Summary of Benefits

Anthem Connect Plus (HMO)

Available in Clark County



Introduction

This is a summary of health services and drugs covered by Anthem Connect Plus (HMO) from January 1, 2018 - December 31, 2018.

This Plan is Medicare Advantage HMO plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.

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, please request the *Evidence of Coverage* by calling Customer Service at (844) 309-6995, TTY: 711 where you will reach a licensed sales representative or going to https://shop.anthem.com/medicare.

Who can join?

To join, you must be entitled to Medicare Part A, and be enrolled in Medicare Part B.

Which doctors, hospitals and pharmacies can I use?

Our plans 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 https://shop.anthem.com/medicare.

What are my drug costs?

Our plan groups each drug into "tiers." The amount you pay depends on the drug's tier and what stage of the benefit you have reached.

How to find out what your covered drugs will cost:

Step 1: Find your drug on the Formulary on our website at https://shop.anthem.com/medicare. Or you can call us and ask for a copy of the Formulary.

Step 2: Identify the drug tier in the Formulary.

Step 3: Go to the Outpatient Prescription Drugs section within this Summary of Benefits to match the tier.

Need more information?

Call Customer Service at (844) 309-6995, TTY: 711.

Hours are 8 a.m. – 8 p.m., 7 days a week, October 1 to February 14 (except Thanksgiving and Christmas), and Monday through Friday from February 15 to September 30 (except holidays). You will reach a licensed sales representative.

Or visit us at https://shop.anthem.com/medicare.

This information is available for free in other languages.

Esta información esta disponible gratis en otros idiomas.

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.

What is our service area?

Our service area includes Clark County.

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Anthem Blue Cross and Blue Shield is an HMO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. Contract administered by CareMore on behalf of Anthem. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association. 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/co-insurance 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. Other Pharmacies/Physicians/Providers are available in our network.

	Anthem Connect Plus (HMO)	What You Should Know
Monthly Plan Premium	\$25	In addition, you must keep paying your Medicare Part B premium.
Part B Monthly Premium Reduction	Not Applicable	
Annual Maximum Out-of-Pocket Responsibility	\$6,700	This is the most you pay for copays, coinsurance and other costs for in-network medical services during the year. 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.
		Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.
Inpatient Hospital Coverage	Medicare fee-for-service costs In 2017, the amounts for each benefit period were: You pay a \$1,316.00 deductible for days 1 through 60. You pay a \$329.00 copayment per day for days 61 through 90. You pay a \$658.00 copayment per day for 60 lifetime reserve days. These amounts may change for 2018.	A benefit period begins the first day you go to a Medicare-covered inpatient hospital. A benefit period ends when you have not been admitted to a Medicare-covered inpatient hospital for 60 days in a row. For inpatient hospital care, the cost-sharing applies each time you are admitted to a network hospital. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital. If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost-sharing you would pay at a network hospital. Prior authorization may be required.
Outpatient Hospital	20%	Requires prior authorization and referral. We cover medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.
		Covered services include, but are not limited to:

	Anthem Connect Plus (HMO)	What You Should Know
		 Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery Laboratory and diagnostic tests billed by the hospital Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it X-rays and other radiology services billed by the hospital Medical supplies such as splints and casts Certain screenings and preventive services Certain drugs and biologicals that you can't give yourself
Doctor Visits		
* Primary Care Physician	20%	Prior authorization or referral from your primary care doctor may be required for specialist visits.
* Specialist	20%	
Preventive Care	\$0	Our plan covers many preventive services, including: • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy) • Depression screening • Diabetes screenings • HIV screening

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	Anthem Connect Plus (HMO)	What You Should Know
		 Medical nutrition therapy services Obesity screening and counseling Prostate cancer screenings (PSA) Sexually transmitted infections screening and counseling Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots "Welcome to Medicare" preventive visit (one-time) Yearly "Wellness" visit Any additional preventive services approved by Medicare during the contract year will be covered.
Emergency Care	20% coinsurance, up to \$80, per visit per visit \$10,000 annual limit, ER and Urgent Care combined, outside the U.S. and its territories every year	If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care. See the "Inpatient Hospital Care" section of this booklet for other costs.
		If you are admitted to the hospital within 24 hours for the same condition, you pay \$0 for the emergency room visit.
Urgently Needed Services	20% coinsurance, up to \$65, per visit \$10,000 annual limit, ER and Urgent Care combined, outside the U.S. and its territories every year	
Diagnostic Services/Labs/Imaging		Costs for these services may vary based on place of service.
* Diagnostic radiology services (CT/MRI/PET)	20%	Prior authorization or referral may be required.
* Diagnostic tests and procedures	20%	
* Lab tests	\$0	
* X-rays	20%	
* Therapeutic radiology (radiation therapy)	20% coinsurance	

