



## 2020 Summary of Benefits Medicare Advantage Plans with Part D Prescription Drug Coverage

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FHCP Medicare Flagler Advantage (HMO) H1035-016

1/1/2020 – 12/31/2020



The plans' service area includes:

**St. Johns County**

Y0011\_34942\_M 0819 CMS Accepted

The benefit information provided is a summary of what we cover and what you pay. To get a complete list of services we cover, call us and ask for the “**Evidence of Coverage.**” You may also view the “Evidence of Coverage” for this plan on our website, [www.fhcpmedicare.com](http://www.fhcpmedicare.com).

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 <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.

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### Who Can Join?

To join, you must:

- be entitled to Medicare Part A; and
- be enrolled in Medicare Part B; and
- live in **our service area.**

Our service area includes the following county in Florida: St. Johns

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### Which doctors, hospitals, and pharmacies can I use?

**FHCP Medicare Flagler Advantage (HMO)** has a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for these services.

- You can see our plan's provider and pharmacy directory at our website ([www.fhcpmedicare.com](http://www.fhcpmedicare.com)). Or call us and we will send you a copy of the provider and pharmacy directories.
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### Have Questions? Call Us

- If you are a member of this plan, call us at 1-833-866-6559, TTY: 1-800-955-8770.
  - If you are not a member of this plan, call us at 1-855-462-3427, TTY: 1-800-955-8770.
    - We are available October 1 to March 31, 7 days a week, from 8:00 a.m. to 8:00 p.m. local time, except for Thanksgiving and Christmas.
    - From April 1 to September 30, we are open Monday through Friday, from 8:00 a.m. to 8:00 p.m. local time.
  - Or visit our website at [www.fhcpmedicare.com](http://www.fhcpmedicare.com).
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### Important Information

Through this document you will see the symbols below.

- \* Services with this symbol may require approval in advance (a referral) from your Primary Care Doctor (PCP) in order for the plan to cover them.
- ◇ Services with this symbol may require prior authorization from the plan before you receive services.

If you do not get a referral or prior authorization when required, you may have to pay the full cost of the services. Please contact your PCP or refer to the Evidence of Coverage (EOC) for more information about services that require a referral and/or prior authorization from the plan.

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## Monthly Premium, Deductible and Limits



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<b>Monthly Plan Premium</b>	<b>\$0</b> You must continue to pay your Medicare Part B premium
<b>Deductible</b>	This plan does not have a deductible
<b>Maximum Out-of-Pocket Responsibility</b>	<b>\$3,400</b> is the most you pay for copays, coinsurance and other costs for Medicare-covered medical services from in-network providers for the year. <b>Note:</b> Amounts you pay for Part D drugs, dental, hearing, vision and routine foot care services not covered under Medicare Part A or Part B do not count toward your out-of-pocket maximum.

## Medical and Hospital Benefits



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<b>Inpatient Hospital Care *◇</b>	<ul style="list-style-type: none"> <li>▪ <b>\$205</b> copay per day, days 1-5</li> <li>▪ <b>\$0</b> copay per day after day 5</li> </ul>
<b>Outpatient Hospital Care *◇</b>	<ul style="list-style-type: none"> <li>▪ <b>\$150</b> copay per visit for Medicare-covered services</li> <li>▪ <b>\$150</b> copay per visit for Observation services</li> </ul>
<b>Ambulatory Surgery Center *◇</b>	<ul style="list-style-type: none"> <li>▪ <b>\$75</b> copay for surgery services provided at an Ambulatory Surgery Center</li> </ul>
<b>Doctor's Office Visits</b>	<ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay per primary care visit</li> <li>▪ <b>\$15</b> copay per specialist*◇ visit</li> </ul>
<b>Preventive Care</b>	<ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay for Medicare-covered services                             <ul style="list-style-type: none"> <li>▪ Abdominal aortic aneurysm screening</li> <li>▪ Alcohol misuse screening and counseling</li> <li>▪ Annual Wellness visit</li> <li>▪ Bone mass measurements</li> <li>▪ Breast cancer screening (mammograms)</li> <li>▪ Cardiovascular disease screening and intensive behavioral therapy</li> <li>▪ Cervical and vaginal cancer screening</li> <li>▪ Colorectal cancer screening</li> <li>▪ Depression screening</li> <li>▪ Diabetes screening and self-management training</li> <li>▪ Hepatitis B and C screening</li> <li>▪ HIV screening</li> <li>▪ Intensive Behavioral Therapy for Obesity</li> <li>▪ Lung cancer screening</li> <li>▪ Medical nutrition therapy</li> </ul> </li> </ul>

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- Prostate cancer screening
- Sexually transmitted infections – screening and high-intensity behavioral counseling to prevent them
- Smoking and tobacco use cessation counseling
- Vaccines for influenza, pneumonia and Hepatitis B
- Welcome to Medicare preventive visit

Any additional preventive services approved by Medicare during the contract year will be covered.

**Emergency Care**

**Medicare-Covered Emergency Care**

- **\$120** copay per visit, in- or out-of-network

This copay is waived if you are admitted to the hospital within 24 hours of an emergency room visit for the same condition.

