

# 2021

# SUMMARY OF BENEFITS

## SOLIS Health Plans **SPF 008 (HMO)**

January 1, 2021 - December 31, 2021

### **H0982, Plan 008 - Palm Beach County**

**Solis Health Plan** is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.

This summary of 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" (EOC) online at [www.solishealthplans.com](http://www.solishealthplans.com) or call us and request a copy.

#### **What does Solis Health Plans (HMO) Cover?**

Like all Medicare health plans, we cover everything than Original Medicare covers—**and more!**

- ✓ Our members receive more benefits that are covered by Original Medicare. Some of these supplemental benefits are outlined in this Summary of Benefits.
- ✓ We cover Part D drugs. You can see Solis's Comprehensive Prescription Drug List (formulary) on our website at [www.solishealthplans.com](http://www.solishealthplans.com) or call toll-free (844) 447-6547 (TTY 711).
- ✓ Solis has a network of hospitals, doctors, specialists, pharmacies, and other providers ready to serve all of your healthcare needs. You can access the Provider Directory on our website at [www.solishealthplans.com](http://www.solishealthplans.com) or call toll-free (844) 447-6547 (TTY 711). Services are available when using an in-network provider. Out of network provider services are not covered except in emergency situations.

Medicare Plan Finder on [www.medicare.gov](http://www.medicare.gov) allows you to compare our plan with other plans for their Summary of Benefits.

If you are already a member of Solis Health Plans, call toll-free (844) 447-6547 (TTY 711). Customer Service is available October 1 – March 31, 8 a.m. – 8 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8 a.m. – 8 p.m. local time. Our automated phone system may answer your call weekends, holidays and after hours.

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: **Palm Beach**.

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.

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**Monthly Plan Premium**

- \$0
- 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<sup>A,R</sup>**

- \$50 Copayment for Days 1-10 - Per Admission or Per Stay
- \$0 Copayment for Days 11-90

**Outpatient Hospital<sup>A,R</sup>**

- \$50 Copayment

**Doctor Visits**

- Primary Care: \$0 Copayment
- Specialists: <sup>A,R</sup> \$5 Copayment

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

- \$0 Copayment
- Abdominal aortic aneurysm screening<sup>R</sup>
- Annual "wellness" visit
- Bone mass measurement<sup>R</sup>
- Breast cancer screening (mammogram)<sup>R</sup>
- Cardiovascular disease risk reduction visit
- Cardiovascular disease testing<sup>R</sup>
- Cervical and vaginal cancer screening<sup>R</sup>
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)<sup>A,R</sup>
- Depression screening
- Diabetes screenings
- HIV screening
- Immunizations<sup>R</sup>
- Lung cancer screenings<sup>R</sup>
- Medical nutrition therapy<sup>R</sup>
- Medicare Diabetes prevention program<sup>R</sup>
- Obesity screenings and therapy<sup>R</sup>
- Prostate cancer screenings (PSA)
- Screening and counseling to reduce alcohol misuse
- Sexually transmitted infections screenings and counseling<sup>R</sup>
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)<sup>R</sup>
- "Welcome to Medicare" preventive visit (one-time)

**A** - Authorization may be required**R** - Referral may be required

## Emergency Care / Post-Stabilization Care

- \$100 Copayment - waived if admitted to hospital
- International Emergencies - \$50,000 annual benefit max
  - \$120 Copayment - waived if admitted to hospital

## Urgently Needed Services

- \$20 Copayment

## Diagnostic Services/Labs/Imaging<sup>A,R</sup>

### Medicare-covered Diagnostic Procedures / Tests:

- \$0 Copayment - In Network Non-Hospital Facility
- \$50 Copayment - Hospital Facility

### Medicare-covered Lab Services:

- \$0 Copayment - In Network Non-Hospital Facility
- \$100 Copayment - Hospital Facility

### Medicare-covered X-Ray Services:

- \$0 Copayment - In Network Non-Hospital Facility
- \$50 Copayment - Hospital Facility

