

CareSalute (HMO)
H1019-119

2023



SUMMARY OF BENEFITS

SOUTH FLORIDA:

Broward
Palm Beach

CarePlus
HEALTH PLANS

Snapshot of Benefits

CareSalute (HMO) H1019-119



Monthly Plan Premium

\$0



Medicare Part B Premium
Reduction

**Up to \$144 back
every month**



Primary Care Physician
Office Visit

\$0 copay



Specialist Office Visit

\$40 copay



OTC Allowance

\$15 monthly



Routine Dental, Vision
and Hearing Coverage

\$0 copay



Inpatient Hospital Care

**\$225 daily copay
for days 1-8**

Emergency Care

\$120 copay

The next pages have more details on these benefits and more from CarePlus!

Licensed CarePlus Sales Agent Name: _____

Licensed CarePlus Sales Agent Phone Number: _____

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 Member Services representative at **1-800-794-4105** (TTY: **711**). From October 1 - March 31, we are open 7 days a week; 8 a.m. to 8 p.m. From April 1 - September 30, we are open Monday - Friday; 8 a.m. to 8 p.m. You may always leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within one business day.

Understanding the Benefits

- ☐ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll.
Visit **CarePlusHealthPlans.com/medicare-plans/2023** or call **1-800-794-4105** (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.

Understanding Important Rules

- ☐ You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month. The Part B premium may be covered through the Florida Medicaid Program.
- ☐ Benefits, premiums and/or copayments/coinsurance may change on January 1, 2024.
- ☐ 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).

2023 Summary of Benefits



This booklet gives you a summary of what **CareSalute (HMO)** covers and what you pay. It does not list all plan benefits or every limitation and exclusion. For a complete list of covered services, please refer to the plan's Evidence of Coverage on our website, **CarePlusHealthPlans.com/medicare-plans/2023**, or call us and we will send you a copy. We will automatically mail it to you after you enroll.



Tips for comparing your Medicare choices

- To compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets, or use the Medicare Plan Finder on **Medicare.gov**.
- To learn more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. You can view it online at **Medicare.gov** or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY: **1-877-486-2048**.



Who can join CareSalute (HMO)?

To join **CareSalute (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: Broward and Palm Beach.



Which doctors and hospitals can you use?

CareSalute (HMO) has a network of doctors, hospitals, and other providers. You must access all plan-covered services through the CarePlus network of providers, except for urgently needed care or emergency services. If you use out-of-network providers, we may not pay for these services.

Prior authorization or a physician referral may be required for covered in-network medical services.

To see our provider directory, visit our website at **CarePlusHealthPlans.com/directories**, or call us and we will send you a copy.



What does this plan cover?

CareSalute (HMO) covers everything that Original Medicare covers - and *more*.

In addition to medical services, we cover Part B drugs such as chemotherapy and some drugs administered by your physician. See the Evidence of Coverage for more information.

This plan does not include coverage for Part D prescription drugs. If you do not have prescription drug coverage through the Veteran's Administration, for example, you may want to consider a Medicare Advantage plan that includes prescription drug coverage.

Do you have Medicare and Medicaid? If you are a dual-eligible beneficiary enrolled in both Medicare and Florida's Medicaid program, **you may not have to pay the medical costs displayed in this booklet.** Please contact us to learn more about how this plan works for dual-eligible members.



Need more information or have questions?

Visit us at **CarePlusHealthPlans.com**, or call us at one of the phone numbers listed below.

If you are a member
of this plan,
call Member Services:
1-800-794-5907 (TTY: 711).

If you are not a member
of this plan, call a licensed
CarePlus sales agent:
1-800-794-4105 (TTY: 711).

October 1 - March 31: 7 days a week; 8 a.m. - 8 p.m.

April 1 - September 30: Monday - Friday; 8 a.m. - 8 p.m.

You may always leave a voicemail after hours, Saturdays, Sundays, and holidays
and we will return your call within one business day.

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MONTHLY PREMIUM, DEDUCTIBLE, AND MAXIMUM OUT-OF-POCKET LIMIT

Monthly Plan Premium

- **\$0**
- You must continue to pay your Medicare Part B premium. This premium may be covered by Medicaid, if you qualify.

Part B Premium Reduction

- This plan will reduce your monthly Medicare Part B premium by up to **\$144**. Your social security check will increase by this amount.

Deductible

- **\$0** - This plan does not have a deductible for medical services.

Maximum Out-of-Pocket Limit

- **\$3,400** per year.
- This amount is the most you will pay during the plan year for approved medical services under our plan. Once you (or others on your behalf) pay this amount, we pay 100% of your covered services for the rest of the plan year. Excludes costs for services abroad, and supplemental benefits.

