HMO





SB Combo 096 - 102 - 103 - 106 - 107

096 - Freedom Platinum Rewards Plan Rx (HMO)

Counties: Lake, Marion and Sumter

102 - Freedom Platinum Rewards Plan Rx (HMO)

Counties: Orange, Osceola, Seminole and Volusia

103 - Freedom Platinum Rewards Plan Rx (HMO)

Counties: Manatee and Sarasota

106 - Freedom Platinum Rewards Plan Rx (HMO)

Counties: Brevard, Indian River, Martin and St. Lucie

107 - Freedom Platinum Rewards Plan Rx (HMO)

Counties: Polk

St. Lucie

Martin

Summary of Benefits January 1, 2024 - December 31, 2024

Freedom Platinum Rewards Plan Rx (HMO) H5427_096 Freedom Platinum Rewards Plan Rx (HMO) H5427_102 Freedom Platinum Rewards Plan Rx (HMO) H5427_103 Freedom Platinum Rewards Plan Rx (HMO) H5427_106 Freedom Platinum Rewards Plan Rx (HMO) H5427_107

The purpose of the Summary of Benefits is to provide you with a summary of drug and health benefits covered by **Freedom Platinum Rewards Plan Rx (HMO) H5427_102**, **Freedom Platinum Rewards Plan Rx (HMO) H5427_103**, **Freedom Platinum Rewards Plan Rx (HMO) H5427_106**, and **Freedom Platinum Rewards Plan Rx (HMO) H5427_107**, which describes what we cover and what you pay. This information is not a complete description of benefits. 1-800-401-2740 (TTY: 711) for more information. Limitations, copayments and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year. Benefits vary by plan.

Freedom Health, Inc. is an HMO with a Medicare contract. Enrollment in Freedom Health, Inc. depends on contract renewal.

To be eligible for Freedom Platinum Rewards Plan Rx (HMO) H5427_096, Freedom Platinum Rewards Plan Rx (HMO) H5427_102, Freedom Platinum Rewards Plan Rx (HMO) H5427_103, Freedom Platinum Rewards Plan Rx (HMO) H5427_106, and Freedom Platinum Rewards Plan Rx (HMO) H5427_107, you must have both Medicare Part A and Medicare Part B and live in our service area.

Our service area includes the following counties in Florida:

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Freedom Platinum Rewards Plan Rx (HMO) H5427_096: Lake, Marion and Sumter Freedom Platinum Rewards Plan Rx (HMO) H5427_102: Orange, Osceola, Seminole and Volusia Freedom Platinum Rewards Plan Rx (HMO) H5427_103: Manatee and Sarasota
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Freedom Platinum Rewards Plan Rx (HMO) H5427_106: Brevard, Indian River, Martin and St. Lucie

Freedom Platinum Rewards Plan Rx (HMO) H5427_107: Polk

Freedom Health, Inc. covers emergency care and urgently needed services from Out-of-network providers. For routine care, you must use the Freedom Health network of providers, hospital, and pharmacies while in the plan's service area. Neither Medicare nor Freedom Health, Inc. will be responsible for the costs incurred of routine care received from out-of-network providers. Out-of-network/non-contracted providers are under no obligation to treat Freedom Health, Inc. members except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including cost-sharing that applies to out-of-network services.

Premiums and Benefits	Freedom Platinum Rewards Plan Rx (HMO)_096	Freedom Platinum Rewards Plan Rx (HMO)_102	Freedom Platinum Rewards Plan Rx (HMO)_103
Monthly Plan Premium	You pay \$0	You pay \$0	You pay \$0
	Freedom Health, Inc. will reduce your Medicare Part B premium by up to \$164.90	Freedom Health, Inc. will reduce your Medicare Part B premium by up to \$164.90	Freedom Health, Inc. will reduce your Medicare Part B premium by up to \$150
Deductible	You pay \$0	You pay \$0	You pay \$0
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$3,400 annually	\$3,400 annually	\$3,400 annually
Inpatient Hospital Coverage	You pay \$195 copay each day for days 1 through 5 and \$0 copay each for days 6 through 90 per admission	You pay \$195 copay each day for days 1 through 5 and \$0 copay each for days 6 through 90 per admission	You pay \$175 copay each day for days 1 through 7 and \$0 copay each day for days 8 through 90 per admission
Outpatient Hospital Coverage	You pay \$195 copay per visit	You pay \$195 copay per visit	You pay \$150 copay per visit

