



FROM



pa health  
& wellness.

# Summary of Benefits

## 2021

Allwell Medicare Simple (HMO) H2915: 010

Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Cumberland, Dauphin, Elk, Erie, Fayette, Forest, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lycoming, McKean, Mercer, Mifflin, Perry, Potter, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Washington, Wayne, Westmoreland and Wyoming counties, PA

This booklet provides you with a summary of what we cover and the cost-sharing responsibilities. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call us at the number listed on the last page, and ask for the "Evidence of Coverage" (EOC), or you may access the EOC on our website at [allwell.pahealthwellness.com](http://allwell.pahealthwellness.com).

You are eligible to enroll in Allwell Medicare Simple (HMO) if:

- You are entitled to Medicare Part A and enrolled in Medicare Part B. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.
- You must be a United States citizen, or are lawfully present in the United States and permanently reside in the service area of the plan (in other words, your permanent residence is within the Allwell Medicare Simple (HMO) service area counties). Our service area includes the following counties in Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Cumberland, Dauphin, Elk, Erie, Fayette, Forest, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lycoming, McKean, Mercer, Mifflin, Perry, Potter, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Washington, Wayne, Westmoreland and Wyoming.

The Allwell Medicare Simple (HMO) plan gives you access to our network of highly skilled medical providers in your area. You can look forward to choosing a primary care provider (PCP) to work with you and coordinate your care. You can ask for a current provider and pharmacy directory or, for an up-to-date list of network providers, visit [allwell.pahealthwellness.com](http://allwell.pahealthwellness.com).

(Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor Allwell Medicare Simple (HMO) will be responsible for the costs.)

# Summary of Benefits

JANUARY 1, 2021 – DECEMBER 31, 2021

Benefits	Allwell Medicare Simple (HMO) H2915: 010 Premiums / Copays / Coinsurance
Monthly Plan Premium	\$0  You must continue to pay your Medicare Part B premium.
Deductibles	No deductible
Maximum Out-of-Pocket Responsibility	\$3,450 annually  This is the most you will pay in copays and coinsurance for covered medical services for the year.
Inpatient Hospital Coverage*	For each admission, you pay: <ul style="list-style-type: none"><li>• \$300 copay per day, for days 1 through 5</li><li>• \$0 copay per day, for days 6 and beyond</li></ul>
Outpatient Hospital Coverage*	<ul style="list-style-type: none"><li>• Outpatient Hospital: \$300 copay per visit</li><li>• Observation Services: \$300 copay per visit</li></ul>
Doctor Visits (Primary Care Providers and Specialists)	<ul style="list-style-type: none"><li>• Primary Care: \$0 copay per visit</li><li>• Specialist: \$35 copay per visit</li></ul>
Preventive Care (e.g. flu vaccine, diabetic screening)	\$0 copay for most Medicare-covered preventive services  Other preventive services are available.
Emergency Care	\$120 copay per visit  You do not have to pay the copay if admitted to the hospital immediately.
Urgently Needed Services	\$65 copay per visit  Copay is not waived if admitted to hospital.

Services with an \* (asterisk) may require prior authorization from your doctor.

Benefits	Allwell Medicare Simple (HMO) H2915: 010 Premiums / Copays / Coinsurance
<b>Diagnostic Services/ Labs/Imaging*</b> (includes diagnostic tests and procedures, labs, diagnostic radiology, and X-rays)	COVID-19 testing and specified testing-related services at any location are \$0. <ul style="list-style-type: none"> <li>• Lab services: \$0 copay</li> <li>• Diagnostic tests and procedures: \$0 copay</li> <li>• Outpatient X-ray services: \$0 to \$35 copay depending on location</li> <li>• Diagnostic Radiology services (such as, MRI, MRA, CT, PET): 20% coinsurance (up to \$275)</li> </ul>
<b>Hearing Services</b>	<ul style="list-style-type: none"> <li>• Hearing exam (Medicare-covered): \$35 copay</li> <li>• Routine hearing exam: \$0 copay (1 every calendar year)</li> <li>• Hearing aid: \$0 to \$1,350 copay (2 hearing aids total, 1 per ear, per calendar year)</li> </ul>
<b>Dental Services</b>	<ul style="list-style-type: none"> <li>• Dental services (Medicare-covered): \$35 copay per visit</li> <li>• Preventive Dental Services: \$0 copay (including oral exams, cleanings, fluoride treatment, and X-rays)</li> <li>• Comprehensive dental services: Additional comprehensive dental benefits are available.</li> <li>• There is a maximum allowance of \$1,000 every calendar year; it applies to all comprehensive dental benefits.</li> </ul>
<b>Vision Services</b>	<ul style="list-style-type: none"> <li>• Vision exam (Medicare-covered): \$0 to \$35 copay per visit</li> <li>• Routine eye exam: \$0 copay per visit (up to 1 every calendar year)</li> <li>• Routine eyewear: up to \$150 allowance every calendar year</li> </ul>
<b>Mental Health Services</b>	Individual and group therapy: \$30 copay per visit
<b>Skilled Nursing Facility*</b>	For each benefit period, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day, days 1 through 20</li> <li>• \$184 copay per day, days 21 through 100</li> </ul>
<b>Physical Therapy*</b>	\$0 copay per visit

