

2024 Summary of Benefits
Medicare Advantage Plan
MediGold Cash Back No Premium MA Only (HMO)

January 1, 2024 – December 31, 2024

Select Counties in New York: Cash Back No Premium MA Only HMO (serving Albany, Lewis, Madison, Montgomery, Oneida, Onondaga, Rensselaer and Schenectady counties in New York)

SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the “**Evidence of Coverage**”. You can also see the Evidence of Coverage on our website, www.medigold.com/for-members/member-materials/new-york/.

You have choices about how to get your Medicare benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as **MediGold Cash Back No Premium MA Only (HMO)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **MediGold Cash Back No Premium MA Only (HMO)** covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <https://www.medicare.gov>.
- 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 <https://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.

Sections in this booklet

- Things to Know About **MediGold Cash Back No Premium MA Only (HMO)**.
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services.
- Covered Medical and Hospital Benefits.

This document is available in other formats such as Braille and large print.

This document may be available in a non-English language. For additional information, call us at 1-800-240-3851 (TTY: 711). Hours are 8 a.m. - 8 p.m., 7 days a week. On certain holidays, your call will be handled by our automated phone system.

Things to Know About MediGold Cash Back No Premium MA Only (HMO)

Hours of Operation & Contact Information

- We're open 8 a.m. – 8 p.m. local time, 7 days a week.
- If you are a member of this plan, call us at 1-800-240-3851, TTY: 711.
- If you are not a member of this plan, call us at 1-800-964-4525, TTY: 711.
- Our website: www.medigold.com.

Who can join?

To join **MediGold Cash Back No Premium MA Only (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and you must live in our service area. Our service area includes these counties in New York: Albany, Lewis, Madison, Montgomery, Oneida, Onondaga, Rensselaer and Schenectady.

Which doctors and hospitals can I use?

MediGold Cash Back No Premium MA Only (HMO) has a network of doctors, hospitals, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

You can see our plan's provider directory at our website www.medigold.com/find-a-provider.

Or, call us and we will send you a copy of the provider directory.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and *more*. Some of the extra benefits are outlined in this booklet.

In addition, we cover Part B drugs including 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, www.medigold.com/pharmacy-and-drug-benefits/formulary.
- Or, call us and we will send you a copy of the formulary.

**If you have any questions about this plan's benefits or costs, please contact
MediGold**

SECTION II - SUMMARY OF BENEFITS

MediGold Cash Back No Premium MA Only (HMO)

MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES

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| Monthly Plan Premium | You do not pay a separate monthly plan premium for MediGold Cash Back No Premium MA Only (HMO). You must continue to pay your Medicare Part B premium. |
| Part B Premium Reduction | Your plan will reduce your Medicare Part B premium by up to \$60 per month. |
| Deductible | Medical Deductible: Not Applicable. |
| Maximum Out-of-Pocket Responsibility | Your yearly limit(s) in this plan: <ul style="list-style-type: none">• \$4,800 for services you receive from in-network providers. If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums. |

COVERED MEDICAL AND HOSPITAL BENEFITS

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| Inpatient Hospital | <u>In-Network:</u> Days 1-5: \$250 copay per day for each admission. Days 6-90: \$0 copay per day. Our plan covers an unlimited number of days for an inpatient hospital stay. May require prior authorization. |
| Outpatient Hospital | <u>In-Network:</u> Outpatient hospital: \$0 - \$200 copay. Outpatient Surgery: \$200 copay. |
| Ambulatory Surgical Center | <u>In-Network:</u> Ambulatory Surgical Center: \$200 copay. |
| Doctor's Office Visits | <u>In-Network:</u> Primary care physician visit: \$0 copay. Specialist visit: \$25 copay. |

SECTION II - SUMMARY OF BENEFITS**MediGold Cash Back No Premium MA Only (HMO)**

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| Preventive Care <i>(e.g., flu vaccine, diabetic screenings)</i> | <u>In-Network:</u> You pay nothing for all preventive services covered under Original Medicare at zero cost sharing. Any additional preventive services approved by Medicare during the contract year will be covered. |
| Emergency Care | <u>In-Network:</u> \$90 copay per visit. If you are admitted to the hospital within 48 hours, you do not have to pay your share of the cost for emergency care. Worldwide Emergency Coverage: \$90 copay. |
| Urgently Needed Services | <u>In-Network:</u> \$25 copay per visit. Worldwide Urgent Coverage: \$90 copay. |
| Diagnostic Services/ Labs/ Imaging | <u>In-Network:</u> Diagnostic tests and procedures: \$25 copay. Lab services: \$0 copay. Diagnostic Radiology Services (such as MRI, CAT Scan): \$125 copay. X-rays: \$0 copay. Therapeutic radiology services (such as radiation treatment for cancer): 20% coinsurance. May require prior authorization. |
| Hearing Services | <u>In-Network:</u> Exam to diagnose and treat hearing and balance issues: \$25 copay. Routine hearing exam (up to 1 visit(s) every year): \$0 copay. Hearing Aid (up to 2 hearing aids every year): \$399 - \$699 copay. |
| Dental Services | <u>In-Network:</u> Preventive Dental Services: <ul style="list-style-type: none">• Oral exam (up to 2 visit(s) every year): \$0 copay.• Cleaning (up to 2 visit(s) every year): \$0 copay. |

