



# Alignment Health Plan



# 2023

## Summary of Benefits

### **ALIGNMENT HEALTH AVA (HMO)**

**Carson City, Clark, Douglas, Nye, Storey & Washoe 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 AVA (HMO) 003

Carson City, Clark, Douglas, Nye, Storey & Washoe Counties

#### MONTHLY PLAN PREMIUM

• Part C & Part D	\$0
• Part B Premium Rebate	\$50

#### DEDUCTIBLE

\$0

#### MAXIMUM OUT-OF-POCKET RESPONSIBILITY

(does not include prescription drugs)

\$999

#### INPATIENT HOSPITAL<sup>1,2</sup>

\$0 per day, days 1-3  
\$50 per day, days 4-7  
\$0 per day, days 8-90  
(unlimited per days per admission)

#### OUTPATIENT HOSPITAL<sup>1</sup>

• Hospital Services	\$100
• Observation Services	\$0

#### AMBULATORY SURGICAL CENTER

\$0

#### DOCTOR VISITS

• Primary	\$35
• Specialists <sup>1,2</sup>	\$35

#### PREVENTIVE CARE

(e.g., flu vaccine, diabetic screenings)

\$0

#### EMERGENCY CARE

\$120  
(waived if admitted within 24 hours)

#### URGENTLY NEEDED SERVICES

\$0

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

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

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

• Routine hearing exam	\$0 Medicare covered benefits and 1 exam/fitting/evaluation per year
• Hearing aid allowance	\$0 with FLEX Allowance

**DENTAL SERVICES<sup>1,2</sup>****Preventive covered with FLEX Allowance**

• Exam & Cleaning	\$0
• Fluoride treatment	\$0
• X-Ray	\$0

**Comprehensive covered with FLEX Allowance:**

• Diagnostic	\$0
• Restorative	\$0
• Endodontics	\$0
• Periodontics	\$0
• Extractions	\$0

**VISION SERVICES**

• Routine exam	\$0 Medicare covered eye exams/1 routine eye exam per year
• Eyewear	\$0 with FLEX Allowance

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

\$35

**SKILLED NURSING FACILITY<sup>1,2</sup>**

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

**PHYSICAL & SPEECH THERAPY**

\$35

**GROUND AND AIR AMBULANCE SERVICES<sup>1</sup>**

\$115  
(waived if admitted)

**MEDICARE PART B DRUGS**

20% coinsurance

## OUTPATIENT PRESCRIPTION DRUGS

<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	\$0	\$0
Tier 3: Preferred Brand	\$40	\$120
Tier 4: Non-Preferred	\$100	\$300
Tier 5: Specialty Tier	33% coinsurance	not covered
Tier 6: Select Care	\$5	\$0
<b>GAP COVERAGE</b>	Tier 1: All Drugs Tier 6: All Drugs	

### ALIGNMENT HEALTH AVA (HMO) 003

Carson City, Clark, Douglas, Nye, Storey & Washoe Counties

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.

#### COST-SHARING

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.

#### CATASTROPHIC COVERAGE

#### 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 AVA (HMO) 003 Carson City, Clark, Douglas, Nye, Storey & Washoe Counties	
ACCESS ON-DEMAND BLACK CARD	\$0
FITNESS	\$0
<b>FLEX ALLOWANCE</b> Additional coverage for Vision, Dental, Hearing, Acupuncture and Chiropractic	Up to \$1,500 maximum spending allowance per year (\$375 every 3 months) for services related to Vision, Dental, Hearing, Acupuncture and
CHIROPRACTIC SERVICES	\$0 Medicare covered \$0 Routine visits with FLEX Allowance
ACUPUNCTURE	\$0 Medicare covered \$0 Routine visits with FLEX Allowance
PODIATRY SERVICES	\$35 Medicare covered
OVER-THE-COUNTER (OTC)	\$215 every 3 months (no rollover) spending allowance
TELEHEALTH	\$0 All benefit services
WORLDWIDE EMERGENCY/URGENT COVERAGE	\$0 \$25,000 coverage limit per year
DURABLE MEDICAL EQUIPMENT	0% coinsurance for items \$350 or less 20% coinsurance for items \$350.01 or more

EXTRA BENEFITS FOR THOSE WITH QUALIFYING CONDITION (SSBCI)

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.

GROCERIES

To assist members with nutritional needs. Members can use their grocery allowance to purchase eligible grocery items at participating retailers.	\$20 spending allowance per month (no rollover)
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PET SERVICE

For members who have hospital procedures or emergencies and need pet care while they are away.	\$0 for 7 boarding days or 14 walks a year
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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 \(TTY 711\)](tel:1-866-634-2247)**

**NON-MEMBERS**

**[1-888-979-2247 \(TTY 711\)](tel:1-888-979-2247)**

**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

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.