



2021

Summary of Benefits

Essence Advantage (HMO)

Serving the Missouri County of Boone



SUMMARY OF BENEFITS

January 1, 2021 – December 31, 2021

This booklet gives you a summary of what we cover and what you pay. It doesn't list every limitation, exclusion or covered service. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage," or you can view it on www.EssenceHealthcare.com.

This Summary of Benefits booklet gives you a summary of what **Essence Advantage (HMO)** covers and what you pay.

- If you want to compare our plans with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on 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 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 **Essence Advantage**
- Table of Contents
- Monthly Premium, Deductibles and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits
- Other Covered 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 customer service at 1-866-597-9560 (TTY: 711).

Things to Know About Essence Advantage

Hours of Operation

- From October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m.
- From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m.

Essence Advantage Phone Numbers and Website

- If you have questions, call toll-free 1-866-509-5399 (TTY: 711).
- Our website: www.EssenceHealthcare.com

Who can join?

To join **Essence Advantage**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, a United States citizen or lawfully present in the United States, and live in our service area. Our service area includes the following county in Missouri: Boone.

Which doctors, hospitals and pharmacies can I use?

Essence Advantage 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. Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these pharmacies. You can see our plan's provider directory at our website www.EssenceHealthcare.com. Or, call us, and we will send you a copy of the provider directory.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and *more*.

- **Our plan members get all of the benefits covered by Original Medicare.** For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less.
- **Our plan members also get *more* than what is covered by Original Medicare.** Some of the extra benefits are outlined in this booklet.

What drugs do we cover?

We cover Part D drugs. In addition, we cover Part B drugs such as 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, www.EssenceHealthcare.com.
- Or, call us, and we will send you a copy of the formulary.

How will I determine my drug costs?

Our plans group each medication into one of six "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 questions about the different benefit stages, please contact the plan for more information or access the Evidence of Coverage on our website.

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Monthly Premium, Deductibles and Limits on How Much You Pay for Covered Services

| | Essence Advantage (HMO) |
|---|--|
| Monthly Plan Premium | \$0 per month. You must continue to pay your Medicare Part B premium. |
| Deductibles | This plan does not have a deductible. |
| Maximum Out-of-Pocket Responsibility (does not include prescription drugs) | <p>The maximum out-of-pocket amount is the most that you pay out-of-pocket during the calendar year for in-network covered hospital and medical services.</p> <p>Your yearly limit(s) in this plan:</p> <ul style="list-style-type: none"> • \$3,300 for covered hospital and medical services you receive from in-network providers. <p>If you reach the limit on out-of-pocket costs, your hospital and medical services will continue to be covered, and we will pay the full cost for the rest of the year.</p> <p>Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.</p> |

Covered Medical and Hospital Benefits

| | Essence Advantage (HMO) |
|---|---|
| Inpatient Hospital Coverage | <p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <ul style="list-style-type: none"> • \$310 copay per day, per stay: days 1–7 • \$0 copay per day, per stay: day 8 and beyond <p>Prior authorization is required.</p> |
| Outpatient Hospital Coverage | <p>Ambulatory surgical center: \$175 copay</p> <p>Outpatient hospital: \$250 copay or 20% co-insurance, depending on the service or visit</p> <p>Prior authorization is required.</p> <p>A referral is required for outpatient hospital services.</p> |
| Doctor Visits (Primary Care Providers and Specialists) | <p>Primary care physician (PCP) visit: \$10 copay</p> <p>Specialist visit: \$45 copay</p> <p>A referral is required for specialist visits.</p> |

Essence Advantage (HMO)

Preventive Care

You pay nothing.

Our plan covers many preventive services, including:

- Abdominal aortic aneurysm screening
- Annual wellness visit
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)
- Cardiovascular disease testing
- Cervical and vaginal cancer screening
- Colorectal cancer screening
- Depression screening
- Diabetes screening
- Diabetes self-management training, diabetic services and supplies
- Health and wellness education programs
- HIV screening
- Immunizations (pneumonia, hepatitis B and influenza)
- Medical nutrition therapy
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screening and therapy to promote sustained weight loss
- Prostate cancer screening exams
- Screening and counseling to reduce alcohol misuse
- Screening for lung cancer with low-dose computed tomography (LDCT)
- Screening for sexually transmitted infections (STIs) and counseling to prevent STIs
- Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)
- Vision care
- "Welcome to Medicare" preventive visit (one-time)
- Any additional preventive services approved by Medicare during the contract year will be covered.

Emergency Care

\$120 copay

If you are admitted to the same hospital within 24 hours for the same condition, you pay \$0 for the emergency room visit. See the "Inpatient Hospital Care" section of this booklet for other costs.

We provide worldwide coverage.

Urgently Needed Services

\$30 copay within the United States

\$120 copay outside of the United States

We provide worldwide coverage.