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	Anthem Connect Plus (HMO)	What You Should Know
Hearing Services		
* Hearing exam to diagnose & treat hearing & balance issues	20%	
* Routine hearing exam (1 per year)	\$0	
* Hearing aid fitting/evaluation (1 per year)	\$0	
* Hearing aids (allowance)	\$2,000 allowance every 1 year	
Non-routine Dental Services (Medicare-covered)	20%	Limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician. This does not include services in connection with care, treatment, filling, removal, or replacement of teeth. Prior authorization or referral may be
D .10 .		required.
Preventive Dental Services	φο ο	
* Cleaning	\$0, 2 visits per year	
* X-rays	\$0, 1 every year	
* Oral exam	\$0, 2 visits per year	
* Fluoride treatments	Not covered	
* Comprehensive Dental Services Allowance	\$50 comprehensive quarterly allowance	
Vision Services		
* Exam to diagnose & treat disease & conditions of the eye (including yearly glaucoma screening)	20%	Our plan pays up to \$100 every 2 years for eyewear.
* Routine eye exam (1 every year)	\$0	
* Eyeglass lenses (1 every 2 years)	\$0	
* Contact lenses (1 every 2 years)	\$25 copay	
* Eyeglass frames (1 every 2 years)	\$25 copay	

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	Anthem Connect Plus (HMO)	What You Should Know
* Eyeglasses or contact lenses after cataract surgery	\$0	
Mental Health Services * Inpatient visit	Medicare fee-for-service costs In 2017, the amounts for each benefit period were: You pay a \$1,316.00 deductible for days 1 through 60. You pay a \$329.00 copayment per day for days 61 through 90. You pay a \$658.00 copayment per day for 60 lifetime reserve days. These amounts may change for 2018.	A benefit period begins the first day you go to a Medicare-covered inpatient psychiatric facility. A benefit period ends when you have not been admitted to a Medicare-covered inpatient psychiatric facility for 60 days in a row. For inpatient mental health, the cost-sharing applies each time you are admitted to a network hospital. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital. Prior authorization or referral may be required.
* Outpatient group or individual therapy visit	20%	
* Outpatient group or individual therapy visit at a network psychiatrist's office	20%	
Skilled Nursing Facility	Medicare fee-for-service costs In 2017, the amounts for each benefit period were: You pay a \$0.00 copayment per day for days 1- 20 for Medicare-covered stays at a skilled nursing facility (SNF). You pay a \$164.50 copayment per day for days 21-100 for Medicare-covered stays at a SNF. These amounts may change for 2018.	Our plan covers up to 100 days in a SNF. No prior hospital stay required. Prior authorization or referral from your doctor may be required.
Physical Therapy	20%	Prior authorization or referral from your doctor may be required.
Ambulance	20%	Prior authorization may be required.
Transportation	\$0 copay; 50 one-way trips to plan-approved locations; Unlimited trips to scheduled medical	General authorization rules may apply.