Freedom Platinum Rewards Plan Rx (HMO)_106	Freedom Platinum Rewards Plan Rx (HMO)_107	What you should know
You pay \$0 Freedom Health, Inc. will reduce your Medicare Part B premium by up to \$150	You pay \$0 Freedom Health, Inc. will reduce your Medicare Part B premium by up to \$164.90	You must continue to pay your Medicare Part B Premium unless your Part B Premium is paid for you by Medicaid or another third party.
You pay \$0	You pay \$0	These plans do not have a deductible
\$3,400 annually	\$3,400 annually	This is the most you pay for copays, coinsurance and other costs for medical services for the year. Contact the Plan for details on what is covered in the Maximum Out-of-Pocket.
You pay \$250 copay each day for days 1 through 5 and \$0 copay each day for days 6 through 90 per admission	You pay \$95 copay each day for days 1 through 5 and \$0 copay each day for days 6 through 90 per admission	Except in an emergency, you must get prior authorization in advance before you are admitted to the facility or your stay may not be covered.
You pay \$195 copay per visit	You pay \$95 copay per visit	Prior authorization is required for some services by your doctor or other network provider. Please contact the Plan for more information. Services include but are not limited to Medicare-covered outpatient hospital facility visits, clinic, outpatient treatment room, observation room, or outpatient surgery services.

Premiums and Benefits	Freedom Platinum Rewards Plan Rx (HMO)_096	Freedom Platinum Rewards Plan Rx (HMO)_102	Freedom Platinum Rewards Plan Rx (HMO)_103
Ambulatory Surgery Center	You pay \$50 copay for each Medicare-covered ambulatory surgical center visit	You pay \$25 copay for each Medicare-covered ambulatory surgical center visit	You pay \$25 copay for each Medicare-covered ambulatory surgical center visit
	You pay \$195 copay for each Medicare-covered outpatient hospital facility visit	You pay \$195 copay for each Medicare-covered outpatient hospital facility visit	You pay \$150 copay for each Medicare-covered outpatient hospital facility visit
Doctor's Visits			
• Primary	You pay \$0 copay per visit	You pay \$0 copay per visit	You pay \$0 copay per visit
• Specialists	You pay \$20 copay per visit	You pay \$10 copay per visit	You pay \$30 copay per visit
Preventive Care	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay
Emergency Care	You pay \$120 copay per visit	You pay \$120 copay per visit	You pay \$120 copay per visit
Urgently Needed Services	You pay \$10 copay	You pay \$10 copay	You pay \$10 copay

Freedom Platinum Rewards Plan Rx (HMO)_106	Freedom Platinum Rewards Plan Rx (HMO)_107	What you should know
You pay \$25 copay for each Medicare-covered ambulatory surgical center visit You pay \$195 copay for each Medicare-covered outpatient hospital facility visit	You pay \$50 copay for each Medicare-covered ambulatory surgical center visit You pay \$95 copay for each Medicare-covered outpatient hospital facility visit	Prior authorization may be required. Contact the Plan for details. If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient.
You pay \$0 copay per visit You pay \$25 copay per visit	You pay \$0 copay per visit You pay \$10 copay per visit	Your primary care physician will coordinate the covered services you receive as a member of our plan. In order for you to see a specialist, you will need to have a referral from your PCP first. Separate copay may apply for each additional service received at an office visit.
You pay \$0 copay	You pay \$0 copay	Any additional preventive services approved by Medicare during the contract year will be covered. Preventive services in a hospital-based setting may require prior authorization.
You pay \$120 copay per visit	You pay \$120 copay per visit	\$500 copay for each emergency service, urgent service and emergency transportation outside the U.S. \$100,000 plan coverage limit for emergency services, urgent services and emergency transportation outside the U.S. every year. Contact the plan for details.
You pay \$10 copay	You pay \$10 copay	\$500 copay for each emergency service, urgent service and emergency transportation outside the U.S. \$100,000 plan coverage limit for emergency services, urgent services and emergency transportation outside the U.S. every year. Contact the plan for details.

Premiums and Benefits	Freedom Platinum Rewards Plan Rx (HMO)_096	Freedom Platinum Rewards Plan Rx (HMO)_102	Freedom Platinum Rewards Plan Rx (HMO)_103
Diagnostic Services/Labs/Imaging			
Diagnostic Radiology Services (e.g., MRI)	You pay \$25-\$195 copay depending on the service	You pay \$25-\$195 copay depending on the service	You pay \$25-\$150 copay depending on the service
• Lab Services	You pay \$0-\$50 copay depending on the place of service	You pay \$0-\$50 copay depending on the place of service	You pay \$0-\$50 copay depending on the place of service
Diagnostic Tests and Procedures	You pay \$0-\$195 copay or 20% coinsurance depending on the service	You pay \$0-\$195 copay or 20% coinsurance depending on the service	You pay \$0-\$150 copay or 20% coinsurance depending on the service
Outpatient X-rays	You pay \$0-\$195 copay depending on the service	You pay \$0-\$195 copay depending on the service	You pay \$0-\$150 copay depending on the service
Therapeutic Radiology	You pay 20% coinsurance for Therapeutic Radiology	You pay 20% coinsurance for Therapeutic Radiology	You pay 20% coinsurance for Therapeutic Radiology
Hearing Services			
Hearing Exam/Hearing Aid Fitting-Evaluation	You pay \$0 copay for one routine hearing exam and one hearing aid fitting-evaluation every year	You pay \$0 copay for one routine hearing exam and one hearing aid fitting-evaluation every year	You pay \$0 copay for one routine hearing exam and one hearing aid fitting-evaluation every year
• Hearing Aid	You pay \$0 copay for two hearing aids (1 per ear) per year	You pay \$0 copay for two hearing aids (1 per ear) per year	You pay \$0 copay for two hearing aids (1 per ear) per year

