

Benefits	Classic Plan (HMO-POS)	Value Plan (HMO)	Rewards Plan (HMO)
Premium (in addition to Part B premium)	\$96 / month	\$33 / month	\$0 / month
Maximum Out-of-Pocket (excludes Part D drugs and allowances)	\$3750 \$10,000 (out of network)	\$4950	\$6650
Deductible	\$0	\$0	\$0
Preventive Services			
Annual wellness exam, bone mass measurement, colorectal and prostate cancer screening, colonoscopy, pneumonia and flu vaccines, mammograms, pap smears/ pelvic exams	\$0 for Medicare-covered screenings, exams, vaccines & measurements	\$0 for Medicare-covered screenings, exams, vaccines & measurements	\$0 for Medicare-covered screenings, exams, vaccines & measurements
Inpatient Care			
Hospital Care (90 days covered / benefit period [†])	<ul style="list-style-type: none"> ▪ Days 1-7: \$180 per day ▪ Days 8-90: \$0 per day ▪ Out-of-pocket max/benefit period[†]: \$1,260 	<ul style="list-style-type: none"> ▪ Days 1-5: \$300 per day ▪ Days 6-90: \$0 per day ▪ Out-of-pocket max./benefit period[†]: \$1,500 	<ul style="list-style-type: none"> ▪ Days 1-5: \$360 per day ▪ Days 6-90: \$0 per day ▪ Out-of-pocket max./benefit period[†]: \$1,800
Skilled Nursing Facility (100 days covered / benefit period [†]) 1-day prior inpatient stay required	<ul style="list-style-type: none"> ▪ Days 1-20: \$0 per day ▪ Days 21-100: \$40 per day 	<ul style="list-style-type: none"> ▪ Days 1-20: \$0 per day ▪ Days 21-100: \$75 per day 	<ul style="list-style-type: none"> ▪ Days 1-20: \$0 per day ▪ Days 21-100: \$150 per day
Home Health Care	\$0	\$0	\$0
Outpatient Care / Supplies			
Doctor Office Visits Referrals for specialists - Not required	<ul style="list-style-type: none"> ▪ \$0 - PCP ▪ \$30 - Specialist ▪ \$20 - Chiropractor 	<ul style="list-style-type: none"> ▪ \$0 - PCP ▪ \$32 - Specialist ▪ \$20 - Chiropractor 	<ul style="list-style-type: none"> ▪ \$0 - PCP ▪ \$37 - Specialist ▪ \$20 - Chiropractor
Surgery / Services	\$150 / visit	\$210 / visit	\$350 / visit
Ambulance	\$185 one way	\$222 one way	\$225 one way
Emergency Care – Worldwide*	\$80	\$80	\$80
Urgent Care / Walk-In Clinic – Worldwide*	\$25	\$35	\$45
Rehabilitation Services	\$20	\$30	\$40
Durable Medical Equipment	20%	20%	20%
Diabetes Programs / Supplies	\$0	\$0 training / 10% monitoring supplies, shoes and inserts	\$0 training / 20% monitoring supplies, shoes and inserts
Diagnostic Services	<ul style="list-style-type: none"> ▪ \$0 for lab services ▪ \$0 for X-rays and diagnostic tests ▪ \$115 for specialty imaging services including MRI, CT, Nuclear and PET scans 	<ul style="list-style-type: none"> ▪ \$0 for lab services ▪ \$30 for X-rays and diagnostic tests ▪ \$200 for specialty imaging services including MRI, CT, Nuclear and PET scans 	<ul style="list-style-type: none"> ▪ \$0 for lab services ▪ \$35 for X-rays and diagnostic tests ▪ \$220 for specialty imaging services including MRI, CT, Nuclear and PET scans
Part B Drugs	20%	20%	20%
Additional Benefits			
Dental	<ul style="list-style-type: none"> ▪ \$20 for Medicare-covered dental benefits ▪ \$200 annual allowance for dental services 	<ul style="list-style-type: none"> ▪ \$30 for Medicare-covered dental benefits ▪ \$175 annual allowance for dental services 	<ul style="list-style-type: none"> ▪ \$37 for Medicare-covered dental benefits
Hearing	<ul style="list-style-type: none"> ▪ \$15 for Medicare-covered exams ▪ \$15 for routine exam ▪ \$250 annual allowance for hearing aids 	<ul style="list-style-type: none"> ▪ \$30 for Medicare-covered exams ▪ \$200 annual allowance for hearing aids 	<ul style="list-style-type: none"> ▪ \$30 for Medicare-covered exams
Vision	<ul style="list-style-type: none"> ▪ \$0 for one pair of eyeglasses or contacts after cataract surgery ▪ \$15 for Medicare-covered exams ▪ \$0 for Glaucoma screening exam ▪ \$0 for one routine exam ▪ \$125 annual allowance for eye-wear including contact lenses 	<ul style="list-style-type: none"> ▪ \$0 for one pair of eyeglasses or contacts after cataract surgery ▪ \$15 for Medicare-covered exams ▪ \$0 for Glaucoma screening exam ▪ \$30 for one routine exam ▪ \$100 annual allowance for eye-wear including contact lenses 	<ul style="list-style-type: none"> ▪ \$0 for one pair of eyeglasses or contacts after cataract surgery ▪ \$15 for Medicare-covered exams ▪ \$0 for Glaucoma screening exam
Out-of-Network Benefits**	<ul style="list-style-type: none"> ▪ \$80 Emergency Care ▪ \$25 Urgent Care ▪ 20% Renal Dialysis ▪ Point of Service Benefits - 20% of Medicare allowable** 	<ul style="list-style-type: none"> ▪ \$80 Emergency Care ▪ \$35 Urgent Care ▪ 20% Renal Dialysis 	<ul style="list-style-type: none"> ▪ \$80 Emergency Care ▪ \$45 Urgent Care ▪ 20% Renal Dialysis
Fitness Program	\$0 Silver&Fit Program (includes Pro-Health & Fitness)	\$0 Silver&Fit Program (includes Pro-Health & Fitness)	\$0 Silver&Fit Program (includes Pro-Health & Fitness)

