

## **2023 Summary of Benefits**

### **Medicare Advantage Plans with and without Part D Prescription Drug Coverage**

#### **MediGold Mount Carmel Cash Back No Premium (HMO)**

#### **MediGold Mount Carmel Cash Back No Premium MA Only (HMO)**

January 1, 2023 – December 31, 2023

Central, Southwest, and Northwest Ohio: Cash Back No Premium HMO and Cash Back No Premium MA Only HMO (serving Adams, Auglaize, Brown, Butler, Champaign, Clark, Clermont, Clinton, Coshocton, Crawford, Darke, Defiance, Delaware, Fairfield, Fayette, Franklin, Fulton, Greene, Guernsey, Hamilton, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Jackson, Knox, Licking, Logan, Lucas, Madison, Miami, Monroe, Montgomery, Morgan, Morrow, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Preble, Putnam, Ross, Seneca, Shelby, Union, Vinton, Warren, Washington, Wood, Wyandot counties Ohio)

## SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the “**Evidence of Coverage**”. You can also see the Evidence of Coverage on our website, <https://medigold.com/>.

### You have choices about how to get your Medicare benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as **MediGold Mount Carmel Cash Back No Premium (HMO)** and **MediGold Mount Carmel Cash Back No Premium MA Only (HMO)**).

### Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **MediGold Mount Carmel Cash Back No Premium (HMO)** and **MediGold Mount Carmel Cash Back No Premium MA Only (HMO)** covers and what you pay.

- If you want 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 <https://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 <https://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 **MediGold Mount Carmel Cash Back No Premium (HMO)** and **MediGold Mount Carmel Cash Back No Premium MA Only (HMO)**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug 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 us at 1-800-240-3851 (TTY: 711).

### Things to Know About MediGold Mount Carmel Cash Back No Premium (HMO) and MediGold Mount Carmel Cash Back No Premium MA Only (HMO)

### Hours of Operation & Contact Information

- We’re open 8 a.m. – 8 p.m. local time, 7 days a week.
- If you are a member of this plan, call us at 1-800-240-3851, TTY: 711.
- If you are not a member of this plan, call us at 1-800-964-4525, TTY: 711.
- Our website: <http://www.medigold.com>.

## Who can join?

To join **MediGold Mount Carmel Cash Back No Premium (HMO)** and **MediGold Mount Carmel Cash Back No Premium MA Only (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and you must live in our service area. The service area for **MediGold Mount Carmel Cash Back No Premium (HMO)** includes the following counties in Ohio: Adams, Auglaize, Brown, Butler, Champaign, Clark, Clermont, Clinton, Coshocton, Crawford, Darke, Defiance, Delaware, Fairfield, Fayette, Franklin, Fulton, Greene, Guernsey, Hamilton, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Jackson, Knox, Licking, Logan, Lucas, Madison, Miami, Monroe, Montgomery, Morgan, Morrow, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Preble, Putnam, Ross, Seneca, Shelby, Union, Vinton, Warren, Washington, Wood and Wyandot.

The service area for **MediGold Mount Carmel Cash Back No Premium MA Only (HMO)** includes the following counties in Ohio: Adams, Auglaize, Brown, Butler, Champaign, Clark, Clermont, Clinton, Coshocton, Crawford, Darke, Defiance, Delaware, Fairfield, Fayette, Franklin, Fulton, Greene, Guernsey, Hamilton, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Jackson, Knox, Licking, Logan, Lucas, Madison, Miami, Monroe, Montgomery, Morgan, Morrow, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Preble, Putnam, Ross, Seneca, Shelby, Union, Vinton, Warren, Washington, Wood and Wyandot.

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

**MediGold Mount Carmel Cash Back No Premium (HMO)** and **MediGold Mount Carmel Cash Back No Premium MA Only (HMO)** have 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.

You can see our plan's provider and pharmacy directory at our website ([MediGold.com/Find-A-Provider](http://MediGold.com/Find-A-Provider)).

Or, call us and we will send you a copy of the provider and pharmacy directories.

## What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and *more*. Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs including 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, [MediGold.com/Formulary](http://MediGold.com/Formulary).
- Or, call us and we will send you a copy of the formulary.

## How will I determine my drug costs?

Our plan groups each medication into one of five "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: Deductible, Initial Coverage, Coverage Gap and Catastrophic Coverage.