SECTION II - SUMMARY OF BENEFITS

MediGold Cash Back No Premium MA Only (HMO)

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| | <ul style="list-style-type: none"> • Dental X-rays: \$0 copay. <p>Comprehensive Dental Services:</p> <ul style="list-style-type: none"> • Diagnostic Services: \$0 copay. • Restorative Services: 50% coinsurance. • Extraction: 50% coinsurance. • Endodontics: 70% coinsurance. • Periodontics: 70% coinsurance. <p>This dental plan will pay up to \$1,000 maximum plan coverage limit per calendar year Medicare Covered: \$25 copay.</p> |
| OPTIONAL SUPPLEMENTAL DENTAL SERVICES | |
| Optional Supplemental Dental Services | <p>Enhanced Comprehensive Dental Services:</p> <ul style="list-style-type: none"> • Diagnostic Services: \$0 copay. • Restorative Services: 0% - 50% coinsurance. • Endodontics: 50% coinsurance. • Periodontics: 50% coinsurance. • Extractions: 50% coinsurance. • Crowns/Bridges/ Dentures: 50% coinsurance (Dental Gold Only) |
| How much is the monthly premium? | <p>Dental Silver: If you elect this optional supplemental benefit, you will pay an additional \$17.80 per month. You must also keep paying your Medicare Part B premium and your plan monthly premium.</p> <p>Dental Gold: If you elect this optional supplemental benefit, you will pay an additional \$44 per month. You must also keep paying your Medicare Part B premium and your plan monthly premium.</p> <p>Call for details!</p> |
| How much is the deductible? | <p>There is no deductible.</p> |
| What is the maximum payment | <p>This dental plan will pay up to \$1,500 maximum plan coverage limit per calendar year for Dental Silver.</p> |

SECTION II - SUMMARY OF BENEFITS**MediGold Cash Back No Premium MA Only (HMO)**

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| that this plan will pay per calendar year? | This dental plan will pay up to \$2,000 maximum plan coverage limit per calendar year for Dental Gold. |
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COVERED MEDICAL AND HOSPITAL BENEFITS (Continued)

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| Vision Services | <p><u>In-Network:</u></p> <p>Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$0 - \$25 copay.</p> <p>Routine eye exam (up to 1 visit(s) every year): \$0 copay.</p> <p>Eyeglasses or contact lenses after cataract surgery: \$0 copay.</p> <p>Contact lenses: \$0 copay.</p> <p>Eyeglasses (frames and lenses): \$0 copay.</p> <p>Eyeglass lenses: \$0 copay.</p> <p>Eyeglass frames: \$0 copay.</p> <p>Our plan pays up to \$200 every year for eyewear.</p> |
| Mental Health Care | <p><u>In-Network:</u></p> <p>Outpatient group therapy visit: \$25 copay.</p> <p>Individual therapy visit: \$25 copay.</p> <p>Inpatient Mental Health Care:</p> <p>Days 1-5: \$250 copay per day for each admission.</p> <p>Days 6-90: \$0 copay per day.</p> <p>May require prior authorization.</p> |
| Skilled Nursing Facility (SNF) | <p><u>In-Network:</u></p> <p>Days 1-20: \$0 copay per day.</p> <p>Days 21-56: \$203 copay per day.</p> <p>Days 57-100: \$0 copay per day.</p> |
| Outpatient Rehabilitation | <p><u>In-Network:</u></p> <p>Occupational therapy visit: \$25 copay.</p> <p>Physical therapy and speech and language therapy visit: \$25 copay.</p> |