Essence Advantage (HMO)

Diagnostic Services/Labs/Imaging

(Costs for these services may vary based on place of service)

Lab services: \$20 copay

Diagnostic procedures and tests:
20% co-insurance

X-rays: \$20 copay

Diagnostic mammograms: \$0 copay

Other diagnostic radiology services (such as MRI, CT and PET scans): 20% co-insurance

Diagnostic colonoscopies: \$0 copay

Therapeutic radiology services
(such as radiation treatment for cancer):
20% co-insurance

Prior authorization and a referral are required.

There is no copay for abdominal aortic aneurysm screening, diabetes screening or prostate cancer screening when they are ordered as a preventive service.

Hearing Services

Exam to diagnose and treat hearing and balance issues:
\$20 copay

Routine hearing exam: \$20 copay

A referral is required for Medicare-covered hearing services.

Hearing aids are not covered.

Dental Services

Preventive dental services: \$0 copay

Preventive services include:

- Periodic oral evaluation (2 every calendar year)
- Routine cleaning (2 every calendar year)
- Fluoride treatment (1 every calendar year)
- Horizontal bitewing X-ray(s)
(up to 4, once every calendar year)

Medicare-covered dental services: \$45 copay

A referral is required to visit an oral surgeon for Medicare-covered services and those services require a prior authorization.

Services such as fillings, extractions, crowns and dentures are not covered under this routine preventive benefit.

Vision Services

Each visit to a specialist, such as an ophthalmologist or optometrist, for Medicare-covered benefits: \$45 copay

\$0 copay for diabetic eye exams performed by a specialist

1 pair of Medicare-covered eyeglass lenses (standard plastic single, bifocal, trifocal or lenticular lenses) after each cataract surgery: \$0 copay

Essence Advantage (HMO)

Vision Services continued

1 pair of Medicare-covered eyeglass frames or 1 pair of Medicare-covered contact lenses (or 2 six packs) after each cataract surgery: \$0 copay

Our plan pays up to \$200 per calendar year for eyeglass frames or contact lenses after each cataract surgery.

A referral is required for Medicare-covered eye exams.

1 routine eye exam every calendar year: \$0 copay

1 pair of eyeglass lenses (standard plastic single, bifocal, trifocal or lenticular lenses) per calendar year: \$0 copay

1 pair of eyeglass frames or 1 pair of contact lenses (or 2 six packs) every 2 calendar years. Our plan pays up to \$200 every 2 calendar years for eyeglass frames or contact lenses: \$0 copay

Upgrades may come at an additional cost.

Mental Health Services

Inpatient visit:

Our plan covers an unlimited number of days for an inpatient hospital stay.

- \$295 copay per day, per stay: days 1-6
- \$0 copay per day, per stay: day 7 and beyond

Outpatient individual visit: \$35 copay

Outpatient group visit: \$25 copay

Prior authorization is required.

Skilled Nursing Facility

The plan covers up to 100 days each benefit period. No prior hospital stay is required.

- \$20 copay per day, per stay: days 1–20
- \$125 copay per day, per stay: days 21–100

Prior authorization is required.

Physical Therapy

\$40 copay

A referral is required.

Ambulance

\$200 copay

This copay applies to each one-way trip.

Prior authorization may be required for non-emergent transportation by ambulance.

Transportation

\$0 copay

Limited to 20 one-way trips to plan-approved locations every year.

Prescription Drug Benefits

| | Essence Advantage (HMO) | | |
|--------------------------------------|--|----------------------|----------------------|
| Medicare Part B Drugs | <p>For Part B drugs such as chemotherapy drugs: 20% co-insurance</p> <p>Other Part B drugs: 20% co-insurance</p> <p>Prior authorization is required.</p> | | |
| Deductible | This plan does not have a deductible. | | |
| Initial Coverage | <p>You pay the following until your total yearly drug costs reach \$4,130. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.</p> <p>If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy.</p> <p>You may get drugs from an out-of-network pharmacy at the same cost as a standard retail pharmacy. Coverage is limited to certain situations if you go out-of-network.</p> | | |
| Preferred Retail Cost-Sharing | 30-Day Supply | 60-Day Supply | 90-Day Supply |
| Tier 1 (Preferred Generic) | \$0 copay | \$0 copay | \$0 copay |
| Tier 2 (Generic) | \$0 copay | \$0 copay | \$0 copay |
| Tier 3 (Preferred Brand) | \$42 copay | \$84 copay | \$126 copay |
| Tier 4 (Non-Preferred Brand) | \$85 copay | \$170 copay | \$255 copay |
| Tier 5 (Specialty Drug) | 33% co-insurance | Not Offered | Not Offered |
| Tier 6 (Insulins) | \$0 copay | \$0 copay | \$0 copay |
| Standard Retail Cost-Sharing | 30-Day Supply | 60-Day Supply | 90-Day Supply |
| Tier 1 (Preferred Generic) | \$7 copay | \$14 copay | \$21 copay |
| Tier 2 (Generic) | \$12 copay | \$24 copay | \$36 copay |
| Tier 3 (Preferred Brand) | \$47 copay | \$94 copay | \$141 copay |
| Tier 4 (Non-Preferred Brand) | \$95 copay | \$190 copay | \$285 copay |
| Tier 5 (Specialty Drug) | 33% co-insurance | Not Offered | Not Offered |
| Tier 6 (Insulins) | \$0 copay | \$0 copay | \$0 copay |