**If you have any questions about this plan's benefits or costs, please contact  
MediGold**

## SECTION II - SUMMARY OF BENEFITS

	MediGold Mount Carmel Cash Back No Premium (HMO)	MediGold Mount Carmel Cash Back No Premium MA Only (HMO)
<b>MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES</b>		
<b>Monthly Plan Premium</b>	You do not pay a separate monthly plan premium for MediGold Mount Carmel Cash Back No Premium (HMO). You must continue to pay your Medicare Part B premium.	You do not pay a separate monthly plan premium for MediGold Mount Carmel Cash Back No Premium MA Only (HMO). You must continue to pay your Medicare Part B premium.
<b>Part B Premium Reduction</b>	Your plan will reduce your Medicare Part B premium by up to \$50 per month.	Your plan will reduce your Medicare Part B premium by up to \$50 per month.
<b>Deductible</b>	Medical Deductible: Not Applicable. Prescription Drug Deductible: \$150 for Tiers 3, 4 and 5.	Medical Deductible: Not Applicable.
<b>Maximum Out-of-Pocket Responsibility</b>	<p>Your yearly limit(s) in this plan:</p> <ul style="list-style-type: none"> <li>\$5,900 for services you receive from in-network providers.</li> </ul> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services 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>	<p>Your yearly limit(s) in this plan:</p> <ul style="list-style-type: none"> <li>\$3,900 for services you receive from in-network providers.</li> </ul> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services 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.</p>
<b>COVERED MEDICAL AND HOSPITAL BENEFITS</b>		
<b>Inpatient Hospital</b>	<p><b><u>In-Network:</u></b></p> <p>Days 1-4: \$425 copay per day for each admission.</p> <p>Days 5-90: \$0 copay per day.</p> <p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <p>May require prior authorization.</p>	<p><b><u>In-Network:</u></b></p> <p>Days 1-7: \$75 copay per day for each admission.</p> <p>Days 8-90: \$0 copay per day.</p> <p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <p>May require prior authorization.</p>

## SECTION II - SUMMARY OF BENEFITS

	MediGold Mount Carmel Cash Back No Premium (HMO)	MediGold Mount Carmel Cash Back No Premium MA Only (HMO)
<b>Outpatient Hospital</b>	<p><b><u>In-Network:</u></b></p> <p>Outpatient hospital: \$10 - \$425 copay.</p> <p>Outpatient Surgery: \$425 copay.</p> <p>May require prior authorization.</p>	<p><b><u>In-Network:</u></b></p> <p>Outpatient hospital: \$0 - \$125 copay.</p> <p>Outpatient Surgery: \$125 copay.</p> <p>May require prior authorization.</p>
<b>Ambulatory Surgical Center</b>	<p><b><u>In-Network:</u></b></p> <p>Ambulatory Surgical Center: \$425 copay.</p> <p>May require prior authorization.</p>	<p><b><u>In-Network:</u></b></p> <p>Ambulatory Surgical Center: \$125 copay.</p> <p>May require prior authorization.</p>
<b>Doctor's Office Visits</b>	<p><b><u>In-Network:</u></b></p> <p>Primary care physician visit: \$0 copay.</p> <p>Specialist visit: \$40 copay.</p>	<p><b><u>In-Network:</u></b></p> <p>Primary care physician visit: \$0 copay.</p> <p>Specialist visit: \$30 copay.</p>
<b>Preventive Care</b> (e.g., flu vaccine, diabetic screenings)	<p><b><u>In-Network:</u></b></p> <p>You pay nothing for all preventive services covered under Original Medicare at zero cost sharing. Any additional preventive services approved by Medicare during the contract year will be covered.</p>	<p><b><u>In-Network:</u></b></p> <p>You pay nothing for all preventive services covered under Original Medicare at zero cost sharing. Any additional preventive services approved by Medicare during the contract year will be covered.</p>
<b>Emergency Care</b>	<p><b><u>In-Network:</u></b></p> <p>\$90 copay per visit.</p> <p>If you are admitted to the hospital within 48 hours, you do not have to pay your share of the cost for emergency care.</p> <p>Worldwide Emergency Coverage: \$90 copay.</p>	<p><b><u>In-Network:</u></b></p> <p>\$90 copay per visit.</p> <p>If you are admitted to the hospital within 48 hours, you do not have to pay your share of the cost for emergency care.</p> <p>Worldwide Emergency Coverage: \$90 copay.</p>
<b>Urgently Needed Services</b>	<p><b><u>In-Network:</u></b></p> <p>\$50 copay per visit.</p> <p>Worldwide Urgent Coverage: \$90 copay.</p>	<p><b><u>In-Network:</u></b></p> <p>\$35 copay per visit.</p> <p>Worldwide Urgent Coverage: \$90 copay.</p>

