

# 2020

# SUMMARY OF BENEFITS

## SOLIS Health Plans **SPF 010 (HMO SNP)**

January 1, 2020 - December 31, 2020

### **H0982, Plan 010 - Hillsborough County**

**Solis Health Plan** is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the Plan 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 request the "Evidence of Coverage."

To join **Solis Health Plan (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in Florida: **Hillsborough County**. Except in emergency situations, if you use the providers that are not in our network, we may not pay for these services.

You must also qualify for one of the following Medicaid programs:

- **Qualified Medicare Beneficiary Plus (QMB+)**: You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance and copayments amounts.
- **Qualified Medicare Beneficiary (QMB)**: You get Medicaid coverage of Medicare cost-share but are not eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance and copayments amounts only.
- **Qualified Disabled and Working Individual (QDWI)**: Medicaid pays your Part A premium only.
- **Qualifying Individual (QI)**: Medicaid pays your part B premium only.
- **Specified Low-Income Medicare Beneficiary (SLMB+)**: You get full Medicaid benefits, and Medicaid pays your Part B premium.
- **Specified Low-Income Medicare Beneficiary (SLMB)**: Medicaid pays your Part B premium only.
- **Full Benefits Dual Eligible (FBDE)**: Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits.

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). 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 (844) 44-SOLIS(76547) / (TTY : 711), or visit us at <https://solishealthplans.com>. 8 a.m. to 8 p.m. seven days a week from Oct. 1 - March 31 8 a.m. to 8 p.m. Monday-Friday from April 1 - Sept. 30.

**Monthly Plan Premium**

- \$28.50
- You must continue to pay your Part B premium.

**Deductible**

- No deductible

**Maximum Out-of-Pocket Responsibility** (does not include prescription drugs)

- You pay no more than \$3,400 annually
- Includes copays and other costs for medical services for the year

**BENEFITS**

**Inpatient Hospital**

- \$0 Copayment

**Outpatient Hospital**

- \$0 Copayment

**Doctor Visits**

- Primary Care: \$0 Copayment
- Specialists: \$0 Copayment

Authorization is not required for initial evaluation. Authorization required for certain treatment plans.

**Preventive Care** (e.g., flu vaccine, diabetic screenings)

- \$0 Copayment

Other preventive services are available. There are some covered services that have a cost.

Referral is required

**Emergency Care / Post-Stabilization Care**

- \$0 Copayment

## Urgently Needed Services

- \$0 Copayment

## Diagnostic Services/Labs/Imaging

### Medicare-covered Diagnostic Procedures / Tests:

- \$0 Copayment

### Lab Services:

- \$0 Copayment

### X-Ray Services:

- \$0 Copayment

### Diagnostic Radiological Services (e.g., CT, MRI, etc.):

- \$0 Copayment

Referral is required.

## Hearing Services (Routine hearing exam and hearing aid)

- \$0 Copayment
- \$500 per ear annual total allowance

Referral is required

## Dental Services (Preventive)

- Oral Exam \$0 Copayment – 2 exams every year
- Fluoride Treatment \$0 Copayment – 2 treatments every year
- Dental X-Rays \$0 Copayment – 2 X-Rays every year
- Cleaning \$0 Copayment – 2 Cleanings every year

## **Dental Services** (Comprehensive)

- Diagnostic Services \$0 Copayment – 1 service every year
- Restorative Services \$0 Copayment – 5 services every year
- Endodontics \$0 Copayment – 1 service every year
- Periodontics \$0 Copayment – 1 service every year
- Extractions \$0 Copayment – 5 extractions every year
- Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services \$0 Copayment – 1 service every 2 years
- \$1,500 annual total allowance

## **Vision Services**

- Eye exams: \$0 Copayment – 1 exam every year
- Contact lenses; Eyeglasses (lenses and frames); Eyeglass lenses; Eyeglass frames; Upgrades: \$250 annual total allowance

## **Mental Health Services**

### **Outpatient group therapy/ individual therapy visit**

- \$0 Copayment

Referral is required

## **Skilled Nursing Facility (SNF)**

- \$0 Copayment

Authorization and Referral is required

## **Physical Therapy and Speech-language Therapy Pathology Services**

- \$0 Copayment

Authorization not required for initial evaluation. Authorization may be required for subsequent visits.

