



# Summary of Benefits

JANUARY 1, 2024 - DECEMBER 31, 2024

## ILLINOIS (HMO C-SNP)

H4624-027 Zing Select Diabetes & Heart Complete IL (HMO C-SNP)

**Service Area:** Boone, Cook, Kane, McHenry, Ogle, Will, and Winnebago Counties

H7330-007 Zing Select Diabetes & Heart Complete IL (HMO C-SNP)

**Service Area:** DeKalb, DuPage, Kankakee, and Lake Counties

Zing Health contracts with Medicare to offer Medicare Advantage HMO, HMO SNP, PPO, and PPO SNP plans in select states, and with select State Medicaid programs. Enrollment in Zing Health 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 call 1-866-946-4458 (TTY 711) and request the “Evidence of Coverage” or access it online at [www.myzinghealth.com](http://www.myzinghealth.com).

To join Zing Health, you must be entitled to Medicare Part A, be enrolled in Part B, and live in the plans service area. The service area includes the counties listed in the first row of the chart below for each plan.

For HMO plans, except in emergency situations, if you use 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), 7 days a week, 24 hours a day.

TTY users should call 1-877-486-2048.

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

For more information, please call us at 1-866-946-4458 (TTY users should call 711) 7 days a week, 8 a.m. to 8 p.m. or visit us at [www.myzinghealth.com](http://www.myzinghealth.com).

## Monthly Premium, Deductible, and Limits on How Much you Pay for Covered Services

### Benefit Coverage

Services with a<sup>1</sup> may require prior authorization.

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PREMIUMS, DEDUCTIBLES & MOOP		
<b>Monthly Plan Premium</b> <i>(includes both medical and drugs)</i>	You Pay \$32.80 If you receive "Extra Help", you may pay \$0 <sup>2</sup>	You Pay \$32.80 If you receive "Extra Help", you may pay \$0 <sup>2</sup>
<b>Deductible</b>	Medicare-defined Part B Deductible Amount Applies to All In-Network Medicare-Covered Services. See outpatient prescription drugs section for Part D deductible.	Medicare-defined Part B Deductible Amount Applies to All In-Network Medicare-Covered Services. See outpatient prescription drugs section for Part D deductible.
<b>Maximum Out-of-Pocket Responsibility (In-Network)</b> <i>(does not include Part D prescription drugs)</i>	You pay no more than \$8,850 annually	You pay no more than \$8,850 annually

<sup>(2)</sup> If you have full Medicaid benefits or are a Qualified Medicare Beneficiary, you will pay \$0 for your Medicare-covered services as noted by the cost sharing in this chart.

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## INPATIENT & OUTPATIENT HOSPITAL COVERAGE

### Inpatient Hospital<sup>1</sup>

You pay a \$1,600<sup>^</sup> deductible per benefit period.

You pay:

- \$0 for days 1-60<sup>^</sup>
- \$400 copay per day for days 61-90<sup>^</sup>
- \$0 per day after day 90 while using your 60 lifetime reserve days
- 100% of all costs beyond the lifetime reserve days.

<sup>^</sup>These are 2023 cost-sharing amounts and may change for 2024. Zing Health will update these rates on its website ([www.myzinghealth.com](http://www.myzinghealth.com)) once available.

**If you have Medicaid benefits, your costs could be less .<sup>2</sup>**

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**If you have Medicaid benefits, your costs could be less .<sup>2</sup>**

### Outpatient Hospital<sup>1</sup>

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

### Ambulatory Surgical Center (ASC)<sup>1</sup>

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

## DOCTOR VISITS

### Doctor Visits

- Primary Care Provider
- Specialists

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

## PREVENTIVE CARE

### Preventive Care

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

You pay nothing  
Other preventive services are available. There are some covered services that have a cost.

You pay nothing  
Other preventive services are available. There are some covered services that have a cost.