Freedom Platinum Rewards Plan Rx (HMO)_106	Freedom Platinum Rewards Plan Rx (HMO)_107	What you should know
You pay \$25-\$195 copay depending on the service You pay \$0-\$50 copay depending on the place of service You pay \$0-\$195 copay or 20% coinsurance depending on the service You pay \$0-\$195 copay depending on the service You pay \$0-\$195 copay depending on the service You pay \$0-\$195 copay depending on the service	You pay \$25-\$95 copay depending on the service You pay \$0-\$50 copay depending on the place of service You pay \$0-\$95 copay or 20% coinsurance depending on the service You pay \$0-\$95 copay depending on the service You pay \$0-\$95 copay depending on the service You pay \$0-\$95 copay depending on the service	Prior authorization is required for some services by your doctor or other network provider. Please contact the plan for more information.
You pay \$0 copay for one routine hearing exam and one hearing aid fitting-evaluation every year You pay \$0 copay for two hearing aids (1 per ear) per year	You pay \$0 copay for one routine hearing exam and one hearing aid fitting-evaluation every year You pay \$0 copay for two hearing aids (1 per ear) per year	Our Plan pays up to a maximum of \$1,500 (\$750 per hearing aid) for hearing aid benefit every year. You are responsible for payment of any amount in excess of the maximum \$1,500 (\$750 per hearing aid) For all plans, you pay \$0 copay for Medicare-covered diagnostic hearing exam.

Premiums and Benefits	Freedom Platinum Rewards Plan Rx (HMO)_096	Freedom Platinum Rewards Plan Rx (HMO)_102	Freedom Platinum Rewards Plan Rx (HMO)_103
Dental Services			
Oral Exam & Cleaning	You pay \$0 copay for Oral Exam, 2 per year, \$0 copay for Problem Focused Exam, 2 per year and \$0 copay for Cleaning, 2 per year	You pay \$0 copay for Oral Exam, 2 per year, \$0 copay for Problem Focused Exam, 2 per year and \$0 copay for Cleaning, 2 per year	You pay \$0 copay for Oral Exam, 2 per year, \$0 copay for Problem Focused Exam, 2 per year and \$0 copay for Cleaning, 2 per year
Fluoride Treatment	You pay \$0 copay for fluoride treatment, 2 per year	You pay \$0 copay for fluoride treatment, 2 per year	You pay \$0 copay for fluoride treatment, 2 per year
Dental X-rays	You pay \$0 copay for Dental X-rays	You pay \$0 copay for Dental X-rays	You pay \$0 copay for Dental X-rays
Extraction of Tooth	You pay \$0 copay for extraction of tooth, 1 procedure per year	You pay \$0 copay for extraction of tooth, 1 procedure per year	You pay \$0 copay for extraction of tooth, 1 procedure per year
• Fillings	You pay \$0 copay for resin filling or restoration, 1 per year	You pay \$0 copay for resin filling or restoration, 1 per year	You pay \$0 copay for resin filling or restoration, 1 per year
• Debridement	You pay \$0 copay for 1 full mouth debridement per 2 years	You pay \$0 copay for 1 full mouth debridement per 2 years	You pay \$0 copay for 1 full mouth debridement per 2 years
• Deep Cleaning (Scaling/Root Planing)	You pay \$0 copay for Scaling/Root Planing	You pay \$0 copay for Scaling/Root Planing	You pay \$0 copay for Scaling/Root Planing
Periodontal Maintenance	You pay \$0 copay for 2 procedures per year	You pay \$0 copay for 2 procedures per year	You pay \$0 copay for 2 procedures per year
Dentures/Denture Reline	Not Covered	Not Covered	Not Covered

Freedom Platinum Rewards Plan Rx (HMO)_106	Freedom Platinum Rewards Plan Rx (HMO)_107	What you should know
You pay \$0 copay for Oral Exam, 2 per year, \$0 copay for Problem Focused Exam, 2 per year and \$0 copay for Cleaning, 2 per year You pay \$0 copay for fluoride treatment, 2 per year You pay \$0 copay for Dental X-rays You pay \$0 copay for extraction of tooth, 1 procedure	You pay \$0 copay for Oral Exam, 2 per year, \$0 copay for Problem Focused Exam, 2 per year and \$0 copay for Cleaning, 2 per year You pay \$0 copay for fluoride treatment, 2 per year You pay \$0 copay for Dental X-rays You pay \$0 copay for extraction of tooth, 2	Prior Authorization may be required, and services must be performed by a participating Dental provider. For more details or to get a complete list of services we cover, please refer to your Evidence of Coverage. For all plans, you pay \$0 copay for Medicare-covered dental benefit.
you pay \$0 copay for resin filling or restoration, 1 per year You pay \$0 copay for 1 full mouth debridement per 2 years You pay \$0 copay for Scaling/Root Planing	procedures per year You pay \$0 copay for resin filling or restoration, 2 per year You pay \$0 copay for full mouth debridement, 1 per 2 years You pay \$0 copay for Scaling/Root Planing	For Scaling/Root Planing, 4 procedures per year and limited to 1 procedure per quadrant per year.
You pay \$0 copay for 2 procedures per year Not Covered	You pay \$0 copay for 2 procedures per year You pay \$0 copay for partial or full set of dentures, 1 set every 5 years and \$0 copay for denture reline 1 per year	