## **Ambulance**

- \$0 Copayment

Authorization required for non-emergency Medicare services

## **Transportation**

- 24 One-way Trips to Plan Approved Health-Related Locations

Referral is required

## **Medicare Part B Drugs**

- 20% Coinsurance

Authorization is required

## **Over-the-Counter**

\$0 Copayment

The plan covers up to \$75 per month for plan approved over-the-counter and health-related products.

## **Meals**

\$0 Copayment

The plan covers 10 meal per month. Up to 120 meals per year.

Authorization is required

## **Therapeutic Massage**

\$0 Copayment

The plan covers up to 6 sessions per year.

## **Fitness**

\$0 Copayment

Silver & Fit - Gym Membership

## Prescription Drugs

| Deductible Phase  | The plan has no deductible stage   |  |   |
|---|--|--|---|
|   | Standard Retail Rx<br>30-day supply  | Out-of-Network<br>Retail Rx 30-day<br>supply                   | Mail Order<br>90-Day Supply                     |
| <b>Initial Coverage - \$4,020</b>   |  |  |   |
| Tier 1: Preferred Generic   | You pay \$0  | You pay \$0  | You pay \$0                                     |
| Tier 2: Generic   | You pay \$0  | You pay \$0  | You pay \$0                                     |
| Tier 3: Preferred Brand   | You pay 25%  | You pay 25%  |   |
| Tier 4: Non-Preferred   | You pay 25%  | You pay 25%  |   |
| Tier 5: Specialty Tier  | You pay 25%  | You pay 25%  |   |
| Tier 6: Supplemental Brand<br>and Generic Drugs   | You pay \$0  | You pay \$0  | You pay \$0                                     |
| <b>Coverage Gap - \$6,350 Out of Pocket</b>   |  |  |   |
| Tier 1: Preferred Generic   | You pay \$0  | You pay \$0  | You pay \$0                                     |
| Tier 2: Generic   | You pay \$0  | You pay \$0  | You pay \$0                                     |
| <b>Catastrophic Coverage</b>  |  |  |   |
| Tier 1: Preferred Generic   | \$3.60 copay or 5%<br>(whichever costs<br>more)  | \$3.60 copay or 5%<br>(whichever costs<br>more)                | \$3.60 copay or 5%<br>(whichever costs<br>more) |
| Tier 2: Generic   | \$8.95 copay or 5%<br>(whichever costs<br>more)  | \$8.95 copay or 5%<br>(whichever costs<br>more)                | \$8.95 copay or 5%<br>(whichever costs<br>more) |
| Individuals with “Extra Help” will pay a different copayment or coinsurance amount for Part D drugs. The amount you will pay depends on your qualified level. The table below demonstrates what you will pay if you qualify for “Extra Help” and how much you will pay in the different levels. |  |  |   |
| “Extra Help” Level  | Your cost sharing amount for<br>generic/preferred multi-source<br>drugs is no mor than | Your cost sharing amount for<br>all other drugs is no mor than |   |
| Level 1   | \$3.60   | \$8.95   |   |
| Level 2   | \$1.30   | \$3.90   |   |
| Level 3   | \$0  | \$0  |   |
| Level 4   | 15% Coinsurance  | 15% Coinsurance  |   |
| Cost-Sharing may change depending on the pharmacy you choose and when you enter a new phase of the Part D benefit.  |  |  |   |

# 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 1-844-447-6547, TTY 711.

## Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit [www.solishealthplans.com](http://www.solishealthplans.com) or call 1-844-447-6547, 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.

## Understanding Important Rules

- In addition to your monthly plan, 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, 2020.
- 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).
- This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on a verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

This information is not a complete description of benefits.

Call 1 (844) 447-6547 / (TTY : 711) 8 a.m. to 8 p.m. seven days a week from Oct. 1 – March 31  
8 a.m. to 8 p.m. Monday-Friday from April 1 - Sept. 30 for more information.

ATENCIÓN: Si usted habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-447-6547 (TTY: 711).