## SECTION II - SUMMARY OF BENEFITS

	MediGold Mount Carmel Cash Back No Premium (HMO)	MediGold Mount Carmel Cash Back No Premium MA Only (HMO)
<b>Diagnostic Services / Labs/ Imaging</b>	<p><b><u>In-Network:</u></b></p> <p>Diagnostic tests and procedures: \$0 - \$50 copay.</p> <p>Lab services: \$10 copay.</p> <p>Diagnostic Radiology Services (such as MRI, CAT Scan): \$250 copay.</p> <p>X-rays: \$50 copay.</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): 20% coinsurance.</p> <p>May require prior authorization.</p>	<p><b><u>In-Network:</u></b></p> <p>Diagnostic tests and procedures: \$0 - \$25 copay.</p> <p>Lab services: \$0 copay.</p> <p>Diagnostic Radiology Services (such as MRI, CAT Scan): \$70 copay.</p> <p>X-rays: \$25 copay.</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): 20% coinsurance.</p> <p>May require prior authorization.</p>
<b>Hearing Services</b>	<p><b><u>In-Network:</u></b></p> <p>Exam to diagnose and treat hearing and balance issues: \$40 copay.</p> <p>Routine hearing exam (up to 1 visit(s) every year): \$0 copay.</p> <p>Hearing Aid (up to 2 hearing aids every year): \$599 - \$899 copay.</p>	<p><b><u>In-Network:</u></b></p> <p>Exam to diagnose and treat hearing and balance issues: \$30 copay.</p> <p>Routine hearing exam (up to 1 visit(s) every year): \$0 copay.</p> <p>Hearing Aid (up to 2 hearing aids every year): \$599 - \$899 copay.</p>
<b>Dental Services</b>	<p><b><u>In-Network:</u></b></p> <p>Preventive Dental Services:</p> <ul style="list-style-type: none"> <li>• Oral exam (up to 2 visits every year): \$0 copay.</li> <li>• Cleaning (up to 2 visits every year): \$0 copay.</li> <li>• Dental X-rays: \$0 copay.</li> </ul> <p>Comprehensive Dental Services:</p> <ul style="list-style-type: none"> <li>• Diagnostic Services: \$0 copay.</li> <li>• Restorative Services: 50% coinsurance.</li> </ul>	<p><b><u>In-Network:</u></b></p> <p>Preventive Dental Services:</p> <ul style="list-style-type: none"> <li>• Oral exam (up to 2 visits every year): \$0 copay.</li> <li>• Cleaning (up to 2 visits every year): \$0 copay.</li> <li>• Dental X-rays: \$0 copay.</li> </ul> <p>Comprehensive Dental Services:</p> <ul style="list-style-type: none"> <li>• Diagnostic Services: \$0 copay.</li> <li>• Restorative Services: 50% coinsurance.</li> </ul>

## SECTION II - SUMMARY OF BENEFITS

	MediGold Mount Carmel Cash Back No Premium (HMO)	MediGold Mount Carmel Cash Back No Premium MA Only (HMO)
	<ul style="list-style-type: none"> <li>Extraction: 50% coinsurance.</li> </ul> <p>This dental plan will pay up to \$1,000 maximum plan coverage limit per calendar year</p> <p>Medicare Covered: \$40 copay.</p>	<ul style="list-style-type: none"> <li>Extraction: 50% coinsurance.</li> <li>Endodontics: 70% coinsurance.</li> <li>Periodontics: 70% coinsurance.</li> </ul> <p>This dental plan will pay up to \$1,000 maximum plan coverage limit per calendar year</p> <p>Medicare Covered: \$30 copay.</p>
OPTIONAL SUPPLEMENTAL DENTAL SERVICES		
<b>Optional Supplemental Dental Services</b>	Not Applicable.	<p>Enhanced Comprehensive Dental Services:</p> <ul style="list-style-type: none"> <li>Diagnostic Services: \$0 copay.</li> <li>Restorative Services: 0% - 50% coinsurance.</li> <li>Endodontics: 50% coinsurance.</li> <li>Periodontics: 50% coinsurance.</li> <li>Extractions: 50% coinsurance.</li> <li>Crowns/Bridges/ Dentures: 50% coinsurance (Dental Gold Only)</li> </ul>
<b>How much is the monthly premium?</b>	Not Applicable.	<p><b>Dental Silver:</b> If you elect this optional supplemental benefit, you will pay an additional \$16 per month. You must also keep paying your Medicare Part B premium and your plan monthly premium.</p> <p><b>Dental Gold:</b> If you elect this optional supplemental benefit, you will pay an additional \$34 per month. You must also keep paying your Medicare Part B premium and your plan monthly premium.</p> <p>Call for details!</p>

