2024 Summary of Benefits

Medicare Advantage Plans with Part D Prescription Drug Coverage

Mount Carmel MediGold Trinity EGWP (HMO)

January 1, 2024 – December 31, 2024

Central, Southwest, and Northwest Ohio: Trinity EGWP HMO (serving Adams, Allen, Auglaize, Brown, Butler, Champaign, Clark, Clermont, Clinton, Coshocton, Crawford, Darke, Defiance, Delaware, Fairfield, Fayette, Franklin, Fulton, Greene, Guernsey, Hamilton, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Jackson, Knox, Licking, Logan, Lucas, Madison, Meigs, Mercer, Miami, Monroe, Montgomery, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Preble, Putnam, Ross, Seneca, Shelby, Union, Van Wert, Vinton, Warren, Washington, Wood and Wyandot counties in Ohio)

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, <u>www.mountcarmelhealth.com/medicare/for-members/view-coverage-benefits</u>.

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 Mount Carmel MediGold Trinity EGWP (HMO)).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Mount Carmel MediGold Trinity EGWP (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 Mount Carmel MediGold Trinity EGWP (HMO).
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services.
- Covered Medical and Hospital Benefits.
- Prescription Drug 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 Mount Carmel MediGold Trinity EGWP (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: <u>www.mountcarmelhealth.com/medicare</u>.

Who can join?

To join **Mount Carmel MediGold Trinity EGWP (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 Ohio: Adams, Allen, Auglaize, Brown, Butler, Champaign, Clark, Clermont, Clinton, Coshocton, Crawford, Darke, Defiance, Delaware, Fairfield, Fayette, Franklin, Fulton, Greene, Guernsey, Hamilton, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Jackson, Knox, Licking, Logan, Lucas, Madison, Meigs, Mercer, Miami, Monroe, Montgomery, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Preble, Putnam, Ross, Seneca, Shelby, Union, Van Wert, Vinton, Warren, Washington, Wood and Wyandot.

Which doctors, hospitals, and pharmacies can I use?

Mount Carmel MediGold Trinity EGWP (HMO) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's provider and pharmacy directory at our website (<u>www.mountcarmelhealth.com/medicare/find-a-provider</u>).

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

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.

We cover Part D drugs. 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, <u>www.mountcarmelhealth.com/medicare/pharmacy-and-drug-benefits/formulary</u>.
- Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

Our plan groups each medication into one of five "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage, Coverage Gap and Catastrophic Coverage.

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

SECTION II - SUMMARY OF BENEFITS Mount Carmel MediGold Trinity EGWP (HMO) MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES Monthly Plan \$154 per month. In addition, you must keep paying your Medicare Part B premiums. Premium Deductible Medical Deductible: Not Applicable. Prescription Drug Deductible: Not Applicable. Maximum Out-of-Your yearly limit(s) in this plan: Pocket • \$3,900 for services you receive from in-network providers. Responsibility 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 and cost-sharing for your Part D prescription drugs. COVERED MEDICAL AND HOSPITAL BENEFITS Inpatient Hospital In-Network: Days 1-2: \$190 copay per day for each admission. Days 3-90: \$0 copay per day. Our plan covers an unlimited number of days for an inpatient hospital stay. May require prior authorization. Outpatient Hospital In-Network: Outpatient hospital: \$5 - \$125 copay. Outpatient Surgery: \$125 copay. Ambulatory In-Network: Surgical Center Ambulatory Surgical Center: \$125 copay. **Doctor's Office** In-Network: Visits Primary care physician visit: \$0 copay. Specialist visit: \$45 copay.

SECTION II - SUMMARY OF BENEFITS

	Mount Carmel MediGold Trinity EGWP (HMO)
Preventive Care	In-Network:
(e.g., flu vaccine, diabetic screenings)	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	In-Network:
	\$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	In-Network:
Services	\$40 copay per visit.
	Worldwide Urgent Coverage: \$90 copay.
Diagnostic	In-Network:
Services/ Labs/	Diagnostic tests and procedures: \$35 copay.
Imaging	Lab services: \$5 copay.
	Diagnostic Radiology Services (such as MRI, CAT Scan): \$50 copay.
	X-rays: \$35 copay.
	Therapeutic radiology services (such as radiation treatment for cancer): 20% coinsurance.
	May require prior authorization.
Hearing Services	In-Network:
	Exam to diagnose and treat hearing and balance issues: \$45 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	In-Network:
	Medicare Covered: \$45 copay.

SECTION II - SUMMA	RY OF BENEFITS
	Mount Carmel MediGold Trinity EGWP (HMO)
Vision Services	In-Network:
	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$0 - \$45 copay.
	Routine eye exam (up to 1 visit(s) every year): \$0 copay.
	Eyeglasses or contact lenses after cataract surgery: \$0 copay.
	Contact lenses: \$0 copay.
	Eyeglasses (frames and lenses): \$0 copay.
	Eyeglass lenses: \$0 copay.
	Eyeglass frames: \$0 copay.
	Our plan pays up to \$125 every year for eyewear.
Mental Health Care	In-Network:
	Outpatient group therapy visit: \$40 copay.
	Individual therapy visit: \$40 copay.
	Inpatient Mental Health Care:
	Days 1-2: \$190 copay per day for each admission.
	Days 3-90: \$0 copay per day.
	May require prior authorization.
Skilled Nursing	In-Network:
Facility (SNF)	Days 1-20: \$0 copay per day.
	Days 21-47: \$150 copay per day.
	Days 48-100: \$0 copay per day.
Outpatient	In-Network:
Rehabilitation	Occupational therapy visit: \$40 copay.
	Physical therapy and speech and language therapy visit: \$40 copay.
Ambulance	In-Network:
	Ground Ambulance: \$250 copay.
	Air Ambulance: \$300 copay.
	May require prior authorization.

