specialty, Psychiatric Services
<b>WORLDWIDE EMERGENCY/ URGENT COVERAGE</b>	\$0 \$25,000 coverage limit per year	\$0 \$25,000 coverage limit per year
<b>DURABLE MEDICAL EQUIPMENT (DME)</b>	0% coinsurance for items \$350 or less 20% coinsurance for items \$350.01 or more	20% coinsurance
<b>IN-HOME SUPPORT</b>	12 hours per quarter, 48 hours per year	not covered
<b>EXTRA BENEFITS FOR THOSE WITH QUALIFYING CONDITION (SSBCI)</b>		
Special supplemental benefits for the chronically ill (SSBCI)-qualifying chronic conditions include congestive heart failure (CHF), chronic obstructive pulmonary disease (COPD), dementia, diabetes, and stroke. Other chronic conditions may apply. Medical records will be used to establish qualification for the benefit.		
<b>GROCERIES</b>		
To assist members with nutritional needs. Members can use their grocery allowance to purchase eligible grocery items at participating retailers.	\$10 spending allowance per month (no rollover)	not covered



**ALIGNMENT HEALTH  
PLATINUM  
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SELECT  
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San Diego County

### **PET SERVICES**

For members who have hospital procedures or emergencies and need pet care while they are away.	\$0 7 boarding days or 14 walks a year	not covered
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### **PEST CONTROL**

Annual pest eradication for covered pests to ensure the health, welfare, and safety of members.	\$0 1 service per year	not covered
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**Alignment Health Plan** offers access to a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for the services.

To join Alignment Health Plan, you must be enrolled in Medicare Part A and Part B and live in one of the counties listed on the cover of this booklet.

To learn more about coverage and costs of Original Medicare, look at the “**Medicare & You**” handbook. You can view it online at [medicare.gov](https://www.medicare.gov) or request a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

This document is also available in other languages and formats.

### **ALIGNMENT HEALTH PLAN MEMBERS**

**1-866-634-2247 (TTY 711)**

### **NON-MEMBERS**

**1-888-979-2247 (TTY 711)**

### **HOURS OF OPERATION**

**October 1 – March 31:**

seven days a week, from 8:00 a.m. to 8:00 p.m. except for Thanksgiving and Christmas Day.

**April 1 – September 30:**

Monday through Friday, (except holidays) from 8:00 a.m. to 8:00 p.m.

### **WEBSITE**

**[alignmenthealthplan.com](https://alignmenthealthplan.com)**

## UNDERSTANDING THE BENEFITS & RULES

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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:

**1-888-979-2247 (TTY 711)**

8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 to March 31 and 8 a.m. to 8 p.m. Monday through Friday (except holidays) from April 1 through September 30.

### UNDERSTANDING THE BENEFITS

The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [alignmenthealthplan.com](https://alignmenthealthplan.com) or call **1-866-634-2247 (TTY 711)** for 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. Visit [alignmenthealthplan.com](https://alignmenthealthplan.com) or call **1-866-634-2247 (TTY 711)** for a list of Alignment Health Plan network providers.

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. Visit [alignmenthealthplan.com](https://alignmenthealthplan.com) or call **1-866-634-2247 (TTY 711)** for the Alignment Health Plan list of covered medications.

### UNDERSTANDING IMPORTANT RULES

In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.

Benefits, premiums and/or copayments/co-insurance may change on January 1, 2024.

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).

Alignment Health Plan is an HMO, HMO POS, HMO C-SNP, HMO D-SNP and PPO plan with a Medicare contract and a contract with the California, Florida, Nevada and North Carolina Medicaid programs. Enrollment in Alignment Health Plan depends on contract renewal. This information is not a complete description of benefits. Call 1-888-979-2247 (TTY: 711), 8 a.m. to 8 p.m. Monday through Friday, for more information.