SECTION II - SUMMARY OF BENEFITS		
	MediGold Mount Carmel Cash Back No Premium (HMO)	MediGold Mount Carmel Cash Back No Premium MA Only (HMO)
How much is the deductible?	Not Applicable.	There is no deductible.
What is the maximum payment that this plan will pay per calendar year?	Not Applicable.	<p>This dental plan will pay up to \$1,500 maximum plan coverage limit per calendar year for Dental Silver.</p> <p>This dental plan will pay up to \$2,000 maximum plan coverage limit per calendar year for Dental Gold.</p>
COVERED MEDICAL AND HOSPITAL BENEFITS (Continued)		
Vision Services	<p><b><u>In-Network:</u></b></p> <p>Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$0 - \$40 copay.</p> <p>Routine eye exam (up to 1 visit(s) every year): \$0 copay.</p> <p>Eyeglasses or contact lenses after cataract surgery: \$0 copay.</p> <p>Contact lenses: \$0 copay.</p> <p>Eyeglasses (frames and lenses): \$0 copay.</p> <p>Eyeglass lenses: \$0 copay.</p> <p>Eyeglass frames: \$0 copay.</p> <p>Our plan pays up to \$125 every year for eyewear.</p>	<p><b><u>In-Network:</u></b></p> <p>Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$0 - \$30 copay.</p> <p>Routine eye exam (up to 1 visit(s) every year): \$0 copay.</p> <p>Eyeglasses or contact lenses after cataract surgery: \$0 copay.</p> <p>Contact lenses: \$0 copay.</p> <p>Eyeglasses (frames and lenses): \$0 copay.</p> <p>Eyeglass lenses: \$0 copay.</p> <p>Eyeglass frames: \$0 copay.</p> <p>Our plan pays up to \$200 every year for eyewear.</p>
Mental Health Care	<p><b><u>In-Network:</u></b></p> <p>Outpatient group therapy visit: \$40 copay.</p> <p>Individual therapy visit: \$40 copay.</p> <p>Inpatient Mental Health Care:</p>	<p><b><u>In-Network:</u></b></p> <p>Outpatient group therapy visit: \$25 copay.</p> <p>Individual therapy visit: \$25 copay.</p> <p>Inpatient Mental Health Care:</p>



## SECTION II - SUMMARY OF BENEFITS

	MediGold Mount Carmel Cash Back No Premium (HMO)	MediGold Mount Carmel Cash Back No Premium MA Only (HMO)
	<p>Days 1-4: \$425 copay per day for each admission.</p> <p>Days 5-90: \$0 copay per day.</p> <p>May require prior authorization.</p>	<p>Days 1-7: \$75 copay per day for each admission.</p> <p>Days 8-90: \$0 copay per day.</p> <p>May require prior authorization.</p>
<b>Skilled Nursing Facility (SNF)</b>	<p><b><u>In-Network:</u></b></p> <p>Days 1-20: \$0 copay per day.</p> <p>Days 21-58: \$196 copay per day.</p> <p>Days 59-100: \$0 copay per day.</p> <p>May require prior authorization.</p>	<p><b><u>In-Network:</u></b></p> <p>Days 1-20: \$0 copay per day.</p> <p>Days 21-58: \$196 copay per day.</p> <p>Days 59-100: \$0 copay per day.</p> <p>May require prior authorization.</p>
<b>Outpatient Rehabilitation</b>	<p><b><u>In-Network:</u></b></p> <p>Occupational therapy visit: \$40 copay.</p> <p>Physical therapy and speech and language therapy visit: \$40 copay.</p>	<p><b><u>In-Network:</u></b></p> <p>Occupational therapy visit: \$20 copay.</p> <p>Physical therapy and speech and language therapy visit: \$20 copay.</p>
<b>Ambulance</b>	<p><b><u>In-Network:</u></b></p> <p>Ground Ambulance: \$300 copay.</p> <p>Air Ambulance: \$350 copay.</p> <p>May require prior authorization.</p>	<p><b><u>In-Network:</u></b></p> <p>Ground Ambulance: \$200 copay.</p> <p>Air Ambulance: \$250 copay.</p> <p>May require prior authorization.</p>
<b>Transportation</b>	<p><b><u>In-Network:</u></b></p> <p>Not Covered.</p>	<p><b><u>In-Network:</u></b></p> <p>\$0 copay, unlimited trips.</p>
<b>Medicare Part B Drugs</b>	<p><b><u>In-Network:</u></b></p> <p>For Part B drugs such as chemotherapy drugs: 20% coinsurance.</p> <p>Other Part B drugs: 20% coinsurance.</p> <p>May require prior authorization.</p>	<p><b><u>In-Network:</u></b></p> <p>For Part B drugs such as chemotherapy drugs: 20% coinsurance.</p> <p>Other Part B drugs: 20% coinsurance.</p> <p>May require prior authorization.</p>