COVERED MEDICAL AND HOSPITAL BENEFITS

Inpatient Hospital Care

- **\$225** daily copay for days **1 - 8**, **\$0** daily copay for days **9 - 90**.
- **\$0** daily copay for days **91** and beyond.
- Our plan covers an **unlimited** number of days for an inpatient hospital stay.
- See Evidence of Coverage for benefit period information.

Outpatient Hospital Care

- **\$20** copay for pulmonary rehabilitation services.
- **\$30** copay for Supervised Exercise Therapy (SET) services.
- **\$40** copay for:
 - Physical, occupational, and speech therapy.
 - Cardiac rehabilitation services.
- **\$100** copay for mental health care group and individual therapy visits.
- **\$200** copay for:
 - Diagnostic procedures and tests. See diagnostic services for additional details.
 - Surgery services.
- **20%** coinsurance for:
 - Chemotherapy drugs.
 - Renal dialysis.

Ambulatory Surgery Center

- **\$0** copay for physician and professional services.
- **\$0** copay for diagnostic colonoscopy services.
- **\$125** copay for surgery services.
- **\$0** copay for colorectal cancer screening.

Doctor Visits

- **\$0** copay for primary care physician (PCP) visits.
 - Must select a PCP from our network.
- **\$40** copay for specialist visits.

Preventive Care

- **\$0** copay for all Medicare-covered preventive services, including:
 - Abdominal aortic aneurysm screening
 - Alcohol misuse screening and counseling
 - Annual Wellness Visit (AWV)
 - Bone mass measurement
 - Breast cancer screening (mammogram)
 - Cardiovascular disease risk reduction visit
 - Cardiovascular disease screening
 - Cervical and vaginal cancer screenings (pap tests, pelvic exams, HPV tests)
 - Colorectal cancer screening (i.e. colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
 - Depression screening
 - Diabetes screening
 - Diabetes self-management training
 - Glaucoma screening
 - Hepatitis B virus (HBV) screening
 - Hepatitis C virus (HCV) screening
 - HIV screening
 - Lung cancer screening
 - Medical nutrition therapy services
 - Medicare Diabetes Prevention Program (MDPP)
 - Obesity screening and therapy
 - Prostate cancer screening
 - Routine physical exam
 - Screening for sexually transmitted infections (STIs) and counseling
 - Tobacco use cessation counseling
 - Vaccines including Influenza (Flu), Hepatitis B Virus (HBV), Pneumococcal, COVID-19
 - “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 for facility.
- **\$0** copay for physician and professional services.
- Emergency coverage is the same worldwide.
- You do not pay the emergency care copay if you’re admitted to the same hospital within 24 hours for the same condition.

Urgently Needed Services

- **\$0** copay at your primary care physician’s office.
- **\$40** copay at a specialist’s office.
- **\$40** copay at an urgent care center.
- Coverage for urgently needed services is the same worldwide.

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Diagnostic Services

- **Diagnostic procedures and tests:**
 - \$0 copay at your primary care physician's office
 - \$40 copay at a specialist's office
 - \$40 copay at an urgent care center
 - \$200 copay at a hospital facility as an outpatient
- **Basic radiology (X-rays):**
 - \$0 copay at your primary care physician's office
 - \$40 copay at a specialist's office
 - \$40 copay at an urgent care center
 - \$25 copay at a freestanding radiological facility
 - \$110 copay at a hospital facility as an outpatient
- **Diagnostic radiology (e.g., MRI, MRA, CT Scans):**
 - \$75 copay at your primary care physician's office
 - \$75 copay at a specialist's office
 - \$75 copay at a freestanding radiological facility
 - \$200 copay at a hospital facility as an outpatient
- **Radiation therapy:**
 - \$40 copay at a specialist's office
 - \$25 copay at a freestanding radiological facility
 - 20% coinsurance at a hospital facility as an outpatient
- **Lab tests:**
 - \$0 copay
- **Diagnostic mammograms:**
 - \$0 copay
- **Diagnostic colonoscopies:**
 - \$0 copay
- **Nuclear medicine:**
 - \$75 copay at a freestanding radiological facility
 - \$200 copay at a hospital facility as an outpatient

Hearing Services

- \$40 copay for a Medicare-covered exam to diagnose and treat hearing and balance issues.
- Supplemental routine hearing services:
 - \$0 copay for routine hearing exam, 1 per calendar year.
 - \$0 copay for hearing aid fitting/evaluation, 1 per calendar year.
 - \$500 allowance per ear for hearing aids, per calendar year.
 - 1-month battery supply and 2-year warranty included.