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

- \$0 Copayment - In Network Non-Hospital Facility
- \$75 Copayment - Hospital Facility

### Medicare-covered Therapeutic Radiological Services:

- \$0 Copayment - In Network Non-Hospital Facility
- \$60 Copayment - Hospital Facility

## Hearing Services (Routine Hearing Exam and Hearing Aid)<sup>A,R</sup>

- \$0 Copayment
- \$1,000 Hearing Aid allowance per ear (\$2,000 total allowance)

Unlimited Routine Hearing Exams

## Dental Services (Preventive)<sup>R</sup>

- |                      |  |
|----------------------|--|
| • Oral Exam          | \$0 Copayment - 2 exams every year     |
| • Cleaning           | \$0 Copayment - 2 Cleanings every year |
| • Fluoride Treatment | \$0 Copayment - 2 treatment every year |
| • Dental X-Rays      | \$0 Copayment - 2 X-Rays every year    |

**A** - Authorization may be required

**R** - Referral may be required

## Dental Services (Comprehensive)<sup>A,R</sup>

- |   |  |
|---|--|
| • Diagnostic Services   | \$0 Copayment - 1 service every 2 years  |
| • Restorative Services  | \$0 Copayment - 2 services every year    |
| • Endodontics   | \$0 Copayment - 1 service every 2 years  |
| • Periodontics  | \$0 Copayment - 2 services every 2 years |
| • Extractions   | \$0 Copayment - 3 extractions every year |
| • Prosthodontics, Other Oral/<br>Maxillofacial Surgery, Other<br>Services | \$0 Copayment - 1 visit every 2 years    |

## Vision Services<sup>A,R</sup>

- |   |   |
|---|---|
| • Eye exams:  | \$0 Copayment - 1 exam every year, in addition to Medicare covered services |
| • Contact lenses; Eyeglasses (lenses and frames); Eyeglass lenses; Eyeglass frames; Upgrades: | \$0 Copayment - \$200 annual total allowance                                |

## Mental Health Services

### Inpatient hospital (Psychiatric)<sup>A,R</sup>

- \$50 Copayment for Days 1-10
- \$0 Copayment for Days 11-90

### Outpatient group therapy/ individual therapy visit<sup>R</sup>

- \$25 Copayment - Medicare-covered Individual Sessions
- \$10 Copayment - Medicare-covered Group Sessions

## Skilled Nursing Facility (SNF)<sup>A,R</sup>

- \$0 Copayment, days 1-20
  - \$125 Copayment per day, for days 21-100
- 2 day prior network hospital admissions prerequisite

## Rehabilitation Services (Occupational Therapy/Physical Therapy/Language Therapy)<sup>A,R</sup>

- \$10 Copayment - In Network Non-Hospital Facility
- \$40 Copayment - Hospital Facility

## Ambulance<sup>A</sup>

- |   |   |
|---|---|
| • Medicare-covered Air Ambulance Services:    | 20% Coinsurance<br>waived if admitted to hospital |
| • Medicare-covered Ground Ambulance Services: | \$250 Copay<br>waived if admitted to hospital     |

**A** - Authorization may be required

**R** - Referral may be required

## Transportation<sup>R</sup>

- \$0 Copayment

Unlimited trips to plan approved health-related locations

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

- 20% coinsurance

## Ambulatory Surgery Center<sup>A,R</sup>

- \$25 Copayment

## Fitness<sup>R</sup>

Silver & Fit - Gym Membership

\$0 Copayment

## Foot Care (Podiatry Services)<sup>A,R</sup>

- \$30 Copayment

Unlimited Routine Care

## Meals<sup>A</sup>

- \$0 Copayment

The plan covers up to 14 meals for 7 days. Meals are covered after a hospital admission stay.