SECTION II - SUMMARY OF BENEFITS

	Mount Carmel MediGold Trinity EGWP (HMO)
Transportation	In-Network:
	Not Covered.
Medicare Part B	In-Network:
Drugs	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 (podiatry	In-Network:
services)	Foot exams: \$45 copay.
Durable Medical	In-Network:
Equipment	20% coinsurance.
	May require prior authorization.
Prosthetic Devices	In-Network:
(braces, artificial limbs, etc.)	Prosthetic devices: 20% coinsurance.
	Related medical supplies: 20% coinsurance.
	May require prior authorization.
Diabetes Supplies	In-Network:
and Services	Diabetes monitoring supplies: \$0 copay.
	Diabetes self-management training: \$0 copay.
	Therapeutic shoes or inserts: 20% coinsurance.
	May require prior authorization.
Wellness Program	In-Network:
	Fitness Benefit: \$0 copay.
PRESCRIPTION DRU	G BENEFITS
Part D Insulin	You won't pay more than \$35 for a one-month supply of each covered insulin product regardless
Coverage	of the cost-sharing tier.
ED Drug Coverage	Included! Call for details.
Deductible	Not Applicable.

SECTION II - SUMMAI		: Carmel MediGold Trinity	EGWP (HMO)	
Initial Coverage		by both you and our Part	•	otal yearly drug costs are
	Tier	One-month supply	Two-month supply	Three-month supply
	Tier 1 (Preferred Generic)	\$0 copay	\$0 copay	\$0 сорау
	Tier 2 (Generic)	\$15 copay	\$30 copay	\$45 copay
	Tier 3 (Preferred Brand)	\$45 copay	\$90 copay	\$135 copay
	Tier 4 (Non- Preferred Drug)	\$75 copay	\$150 copay	\$225 copay
	Tier 5 (Specialty Tier)	33% coinsurance	Not Applicable	Not Applicable
	Standard Mail Ord	ler		
	Tier	One-month supply	Two-month supply	Three-month supply
	Tier 1 (Preferred Generic)	\$0 copay	\$0 copay	\$0 copay
	Tier 2 (Generic)	\$0 copay	\$0 copay	\$0 copay
	Tier 3 (Preferred Brand)	\$45 copay	\$90 copay	\$90 copay
	Tier 4 (Non- Preferred Drug)	\$75 copay	\$150 copay	\$150 copay
	Tier 5 (Specialty Tier)	33% coinsurance	Not Applicable	Not Applicable
	pharmacy, or if you Please call us or se (<u>www.mountcarmel</u>	purchase a long-term super the plan's "Evidence of	oply (up to 90 days) of a d f Coverage " on our webs <u>members/view-coverage-</u>	site
Coverage Gap	what you have paid After you enter the	l) reaches \$5,030. coverage gap, you pay 25 n's cost for covered gener	ly drug cost (including wha 5% of the plan's cost for ca ic drugs until your costs to	overed brand name drugs

SECTION II - SUMMA	RY OF BENEFITS	
	Mount Carmel MediGold Trinity EGWP (HI	MO)
	Our plan covers Tier 1 Preferred Generics in the cov	verage gap.
	Standard Retail Cost-Sharing	
	Tier	One-month supply
	Tier 1 (Preferred Generic)	\$0 copay
Catastrophic Amount	You enter the Catastrophic Coverage Stage when your \$8,000 limit for the calendar year.	out-of-pocket costs have reached the
	 During this payment stage, the plan pays the full pay nothing. 	cost for your covered Part D drugs. You
	For excluded drugs covered under our enhanced	benefit, you pay Tier 2 copay.
SUPPLEMENTAL BE	NEFITS AND SERVICES	
Flex Card – Including Member Rewards/Incentive and Supplemental Vision/Hearing Allowance	In-Network: Included! Call for details.	
Over-the-Counter (OTC) Allowance	In-Network: Not Covered.	
24 Hour Nurse Advice Line + Virtual Care Visits	In-Network: Not Covered.	
Visitor Travel Allowance	In-Network: Not Covered.	
Acupuncture	In-Network: Not Covered.	

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).

Mount Carmel MediGold Trinity EGWP is a HMO plan with a Medicare contract. Enrollment in **Mount Carmel MediGold Trinity EGWP (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 Mount Carmel 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, 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 <u>www.mountcarmelhealth.com/medicare/for-</u><u>members/view-coverage-benefits</u> 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

Mount Carmel 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). Mount Carmel MediGold does not exclude people or treat them differently because of race, color, national origin, age, disability, sexual orientation, sex or gender. Mount Carmel MediGold:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o 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 Mount Carmel 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, <u>HealthPlanAppeals@trinity-health.org</u>. 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 <u>ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, 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 <u>www.hhs.gov/ocr/complaints/index.html.</u>

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 quí vị cần thông dịch viên xin gọi 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-80-240 (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ございます。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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