Premiums and Benefits	Freedom Platinum Rewards Plan Rx (HMO)_096	Freedom Platinum Rewards Plan Rx (HMO)_102	Freedom Platinum Rewards Plan Rx (HMO)_103
Vision ServicesRoutine Eye Exam	You pay \$0 copay for 1 routine eye exam every year by an Optometrist	You pay \$0 copay for 1 routine eye exam every year by an Optometrist	You pay \$0 copay for 1 routine eye exam every year by an Optometrist
• Eyeglasses (Frames and Lenses)	You pay \$0 copay for the plan coverage limit for 1 pair of eyeglasses or contact lenses per year	You pay \$0 copay for the plan coverage limit for 1 pair of eyeglasses or contact lenses per year	You pay \$0 copay for the plan coverage limit for 1 pair of eyeglasses or contact lenses per year
	You pay \$0 copay for Medicare-covered eyewear (one pair of eyeglasses which includes frame and plastic lens or contact lenses) after cataract surgery	You pay \$0 copay for Medicare-covered eyewear (one pair of eyeglasses which includes frame and plastic lens or contact lenses) after cataract surgery	You pay \$0 copay for Medicare-covered eyewear (one pair of eyeglasses which includes frame and plastic lens or contact lenses) after cataract surgery
	The plan coverage limit is \$300 for eyewear (eyeglasses or contact lenses) per benefit year.	The plan coverage limit is \$300 for eyewear (eyeglasses or contact lenses) per benefit year.	The plan coverage limit is \$150 for eyewear (eyeglasses or contact lenses) per benefit year.
Mental Health Services			
Inpatient Visit	You pay \$195 copay each day for days 1-5 and \$0 copay each day for days 6-90 per admission	You pay \$195 copay each day for days 1-5 and \$0 copay each day for days 6-90 per admission	You pay \$175 copay each day for days 1-7 and \$0 copay each day for days 8-90 per admission
 Outpatient Group Therapy Visit Outpatient Individual Therapy Visit 	You pay \$20 copay for outpatient group/individual therapy visit	You pay \$10 copay for outpatient group/individual therapy visit	You pay \$30 copay for outpatient group/individual therapy visit

Freedom Platinum Rewards Plan Rx (HMO)_106	Freedom Platinum Rewards Plan Rx (HMO)_107	What you should know
You pay \$0 copay for 1 routine eye exam every year by an Optometrist You pay \$0 copay for the plan coverage limit for 1 pair of eyeglasses or contact lenses per year You pay \$0 copay for Medicare-covered eyewear (one pair of eyeglasses which includes frame and plastic lens or contact lenses) after cataract surgery The plan coverage limit is \$150 for eyewear (eyeglasses or contact lenses) per benefit year.	You pay \$0 copay for routine eye exam 1 every year by an Optometrist You pay \$0 copay for the plan coverage limit for 1 pair of eyeglasses or contact lenses per year You pay \$0 copay for Medicare-covered eyewear (one pair of eyeglasses which includes frame and plastic lens or contact lenses) after cataract surgery The plan coverage limit is \$150 for eyewear (eyeglasses or contact lenses) per benefit year.	Eye exams to diagnose and treat diseases and conditions of the eye by an Ophthalmologist are subject to the Specialist copay. Contact the Plan for additional supplemental benefits. Services must be performed by a participating Vision provider. You pay nothing for exams to diagnose and treat diseases and conditions of the eye by an Optometrist For plans 096 and 102, you will be responsible for any amount over the plan benefit maximum total retail cost of \$300 for eyewear benefit. For plans 103, 106, and 107, you will be responsible for any amount over the plan benefit maximum total retail cost of \$150 for eyewear benefit.
You pay \$250 copay each day for days 1-5 and \$0 copay each day for days 6-90 per admission You pay \$25 copay for outpatient group/individual therapy visit	You pay \$95 copay each day for days 1-5 and \$0 copay each day for days 6-90 per admission You pay \$10 copay for outpatient group/individual therapy visit	Prior Authorization may be required. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