(A Medicare Advantage plan is not a Medigap policy)

Benefits	Classic Plan (HMO-POS)	Value Plan (HMO)	Rewards Plan (HMO)
Part D Prescription Drugs			
Retail network pharmacy (30-day supply)	<ul style="list-style-type: none"> ▪ Tier 1 - \$5 ▪ Tier 2 - \$15 ▪ Tier 3 - \$45 ▪ Tier 4 - \$90 ▪ Tier 5 - 33% ▪ Tier 6 - \$0 	<ul style="list-style-type: none"> ▪ Tier 1 - \$5 ▪ Tier 2 - \$15 ▪ Tier 3 - \$45 ▪ Tier 4 - \$90 ▪ Tier 5 - 33% ▪ Tier 6 - \$0 	<ul style="list-style-type: none"> ▪ Tier 1 - \$5 ▪ Tier 2 - \$15 ▪ Tier 3 - \$45 ▪ Tier 4 - \$90 ▪ Tier 5 - 33% ▪ Tier 6 - \$0
Retail network pharmacy (90-day supply)	<ul style="list-style-type: none"> ▪ Tier 1 - \$15 ▪ Tier 2 - \$45 ▪ Tier 3 - \$135 ▪ Tier 4 - \$270 ▪ Tier 5 - N/A ▪ Tier 6 - \$0 	<ul style="list-style-type: none"> ▪ Tier 1 - \$15 ▪ Tier 2 - \$45 ▪ Tier 3 - \$135 ▪ Tier 4 - \$270 ▪ Tier 5 - N/A ▪ Tier 6 - \$0 	<ul style="list-style-type: none"> ▪ Tier 1 - \$15 ▪ Tier 2 - \$45 ▪ Tier 3 - \$135 ▪ Tier 4 - \$270 ▪ Tier 5 - N/A ▪ Tier 6 - \$0
Mail order (90-day supply) <ul style="list-style-type: none"> ▪ Health First Family Pharmacy ▪ MedVantx 	<ul style="list-style-type: none"> ▪ Tier 1 - \$10 ▪ Tier 2 - \$30 ▪ Tier 3 - \$112.50 ▪ Tier 4 - \$225 ▪ Tier 5 - N/A ▪ Tier 6 - \$0 	<ul style="list-style-type: none"> ▪ Tier 1 - \$10 ▪ Tier 2 - \$30 ▪ Tier 3 - \$112.50 ▪ Tier 4 - \$225 ▪ Tier 5 - N/A ▪ Tier 6 - \$0 	<ul style="list-style-type: none"> ▪ Tier 1 - \$10 ▪ Tier 2 - \$30 ▪ Tier 3 - \$112.50 ▪ Tier 4 - \$225 ▪ Tier 5 - N/A ▪ Tier 6 - \$0
Coverage gap	Coverage for Tiers 1, 2 & 6	Coverage for Tier 6 only	No coverage
Coverage limitation	After your total yearly drug costs reach \$3,750, you will receive limited coverage by the plan on certain drugs. You will pay no more than 35% on brand name drugs and 44% of the plan's costs for generic drugs until your yearly out-of-pocket drug costs reach \$5,000.	After your total yearly drug costs reach \$3,750, you will receive limited coverage by the plan on certain drugs. You will pay no more than 35% on brand name drugs and 44% of the plan's costs for generic drugs until your yearly out-of-pocket drug costs reach \$5,000.	After your total yearly drug costs reach \$3,750, you will pay no more than 35% on brand name drugs and 44% of the plan's costs for generic drugs until your yearly out-of-pocket drug costs reach \$5,000.
Catastrophic coverage	After your yearly out-of-pocket drug costs reach \$5,000 you pay \$3.35 copay for generic and \$8.35 copay for all other drugs, or 5% coinsurance (<i>whichever is greater</i>).		