## Medical Equipment/Supplies

- Diabetic Supplies<sup>R</sup> \$0 Copayment
- Diabetic Therapeutic Shoes or Inserts<sup>R</sup> 20% Coinsurance

*Diabetic Supplies and Services limited to those from specified manufacturers*

- Durable Medical Equipment (e.g., wheelchairs, oxygen)<sup>A,R</sup> 0% - 20% Coinsurance
- Prosthetic Devices<sup>A,R</sup> 20% Coinsurance

*The plan has preferred vendors / manufacturers for Durable Medical Equipment (DME)*

## Over-the-Counter

- \$0 Copayment

The plan covers up to \$50 per month for plan approved over-the-counter and health-related products.

**A** - Authorization may be required

**R** - Referral may be required

## Prescription Drugs

Deductible Stage	The plan has no deductible stage			
	Standard Retail Rx 30-day supply	Standard Retail Rx 90-day supply	Out-of-Network Retail Rx 30-day supply	Mail Order 90-Day Supply
<b>Initial Coverage - You stay in this stage until your year-todate "total drug costs" (your payments plus any Part D plan's payments) total \$7,000.</b>				
<b>Tier 1: Preferred Generic</b>	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay
<b>Tier 2: Generic</b>	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay
<b>Tier 3: Preferred Brand</b>	You pay \$20 copay	You pay \$50 copay	You pay \$20 copay	Mail order is not available for drugs in tier 3
<b>Tier 4: Non-Preferred</b>	You pay \$97 copay	You pay \$291 copay	You pay \$97 copay	Mail order is not available for drugs in tier 4
<b>Tier 5: Specialty Tier</b>	You pay 33% coinsurance	Rx 90-day supply is not available in Tier 5	You pay 33% coinsurance	Mail order is not available for drugs in tier 5
<b>Tier 6: Supplemental Drugs</b>	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay
<b>Coverage Gap - You stay in this stage until your year-todate "out-of-pocket costs" (your payments) reach a total of \$6,550.</b>				
<b>Tier 1: Preferred Generic</b>	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay
<b>Tier 2: Generic</b>	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay
For all other drugs, you pay 25% coinsurance for generic drugs and 25% coinsurance for brand-name drugs.				

## Prescription Drugs

	Standard Retail Rx 30-day supply	Standard Retail Rx 90-day supply	Out-of-Network Retail Rx 30-day supply	Mail Order 90-Day Supply
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**Catastrophic Coverage- During this stage, the plan will pay most of the cost of your drugs for the rest of the calendar year (through December 31, 2021).**

	Standard Retail Rx 30-day supply	Standard Retail Rx 90-day supply	Out-of-Network Retail Rx 30-day supply	Mail Order 90-Day Supply
<b>Tier 1: Preferred Generic</b>	You pay either 5% of the cost of the drug or \$3.70 for a generic drug or a drug that is treated like a generic and \$9.20 for all other drugs. (whichever is the larger amount)	You pay either 5% of the cost of the drug or \$3.70 for a generic drug or a drug that is treated like a generic and \$9.20 for all other drugs. (whichever is the larger amount)	You pay either 5% of the cost of the drug or \$3.70 for a generic drug or a drug that is treated like a generic and \$9.20 for all other drugs. (whichever is the larger amount)	You pay either 5% of the cost of the drug or \$3.70 for a generic drug or a drug that is treated like a generic and \$9.20 for all other drugs. (whichever is the larger amount)
<b>Tier 2: Generic</b>				
<b>Tier 3: Preferred Brand</b>				
<b>Tier 4: Non-Preferred</b>				
<b>Tier 5: Specialty Tier</b>				
<b>Tier 6: Supplemental Drugs</b>	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay	You pay \$0 copay

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 generic/preferred multi-source drugs is no more than	Your cost sharing amount for all other drugs is no more than
<b>Level 1</b>	\$3.70	\$9.20
<b>Level 2</b>	\$1.30	\$4.00
<b>Level 3</b>	\$0	\$0
<b>Level 4</b>	15% coinsurance	15% coinsurance

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).

# 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, 2021.
- Except in certain emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).