SECTION II - SUMMARY OF BENEFITS**MediGold Cash Back No Premium MA Only (HMO)**

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| Ambulance | <u>In-Network:</u> Ground Ambulance: \$150 copay. Air Ambulance: \$200 copay. May require prior authorization. |
| Transportation | <u>In-Network:</u> Not Covered. |
| Medicare Part B Drugs | <u>In-Network:</u> For Part B drugs such as chemotherapy drugs: 0% - 20% coinsurance. Other Part B drugs: 0% - 20% coinsurance. Part B Drugs - Insulin: \$35 copay. May require prior authorization. |
| Foot Care (<i>podiatry services</i>) | <u>In-Network:</u> Foot exams: \$25 copay. |
| Durable Medical Equipment | <u>In-Network:</u> 20% coinsurance. May require prior authorization. |
| Prosthetic Devices (<i>braces, artificial limbs, etc.</i>) | <u>In-Network:</u> Prosthetic devices: 20% coinsurance. Related medical supplies: 20% coinsurance. May require prior authorization. |
| Diabetes Supplies and Services | <u>In-Network:</u> Diabetes monitoring supplies: \$0 copay. Diabetes self-management training: \$0 copay. Therapeutic shoes or inserts: 20% coinsurance. May require prior authorization. |
| Wellness Program | <u>In-Network:</u> Fitness Benefit: \$0 copay. |

SECTION II - SUMMARY OF BENEFITS**MediGold Cash Back No Premium MA Only (HMO)**

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| Meal Benefit | <u>In-Network:</u> 2 meals per day for 7 days, immediately following a qualifying discharge. \$0 copay. |
| SUPPLEMENTAL BENEFITS AND SERVICES | |
| Flex Card – Including Member Rewards/Incentive and Supplemental Vision/Hearing Allowance | <u>In-Network:</u> Included! Call for details. |
| Over-the-Counter (OTC) Allowance | <u>In-Network:</u> \$0 copay. \$75 per quarter, no carry over. |
| 24 Hour Nurse Advice Line + Virtual Care Visits | <u>In-Network:</u> \$0 copay. |
| Visitor Travel Allowance | <u>In-Network:</u> \$3,000. |
| Acupuncture | <u>In-Network:</u> \$20 copay, 12 visit(s) every year. May require prior authorization. |

DISCLAIMERS

This document is available in other alternate formats.

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call 1-800-240-3851 (TTY: 711).

ATENCIÓN: Si habla español, hay servicios de traducción, libre de cargos, disponibles para usted. Llame al 1-800-964-4525 (TTY: 711).

MediGold Cash Back No Premium MA Only is a HMO plan with a Medicare contract. Enrollment in **MediGold Cash Back No Premium MA Only (HMO)** depends on contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat MediGold members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Member Services number or see your "Evidence of Coverage" for more information, including the cost-sharing that applies to out-of-network services.

Health coverage is offered by Mount Carmel Health Plan Of New York, Inc.

Pre-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 1-800-964-4525 (TTY 711).

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 www.medigold.com/for-members/member-materials/new-york/ or call 1-800-964-4525 (TTY 711) 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 medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

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, 2025.
- 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).
- Effect on Current Coverage.** Your current health care coverage will end once your new Medicare coverage starts. For example, if you are in Tricare or a Medicare plan, you will no longer receive benefits from that plan once your new coverage starts.

NON-DISCRIMINATION NOTICE

MediGold complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, sex (defined as sex at birth, legal sex and/or sex stereotyping), and gender (which includes gender identity, gender expression and/or pregnancy). MediGold does not exclude people or treat them differently because of race, color, national origin, age, disability, sexual orientation, sex or gender. MediGold:

- 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 Member Services.

If you believe that MediGold has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sexual orientation, sex, or gender, you can file a grievance with: Daniel Hayes, Member Services Manager, 3100 Easton Square Place, Third Floor - Health Plan, Columbus, OH 43219, 1-800-240-3851 (TTY 711), 1-833-802-2200 fax, HealthPlanAppeals@trinity-health.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Daniel Hayes, Member Services Manager, 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 ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at www.hhs.gov/ocr/complaints/index.html.

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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 quý vị cần thông dịch viên xin gọi 1-800-240-3851 (TTY 711). sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-240-3851 (TTY 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-240-3851 (TTY 711). 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

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 1-800-240-3851 (TTY 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-240-3851 (TTY 711).. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

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 1-800-240-3851 (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 1-800-240-3851 (TTY 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: 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 1-800-240-3851 (TTY 711). Irá encontrar alguém que fale o idioma Português 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 1-800-240-3851 (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 numer 1-800-240-3851 (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。通訳をご用命になるには、1-800-240-3851 (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。

Somali: Waxaan leenahay adeegyo turjumaan oo lacag la'aan ah si aan uga jawaabno su'aalo kasta oo aad ka qabtid caafimaadkayaga ama qorshahayaga daawo ahaaneed. Si aad u hesho turjumaan, kaliya naga soo wac 1-800-240-3851 (TTY 711). Qof ku hadla luuqada Soomaliga ayaa ku caawin kara. Adeegani waa lacag la'aan.

Form Approved OMB# 0938-1421
Form CMS-10802 (Expires 12/31/25)

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