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## EMERGENCY CARE

<b>Emergency Care</b>	<p>You may pay \$0 or up to 20% coinsurance with a maximum limit of \$100 per visit</p> <p>If admitted to the hospital within 24 hours of ER visit, the emergency cost share is waived.</p>	<p>You may pay \$0 or up to 20% coinsurance with a maximum limit of \$100 per visit</p> <p>If admitted to the hospital within 24 hours of ER visit, the emergency cost share is waived.</p>
<b>Worldwide Emergency and Urgent Care</b>	<p>You pay \$0 for emergency and urgent care services received outside of the United States and its territories. Our plan will reimburse up to a \$100,000 maximum benefit amount per year.</p> <p>Emergency transportation is not included.</p>	<p>You pay \$0 for emergency and urgent care services received outside of the United States and its territories. Our plan will reimburse up to a \$100,000 maximum benefit amount per year.</p> <p>Emergency transportation is not included.</p>
<b>Urgently Needed Services</b>	<p>You may pay \$0 or up to 20%<sup>2</sup> coinsurance with a maximum limit of \$55 per visit</p>	<p>You may pay \$0 or up to 20%<sup>2</sup> coinsurance with a maximum limit of \$55 per visit</p>

## DIAGNOSTIC SERVICES / LABS / IMAGING

<b>Diagnostic Services/ Labs/Imaging</b>  <p>If a member receives multiple services on the same day, only the maximum copay applies.</p> <ul style="list-style-type: none"> <li>• Diagnostic tests and procedures<sup>1</sup></li> <li>• Lab services<sup>1</sup></li> <li>• MRI, CAT Scan<sup>1</sup></li> <li>• X-Rays</li> <li>• Therapeutic Radiology<sup>1</sup> (radiation, chemotherapy)</li> </ul>	<p>You may pay \$0 or up to 20%<sup>2</sup> coinsurance for all services listed.</p>	<p>You may pay \$0 or up to 20%<sup>2</sup> coinsurance for all services listed.</p>
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## HEARING SERVICES

### Hearing Services

- Medicare-Covered Hearing Exams
- Routine Hearing Exam
- Fitting and Evaluation for Hearing Aid
- Hearing Aids

You may pay \$0 or up to 20%<sup>2</sup> coinsurance for Medicare-covered hearing exams

You pay \$0 for one (1) routine hearing exam per year.

You pay \$0 for one (1) fitting and evaluation every three (3) years

You receive a \$750 benefit allowance towards hearing aids per ear every three (3) years.

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## DENTAL SERVICES

### Dental Services

- Routine (Preventive) Services
- Comprehensive Dental Services<sup>1</sup>

You receive a \$3,000 benefit allowance every year for preventive and comprehensive dental benefits combined.

You pay a \$0 copay for routine dental services.

- Oral exams up to one (1) every six (6) months
- \$0 copay for prophylaxis (cleaning) up to one (1) every six (6) months
- \$0 copay for a fluoride treatment for up to one (1) every year
- \$0 copay for x-rays up to one (1) set per year

You pay \$0 for comprehensive dental services.

Unlimited benefit for:

- Non-routine Services (other services)
- Diagnostic Services (exams, x-rays)
- Restorative Services (crowns)
- Endodontics (root canals)
- Periodontics (scaling/ root planning)
- Prosthodontics, Other Oral/Maxillofacial Surgery (dentures or fixed prosthetics and partials)
- Extractions (1 per tooth per year)

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## VISION SERVICES

### Vision Services

- Medicare-Covered Eye Exams
- Routine Eye Exams
- Medicare-Covered Eyewear
- Routine Eyewear

You pay \$0 or 20% coinsurance for Medicare-covered eye exams

You pay \$0 for one (1) routine vision exam per year.

You pay \$0 for Medicare-covered eyewear

You pay \$0 for routine eyewear; You receive a \$350 benefit allowance towards Eyeglass (lenses and frames), Eyeglass lenses, Eyeglass frames, and a pair of Contacts every year

You pay \$0 or 20% coinsurance for Medicare-covered eye exams

You pay \$0 for one (1) routine vision exam per year.