Premiums and Benefits	Freedom Platinum Rewards Plan Rx (HMO)_096	Freedom Platinum Rewards Plan Rx (HMO)_102	Freedom Platinum Rewards Plan Rx (HMO)_103
Skilled Nursing Facility	You pay \$0 copay each day for days 1 - 20	You pay \$0 copay each day for days 1 - 20	You pay \$0 copay each day for days 1 - 20
	You pay \$150 copay each day for days 21 - 100	You pay \$150 copay each day for days 21 - 100	You pay \$150 copay each day for days 21 - 100
Physical Therapy (Rehabilitation Services)			
Occupational Therapy Visit			
Physical Therapy Visit	You pay \$20 copay	You pay \$10 copay	You pay \$30 copay
Speech Therapy Visit			
Language Therapy Visit			
Ambulance	You pay \$175 copay for Medicare-covered one-way Ground Ambulance services	You pay \$175 copay for Medicare-covered one-way Ground Ambulance services	You pay \$150 copay for Medicare-covered one-way Ground Ambulance services
	You pay 20% coinsurance for Medicare-covered one-way Air Ambulance services	You pay 20% coinsurance for Medicare-covered one-way Air Ambulance services	You pay 20% coinsurance for Medicare-covered one-way Air Ambulance services

Freedom Platinum Rewards Plan Rx (HMO)_106	Freedom Platinum Rewards Plan Rx (HMO)_107	What you should know
You pay \$0 copay each day for days 1 - 20 You pay \$150 copay each day for days 21 - 100	You pay \$0 copay each day for days 1- 20 You pay \$150 copay each day for days 21-100	Our plan covers up to 100 days in a SNF per benefit plan. You must get prior authorization in advance before you are admitted to the facility, or your stay may not be covered.
You pay \$25 copay	You pay \$10 copay	For rehabilitative services, you will need a referral or authorization from your PCP first depending on the specific service. There may be limits on physical therapy, occupational therapy, and speech and language pathology services. Contact the plan for details.
You pay \$175 copay for Medicare-covered one-way Ground Ambulance services You pay 20% coinsurance for Medicare-covered one-way Air Ambulance services	You pay \$175 copay for Medicare-covered one-way ground ambulance services You pay 20% coinsurance for Medicare-covered one-way air ambulance services	Prior authorization may be required. Contact the Plan for details.

Premiums and Benefits	Freedom Platinum Rewards Plan Rx (HMO)_096	Freedom Platinum Rewards Plan Rx (HMO)_102	Freedom Platinum Rewards Plan Rx (HMO)_103
Transportation	You pay \$0 copay for up to 20 one-way trips every year	You pay \$0 copay for up to 20 one-way trips every year	You pay \$0 copay for up to 20 one-way trips every year
Medicare Part B Drugs	You pay 20% of the cost for chemotherapy drugs and 20% of the cost for other Part B drugs For Part B insulins, you pay \$35 or less for a one-month supply	You pay 20% of the cost for chemotherapy drugs and 20% of the cost for other Part B drugs For Part B insulins, you pay \$35 or less for a one-month supply	You pay 20% of the cost for chemotherapy drugs and 20% of the cost for other Part B drugs For Part B insulins, you pay \$35 or less for a one-month supply
Foot Care (Podiatry Services)			
Foot Exams and Treatment	You pay \$20 copay	You pay \$10 copay	You pay \$30 copay
Medical Equipment/ Supplies			
Durable Medical Equipment (e.g., wheelchairs, oxygen)	You pay 20% coinsurance	You pay 20% coinsurance	You pay 20% coinsurance
• Prosthetics (e.g., braces, artificial limbs)	You pay 20% coinsurance	You pay 20% coinsurance	You pay 20% coinsurance
Diabetes Supplies	You pay 0-20% coinsurance	You pay 0-20% coinsurance	You pay 0-20% coinsurance

Freedom Platinum Rewards Plan Rx (HMO)_106	Freedom Platinum Rewards Plan Rx (HMO)_107	What you should know
You pay \$0 copay for up to 20 one-way trips every year	You pay \$0 copay for up to 20 one-way trips every year	Transportation is intended for rides to and/or from plan approved locations for medical appointments and health needs within your county.
		Call to schedule a ride at least 72 hours prior to scheduled medical appointment.
You pay 20% of the cost for chemotherapy drugs and 20%	You pay 20% of the cost for chemotherapy drugs and 20%	The Plan may require authorization to determine whether certain drugs are covered by Medicare Part B or Part D.
of the cost for other Part B drugs	of the cost for other Part B drugs	You may see lower out-of-pocket costs for certain chemotherapy and Part B drugs with prices that have increased faster than the rate of inflation.
\$35 or less for a one-month supply	\$35 or less for a one-month supply	Please refer to your Evidence of Coverage for more details.
		Covered podiatry benefits are for medically necessary foot care.
You pay \$25 copay	You pay \$10 copay	You will need to have a referral or authorization from your PCP first depending on the service.
		We cover all medically necessary Durable Medical Equipment covered by Original Medicare.
You pay 20% coinsurance	You pay 20% coinsurance	You will need to have a referral or authorization from your PCP first depending on the service.
You pay 20% coinsurance	You pay 20% coinsurance	You pay \$0 for Diabetic Monitors, Lancets and Test Strips ordered through the Plan's Mail Order Program.
You pay 0-20% coinsurance	You pay 0-20% coinsurance	You pay 20% for all diabetic supplies from a retail pharmacy.