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Benefits	Allwell Medicare Simple (HMO) H2915: 010 Premiums / Copays / Coinsurance
<b>Ambulance</b>	\$295 copay (per one-way trip) for ground or air ambulance services
<b>Ambulatory Surgery Center*</b>	Ambulatory Surgery Center: \$250 copay per visit
<b>Transportation</b>	Not covered
<b>Medicare Part B Drugs*</b>	<ul style="list-style-type: none"> <li>• Chemotherapy drugs: 20% coinsurance</li> <li>• Other Part B drugs: 20% coinsurance</li> </ul>

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Additional Covered Benefits	
Benefits	Allwell Medicare Simple (HMO) H2915: 010 Premiums / Copays / Coinsurance
<b>Additional Telehealth Services</b>	The cost share of Medicare-covered additional telehealth services with primary care physicians, specialists, individual/group sessions with mental health and psychiatric providers and other health care practitioners within these practices will be equal to the cost share of these individual services' office visits.
<b>Opioid Treatment Program Services</b>	<ul style="list-style-type: none"> <li>• Individual setting: \$30 copay per visit</li> <li>• Group setting: \$30 copay per visit</li> </ul>
<b>Over-the-Counter (OTC) Items</b>	<p>\$0 copay (\$75 allowance per quarter) for items available via mail and at participating CVS retail Pharmacy locations.</p> <p>There is a limit of 9 per item, per order, with the exception of certain products, which have additional limits. You are allowed to order once per quarter and any unused money does not carry over to the next quarter.</p> <p>Please visit the plan's website to see the list of covered over-the-counter items.</p> <p>You can also purchase OTC products at participating CVS locations. Participating locations vary by area. Refer to the Store Locator link on <a href="https://cvs.com/otchs/allwell">cvs.com/otchs/allwell</a> for a list of participating locations.</p>
<b>Chiropractic Care</b>	<ul style="list-style-type: none"> <li>• Chiropractic services (Medicare-covered): \$20 copay per visit</li> <li>• Routine chiropractic services: \$10 copay per visit (30 visits every calendar year)</li> </ul>
<b>Acupuncture</b>	<ul style="list-style-type: none"> <li>• Acupuncture services for chronic low back pain (Medicare-covered): \$20 copay per visit in a chiropractic setting</li> <li>• Acupuncture services for chronic low back pain (Medicare-covered): \$0 copay per visit in a Primary Care Provider's office</li> <li>• Acupuncture services for chronic low back pain (Medicare-covered): \$35 copay per visit in a Specialist's office</li> </ul>

<b>Additional Covered Benefits</b>	
<b>Benefits</b>	<b>Allwell Medicare Simple (HMO) H2915: 010 Premiums / Copays / Coinsurance</b>
<b>Medical Equipment/ Supplies*</b>	<ul style="list-style-type: none"> <li>• Durable Medical Equipment (e.g., wheelchairs, oxygen): 20% coinsurance</li> <li>• Prosthetics (e.g., braces, artificial limbs): 20% coinsurance</li> <li>• Diabetic supplies: \$0 copay</li> </ul>
<b>Foot Care (Podiatry Services)</b>	Foot exams and treatment (Medicare-covered): \$35 copay
<b>Virtual Visit</b>	Teladoc™ plan offers 24 hours a day/7days a week/365 days a year virtual visit access to board certified doctors to help address a wide variety of health concerns/questions.
<b>Wellness Programs</b>	<ul style="list-style-type: none"> <li>• Fitness program: \$0 copay</li> <li>• 24-hour Nurse Connect: \$0 copay</li> <li>• Supplemental smoking and tobacco use cessation (counseling to stop smoking or tobacco use): \$0 copay</li> </ul> <p>For a detailed list of wellness program benefits offered, please refer to the EOC.</p>
<b>Worldwide Emergency Care</b>	\$50,000 plan coverage limit for urgent/emergent services outside the U.S. and its territories every calendar year.
<b>Routine Annual Exam</b>	\$0 copay

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**For more information, please contact:**

Allwell Medicare Simple (HMO)  
300 Corporate Center Drive  
Camp Hill, PA 17011

[allwell.pahealthwellness.com](http://allwell.pahealthwellness.com)

Current members should call: 1-855-766-1456 (TTY: 711)

Prospective members should call: 1-877-891-6103 (TTY: 711)

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. A messaging system is used after hours, weekends, and on federal holidays.

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](http://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.

This information is not a complete description of benefits. Call 1-855-766-1456 (TTY: 711) for more information.

“Coinsurance” is the percentage you pay of the total cost of certain medical and/or prescription drug services.

The Provider Network may change at any time. You will receive notice when necessary.

This document is available in other formats such as Braille, large print or audio.

Allwell is contracted with Medicare for HMO plans. Enrollment in Allwell depends on contract renewal.