## SECTION II - SUMMARY OF BENEFITS

	MediGold Mount Carmel Cash Back No Premium (HMO)	MediGold Mount Carmel Cash Back No Premium MA Only (HMO)
<b>Foot Care</b> ( <i>podiatry services</i> )	<b><u>In-Network:</u></b> Foot exams: \$40 copay.	<b><u>In-Network:</u></b> Foot exams: \$30 copay.
<b>Durable Medical Equipment</b>	<b><u>In-Network:</u></b> 20% coinsurance. May require prior authorization.	<b><u>In-Network:</u></b> 20% coinsurance. May require prior authorization.
<b>Prosthetic Devices</b> ( <i>braces, artificial limbs, etc.</i> )	<b><u>In-Network:</u></b> Prosthetic devices: 20% coinsurance. Related medical supplies: 20% coinsurance. May require prior authorization.	<b><u>In-Network:</u></b> Prosthetic devices: 20% coinsurance. Related medical supplies: 20% coinsurance. May require prior authorization.
<b>Diabetes Supplies and Services</b>	<b><u>In-Network:</u></b> Diabetes monitoring supplies: \$0 copay. Diabetes self-management training: \$0 copay. Therapeutic shoes or inserts: 20% coinsurance. May require prior authorization.	<b><u>In-Network:</u></b> Diabetes monitoring supplies: \$0 copay. Diabetes self-management training: \$0 copay. Therapeutic shoes or inserts: 20% coinsurance. May require prior authorization.
<b>Wellness Program</b>	<b><u>In-Network:</u></b> Fitness Benefit: \$0 copay.	<b><u>In-Network:</u></b> Fitness Benefit: \$0 copay.
<b>Meal Benefit</b>	<b><u>In-Network:</u></b> 2 meals per day for 7 days, immediately following a qualifying discharge. \$0 Copay.	<b><u>In-Network:</u></b> 2 meals per day for 7 days, immediately following a qualifying discharge. \$0 Copay.
<b>PRESCRIPTION DRUG BENEFITS</b>		
<b>Part D Insulin Coverage</b>	You won't pay more than \$35 for a one-month supply of each insulin covered by our plan in	Not Applicable.