Premiums and Benefits	Freedom Platinum Rewards Plan Rx (HMO)_096	Freedom Platinum Rewards Plan Rx (HMO)_102	Freedom Platinum Rewards Plan Rx (HMO)_103	
Wellness				
• Fitness	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay	
• 24 Hour Nurse Advice Line	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay	
Active Fitness	\$500 Annual Allowance	\$500 Annual Allowance	\$500 Annual Allowance	
Over The Counter (OTC)	\$50 Monthly Allowance The plan doesn't allow you to roll over any remaining OTC allowance into the next month	\$50 Monthly Allowance The plan doesn't allow you to roll over any remaining OTC allowance into the next month	\$50 Monthly Allowance The plan doesn't allow you to roll over any remaining OTC allowance into the next month	
In-Home Support Service	You pay \$0 copayment for up to 30 hours of companion services per year	You pay \$0 copayment for up to 30 hours of companion services per year	You pay \$0 copayment for up to 30 hours of companion services per year	

Freedom Platinum Rewards Plan Rx (HMO)_106	Freedom Platinum Rewards Plan Rx (HMO)_107	What you should know
		Health Club Memberships are limited to participating facilities.
You pay \$0 copay	You pay \$0 copay	Health Advice from a nursing professional, available 24 hours a day, 7 days a week.
You pay \$0 copay	You pay \$0 copay	
Not covered	\$500 Annual Allowance	The Active Fitness benefit provides a spending allowance of \$500 on your Benefits Prepaid Card. This spending allowance may be used for access fees or lesson/clinic costs at sports facilities for golf, swimming and tennis. The allowance cannot be applied to merchandise or other services. Any unused amounts do not carry forward to the next calendar year.
		For more information about this benefit please contact Member Services.
\$50 Monthly Allowance The plan doesn't allow you to	\$50 Monthly Allowance The plan doesn't allow you to	Please contact the plan or visit our website for specific instructions for using this benefit and our list of covered Overthe-Counter items.
roll over any remaining OTC allowance into the next month	roll over any remaining OTC allowance into the next month	Call Member Services at 1-800-401-2740, TTY users call 711, or visit our website at www.freedomhealth.com .
You pay \$0 copayment for up to 30 hours of companion services per year	You pay \$0 copayment for up to 30 hours of companion services per year	Services include but are not limited to light household chores, companionship and technical guidance. Services are scheduled in 1-hour increments. Please call 1-888-228-5958 for specific instructions for using this benefit. TTY users call 711.

Outpatient Prescription Drugs				
Freedom Platinum Rewards Plan Rx (HMO)_096				
Standard Retail Rx 30 - day Supply Standard Mail Order 90 - day Supply What you should know				

^{*} Important Message About What You Pay for Vaccines and Insulin- Our plan covers most Part D vaccines at no cost to you and you won't pay more than \$35 for a one-month supply for any covered Insulin.

Deductible Stage	This stage does	s not apply to you	
Initial Coverage Stage			Cost Sharing may change depending on the pharmacy you choose and when you
Tier 1: Preferred Generic	\$0 Copay	\$0 Copay	enter another phase of Part D benefit.
Tier 2: Preferred Brand	\$35 Copay	\$70 Copay	You pay your cost share until your total yearly drug costs reach \$5,030 . Not all drugs qualify for a 90-day supply. Some
Tier 3: Non-Preferred Drug	\$85 Copay	\$170 Copay	Tier 1 medications allow up to a 100-day
Tier 4: Specialty Tier	33% of the Cost	Long Term Supply Not Available	supply. For more information, please call us or access our Evidence of Coverage online.
			If you reside in a long-term care facility, you pay the same as a Standard Retail one-month supply for a 34-day supply.
Coverage Gap Stage	During this stage, you pay 25% of the price for brand drugs and 25% of the price for all generic drugs (plus a portion of the dispensing fee).		
	You stay in this stage until your out-of-pocket costs reach a total of \$8,000 .		ch a total of \$8,000 .
Catastrophic Coverage Stage	You won't have to pay any during this phase for cover drugs.	coinsurance or copayments red Medicare prescriptions	During this stage, the plan will pay the cost of your drugs for the rest of the calendar year.

Outpatient Prescription Drugs				
Freedom Platinum Rewards Plan Rx (HMO)_102				
Standard Retail Rx 30 - day Supply Standard Mail Order 90 - day Supply What you should know				

^{*} Important Message About What You Pay for Vaccines and Insulin- Our plan covers most Part D vaccines at no cost to you and you won't pay more than \$35 for a one-month supply for any covered Insulin.