**Worldwide Emergency Care Services**

- **\$120** copay for Worldwide Emergency Care
- **\$25,000** combined yearly limit for Worldwide Emergency Care, Worldwide Urgently Needed Services and Ambulance Services

**Urgently Needed Services**

**Medicare-Covered Urgently Needed Services**

Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.

- **\$10** copay at an Urgent Care Center, in- or out-of-network

**Worldwide Urgently Needed Services**

- **\$10** copay for Worldwide Urgently Needed Services
- **\$25,000** combined yearly limit for Worldwide Emergency Care, Worldwide Urgently Needed Services and Ambulance Services

**Diagnostic Services/  
Labs/Imaging\*◇**

**Laboratory Services**

- **\$0** copay

**X-Rays**

- **\$10** copay

**Diagnostic Radiology Services**

Includes services such as Magnetic Resonance Imaging (MRI), Positron Emission Tomography (PET), and Computer Tomography (CT) Scan

- **\$10 - \$175** copay

**Diagnostic Test and Procedures**

- **\$0 - \$200** Copay

**Radiation Therapy**

- **\$10 - \$50** copay

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### Hearing Services



#### Medicare-Covered Hearing Services\*

- **\$40** copay for exams to diagnose and treat hearing and balance issues

#### Additional Hearing Services

- **\$0** copay for one routine hearing exam per year
- **\$0** copay for evaluation and fitting of hearing aids
- **\$699 - \$999** copay per aid (two hearing aids per year)

### Dental Services



#### Medicare-Covered Dental Services ◇

- **\$20** copay for non-routine dental care

#### Additional Dental Services

- **\$0** copay for covered preventive dental services
- **\$0** copay for covered comprehensive dental services

### Vision Services



#### Medicare-Covered Vision Services

Exam to diagnose and treat disease and conditions of the eye (including yearly glaucoma screening):

- **\$0** copay when performed by an Optometrist
- **\$15** copay when performed by an Ophthalmologist

One pair of eyeglasses or contact lenses after each cataract surgery:

- **\$0** copay

#### Additional Vision Services

- **\$0** copay for an annual routine eye examination
- Plan pays up to **\$180** every two years toward the purchase of eyeglasses (lenses and frames) from a participating Optometrist

### Mental Health Care \*◇

#### Inpatient Mental Health Services

- **\$205** copay per day for days 1-5
- **\$0** copay per day for days 6-90

#### Outpatient Mental Health Services

- **\$15** copay

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

- **\$0** copay per day for days 1-20
- **\$150** copay per day days 21-100

Our plan covers up to 100 days in a SNF per benefit period.

No prior hospital stay is required

### Physical Therapy \*

- **\$20** copay per visit

### Ambulance ◇

- **\$265** copay for each Medicare-covered trip (one-way)

#### Worldwide Ambulance Services

- **\$265** copay for Worldwide Emergency Ambulance services
- **\$25,000** combined yearly limit for Worldwide Emergency Care, Urgently Needed Services, and Ambulance Services

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### Transportation



- **\$0** copay for six one-way trips per year for medically necessary, non-emergency transportation to a plan-approved location from a participating transportation provider for health-related purposes only.

### Medicare Part B Drugs

- **0%** coinsurance for the following Part B drugs (albuterol, ipratropium, albuterol-ipratropium)
- **20%** coinsurance for chemotherapy drugs, infusion drugs and all other Part B-covered drugs

## Part D Prescription Drug Benefits



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**Deductible Stage** This plan does not have a deductible

**Initial Coverage Stage** You begin in this stage when you fill your first prescription of the year. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.

You remain in this stage until your total yearly drug costs (total drug costs paid by you *and* any Part D plan) reach **\$4,020**. You may get your drugs at network retail pharmacies and mail order pharmacies. Cost sharing below applies to a one-month (31-day) supply

	Preferred Retail	Standard Retail	Mail Order
<b>Tier 1 – Preferred Generic</b>	<b>\$0</b> Copay	<b>\$17</b> Copay	<b>\$0</b> Copay
<b>Tier 2 – Generic</b>	<b>\$5</b> Copay	<b>\$20</b> Copay	<b>\$12</b> Copay
<b>Tier 3 – Preferred Brand</b>	<b>\$44</b> Copay	<b>\$47</b> Copay	<b>\$129</b> Copay
<b>Tier 4 – Non-Preferred Brand</b>	<b>\$95</b> Copay	<b>\$100</b> Copay	<b>\$282</b> Copay
<b>Tier 5 – Specialty Tier</b>	<b>33%</b> Coinsurance	<b>33%</b> Coinsurance	Not Applicable

## Coverage Gap Stage

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 Stage begins after the total yearly drug costs (including what our plan has paid and what you have paid) reach **\$4,020**. You stay in this stage until your year-to-date "out-of-pocket" costs reach a total of **\$6,350**.

