Zing HEALTH™

Summary of Benefits

January 1, 2025 - December 31, 2025

Indiana
HMO C-SNP

H4624-025 Zing ESRD Select IN (HMO C-SNP)
Service Area: Boone, Hamilton, Hancock, Hendricks, Johnson, Lake, Madison, Marion, Morgan, Porter, and Shelby 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.

To join Zing Health, you must be entitled to Medicare Part A, be enrolled in Part B, and live in the plan's 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 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.

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

Benefit Coverage Services with a [1] may require prior authorization.	**H4624-025 Zing ESRD Select IN (HMO C-SNP)** *Boone, Hamilton, Hancock, Hendricks, Johnson, Lake, Madison, Marion, Morgan, Porter, and Shelby Counties*
PREMIUMS, DEDUCTIBLES, AND MOOP	
Monthly Plan Premium (medical and drugs)	$0. You must continue to pay your Medicare Part B premium unless paid on your behalf by Medicaid.
Deductible (medical)	$0. See Part D prescription drug section for Part D deductible.
Maximum Out-of-Pocket Responsibility (medical)	You pay no more than $4,950 annually for in-network Medicare-covered services.
INPATIENT AND OUTPATIENT HOSPITAL COVERAGE	
Inpatient Hospital[1]	You pay $350 per day for days 1-6; You pay nothing per day for days 7 and beyond per admission or stay.
Outpatient Hospital[1]	You pay $250 per visit.
Ambulatory Surgical Center (ASC)[1]	You pay $150 per visit.
DOCTOR VISITS	
Doctor Visits	
• **Primary Care Provider**	You pay $0 per visit.
• **Specialists**	You pay $0 per visit for Endocrinologist, Gerontologist, Nephrologist, Ophthalmologist, Cardiologist, Pulmonologists; You pay $25 for all other Specialists.

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PREVENTIVE CARE	
Preventive Care (e.g., flu vaccine, diabetic screenings)	You pay $0 per service. Other preventive services are available that have a cost.
EMERGENCY CARE	
Emergency Care	You pay $125; If you are admitted to the hospital within 24 hours, then you do not have to pay $125.
Worldwide Emergency and Urgent Care (Emergency Transportation not covered)	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.
Urgently Needed Services	You pay $0 per visit at a PCP office; You pay $25 per visit at other locations.
DIAGNOSTIC SERVICES/LABS/IMAGING	
Diagnostic Services/Labs/Imaging If a member receives multiple services on the same day, only the maximum copay applies for services.	
• **Diagnostic Tests and Procedures**[1]	You pay $0 for outpatient COVID Tests; You pay $25 for all other Medicare-covered diagnostic tests and procedures.
• **Lab Services**[1]	You pay $0 for Lab services; You pay $0 at a facility.
• **MRI, CAT Scan**[1]	You pay $50 for CT, MRI, PET Scan at a doctor's office; You pay $150 at a facility.
• **X-Rays**	You pay $0 for X-rays. You pay $0 at a facility.
• **Therapeutic Radiology**[1] (radiation, chemotherapy)	You pay 20% of the cost for Medicare-covered services.
HEARING SERVICES	
Hearing Services	
• **Medicare-Covered Hearing Exams**	You pay $25 for Medicare-covered hearing exams.
• **Routine Hearing Exam**	You pay $0 for 1 routine hearing exam per year.
• **Hearing Aid Fitting and Evaluation**	You pay $0 for one 1 hearing aid fitting and evaluation every 3 years.
• **Hearing Aids**	You receive a $750 benefit allowance towards hearing aids per ear every 3 years.

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DENTAL SERVICES	
Dental Services	You receive a $2,500 benefit allowance every year for diagnostic, preventive, and comprehensive dental benefits combined.
• **Medicare Dental Services[1]**	You pay $0 for certain emergent or complicated dental services received when in the hospital.
• **Diagnostic and Preventive Dental Services**	You pay a $0 copay for diagnostic and preventive dental services. • 1 Oral exam every 6 months • 1 Prophylaxis (cleaning) every 6 months • 1 Fluoride treatment every year • 1 X-ray set per year
• **Comprehensive Dental Services**	You pay $0 for comprehensive dental services. • Restorative Services (crowns) • Endodontics (root canals) • Periodontics (scaling/root planing) • Prosthodontics, fixed and removable (dentures, partials) • Oral and Maxillofacial Surgery (extractions) • Adjunctive General Services
VISION SERVICES	
Vision Services	
• **Medicare-Covered Eye Exams**	You pay $0 for diabetic retinopathy exams; you pay $25 for all other Medicare-covered eye exams.
• **Routine Eye Exams**	You pay $0 for 1 routine vision exam per year.
• **Medicare-Covered Eyewear**	You pay $0 for Medicare-covered eyewear.
• **Routine 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[1]	You pay $350 for days 1-6; $0 copay for days 7 through 90 for each Medicare-covered stay.
Outpatient Mental Health Services[1]	
• **Outpatient Group Therapy/Individual Therapy Visit[1]**	You pay $0 per Medicare-covered mental health or psychiatric session.