## SECTION II - SUMMARY OF BENEFITS

	MediGold Mount Carmel Cash Back No Premium (HMO)	MediGold Mount Carmel Cash Back No Premium MA Only (HMO)																						
	the deductible, initial coverage and coverage gap until the catastrophic benefits apply. Call for details!																							
ED Drug Coverage	Included! Call for details.	Not Applicable.																						
Deductible	\$150 (applies to tiers 3, 4 and 5). For Tier 3, 4 and 5 drugs, you will pay the full cost of the drug until you have met your \$150 deductible.	Not Applicable.																						
Initial Coverage	<p>You pay the following until your total yearly drug costs reach \$4,660. Total yearly drug costs are the drug costs paid by both you and our Part D plan.</p> <p><b>Standard Retail Cost-Sharing</b></p> <table><tr><th>Tier</th><th>One-month supply</th></tr><tr><td>Tier 1 (Preferred Generic)</td><td>\$0 copay</td></tr><tr><td>Tier 2 (Generic)</td><td>\$10 copay</td></tr><tr><td>Tier 3 (Preferred Brand)</td><td>\$47 copay</td></tr><tr><td>Tier 4 (Non-Preferred Drug)</td><td>\$100 copay</td></tr><tr><td>Tier 5 (Specialty Tier)</td><td>30% coinsurance</td></tr></table> <table><tr><th>Tier</th><th>Two-month supply</th></tr><tr><td>Tier 1 (Preferred Generic)</td><td>\$0 copay</td></tr><tr><td>Tier 2 (Generic)</td><td>\$20 copay</td></tr><tr><td>Tier 3 (Preferred Brand)</td><td>\$94 copay</td></tr><tr><td>Tier 4 (Non-Preferred Drug)</td><td>\$200 copay</td></tr></table>	Tier	One-month supply	Tier 1 (Preferred Generic)	\$0 copay	Tier 2 (Generic)	\$10 copay	Tier 3 (Preferred Brand)	\$47 copay	Tier 4 (Non-Preferred Drug)	\$100 copay	Tier 5 (Specialty Tier)	30% coinsurance	Tier	Two-month supply	Tier 1 (Preferred Generic)	\$0 copay	Tier 2 (Generic)	\$20 copay	Tier 3 (Preferred Brand)	\$94 copay	Tier 4 (Non-Preferred Drug)	\$200 copay	Not Applicable.
Tier	One-month supply																							
Tier 1 (Preferred Generic)	\$0 copay																							
Tier 2 (Generic)	\$10 copay																							
Tier 3 (Preferred Brand)	\$47 copay																							
Tier 4 (Non-Preferred Drug)	\$100 copay																							
Tier 5 (Specialty Tier)	30% coinsurance																							
Tier	Two-month supply																							
Tier 1 (Preferred Generic)	\$0 copay																							
Tier 2 (Generic)	\$20 copay																							
Tier 3 (Preferred Brand)	\$94 copay																							
Tier 4 (Non-Preferred Drug)	\$200 copay																							

## SECTION II - SUMMARY OF BENEFITS

	MediGold Mount Carmel Cash Back No Premium (HMO)		MediGold Mount Carmel Cash Back No Premium MA Only (HMO)
	Tier 5 (Specialty Tier)	Not Applicable	
	<b>Tier</b>	<b>Three-month supply</b>	
	Tier 1 (Preferred Generic)	\$0 copay	
	Tier 2 (Generic)	\$30 copay	
	Tier 3 (Preferred Brand)	\$141 copay	
	Tier 4 (Non-Preferred Drug)	\$300 copay	
	Tier 5 (Specialty Tier)	Not Applicable	
	<b>Standard Mail Order</b>		
	<b>Tier</b>	<b>One-month supply</b>	
	Tier 1 (Preferred Generic)	\$0 copay	
	Tier 2 (Generic)	\$0 copay	
	Tier 3 (Preferred Brand)	\$47 copay	
	Tier 4 (Non-Preferred Drug)	\$100 copay	
	Tier 5 (Specialty Tier)	30% coinsurance	
	<b>Tier</b>	<b>Two-month supply</b>	
	Tier 1 (Preferred Generic)	\$0 copay	
	Tier 2 (Generic)	\$0 copay	
	Tier 3 (Preferred Brand)	\$94 copay	
	Tier 4 (Non-Preferred Drug)	\$200 copay	