▪ Health First Health Plans is an HMO plan with a Medicare contract. Enrollment in Health First Health Plans 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 co-payments/co-insurance may change on January 1 of each year. The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium.

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay for up to seventy-five (75) percent or more of your drug costs including monthly prescription drug premiums, annual deductibles, and co-insurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it. You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for Extra Help, call:

- 1.800.MEDICARE (1.800.633.4227). TTY users should call 1.877.486.2048, 24 hours a day/7 days a week;
- Social Security Office at 1.800.772.1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1.800.325.0778
- State Medicaid Office at 1.866.762.2237. TTY users should call 1.800.955.8771; or
- My Advocate™ (Third Party Administrator for Health First Health Plans) at 1.866.743.5282 between 9 a.m. – 6 p.m., Monday through Friday. TTY users should call 1.855.368.9643

† A benefit period begins the day you are admitted to a hospital or skilled nursing facility. The benefit period ends when you have not received hospital or skilled nursing care for 60 days in a row. If you go into the hospital after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have.

*** Worldwide urgent/emergency care coverage:** Health First Medicare Advantage Plans cover emergency services and unforeseen urgently needed medical care outside the United States, including when you are on a cruise ship. If you receive covered care from a provider outside the United States that does not participate with Medicare, you may be asked to pay up front for the services and be reimbursed from the plan later. We will pay up to 115% of the Medicare-allowed amount in our service area (Medicare's limiting charge for non-participating providers), less any applicable cost-share. **Please note that Medicare-allowed amounts can be much less than the provider charges you, and you will be responsible for paying the difference.**

** Any Medicare-covered benefit that is covered in-network is also available out-of-network. Please refer to the Summary of Benefits booklet for out-of-pocket and annual maximum coverage. Facilities may charge different amounts, so your final cost may vary depending on which facility you choose.

***** Medicare Advantage Plans are a type of Medicare health plan offered by a private company that contracts with Medicare to provide Part A and Part B benefits. Services are covered through the plan and aren't paid for under Original Medicare. Medicare Advantage plans are not a Medicare Supplement/Medigap policy.**

For further assistance: You may call Customer Service toll-free at 1.800.716.7737 (TTY/TDD relay: 1.800.955.8771) weekdays from 8 a.m. to 8 p.m. and Saturdays from 8 a.m. to noon. From October 1-February 14, we're available seven days a week from 8 a.m. to 8 p.m. You may also visit our web site at myHFHP.org, visit our office Monday through Friday, 8 a.m. to 5 p.m. or write to us at 6450 US Highway 1, Rockledge, FL 32955.

Nondiscrimination Notice

Health First Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Health First Health Plans does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Health First Health Plans:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, accessible electronic 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, please contact Doris Garcia-Durand.

If you believe that Health First Health Plans has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Doris Garcia-Durand, ADA/Section 504 Coordinator, 6450 US Highway 1, Rockledge, FL 32955, 321-434-4521, 1-800-955-8771 (TTY), Fax: 321-434-4362, doris.garciadurand@health-first.org. You can file a grievance in person or by mail, fax or email. If you need help filing a grievance Doris Garcia-Durand, ADA/Section 504 Coordinator, 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 <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, 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, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-716-7737 (TTY: 1-800-955-8771).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-716-7737 (TTY: 1-800-955-8771).

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-716-7737 (TTY: 1-800-955-8771).

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-716-7737 (TTY: 1-800-955-8771).

Portuguese: ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-716-7737 (TTY: 1-800-955-8771).

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-716-7737 (TTY: 1-800-955-8771)。

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-716-7737 (ATS : 1-800-955-8771).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-716-7737 (TTY: 1-800-955-8771).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-716-7737 (телетайп: 1-800-955-8771).

Arabic:

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-716-7737 (رقم هاتف الصم والبكم: 1-800-955-8771).

Italian: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-716-7737 (TTY: 1-800-955-8771).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-716-7737 (TTY: 1-800-955-8771).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-716-7737 (TTY: 1-800-955-8771)번으로 전화해 주십시오.

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-716-7737 (TTY: 1-800-955-8771).

Gujarati: સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-716-7737 (TTY: 1-800-955-8771).

Thai: เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-716-7737 (TTY: 1-800-955-8771).

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