You pay \$0 for Medicare-covered eyewear

You pay \$0 for routine eyewear; You receive a \$350 benefit allowance towards Eyeglass (lenses and frames), Eyeglass lenses, Eyeglass frames, and a pair of Contacts every year

## MENTAL HEALTH SERVICES

### Inpatient Mental Health Services<sup>1</sup>

You pay a \$1,600 deductible per benefit period.

You pay:

- \$0 for days 1-60
- \$400 copay per day for days 61-90
- \$800 copay per each “lifetime reserve day” after day 90 for each benefit period (up to 60 days over your lifetime)
- 20% of the cost for mental health services from providers during the stay
- Part A only pays for up to 190 days of inpatient psychiatric care for lifetime.

These are 2023 cost-sharing amounts and may change for 2024. Zing Health will update these rates on its website ([www.myzinghealth.com](http://www.myzinghealth.com)) once available.

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**If you have Medicaid benefits, your costs could be less.<sup>2</sup>**

### Outpatient Mental Health Services<sup>1</sup>

- Outpatient Group Therapy/Individual Therapy Visit<sup>1</sup>

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

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## SKILLED NURSING

### Skilled Nursing Facility<sup>1</sup>

You pay:

- \$0 for days 1 through 20
- \$200 for days 21 through 100
- All costs for each day after day 100 of the benefit period.

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If you have Medicaid benefits, your costs could be less.<sup>2</sup>

You pay:

- \$0 for days 1 through 20
- \$200 for days 21 through 100
- All costs for each day after day 100 of the benefit period.

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If you have Medicaid benefits, your costs could be less.<sup>2</sup>

## REHABILITATION SERVICES

### Physical Therapy / Speech Therapy<sup>1</sup>

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

### Occupational Therapy<sup>1</sup>

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

### Cardiac Rehabilitation<sup>1</sup>

- Intensive Cardiac Rehabilitation<sup>1</sup>

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

## AMBULANCE

### Ambulance (Ground)<sup>1</sup>

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

### Ambulance (Air)<sup>1</sup>

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

## TRANSPORTATION

### Transportation (Non-Emergency)<sup>1</sup>

You pay \$0 for 48 one-way trips per year to plan approved locations.

Unlimited Transportation to Dialysis Centers for members with End-Stage Renal Disease

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### MEDICARE PART B DRUGS

#### Medicare Part B Drugs<sup>1</sup>

- Insulin<sup>1</sup>
- Chemotherapy and Other Drugs<sup>1</sup>  
Step Therapy may be required

You pay 0% to 20% coinsurance for insulin not to exceed \$35

You pay \$0 copay or 20% coinsurance for chemotherapy and other Part B drugs

You pay 0% to 20% coinsurance for insulin not to exceed \$35

You pay \$0 copay or 20% coinsurance for chemotherapy and other Part B drugs

### FOOT CARE

#### Podiatry Visit (Medicare-Covered)

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

You may pay \$0 or up to 20%<sup>2</sup> coinsurance per visit

#### Podiatry Visit (Routine Foot Care)

You pay \$0; up to 6 visits / year

You pay \$0; up to 6 visits / year

### MEDICAL EQUIPMENT/SUPPLIES

#### Durable Medical Equipment<sup>1</sup>

- Prosthetics<sup>1</sup>  
Prior authorization required for items/supplies over \$1,500