This stage does	s not apply to you	
		Cost Sharing may change depending on
\$0 Copay	\$0 Copay	the pharmacy you choose and when you enter another phase of Part D benefit. You pay your cost share until your total
\$35 Copay	\$70 Copay	yearly drug costs reach \$5,030 . Not all
\$85 Copay	\$170 Copay	drugs qualify for a 90-day supply. Some Tier 1 medications allow up to a 100-day supply. For more information, please call
33% of the Cost	Long Term Supply Not Available	us or access our Evidence of Coverage online.
		If you reside in a long-term care facility, you pay the same as a Standard Retail one-month supply for a 34-day supply.
		drugs and 25% of the price for all generic
You stay in this stage until your out-of-pocket costs reach a total of \$8,000 .		ch a total of \$8,000 .
		During this stage, the plan will pay the cost of your drugs for the rest of the calendar year.
	\$0 Copay \$35 Copay \$85 Copay \$85 Copay 33% of the Cost During this stage, you pay drugs (plus a portion of the You stay in this stage until You won't have to pay any during this phase for cover	\$0 Copay \$35 Copay \$85 Copay \$170 Copay \$170 Copay Long Term Supply Not Available During this stage, you pay 25% of the price for brand of drugs (plus a portion of the dispensing fee). You stay in this stage until your out-of-pocket costs read You won't have to pay any coinsurance or copayments during this phase for covered Medicare prescriptions

Outpatient Prescription Drugs					
Freedom Platinum Rewards Plan Rx (HMO)_103					
Standard Retail Rx 30 - day Supply Standard Mail Order 90 - day Supply What you should know					

^{*} Important Message About What You Pay for Vaccines and Insulin- Our plan covers most Part D vaccines at no cost to you and you won't pay more than \$35 for a one-month supply for any covered Insulin.

Deductible Stage	This stage does	s not apply to you	
Initial Coverage Stage			Cost Sharing may change depending on
Tier 1: Preferred Generic	\$0 Copay	\$0 Copay	the pharmacy you choose and when you enter another phase of Part D benefit. You pay your cost share until your total
Tier 2: Preferred Brand	\$35 Copay	\$70 Copay	yearly drug costs reach \$5,030 . Not all drugs qualify for a 90-day supply. Some
Tier 3: Non-Preferred Drug	\$85 Copay	\$170 Copay	Tier 1 medications allow up to a 100-day supply. For more information, please call
Tier 4: Specialty Tier	33% of the Cost	Long Term Supply Not Available	us or access our Evidence of Coverage online.
			If you reside in a long-term care facility, you pay the same as a Standard Retail one-month supply for a 34-day supply.
Coverage Gap Stage	During this stage, you pay 25% of the price for brand drugs and 25% of the price for all general drugs (plus a portion of the dispensing fee).		
	You stay in this stage until your out-of-pocket costs reach a total of \$8,000 .		ch a total of \$8,000 .
Catastrophic Coverage Stage	You won't have to pay any during this phase for cover drugs.	coinsurance or copayments red Medicare prescriptions	During this stage, the plan will pay the cost of your drugs for the rest of the calendar year.

Outpatient Prescription Drugs				
Freedom Platinum Rewards Plan Rx (HMO)_106				
Standard Retail Rx 30 - day Supply Standard Mail Order 90 - day Supply What you should know				

^{*} Important Message About What You Pay for Vaccines and Insulin- Our plan covers most Part D vaccines at no cost to you and you won't pay more than \$35 for a one-month supply for any covered Insulin.

Deductible Stage	This stage does	not apply to you			
Initial Coverage Stage			Cost Sharing may change depending on		
Tier 1: Preferred Generic	\$0 Copay	\$0 Copay	the pharmacy you choose and when you enter another phase of Part D benefit.		
Tier 2: Preferred Brand	\$30 Copay	\$60 Copay	You pay your cost share until your total yearly drug costs reach \$5,030 . Not all		
Tier 3: Non-Preferred Drug	\$80 Copay	\$160 Copay	drugs qualify for a 90-day supply. Some Tier 1 medications allow up to a 100-day supply. For more information, please call		
Tier 4: Specialty Tier	33% of the Cost	Long Term Supply Not Available	us or access our Evidence of Coverage online.		
			If you reside in a long-term care facility, you pay the same as a Standard Retail one-month supply for a 34-day supply.		
Coverage Gap Stage	During this stage, you pay 25% of the price for brand drugs and 25% of the price for all general drugs (plus a portion of the dispensing fee). You stay in this stage until your out-of-pocket costs reach a total of \$8,000 .				
Catastrophic Coverage Stage	You won't have to pay any coinsurance or copayments during this phase for covered Medicare prescriptions drugs.		During this stage, the plan will pay the cost of your drugs for the rest of the calendar year.		