## SECTION II - SUMMARY OF BENEFITS

	MediGold Mount Carmel Cash Back No Premium (HMO)	MediGold Mount Carmel Cash Back No Premium MA Only (HMO)														
	<table><tr><td>Tier 5 (Specialty Tier)</td><td>Not Applicable</td></tr></table> <table><tr><th>Tier</th><th>Three-month supply</th></tr><tr><td>Tier 1 (Preferred Generic)</td><td>\$0 copay</td></tr><tr><td>Tier 2 (Generic)</td><td>\$0 copay</td></tr><tr><td>Tier 3 (Preferred Brand)</td><td>\$94 copay</td></tr><tr><td>Tier 4 (Non-Preferred Drug)</td><td>\$200 copay</td></tr><tr><td>Tier 5 (Specialty Tier)</td><td>Not Applicable</td></tr></table> <p>Your cost-sharing may be different if you use a Long Term Care pharmacy, or an out-of-network pharmacy, or if you purchase a long-term supply (up to 90 days) of a drug.</p> <p>Please call us or see the plan’s <b>“Evidence of Coverage”</b> on our website (<a href="https://medigold.com/">https://medigold.com/</a>) for complete information about your costs for covered drugs.</p>	Tier 5 (Specialty Tier)	Not Applicable	Tier	Three-month supply	Tier 1 (Preferred Generic)	\$0 copay	Tier 2 (Generic)	\$0 copay	Tier 3 (Preferred Brand)	\$94 copay	Tier 4 (Non-Preferred Drug)	\$200 copay	Tier 5 (Specialty Tier)	Not Applicable	
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Tier	Three-month supply															
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Tier 4 (Non-Preferred Drug)	\$200 copay															
Tier 5 (Specialty Tier)	Not Applicable															
Coverage Gap	<p>The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,660. 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 \$7,400, which is the end of the coverage gap.</p> <p><b>Our plan covers Tier 1 Preferred Generics in the coverage gap.</b></p> <p><b>Standard Retail Cost-Sharing</b></p>	Not Applicable.														

## SECTION II - SUMMARY OF BENEFITS

	MediGold Mount Carmel Cash Back No Premium (HMO)	MediGold Mount Carmel Cash Back No Premium MA Only (HMO)				
	<table><tr><th>Tier</th><th>One-month supply</th></tr><tr><td>Tier 1 (Preferred Generic)</td><td>\$0 copay</td></tr></table>	Tier	One-month supply	Tier 1 (Preferred Generic)	\$0 copay	
Tier	One-month supply					
Tier 1 (Preferred Generic)	\$0 copay					
Catastrophic Amount	After your yearly out-of-pocket drug costs reach \$7,400, you pay the greater of: <ul style="list-style-type: none"><li>• \$4.15 copay for generic (including brand drugs treated as generic) and a \$10.35 copayment for all other drugs, or</li><li>• 5% of the cost.</li></ul>	Not Applicable.				
SUPPLEMENTAL BENEFITS						
Member Rewards/Incentive	<u>In-Network:</u> Included! Call for details.	<u>In-Network:</u> Included! Call for details.				
Over-the-Counter (OTC) Allowance	<u>In-Network:</u> \$0 copay. \$100 per quarter, no carry over.	<u>In-Network:</u> \$0 copay. \$75 per quarter, no carry over.				
24 Hour Nurse Advice Line + Virtual Care Visits	<u>In-Network:</u> \$0 Copay.	<u>In-Network:</u> \$0 Copay.				
Visitor Travel Allowance	<u>In-Network:</u> \$1,500.	<u>In-Network:</u> \$3,500.				
Acupuncture	<u>In-Network:</u> \$20 copay, 6 visit(s) every year. May require prior authorization.	<u>In-Network:</u> \$20 copay, 6 visit(s) every year. May require prior authorization.				

## DISCLAIMERS

This document is available in other alternate formats.

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call 1-800-240-3851 (TTY: 711).

ATENCIÓN: Si habla español, hay servicios de traducción, libre de cargos, disponibles para usted. Llame al 1-800-964-4525 (TTY: 711).

**MediGold Mount Carmel Cash Back No Premium (HMO) and MediGold Mount Carmel Cash Back No Premium MA Only (HMO)** is a HMO plan with a Medicare contract. Enrollment in **MediGold Mount Carmel Cash Back No Premium (HMO)** and **MediGold Mount Carmel Cash Back No Premium MA Only (HMO)** 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 copayments/coinsurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat MediGold members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Member Services number or see your "Evidence of Coverage" for more information, including the cost-sharing that applies to out-of-network services.

Health coverage is offered by Mount Carmel Health Plan, Inc.

## 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 1-800-964-4525 (TTY 711).

### Understanding the Benefits

- ☐ Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit <https://medigold.com/> or 1-800-964-4525 (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.
- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ☐ Review the formulary to make sure your drugs are covered.

### 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, 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).



## NON-DISCRIMINATION NOTICE

MediGold complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, sex (defined as sex at birth, legal sex and/or sex stereotyping), and gender (which includes gender identity, gender expression and/or pregnancy). MediGold does not exclude people or treat them differently because of race, color, national origin, age, disability, sex or gender.

- 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 Member Services.