You may pay \$0 or up to 20%<sup>2</sup> coinsurance

You may pay \$0 or up to 20%<sup>2</sup> coinsurance

#### Diabetes Supplies and Services

- Diabetic Therapeutic Shoes or Inserts
- Diabetes Self-Management Training

You may pay \$0 or up to 20%<sup>2</sup> coinsurance

You pay \$0

You may pay \$0 or up to 20%<sup>2</sup> coinsurance

You pay \$0

### CHIROPRACTIC CARE & ACUPUNCTURE

#### Chiropractic Visit (Medicare-Covered)

You may pay \$0 or up to 20%<sup>2</sup> coinsurance

You may pay \$0 or up to 20%<sup>2</sup> coinsurance

#### Acupuncture Visit (Medicare-Covered)

You pay \$0 per visit

You pay \$0 per visit

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### HOME HEALTH CARE

**Home Health Care (Medicare-Covered)**

You pay \$0 per visit

You pay \$0 per visit

### HOSPICE

**Hospice Care**

You must get your care from a Medicare certified hospice provider. You pay part of the cost for outpatient drugs.

You must get your care from a Medicare certified hospice provider. You pay part of the cost for outpatient drugs.

### OUTPATIENT SUBSTANCE ABUSE

**Individual and Group Therapy Visit<sup>1</sup>**

 You may pay \$0 or up to 20%<sup>2</sup> coinsurance

 You may pay \$0 or up to 20%<sup>2</sup> coinsurance

**Opioid Treatment Visit<sup>1</sup>**

 You may pay \$0 or up to 20%<sup>2</sup> coinsurance

 You may pay \$0 or up to 20%<sup>2</sup> coinsurance

### RENAL DIALYSIS

**Renal Dialysis**

 You may pay \$0 or up to 20%<sup>2</sup> coinsurance

 You may pay \$0 or up to 20%<sup>2</sup> coinsurance

**Kidney Disease Education Services**

You pay \$0

You pay \$0

### IN-HOME SUPPORT SERVICES

**In-Home Support Services**

You pay \$0 for 60 hours per year of Papa Pals services.

You pay \$0 for 60 hours per year of Papa Pals services.

### FITNESS

**Fitness - Health Club Membership and At-Home Fitness Kit**

You pay \$0

You pay \$0

**Weight Management Program**

You pay \$0

You pay \$0

### 24 / 7 NURSING HOTLINE

**24 / 7 Nurse Hotline**

You pay \$0

You pay \$0

### PERSONAL EMERGENCY RESPONSE SYSTEM

**Personal Emergency Response System**

You pay \$0

You pay \$0

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### MEAL BENEFITS

<b>Post Discharge Meals</b>	You pay \$0 for 10 meals after each inpatient facility discharge or surgery	You pay \$0 for 10 meals after each inpatient facility discharge or surgery
<b>Chronic Condition Meals</b>	You pay \$0 for 28 meals if you have a qualifying chronic condition and participate in a lifestyle transition program	You pay \$0 for 28 meals if you have a qualifying chronic condition and participate in a lifestyle transition program

### OVER-THE-COUNTER ITEMS / HEALTHY FOODS / UTILITY

<b>Over-the-Counter Items Allowance</b>	You pay \$0 for \$185 / month to use for over-the-counter items, unused funds do not roll-over to next month.	You pay \$0 for \$185 / month to use for over-the-counter items, unused funds do not roll-over to next month.
<b>Healthy Food and Utilities Allowance</b>	Members with Chronic Heart Failure, Cardiovascular Disorders, and Diabetes can also use their over-the-counter allowance for plan-approved food items, and/or utilities (electric, gas, heating oil, sanitation, or water). Any unused balances cannot be converted to cash or rolled over to the next benefit period.	Members with Chronic Heart Failure, Cardiovascular Disorders, and Diabetes can also use their over-the-counter allowance for plan-approved food items, and/or utilities (electric, gas, heating oil, sanitation, or water). Any unused balances cannot be converted to cash or rolled over to the next benefit period.