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#### During the Coverage Gap Stage:

- You pay the same copays that you paid in the Initial Coverage Stage for drugs in Tier 1 (Preferred Generic) and Tier 2 (Generic) – or 25% of the cost, whichever is lower
  - For generic drugs in all other tiers, you pay 25% of the cost.
  - For brand-name drugs, you pay 25% of the cost (plus a portion of the dispensing fee)
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## Catastrophic Coverage Stage

After your yearly out-of-pocket drug costs reach \$6,350, you pay the greater of:

- \$3.60 copay for generic drugs in all tiers (including brand drugs treated as generic) and a \$8.95 copay for all other drugs in all tiers, or 5% of the cost.

## Additional Drug Coverage

- Please call us or see the plan's "Evidence of Coverage" on our website ([www.fhcpmedicare.com](http://www.fhcpmedicare.com)) for complete information about your costs for covered drugs. If you request and the plan approves a formulary exception, you will pay Tier 4: Non-Preferred Brand cost-sharing.
- Your cost-sharing may be different if you use a Long-Term Care pharmacy, a home infusion pharmacy, or an out-of-network pharmacy, or if you purchase a long-term supply (up to 93 days) of a drug.

## Additional Benefits

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### FHCP Medicare Flagler Advantage (HMO)

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#### Diabetic Supplies

Medicare-covered Diabetes Monitoring supplies

- **\$10** copay for 50 test strips/sensors
  - **\$10** copay for lancets
  - **\$0** copay for Glucometer
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#### Podiatry

- **\$15** copay for each Medicare-covered podiatry visit
  - **\$10** copay per routine visit. Limited to 6 visits per year
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#### Chiropractic

- **\$20** copay for each Medicare-covered chiropractic visit
- 

#### Medical Equipment and Supplies ◇

- **20%** of the cost for plan-approved Medicare-covered durable medical equipment
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#### Outpatient Occupational and Speech Therapy \*

- **\$20** copay per visit
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#### Telemedicine

Medical Telemedicine via FHCP Medicare's contracted vendor.

- **\$10** copay for a PCP visit
- **\$30** copay for a Psychologist visit

Medical Telemedicine via ZOOM with an FHCP Staff Physician.

- **\$0** copay for a PCP visit
  - **\$15** copay for a Specialist visit
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## You Get More with FHCP Medicare

### FHCP Medicare Flagler Advantage (HMO)

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#### Over-the-Counter Items



- **\$75** quarterly allowance for the purchase of non-prescription items, such as vitamins and aspirin
- Any balance not used for a quarter will not carry over to the next quarter

#### Preferred Fitness Program



- Free unlimited visits to participating fitness centers and gyms in FHCP Medicare's service area

#### FHCP Medicare Rewards

- Rewards for completing certain preventive health screenings.

## Disclaimers

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

This information is not a complete description of benefits. Call our Service Center at 1-855-462-3427 (TTY users call 1-800-955-8770) for more information.

FHCP Medicare's pharmacy network includes limited lower-cost, preferred pharmacies in Brevard, Flagler, Seminole, St. Johns and Volusia counties, Florida. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call 1-833-866-6559 (TTY user call 1-800-955-8770) or consult the online pharmacy directory at [www.fhcpmedicare.com](http://www.fhcpmedicare.com).

HMO coverage is offered by Florida Blue Medicare, Inc., DBA FHCP Medicare, an Independent Licensee of the Blue Cross and Blue Shield Association.

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

## **Section 1557 Notification: Discrimination is Against the Law**

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

FHCP Medicare:

- 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, audio, accessible electronic formats, other 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, contact:

- FHCP Medicare : 1-833-866-6559

If you believe that FHCP Medicare 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:

FHCP Medicare  
Civil Rights Coordinator  
1340 Ridgewood Avenue,  
Holly Hill, FL 32117.  
Phone: 1-844-219-6137,  
TTY: 1-800-955-8770  
Fax: 386-676-7149,  
Email: [rights@fhcp.com](mailto:rights@fhcp.com).

You can file grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights 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, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

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

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call **1-833-866-6559. (TTY: 1-800-955-8770)**

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-833-866-6559 (TTY: 1-800-955-8770)**.

**ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-833-866-6559 (TTY: 1-800-955-8770).

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-833-866-6559 (TTY: 1-800-955-8770).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-833-866-6559 (TTY: 1-800-955-8770).

**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 1-833-866-6559 (TTY : 1-800-955-8770)

**ATTENTION :** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-833-866-6559 (ATS : 1-800-955-8770).

**PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-833-866-6559 (TTY: 1-800-955-8770).

**ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-833-866-6559 (телетайп: 1-800-955-8770).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-833-866-6559 (رقم هاتف الصم والبكم: 1-800-955-8770).

**ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-833-866-6559 (TTY: 1-800-955-8770).

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-833-866-6559 (TTY: 1-800-955-8770).

**주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-833-866-6559 (TTY: 1-800-955-8770)번으로 전화해 주십시오.

**UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-833-866-6559 (TTY: 1-800-955-8770).

**સુચના:** જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-833-866-6559 (TTY: 1-800-955-8770).

**เรียน:** ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-833-866-6559 (TTY: 1-800-955-8770).