Dental Services

- \$40 copay for Medicare-covered services. Excludes preventive, restoration, removal and replacement services.
- \$0 copay for the following supplemental routine dental services:
 - Periodic oral evaluations, up to 2 per calendar year
 - Comprehensive oral evaluation, 1 every 3 calendar years
 - Emergency diagnostic exam, up to 2 per calendar year
 - Fluoride treatment, up to 2 per calendar year
 - Periodontal maintenance, up to 4 per calendar year
 - Prophylaxis cleanings, up to 2 per calendar year
 - Bitewing X-rays, up to 2 sets per calendar year
 - Panoramic X-ray film, 1 per calendar year
 - Amalgam and/or composite fillings, up to 4 per calendar year
 - Scaling and root planing (deep cleaning), 1 per quadrant per calendar year
 - Simple or surgical extractions, up to 3 per calendar year
 - Denture reline, 1 per calendar year
 - Complete or partial dentures (upper and/or lower), 1 set every 5 calendar years
 - Crowns, 1 per calendar year
 - Root canal, 1 per calendar year
 - Anesthesia
 - Extractions, unlimited for dentures. All other extractions are limited.
- Total periodic and comprehensive oral evaluations limited to 2 per calendar year.

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Vision Services

- **\$40** copay for Medicare-covered eye exams to diagnose and treat diseases and conditions of the eye.
- **\$0** copay for diabetic eye exam.
- **\$0** copay for **1** pair of eyeglasses or contact lenses after cataract surgery.
- Supplemental routine vision services:
 - **\$0** copay for routine eye exams with refraction, **1** per calendar year.
 - **\$100** yearly allowance for contact lenses or eyeglasses of your choice.
 - Ultraviolet protection, scratch resistant coating, and fitting included with eyeglasses.
 - You are responsible for any eyewear costs above the yearly allowance amount.

Mental Health Services

- **Inpatient visit - general hospital:**
 - **\$225** daily copay for days **1 - 8**, **\$0** daily copay for days **9 - 90**.
 - See Evidence of Coverage for maximum stays and lifetime reserve days.
- **Inpatient visit - psychiatric facility:**
 - **\$225** daily copay for days **1 - 8**, **\$0** daily copay for days **9 - 90**.
 - Covers up to 190 days in a lifetime.
- **Outpatient visit:**
 - **\$30** copay for group and individual therapy visits at a specialist's office.
 - **\$100** copay for group and individual therapy visits at a hospital facility.
 - **\$30** copay for partial hospitalization.
 - Includes treatment for mental illness and substance abuse.

Skilled Nursing Facility (SNF)

- **\$0** copay per day for days **1 - 20**.
- **\$60** copay per day for days **21 - 100**.
- No prior hospital stay required.
- Covers up to **100** days per benefit period.
- See Evidence of Coverage for benefit period details.

Physical Therapy

- **\$40** copay per visit.

Ambulance Services (Ground Transportation)

- **\$240** copay per trip for emergencies.
- **\$0** copay per trip for medically necessary non-emergencies.

Routine Transportation

- **\$0** copay for **unlimited** one-way trips per calendar year.
- Provided by participating vendor to approved locations.

Medicare Part B Drugs

- **20%** coinsurance when purchased at a pharmacy, provided in a physician's office, or provided in a hospital facility as an outpatient.
- **\$0** copay for allergy injections in a physician's office.
- **20%** coinsurance for chemotherapy drugs.

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ADDITIONAL COVERED MEDICAL BENEFITS

Outpatient Surgery

- **\$0** copay at your primary care physician's office.
- **\$40** copay at a specialist's office.
- **\$125** copay at an ambulatory surgical center.
- **\$200** copay at a hospital facility as an outpatient.

Additional Rehabilitation Services

- **Occupational therapy (daily living activities), speech and language therapy:**
 - **\$40** copay
- **Cardiac (heart) rehabilitation services:**
 - **\$40** copay
- **Pulmonary (lungs) rehabilitation services:**
 - **\$20** copay
- **Supervised Exercise Therapy (SET) services:**
 - **\$30** copay

Foot Care (Podiatry Services)

- **\$40** copay for Medicare-covered exams and treatment.
- **\$40** copay for unlimited visits to participating podiatrists for supplemental routine foot care to treat flat feet or misalignment; corn, wart or callus removal; and hygienic care. No referral required.

Medical Equipment/Supplies

- **Durable medical equipment:**
 - **20%** coinsurance for power-operated or customized durable medical equipment (e.g., electric wheelchairs, scooters, insulin pumps).
 - **\$0** copay for all other durable medical equipment.
- **Prosthetic devices (braces, artificial limbs, etc.) and other medical supplies:**
 - **20%** coinsurance for prosthetic devices.
 - **\$0** copay for other medical supplies.
- **Diabetic supplies:**
 - **\$10** copay for therapeutic shoes and inserts.
 - **\$0** copay for diabetic monitoring supplies.