Outpatient Prescription Drugs						
Freedom Platinum Rewards Plan Rx (HMO)_107						
	Standard Retail Rx 30 – day Supply	Standard Mail Order 90 – day Supply	What you should know			

^{*} Important Message About What You Pay for Vaccines and Insulin- Our plan covers most Part D vaccines at no cost to you and you won't pay more than \$35 for a one-month supply for any covered Insulin.

Deductible Stage	This stage does	s not apply to you			
Initial Coverage Stage			Cost Sharing may change depending on the pharmacy you choose and when you		
Tier 1: Preferred Generic	\$0 Copay	\$0 Copay	enter another phase of Part D benefit. You pay your cost share until your total		
Tier 2: Preferred Brand	\$30 Copay	\$60 Copay	yearly drug costs reach \$5,030 . Not all drugs qualify for a 90-day supply. Some		
Tier 3: Non-Preferred Drug	\$60 Copay	\$120 Copay	Tier 1 medications allow up to a 100-day supply. For more information, please call		
Tier 4: Specialty Tier	33% of the Cost	Long Term Supply Not Available	us or access our Evidence of Coverage online.		
			If you reside in a long-term care facility, you pay the same as a Standard Retail one-month supply for a 34-day supply.		
Coverage Gap Stage	During this stage, you pay 25% of the price for brand drugs and 25% of the price for all gener drugs (plus a portion of the dispensing fee). You stay in this stage until your out-of-pocket costs reach a total of \$8,000 .				
Catastrophic Coverage Stage	You won't have to pay any during this phase for cover drugs.	coinsurance or copayments red Medicare prescriptions	During this stage, the plan will pay the cost of your drugs for the rest of the calendar year.		

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.

To get a complete list of services we cover, please review the "Evidence of Coverage" online at www.freedomhealth.com or get a copy by calling 1-800-401-2740 (TTY: 711).

This document is available in alternate formats such as large print and Spanish. For more information, please call us at the phone number below or visit us at www.freedomhealth.com.

Please call our Member Services number at 1-800-401-2740 for additional information. TTY users should call 711. From October 1 to March 31, we are open 7 days a week from 8 a.m. to 8 p.m. EST. From April 1 to September 30, we are open Monday through Friday, 8 a.m. – 8 p.m. EST.

You can see our plan's provider and pharmacy directories at our website <u>www.freedomhealth.com</u> or call us and we will send you a copy of the directories. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at www.freedomhealth.com.

Freedom Health, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Freedom Health, Inc. cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. Freedom Health, Inc. konfòm ak lwa sou dwa sivil Federal ki aplikab yo e li pa fè diskriminasyon sou baz ras, koulè, peyi orijin, laj, enfimite oswa sèks. Español (Spanish): ATENCIÓN: Si hab la español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al [1-800-401-2740] (TTY: 711). Kreyòl Ayisyen (French Creole): ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele [1-800-401-2740] (TTY: 711).

Discrimination Is Against the Law

Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Freedom Health, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Freedom Health, Inc. does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Freedom Health, Inc.:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Freedom Health Civil Rights Coordinator.

If you believe that Freedom Health, Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Freedom Health Civil Rights Coordinator P.O. Box 152727

Tampa, FL 33684

Phone: 1-800-401-2740, TTY: 711

Fax: 813-506-6235

You can file a grievance by mail, fax, or phone. If you need help filing a grievance, the Freedom Health Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at https://www.hhs.gov/ocr/complaints/index.html.

क्र हि FREEDOM HEALTH

Multi-Language Insert

Form Approved OMB# 0938-1421

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-401-2740 (TTY: 711). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-401-2740 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电 1-800-401-2740 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-800-401-2740 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-401-2740 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-401-2740 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-800-401-2740 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-401-2740 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-401-2740 (TTY: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Form CMS-10802 (Expires 12/31/25)

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-401-2740 (ТТҮ: 711). Вам окажет помощь сотрудник, который говорит порусски. Данная услуга бесплатная.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-401-2740 (TTY: 711)पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-401-2740 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-401-2740 (TTY: 711). Irá encontrar alguém que fale o idioma Portugués para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-401-2740 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer1-800-401-2740 (TTY: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、1-800-401-2740 (TTY: 711)にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサービスです。

Form CMS-10802 (Expires 12/31/25)

2024 Summary of Benefits



Freedom Health, Inc. P.O. BOX 151137 Tampa, FL 33684

www.freedomhealth.com

SB Combo 096 - 102 - 103 - 106 - 107

096 - Freedom Platinum Rewards Plan Rx (HMO)

Counties: Lake, Marion and Sumter

102 - Freedom Platinum Rewards Plan Rx (HMO)

Counties: Orange, Osceola, Seminole and Volusia

103 – Freedom Platinum Rewards Plan Rx (HMO)

Counties: Manatee and Sarasota

106 - Freedom Platinum Rewards Plan Rx (HMO)

Counties: Brevard, Indian River, Martin and St. Lucie

107 – Freedom Platinum Rewards Plan Rx (HMO)

Counties: Polk