If you believe that MediGold has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sexual orientation, sex or gender, you can file a grievance with: Daniel Hayes, Member Services Manager, 3100 Easton Square Place, Third Floor – Health Plan, Columbus, Ohio 43219, 1-888-898-6129 (TTY 711), 1-833-802-2495 fax, [HealthPlanAppeals@trinity-health.org](mailto:HealthPlanAppeals@trinity-health.org). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Daniel Hayes, Member Services Manager, 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 [ocrportal.hhs.gov/ocr/portal/lobby.jsf](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, 1-800-537-7697 (TDD). Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](https://www.hhs.gov/ocr/office/file/index.html).

**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 1-800-240-3851 (TTY 711). Someone who speaks English/Language 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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 Arzneimittelpflichtplan. Unsere Dolmetscher erreichen Sie unter 1-800-240-3851 (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 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (TTY 711) على مترجم فوري، ليس عليك سوى الاتصال بنا على بمساعدتك. هذه خدمة مجانية العربية.

**Hindi:** हमारे या दवा की योजना के बारे में आपके किसी भी प्र के जवाब देने के लिए पास में दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हम 1-800-240-3851 (TTY 711) पर फोन करें। कोई जो हि बोला है आपकी मदद कर सकता है। यह एक मु 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 1-800-240-3851 (TTY 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugués:** 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 1-800-240-3851 (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 ouwa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-240-3851 (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 1-800-240-3851 (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、1-800-240-3851 (TTY 711) にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。

**Armenian:** Մենք ունենք բանավոր թարգմանչի անվճար ծառայություններ, որոնց օգնությամբ կատանաք մեր բժշկական ապահովագրության կամ դեղերի ծրագրի վերաբերյալ բոլոր հնարավոր հարցերի պատասխանները: Թարգմանչի ծառայություններ պատվիրելու համար պարզապես զանգահարեք 1-800-240-3851 (TTY

711): Անձնակազմի որևէ անդամ, որը խոսում է անգլերեն կամ այլ լեզվով, կարող է օգնել ձեզ: Ծառայությունն անվճար է:

**Cambodian:** ជំនួយសេវាបកប្រែឥតគិតថ្លៃ យកគិតថ្លៃ ដើម្បីជួយ ដល់អ្នក ចង់ដឹងអំពីគម្រោងសុខ ព ឬឱសថរបស់យើង។ ដើម្បីទទួលបានអ្នកបកប្រែសមស្របសព្វថ្ងៃមកយើងទំនាក់ទំនងជាមួយលេខ 1-800-240-3851 (TTY 711)។ ៖ ដើម្បីអ្នកដឹង ចង់ដឹង យ ៖ ខ្មែរដើម្បីអ្នក ៖ គឺ ៖ សេវាគិតថ្លៃ។

**Farsi:**

ما خدمات مترجم رایگان داریم تا به هر سؤالی که ممکن است در مورد طرح سلامت یا در مورد داروی خود داشته باشید پاسخ دهیم. برای دریافت مترجم، کافیسیت با ما تماس بگیرید (TTY 711) 1-800-240-3851. فردی که به زبان انگلیسی/زبان شما صحبت می‌کند می‌تواند به شما کمک کند. این خدمت، رایگان است.

**Hawaiian:** Loa‘a ke kōkua unuhi ‘ōlelo no ka pane ‘ana i kāu mau nīnau no kā mākou papa hana olakino a lā‘au lapa‘au paha. Ke makemake ‘oe e kauoha no kēia kōkua, e kelepona mai iā mākou ma ka helu 1-800-240-3851 (TTY 711). Na kekahi kanaka ‘ōlelo Hawai‘i e kōkua iā ‘oe. He kōkua uku ‘ole.

**Ilocano:** Adda libre a serbisiomi a panagipatarus tapno masungbatan ti aniaman a saludsodmo panggep iti planomi iti salun-at wenno agas. Tapno makaala iti agipatarus, tawagandakami laeng iti 1-800-240-3851 (TTY 711). Matulungannaka ti Ilocano ti pagsasaona. Libre daytoy a serbisyo.

**Ilocano:** Adda libre a serbisiomi a panagipatarus tapno masungbatan ti aniaman a saludsodmo panggep iti planomi iti salun-at wenno agas. Tapno makaala iti agipatarus, tawagandakami laeng iti 1-800-240-3851 (TTY 711). Matulungannaka ti Ilocano ti pagsasaona. Libre daytoy a serbisyo.