Telehealth Services (in addition to Original Medicare)

- **\$0** copay for primary care physician virtual visit.
- **\$40** copay for specialist virtual visit.
- **\$0** copay for behavioral health and substance abuse virtual visit.
- **\$0** copay for urgent care virtual visit.
- This service may not be offered by all in-network plan providers. Check directly with your provider about the availability of telehealth services, or you can also visit our website at [CarePlusHealthPlans.com/physician-finder](https://www.CarePlusHealthPlans.com/physician-finder) to access our online, searchable directory.

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Wellness Programs

- **Deliver Fresh Meals Program:**
 - \$0 copay for up to **14** home delivered meals after an overnight hospital or skilled nursing facility stay. Up to 4 times per year.
- **SilverSneakers® Fitness Program:**
 - \$0 copay for access to participating gyms, classes, videos, and more.
- **Over-the-Counter (OTC) Items:**
 - \$15 monthly allowance toward select OTC items such as vitamins and pain relievers.
 - Please visit our plan website to see our list of covered OTC items.
- **CarePlus Rewards:**
 - Earn a \$50 gift card for completing preventive screenings and other healthy activities.

Acupuncture

- \$40 copay for up to **20** Medicare-covered treatments for chronic low back pain when ordered by a physician.

Chiropractic Care

- \$20 copay for Medicare-covered manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position).
- Routine chiropractic services:
 - \$20 copay for up to **12** routine visits in-network every year, no referral required.

Home Health Care

- \$0 copay for limited Medicare-approved, in-home skilled nursing care.
- Number of covered visits is based on medical need as determined by your physician and authorized by the plan.

Hospice Care

- \$0 copay for Medicare-certified hospice care.
- Hospice Care is covered by Original Medicare. See Evidence of Coverage for details.

Renal Dialysis

- 20% coinsurance
- \$0 copay for kidney disease education services.

IMPORTANT

At CarePlus, it is important you are treated fairly.

CarePlus Health Plans, Inc. does not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, ethnicity, marital status, religion, or language. Discrimination is against the law. CarePlus complies with applicable federal civil rights laws. If you believe that you have been discriminated against by CarePlus, there are ways to get help.

- You may file a complaint, also known as a grievance, with:
CarePlus Health Plans, Inc. Attention: Grievances and Appeals department.
PO Box 277810, Miramar, FL 33027.
If you need help filing a grievance, call Member Services at **1-800-794-5907 (TTY: 711)**. October 1 - March 31, 7 days a week, 8 a.m. to 8 p.m. April 1 - September 30, Monday - Friday, 8 a.m. to 8 p.m. You may leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within one business day.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through their Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or 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 <https://www.hhs.gov/ocr/office/file/index.html>.

Auxiliary aids and services, free of charge, are available to you. 1-800-794-5907 (TTY: 711).

CarePlus provides free auxiliary aids and services, such as qualified sign language interpreters and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.



Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-794-5907 (TTY: 711). Someone who speaks English can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-794-5907 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务, 帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务, 请致电 1-800-794-5907 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問, 為此我們提供免費的翻譯服務。如需翻譯服務, 請致電 1-800-794-5907 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-794-5907 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-794-5907 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-794-5907 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-794-5907 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고있습니다 . 통역 서비스를 이용하려면 전화 1-800-794-5907 (TTY: 711) 번으로 문의해 주십시오 . 한국어를 하는 담당자가 도와 드릴 것입니다 . 이 서비스는 무료로 운영됩니다 .

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-794-5907 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (برقياً: 711) 1-800-794-5907. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه هي خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-794-5907 (TTY: 711) पर फोन करें। कोई व्यक्ति जो हिंदी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-794-5907 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-794-5907 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-794-5907 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-794-5907 (TTY: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康健康保険と薬品処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-800-794-5907 (TTY: 711) にお電話ください。日本語を話す人が支援いたします。これは無料のサービスです。



[CarePlusHealthPlans.com](https://www.CarePlusHealthPlans.com)

CarePlus is an HMO plan with a Medicare contract. Enrollment in CarePlus depends on contract renewal. Consult your doctor before beginning any new diet or exercise regimen. In accordance with the federal requirements of the Centers for Medicare & Medicaid Services, no amounts on the gift cards shall be redeemable for cash or be used to purchase Medicare-covered items or services. All rewards (gift cards) must be earned and redeemed prior to the end of the plan year. Rewards not redeemed by 12/31 will be forfeited.