### FLEX CARD BENEFIT

<b>Flex Card</b>	<p>You receive a \$885 debit card every year to apply towards the following non-Medicare covered benefits at your discretion:</p> <ul style="list-style-type: none"> <li>• Hearing</li> <li>• Dental (preventive and comprehensive)</li> <li>• Vision (routine and eyewear)</li> </ul>	<p>You receive a \$850 debit card every year to apply towards the following non-Medicare covered benefits at your discretion:</p> <ul style="list-style-type: none"> <li>• Hearing</li> <li>• Dental (preventive and comprehensive)</li> <li>• Vision (routine and eyewear)</li> </ul>
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### PART D PRESCRIPTION DRUGS

<b>Phase 1: Deductible Stage</b>	You pay \$545 (Tier 1 & Tier 6 Excluded)  If you get Extra Help paying for your prescription drugs, your deductible may be paid by Extra Help.	You pay \$545 (Tier 1 & Tier 6 Excluded)  If you get Extra Help paying for your prescription drugs, your deductible may be paid by Extra Help.
<b>Phase 2: Initial Coverage Stage</b>	You are in the Initial Coverage Stage until your total yearly drug cost reach \$5,030.  Total yearly drug costs are the total drug costs paid both by you and the plan.  Once you've reached this amount, you enter the coverage gap.	You are in the Initial Coverage Stage until your total yearly drug cost reach \$5,030.  Total yearly drug costs are the total drug costs paid both by you and the plan.  Once you've reached this amount, you enter the coverage gap.
<b>Standard Retail Benefits (30 days /60 days /100 days)</b>		
<b>Tier 1 - Preferred Generic (includes insulins)</b>	\$0 / \$0 / \$0	\$0 / \$0 / \$0
<b>Tier 2 - Generic (includes excluded drugs)</b>	25% / 25% / 25%	25% / 25% / 25%
<b>Tier 3 - Preferred Brand</b>	25% / 25% / 25%	25% / 25% / 25%
<b>Tier 4 - Non-Preferred Drug</b>	25% / 25% / 25%	25% / 25% / 25%
<b>Tier 5 - Specialty Tier (30-day supply only)</b>	25%	25%
<b>Tier 6 - Select Care Drugs</b>	\$0 / \$0 / \$0	\$0 / \$0 / \$0
<b>Mail Order Copay (30 days / 60 days / 100 days)</b>		
<b>Tier 1 - Preferred Generic (includes insulins)</b>	\$0 / \$0 / \$0	\$0 / \$0 / \$0
<b>Tier 2 - Generic (includes excluded drugs)</b>	\$0 / \$0 / \$0	\$0 / \$0 / \$0
<b>Tier 3 - Preferred Brand</b>	25% / 25% / 25%	25% / 25% / 25%
<b>Tier 4 - Non-Preferred Drug</b>	25% / 25% / 25%	25% / 25% / 25%
<b>Tier 5 - Specialty Tier (30-day supply only)</b>	25%	25%
<b>Tier 6 - Select Care Drugs</b>	\$0 / \$0 / \$0	\$0 / \$0 / \$0
<b>Phase 3: Gap Coverage</b>	During this phase, you will pay 25% for generic or brand-name drugs.	
<b>Phase 4: Catastrophic Coverage Stage</b>	The plan pays the full cost for your covered Part D drugs. You pay nothing	

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**Additional Drug Coverage**

**Erectile Dysfunction (ED Drugs) - sildenafil**

Covered at Tier 2 cost-share amount

Cost-Sharing may change depending on point-of-service (mail-order, retail, Long Term Care (LTC)), home infusion, the pharmacy you choose, and when you enter a new phase of the drug stages.

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.

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.

Your cost share may differ depending on when you enter another phase of the drug benefit and if you qualify for "Extra Help." To find out if you qualify for "Extra Help," please contact the Social Security Office at 1-800-772-1213 Monday through Friday, 7 a.m. – 7 p.m. TTY users should call 1-800-325-0778.

For more information on additional pharmacy specific cost-share and the drug coverage stages, please call our Customer Service department or access our "Evidence of Coverage" online or request one by mail.