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	Anthem Connect Plus (HMO)	What You Should Know
	appointments and services provided by CareMore care programs, excluding Nifty after Fifty® (NAF)	*Plan approved locations are locations that are contracted with CareMore and/or they require an authorization.
Medicare Part B Drugs		Prior authorization may be required.
* Part B drugs such as chemotherapy drugs	20% coinsurance	
* Other Part B drugs	20% coinsurance	
Outpatient F	Prescription Drugs – Initial Coverage for Anthem Connect Plus (HMO)	Stage Copays
Deductible	\$405	
Tier	Standard Retail (30-day supply)	What You Should Know
Tier 1 (Preferred Generic)	25%	You pay these copays until your total
Tier 2 (Generic)	25%	yearly drug costs reach \$3,750. Total yearly drug costs are the total drug
Tier 3 (Preferred Brand)	25%	costs paid by both you and our Part D plan.
Tier 4 (Non-Preferred)	25%	Cost sharing may change dependin
Tier 5 (Specialty)	25%	on the pharmacy you choose and when you enter another phase of the
Tier 6 (Select Care Drugs)	25%	Part D benefit. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or refer to the <i>Evidence of Coverage</i> .
		Mail-order prescriptions (90-day supply) cost 2 times the amount of a 30-day supply.
Outpatient Prescription l	Drugs – Coverage Gap and Catastrop	ohic Coverage Stage Copay
	Anthem Connect Plus (HMO)	What You Should Know
Coverage in the Gap (after prescription costs reach \$3,750)	You pay no more than 35% of the cost for brand drugs & 44% of the cost for generic drugs.	

	Anthem Connect Plus (HMO)	What You Should Know
Catastrophic Coverage (after prescription costs reach \$5,000)	Greater of \$3.35 copay or 5% coinsurance for Tier 1 & 2; greater of \$8.35 or 5% coinsurance for Tier 3, 4, 5, & 6	
Additional Medical Benefits		
	Anthem Connect Plus (HMO)	What You Should Know
Foot Care (podiatry services)		
* Foot exams & treatment for diabetes-related nerve damage or certain conditions	20%	Prior authorization or referral from your doctor may be required.
* Routine foot care	\$0; 12 visits/year	
Medical Equipment Supplies		
* Durable medical equipment (wheelchairs, oxygen, etc.)	20%;	Prior authorization may be required
* Prosthetic devices (braces, artificial limbs) and related medical supplies	20%;	
Wellness Programs (exercise & fitness)	\$0 Nifty after Fifty*	
Outpatient Rehabilitation Services		
* Cardiac (heart) rehab services (maximum 2 one hour sessions per day for up to 36 sessions up to 36 weeks)	20%	Prior authorization or referral from your doctor may be required.
* Occupational therapy visits	20%	
* Speech & language therapy visits	20%	

You have the following choice(s) for Optional Supplemental Benefits:

Optional Supplemental Benefits - High Option Dental Plan		
Dental Services	Monthly Premium: \$35 per month	Benefits include:
	You must keep paying your Medicare Part B premium and your monthly plan premium, if applicable. This package does not have a deductible.	*Preventive Dental *Comprehensive Dental There is a \$1,500 maximum limit for benefits per calendar year.

Anthem Blue Cross and Blue Shield — H4346

2018 Medicare Star Ratings*

The Medicare Program rates all health and prescription drug plans each year, based on a plan's quality and performance. Medicare Star Ratings help you know how good a job our plan is doing. You can use these Star Ratings to compare our plan's performance to other plans. The two main types of Star Ratings are:

- 1) An Overall Star Rating that combines all of our plan's scores.
- 2) Summary Star Rating that focuses on our medical or our prescription drug services.

Some of the areas Medicare reviews for these ratings include:

- How our members rate our plan's services and care;
- How well our doctors detect illnesses and keep members healthy;
- How well our plan helps our members use recommended and safe prescription medications.

For 2018, Anthem Blue Cross and Blue Shield received the following Overall Star Rating from Medicare.



3.5 Stars

We received the following Summary Star Rating for Anthem Blue Cross and Blue Shield's health/drug plan services:

Health Plan Services: 3.5 Stars

Drug Plan Services: 4.5 Stars

The number of stars shows how well our plan performs.

★★★★ 5 Stars - excellent

* * * * 4 Stars - above average

★★★ 3 Stars - average

🖈 🖈 2 Stars - below average

↑ 1 Stars - poor

Learn more about our plan and how we are different from other plans at www.medicare.gov. You may also contact us 7 days a week from 8:00 a.m. to 8:00 p.m. Pacific time at 844-309-6995 (toll-free) or 711 (TTY), from October 1 to February 14. Our hours of operation from February 15 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. Pacific time. Current members please call 800-499-2793 (toll-free) or 711 (TTY).