| Standard Mail Order Cost-Sharing | 30-Day Supply | 60-Day Supply | 90-Day Supply |
|-------------------------------------|------------------|---------------|----------------|
| Tier 1 (Preferred Generic) | Not Offered | Not Offered | \$0 copay |
| Tier 2 (Generic) | Not Offered | Not Offered | \$0 copay |
| Tier 3 (Preferred Brand) | Not Offered | Not Offered | \$105 copay |
| Tier 4 (Non-Preferred Brand) | Not Offered | Not Offered | \$212.50 copay |
| Tier 5 (Specialty Drug) | 33% co-insurance | Not Offered | Not Offered |
| Tier 6 (Insulins) | Not Offered | Not Offered | \$0 |

Coverage Gap

Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,130.

After you enter the coverage gap, you pay 25% of the plan’s cost for covered brand name drugs and 25% of the plan’s cost for covered generic drugs until your costs total \$6,550, which is the end of the coverage gap. Not everyone will enter the coverage gap.

Catastrophic Coverage

After your yearly out-of-pocket drug costs reach \$6,550, you pay the greater of:

- 5% co-insurance or
- \$3.70 copay for generic (including brand drugs treated as generic) and a \$9.20 copay for all other drugs

Plan may offer supplemental benefits in addition to Part C benefits and Part D benefits.

Other Covered Benefits

| | Essence Advantage (HMO) |
|---------------------------------------|--|
| Chiropractic Care | Manual manipulation of the spine to correct subluxation: \$20 copay A referral is required. |
| Diabetes Supplies and Services | Diabetes self-management training: \$0 copay Diabetes monitoring supplies (including blood glucose monitors, lancets and blood glucose test strips*): 0% co-insurance When glucose meters and test strips are obtained at a pharmacy, coverage is limited to specific Bayer/Ascensia products. |

Essence Advantage (HMO)

Diabetes Supplies and Services

continued

Diabetic therapeutic custom-molded shoes or inserts:
20% co-insurance

Prior authorization is required for some items (e.g., diabetic custom-molded shoes and inserts, continuous glucose meters, insulin pumps).

*See Evidence of Coverage for a complete listing.

Durable Medical Equipment (wheelchairs, oxygen, etc.)

20% co-insurance

Prior authorization may be required.

Foot Care (podiatry services)

\$45 copay

A referral is required.

Home Health Care

\$0 copay

A referral is required.

Hospice

You pay nothing for hospice care from any Medicare-certified hospice program. Please contact us for more details.

Outpatient Substance Abuse

Individual visit: \$35 copay

Group visit: \$25 copay

Prior authorization is required.

Over-the-Counter Coverage (OTC)

\$45 credit per quarter to use on approved health products that can be ordered online, by phone or by mail.

Up to 2 orders per quarter are allowed, and leftover allowance does not roll over from quarter to quarter.

Prosthetic Devices

Prosthetic devices: 20% co-insurance

Related medical supplies: 20% co-insurance

Prior authorization may be required.

Outpatient Rehabilitation Services

Cardiac rehabilitation services: \$30 copay per day

Occupational, speech and language therapy visits: \$40 copay

A separate copayment for occupational therapy will apply if other outpatient therapy services are rendered on the same day.

A referral is required.

Virtual/Telehealth Visits

\$0-\$45 copay

You will pay the same copay for the virtual/telehealth visit as if the services were received in the provider's office.

A referral or authorization may be required.

| | Essence Advantage (HMO) |
|--------------------------|---|
| Acupuncture | Medicare-Covered services (chronic low back pain) Copay: \$45 Prior authorization and a referral are required. |
| Wellness Programs | Health club membership/fitness classes through SilverSneakers®: \$0 copay |

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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 1-866-597-9560 (TTY: 711).

Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially services for which you routinely see a doctor. Visit www.EssenceHealthcare.com or call 1-866-597-9560 (TTY: 711) to view a copy of the EOC.
- Review the provider/pharmacy 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 provider/pharmacy directory to make sure the pharmacy you use for any prescription medicines 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 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, 2022.
- 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).

Essence Healthcare is an HMO plan with a Medicare contract. Enrollment in Essence Healthcare depends on contract renewal.

Essence Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

**13900 Riverport Drive
Maryland Heights, MO 63043
www.EssenceHealthcare.com**

**Toll-free: 1-866-597-9560
TTY users dial: 711**

8 a.m. to 8 p.m., seven days a week
You may reach a messaging service on weekends from April 1 through September 30 and holidays. Please leave a message, and your call will be returned the next business day.