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SKILLED NURSING	
Skilled Nursing Facility[1]	You pay nothing for days 1-20. You pay $214 per day for days 21-100 of each Medicare-covered stay.
REHABILITATION SERVICES	
Physical Therapy/Speech Therapy[1]	You pay $25 per visit.
Occupational Therapy[1]	You pay $25 per visit.
Cardiac Rehabilitation[1]	
• **Intensive Cardiac Rehabilitation[1]**	You pay $0 per visit.
AMBULANCE	
Ambulance (Ground)[1]	You pay $200 for Medicare-covered services.
Ambulance (Air)[1]	You pay 20% for Medicare-covered services.
TRANSPORTATION	
Transportation (Non-Emergency)	You pay $0 for unlimited trips per year to plan approved health-related locations.
MEDICARE PART B DRUGS	
Medicare Part B Drugs[1]	
• **Insulin[1]**	You pay 0% to 20% coinsurance for insulin not to exceed $35 for a 1-month supply.
• **Chemotherapy and Other Drugs[1]** Step Therapy may be required.	You pay 20% coinsurance for chemotherapy and other Part B drugs.
FOOT CARE	
Podiatry Visit (Medicare-Covered)	You pay $0 per visit.
Podiatry Visit (Routine Foot Care)	You pay $0 per visit; up to 12 visits/year.
MEDICAL EQUIPMENT/SUPPLIES	
Durable Medical Equipment[1]	
• **Prosthetics[1]** Prior authorization required for items/ supplies over $1,500.	You pay 20%.
Diabetes Supplies and Services	You pay 0% - 20%.
• **Diabetic Therapeutic Shoes or Inserts**	You pay $0.
• **Diabetes Self-Management Training**	You pay $0.

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CHIROPRACTIC CARE AND ACUPUNCTURE	
Chiropractic Visit (Medicare-Covered)	You pay $20 per visit.
Acupuncture Visit (Medicare-Covered)	You pay $0 per visit.
HOME HEALTH CARE	
Home Health Care (Medicare-Covered)[1]	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.
OUTPATIENT SUBSTANCE ABUSE	
Individual and Group Therapy Visit[1]	You pay $0 per visit.
Opioid Treatment Visit[1]	You pay $25 per visit.
RENAL DIALYSIS	
Renal Dialysis	You pay $0 for Medicare-covered benefits.
Kidney Disease Education Services	You pay $0 for Medicare-covered benefits.
IN-HOME SUPPORT SERVICES	
In-Home Support Services	You pay $0 for 60 hours per year of Papa Pals services.
FITNESS	
Fitness - Health Club Membership or At-Home Fitness Kit	You pay $0.
Weight Management Program	You pay $0.
24/7 NURSING HOTLINE	
24/7 Nurse Hotline	You pay $0.
PERSONAL EMERGENCY RESPONSE SYSTEM	
Personal Emergency Response System	You pay $0.
MEAL BENEFITS	
Post Discharge Meals	You pay $0 for 10 meals after each inpatient facility discharge or surgery.
Chronic Condition Meals	You pay $0 for 28 meals if you have a qualifying chronic condition and participate in a lifestyle transition program.

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OVER-THE-COUNTER ITEMS/HEALTHY FOODS/UTILITY	
Over-the-Counter Items Allowance	You pay $0 for $175/month to use for over-the-counter items, unused funds do not roll-over to next month.
Healthy Food and Utilities Allowance Any unused balances cannot be converted to cash or rolled over to the next benefit period.	Members with End-Stage Renal Disease (ESRD) requiring dialysis who have a high risk of hospitalization or other adverse health outcome, and require intensive care coordination are eligible for this benefit. Eligible members will receive this benefit for the first 90 days of their effective date. In order to continue to receive this benefit, you must complete a health risk assessment (HRA) within 90 days of your effective date and then annually. The over-the-counter (OTC) allowance can also be used for plan-approved food items, and/or utilities (electric, gas, heating oil, sanitation or water). The benefits mentioned are a part of special supplemental program for the chronically ill. Not all members qualify.
FLEX CARD BENEFIT	
Flex Card	You receive a $500 debit card every year to apply towards the following non-Medicare covered benefits at your discretion: • Hearing • Dental (preventive and comprehensive) • Vision (routine and eyewear)
PART D PRESCRIPTION DRUGS	
Phase 1: Deductible Stage	You pay $0.
Phase 2: Out-of-Pocket Threshold	$2,000. The maximum that you will pay each year for Medicare Part D prescription drugs covered by the plan. Once you've reached this amount, you enter the catastrophic coverage phase.

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Standard Retail Benefits (30 days/60 days/100 days) Insulins (30 days): T1, T3, T5, T6-$0, T4-$35	
Tier 1 - Preferred Generic	$0/$0/$0
Tier 2 - Generic (includes excluded drugs)	$5/$10/$15
Tier 3 - Preferred Brand	$47/$94/$141
Tier 4 - Non-Preferred Drug	33%/33%/33%
Tier 5 - Specialty Tier (30-day supply only)	33%
Tier 6 - Select Care Drugs	$0/$0/$0
Mail Order Copay (30 days/60 days/100 days) Insulins (30 days): T1, T3, T5, T6-$0, T4-$35	
Tier 1 - Preferred Generic	$0/$0/$0
Tier 2 - Generic (includes excluded drugs)	$0/$0/$0
Tier 3 - Preferred Brand	$47/$94/$94
Tier 4 - Non-Preferred Drug	33%/33%/33%
Tier 5 - Specialty Tier (30-day supply only)	33%
Tier 6 - Select Care Drugs	$0/$0/$0
Phase 3: Catastrophic Coverage Stage	The plan pays the full cost for your covered Part D drugs. You pay nothing.
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 Member Services or access our "Evidence of Coverage" online or request one by mail.