Anthem Blue Cross and Blue Shield is an HMO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability in our health programs and activities. ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-844-309-6995 (TTY: 711). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-309-6995 (TTY: 711). PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-844-309-6995 (TTY/TDD: 711)

^{*}Star Ratings are based on 5 Stars. Star Ratings are assessed each year and may change from one year to the next.

NOTICE OF NON-DISCRIMINATION

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

We:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, contact Member Services. If you believe that we have 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: Member Services, Appeals & Grievances, 12900 Park Plaza Drive, Suite 150, Mailstop 6150, Cerritos, CA 90703, 1-800-499-2793, TTY 711. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Member Services Representative 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.

Amharic ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-800-499-2793(መስማት ለተሳናቸው: 711).

ملحوظة: إذا كنت تتحدث بلغة أخرى، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل على الرقم 279-490-11 (للصم والبكم: 711)

Armenian ՈՒՇԱԴՐՈՒԹՅՈՒՆ՝ Եթե խոսում եք հայերեն, ապա ձեզ անվձար կարող են տրամադրվել լեզվական աջակցության ծառայություններ։ Զանգահարեք 1-800-499-2793 (TTY: 711).

Bengali লক্ষ্য করুনঃ যদি আপনি অন্য ভাষায় কথা বলেন, তাহলে আপনার জন্য নিঃখরচায় ভাষা সহায়তা পরিষেবাউপলব্ধ রয়েছে। ফোন করুন 1-800-499-2793 (TTY: 711).

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 1-800-499-2793 (TTY: 711)。

English ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-800-499-2793 (TTY: 711).

French ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-499-2793 (ATS : 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche German Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-499-2793 (TTY: 711). Hindi धान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए मुफ्त में, भाषा सहायता सेवाएं उपलब्ध है। 1-800-499-2793 (TTY: 711) पर कॉल करें। LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. **Hmong** Hu rau 1-800-499-2793 (TTY: 711). Ilocano PAKDAAR: Nu saritaem ti Ilocano, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Awagan ti 1-800-499-2793 (TTY: 711). 注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-499-2793 Japanese (TTY: 711)まで、お電話にてご連絡ください。 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. Korean 1-800-499-2793 (TTY: 711)번으로 전화해 주십시오. Kru (Bassa) Kru PO NOKÙN+ TI: ε yemâ wlu bèè n̂ a po win tê, bò mayo+ ne-o ko dɔ-dɔ win poyo+bò, ε se peno kon. Da 1-800-499-2793 (TTY: 711) ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល Mon-Khmer, Cambodian គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-800-499-2793 (TTY: 711) ។ Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá Navajo jiik'eh, éí ná hóló, koji' hódíílnih 1-800-499-2793 (TTY: 711) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. Persian (Farsi) با 3279-499-11) 1-800-499 تماس بگيريد. ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮਫਤ ਉਪਲਬਧ ਹੈ। Punjabi 1-800-499-2793 (TTY:711) (ਤੇ ਕਾਲ ਕਰੋ। ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги Russian перевода. Звоните 1-800-499-2793 (телетайп: 711). Samoan MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoan, e fai fua e leai se totogi, mo oe, Telefoni mai: 1-800-499-2793 (TTY: 711). *Serbo-Croatian* OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-499-2793 (TTY: 711) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Spanish Llame al 1-800-499-2793 (TTY: 711). ووقدْد : ١, ١١٨٥، مع وحوصه للله ١٨٥٤ ، ضيهم وتبدلهم سلخه دونده Syriac - المناع المناع المناع (1-800-499-2793 (TTY: 711) : عذف بكل مينند المناع (1-800-499-2793 (TTY: 711) عذف المناع ال PAUNAWA: Kung nagsasalita ka ng Tagalog, makakakuha ka ng mga libreng serbisyo ng tulong Tagalog sa wika. Tumawag sa 1-800-499-2793 (TTY: 711) Thai เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือหางภาษาได้ฟรี โหร 1-800-499-2793 (TTY: 711). خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب Urdu ہیں - کال کریں 2793-499-1 (TTY: 711). Vietnamese CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn.

Y0114 18 32484 I 002 (09/01/2017)

Gọi số 1-800-499-2793 (TTY: 711).